

These FAQs will be updated from time to time to reflect changes or new questions raised by customers during the period of the system upgrade.

OMNICHANNELS FAQ	
What is IClick?	A seamless and a convenient way of online banking 24 hours a day, 365 days a year for both retail and corporate customers.
What can I do on IClick?	<p>With IClick you will be able to access the following services.</p> <ul style="list-style-type: none"> ➤ View your accounts details and activities ➤ Mini statement ➤ Detailed statement ➤ Deposit details ➤ Deposit advice ➤ certificates ➤ Loan details ➤ Make Transfers within your own accounts ➤ Transfer money to accounts within I&M Bank ➤ Within Rwanda transfers (Local EFT & Local RTGS) ➤ RRA payments (VAT / Payee or any Tax Type) ➤ External transfers (Outside Rwanda) ➤ Schedule payments or Utilities for particular days ➤ Maintain Recurring transaction for a given period of time ➤ View transactions history ➤ Mobile Money transfers ➤ Airtime top up payments ➤ Update Address ➤ Open an operative Account Online ➤ Cheque Book Request ➤ Stop cheque online ➤ Request For Bankers Cheque/Demand Draft ➤ Full statement request ➤ Liquidate Deposit ➤ Renew Term Deposit ➤ Open Term Deposit ➤ Request for Certificates ➤ Application for a New credit Card ➤ Application for a New Debit Card ➤ Apply for Loan ➤ Raise a dispute ➤ Inquiries on Transactions ➤ Inquire on Service Requests
Which utilities can I pay on IClick?	<p>You can pay the bills of the billers that you have registered for with the Bank by using IClick;</p> <ul style="list-style-type: none"> ➤ Electricity Postpaid Payment ➤ Electricity Prepaid Payment ➤ DSTV Payment ➤ Canal Plus Payment ➤ STAR TIME Payment ➤ E-Water Payment ➤ ESchool Payment ➤ TIGO Payment (Airtime top up and mobile cash transfers) ➤ MTN Payment (Airtime top up and mobile cash transfers)

How do I register for a biller?	You can register for a biller online, by logging on IClick and navigating to "Manage Beneficiary" menu, select the Utility Biller to register and Click on "Add Beneficiary", add the service number and the Biller "Nickname" as desired. To complete the process the User needs to authorize the action Using a Transaction Password. The Maintained beneficiary viewed under "View Beneficiary" Menu.
How do I make a payment for my registered billers?	On the Main Menu click on 'Utility Payments' menu, select the 'Pay From Account' on the dropdown list of Operative Accounts, Select a Beneficiary from the 'Counter party Type' dropdown, Enter amount and the Frequency then Confirm the transaction Using a transaction Password. On completing of a bill payment online, you will immediately receive a Cyber Receipt for the payment.
What are the additional services available to corporate customers?	Bulk payments e.g. Salary Bulk Payments, Mobile Money Bulk Payments, within Banks Bulk Transfers
Can a Retail Customer be able to initiate multiple transaction at a go?	Yes, a Retail User will be able to Add multiple transaction and submit in a single Click of a button.
What are the charges for using IClick?	There are subscription charges to both retail and corporate IClick Retail: RWF 1,000 Corporate: RWF 3,000
Will I be able to schedule transactions at a later date?	Yes, you will be able to schedule transaction for future dates. The transaction will execute on the scheduled date.
What will happen if I have maintained scheduled transactions and on execution date my account is underfunded?	Transaction will not run successfully and a User will receive a notification on the status of a transaction. This transaction will also be reflected in the list of completed transaction.
How do I register for the service?	If you are a retail customer To register, visit the following site www.imbank.com/rwanda , then click the Online Banking Tab. You will be directed to the IClick website and follow instructions to register for IClick or go to the nearest Branch for registration. Upon authentication of customer's details, you will receive an SMS and EMAIL notification of successful registration. You will be redirected to create log-in password.
What are the precautions I should take while using IClick?	To learn more on how to safe guard yourself while conducting internet banking transactions, visit the Security Tips section.
How do I use the IClick services?	For an illustration on how to use IClick, click online demo to view a simulation.
What should I do if I forget my password?	Please contact our call center on the 3227 or +250788162000 or go to our nearest branch
What are the security features of IClick?	There are several security features inbuilt in the registration and login procedures for IClick. These are designed to protect your account from the usual risks of internet banking. Please ensure to follow the Security Tips.

How do I communicate with the bank?	Message Center: A convenient way to communicate with the I&M Bank through a secure mail facility within the IClick
What is my primary account?	This is the default account that is preferred for internet banking transactions .A User can set a preferred primary account and also be able to maintain a group of Accounts as favorite Accounts.
What makes IClick profile different from other profiles?	Profile Customization personalize your Accounts Personalize your Transaction limits through the Channels (Internet, Mobile & USSD) Set Account Preferences Group Accounts as desired Update Channel Login ID Change Passwords
How far back will my historical transactions be available for viewing on IClick Banking?	Transaction history will be available from the date the accounts started transacting.
What do I need to know while using IClick?	Ensure that your browser is enabled with JavaScript and cookies. Make sure that you are viewing the site in secured mode. Use virtual keyboard to enter your User ID and Password. Visit the Internet Banking FAQ for more Information.
Who do I contact if I need help regarding the Internet Banking services?	For any assistance or queries contact I&M Bank (Rwanda) Plc. Call Center on 3227/+250788162006 or send an email: ebanking@imbank.co.rw or customerservice@imbank.co.rw