Awash
BIRR-Pro
Banking Everywhere

AWASH BANK

DIGITAL PRODUCT AND

SERVICES CATALOGUE

OCTOBER, 2024
ADDIS ABABA, ETHIOPIA

አዋሽ ባንክ
AwashBank
Nurturing Like The River

Contents

1. Introduction

The digital product and services catalogue, prepared by the Digital Products Marketing Division under the Branding and Communication Directorate, will serve as a comprehensive resource to showcase Awash Bank's digital offerings. It aims to provide internal staff members with a comprehensive understanding of the bank's digital products and services, enabling them to effectively promote and support these offerings to customers. The catalogue is a collaborative effort between the Digital Products Marketing Division and the Branding and Communications Directorate, ensuring that the information is accurate, up-to-date, and aligned with the bank's strategic objectives.

2. General Objective

The general objective of the catalogue is to provide internal staff members with a comprehensive overview of Awash Bank's digital products and services. By doing so, it aims to equip staff members with necessary knowledge and tools to effectively market, promote, and support these digital offerings. The catalogue supports the bank's overall digital marketing strategy, enhancing customer engagement and satisfaction while driving adoption of digital banking solutions.

3. Specific Objectives

🔊 **Showcase Digital Offerings:** The catalogue aims to showcase and highlight the various digital products and services offered by Awash Bank.

🔊 **Support Marketing Efforts:** The catalogue serves as a valuable resource for the Digital Products Marketing Division, providing them with accurate and up-to-date information on the bank's digital products and services.

🔊 It enables the marketing team to develop targeted marketing campaigns, create compelling content, and effectively promote the digital offerings to the bank's target audience.

🔊 **Enable Staff Training and Knowledge Enhancement:** The catalogue facilitates staff training and knowledge enhancement by providing comprehensive information about the bank's digital offerings.

🔊 By enhancing staff knowledge, the catalogue ensures that they can confidently address customer inquiries, provide accurate information, and deliver exceptional customer service.

📢 Especially the digital team will be equipped with all digital products and services as digital product owners and would be the immediate responsible team for any inquiries or support from all bank units.

4. Scope of the catalogue

The catalogue encompasses all digital products and services offered by Awash Bank. It includes agent banking services, mobile banking services, ATM services, USSD services, card banking services, e-branch services, digital voucher services, e-school management systems, bulk payment services, international card services, and Internet banking services. The scope also covers specific details such as product features, pricing, transaction limits, and any additional terms and conditions associated with each digital offering.

5. Digital Product and services list

1. Mobile Banking services (AwashBIRR Pro Via APP & USSD)
2. Internet Banking Services
3. Card Banking Services (Prepaid MasterCard, Instant Card etc...)
4. ATM services
5. POS services
6. Agency Banking Services
7. E-Branch Services
8. Digital Voucher Services
9. E-School Management system
10. Bulk Payment services
11. SACCOS
12. MPGS (MasterCard payment gateway service)

1. Mobile Banking

1.1. AwashBirr Pro (APP & USSD "*901#")

Mobile banking services typically aim to provide customers with convenient access to their bank accounts and various financial transactions using their mobile devices, such as smartphones or tablets and any other non-android phones for USSD purpose. Some common features and services that mobile banking platforms often offer includes:

1. Account Inquiry: Users can check their account balances, view transaction history, and obtain other account-related information through the mobile banking app or USSD.

2. Buy Airtime: Mobile banking allows customers to purchase airtime or mobile phone credit directly from their bank accounts.

📢 Ethio-telecom SIM

📢 Safaricom SIM

3. Merchant Payment: Mobile banking platforms facilitate payments to merchants or businesses. This service can be further categorized into:

    3.1. Merchant Payment: - Payments can be made to merchants either by scanning the QR code or by entering their merchant code.

    3.2. Approve Payments: The cashier approves payments when the transaction is initiated by the customer or payer, and the customer or payer approves payments when the transaction is initiated by the merchant or cashier.

