

# How to use FBC ZIPIT Smart

Dear Valued Client,

FBC Bank has enabled a mobile merchant and bill payment solution that allows anyone with a bank account to enjoy the convenience of making payments directly to an FBC ZIPIT Smart Merchant using USSD Codes, Mobile Banking Applications and WhatsApp Banking.

Anyone with a bank account can make payments to churches, SMEs, vendors, tuck shops, barber shops, saloons, flea markets, among other merchants, by simply using a mobile phone, without the need to carry a physical ATM Card. Individual FBC account and non-account holders do not need to register as merchant and bill payment services are available on mobile banking platforms.

Clients can enjoy the convenience of making payments using their mobile devices by following the simple procedures outlined below:

## How to Make Merchant and Bill Payments - FBC Non-Account holders

- Step 1- Enter your Mobile Banking USSD code;
- Step 2- Enter 4 digit PIN to access banking menu;
- Step 3- Select ZIPIT Smart option;
- Step 4- Select option 1 pay merchant;
- Step 5- Enter the Smart Merchant Code displayed by the cashier;
- Step 6- Enter the transaction amount;
- Step 7- Accept confirmation.

## Simple Steps to Make Payments - FBC Account Holders

- Step 1- Dial \*220# USSD code;
- Step 2- Select Option 1 (Banking Services);
- Step 3- Enter your 4 digit pin;
- Step 4- Select Option 6 (Merchant Payment);
- Step 5- Select Option 1 (ZIPIT smart);

- Step 7- Enter Merchant Code;
- Step 8- Enter amount;
- Step 9- Press 1 to confirm

A pop up message showing the Amount, Merchant Name, Merchant Code and Reference Number will appear. Press 1 to return to Main Menu or any other key to exit.

## With ZIPIT Smart, individual account holders will enjoy the following benefits:

1. Paying a merchant directly from their mobile phone;
2. Making payments without using physical ATM Cards;
3. Reducing the costs of making payments without moving funds to mobile wallets.

## FBC ZIPIT Smart Merchants such as churches, SMEs, vendors, tuck shops, among others also benefit from the following:

1. Funds reflect instantly;
2. The option of associating their merchant ID to a KYC-lite Instant Card;
3. Increased business;
4. Improved customer loyalty and retention;
5. Receiving daily, weekly or monthly reports detailing the number of transactions and the transaction amounts.

SMEs or Corporates with an active FBC Bank account automatically qualify to receive mobile payments through ZIPIT Smart. SME or Corporate account holders who are interested in signing up for ZIPIT Smart Merchant payments must visit the nearest FBC Bank or Building Society branch to register to become a ZIPIT Smart Merchant

**We are committed to offering you innovative and safe banking services.**

Should you have any queries or enquiries, please feel free to contact our 24 Hour Help Centre on the following platforms:

**Whatsapp:** +263 772 419 693, +263 772 152 647 or +263 732152 647  
**Tel:** +263 704 481-82

**Toll Free:** 220 (All Mobile Networks), 080 800 25 or 080 800 26 (Econet numbers only)

**Email:** [help@fbc.co.zw](mailto:help@fbc.co.zw)  
**Skype:** FBC.Help.Centre

**Facebook:** FBC Holdings

**Twitter:** @FBCHoldings

We are a click away and available 24/7



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