

**Invest with  
Databank via  
Mobile Money**



**Dial**

**\*713\*100#**

**to register and start  
depositing**



**Q: How can I access this service?**

**A:** To access the service, dial \*713\*100#

**Q: As a first time user, what do I need to do?**

**A:** First time users must register for the service by following the steps below:

1. Dial \*713\*100#
2. Select option 1 to register for the service
3. Follow the instructions to be successfully registered

Please note that you will need to have your Databank account number(s) handy when you are registering.

**Q: What Databank products can I invest in using Databank's Mobile Money Service?**

**A:** Through the Databank Mobile Money Service, you can only top up your Databank mutual fund investments

**Q: Can I register for all my Databank investment accounts at the same time?**

**A:** Yes, you have the option to add other mutual fund accounts at any time, even after you have completed registration.

**Q: When I top up using mobile money, how long will it take for the funds to reflect in my Databank account?**

**A:** It will take up to three (3) business days for investments made to reflect in your mutual fund account.

**Q: Will I receive a confirmation for my mobile money transactions?**

**A:** Yes, you will instantly receive an SMS as confirmation of your transaction.

**Q: What charges are involved in using this service?**

**A:** There is a 3% transaction fee on the value of all transactions made. This fee will also attract VAT of 17.5%. For example, when you do a deposit of GHC100.00, you will be charged GHC103.53. GHC 100.00 will be forwarded to Databank and GHC 3.53 will be sent to the service providers (Interpay)

**Q: Does it work on all mobile networks?**

**A:** Yes, it works on MTN, Vodafone, Tigo and Airtel.

**Q: How do I add more mutual fund investment accounts if I am already registered?**

**A:** To add a new account if you are already registered,

- Dial the USSD code \*713\*100#
- Select option 1
- Enter account number
- Confirm your name
- A message will pop up when you are successfully registered.

**Q: Can I use this service even if I don't have an account with Databank?**

**A:** No. Databank's Mobile Money Service can only be accessed by existing Databank clients.

**Q: Can I open an account via Databank's Mobile Money Service?**

**A:** No. For now, clients cannot open investment accounts using this service. However, we hope to make that service available with time.

**Q: Can use a mobile money agent to top up my account?**

**A:** No. A mobile money agent cannot perform transactions on your behalf.

**Q: Will I be able to make deposits into any mutual fund account even if I haven't previously done so?**

**A:** No. For now, clients will not be able to deposit money into accounts they have not previously signed up for using this service. However, we hope to make this feature available with time.

**Q: Is the balance that shows after I make a transaction the same as my mutual fund account balance?**

**A:** No. They are not the same. This balance is the balance on your mobile money wallet.

**Q: If I open a databank account today, can I immediately use money to deposit money into my account?**

**A:** No. You can only top up your account using mobile money one (1) business day after the account has been opened.

**Q: Which payment platform is Databank using to provide this service to clients?**

**A:** Databank is using Interpay's mobile money platform to provide this service to clients.

**Q: Can I access this service through the web?**

**A:** Yes, you can do this by following the steps below:

- Type the URL [www.interpayafrica.com/custom/databank](http://www.interpayafrica.com/custom/databank)
- Enter your Databank account number
- Select the fund you wish to invest in
- Enter amount
- Click on "CAPTCHA"
- Press "Next" to go to the payment options