4. Bill Payment: Mobile banking services often provide the ability to pay bills directly from the app or USSD.
- E-school
- Websprix payment
- Dangote Ethiopia Payment
- Guzo-Go payments
- eQUB payment
- ICS (Immigration Citizenship service)
- Federal Housing Corporation service
- Oromia civil registration Agency bill payment
- Ethiopian Airlines
- DSTV
- Ethio telecom Postpaid services
- Derash
- Safaricom Bill services
- Zagol

- Unicash
- Water bill payments

5. Self-Onboarding: Mobile banking platforms may offer a self-service onboarding feature, allowing users to open new mobile banking or register for mobile banking services directly through the app or USSD *901#.

6. Account Transfer: transfer funds between their own accounts within the same bank or make transfers to other bank accounts held by individuals or businesses.

- Transfer to Own Accounts
- Transfer to Awash Wallet
- Transfer to Awash Bank Account
- Transfer to Other Banks or IPS
- Transfer to Telebirr
- Transfer to M-PESA
- Transfer to Kacha wallet
- Transfer to Awash SACCOS
- Transfer to WalletBirr
- Transfer to Awach SACCOS

7. Cash Out:
- From Branch: The customer can withdraw cash using a cash withdrawal authorization code at the nearest Awash Bank branch.

- From ATM: The customer can withdraw cash by using a one-time 4-digit security code sent to both the sender and the receiver. By entering the code at the ATM terminal, the machine dispenses cash without requiring an ATM card.

- From Agent: The customer can withdraw cash at an agent after initiating the withdrawal process by entering the amount and agent code on the AwashBirr Pro app or via USSD.

8. Awash Lehulum: Awash Lehulum is a specific service offered by Awash Bank, which includes:
- Savings &
- Micro Loans

9. EEU Payment: The customer can pay their monthly Ethiopian electric bill by entering their payment number.

10. Other Services:
- Exchange rate
- Change PIN
- Donation
- Schedule payment
- Advice receipt
- Transaction Checker
- Feedback
- Fee & charges

1.2. IFB-Ikhlas AwashBirr Pro

Note: All services listed under Conventional AwashBirr Pro, except for Awash Lehulum, are the same but operate under IFB rules. The unique services under IFB-Ikhlas AwashBirr pro are:

- Qibla & Salah: An indicator for the direction of Salat.
- Zakat Al Mal: A platform for calculating Zakat.

1.3. AwashBirr Pro Service Charge and transaction Limit

All Mobile Banking services shall be provided free of charge for Awash Bank staff and Interest Free Banking Customers except Inter Bank transfer.
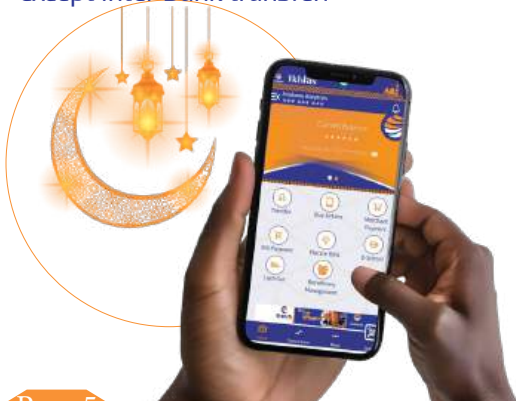
No	Service Type	The Revised Commission	
		Transfer Amount	Proposed Charges
1.1	Transfer to other Awash account	Up to Birr 10,000	1 Birr
		10,001-50,000 Birr	3 Birr
		50,001-100,000 Birr	5 Birr
		Above 100,000 Birr	15 Birr
1.2	LMTS(ATM Cash-out)	0.35%	

No	Service Type	The Revised Commission	
1.3	Transfer to Partners (Telebirr, M-pesa, Rays, etc.)	Transfer Amount	Proposed Charges
		Up to 5,000 Birr	2 Birr
		5,001-15,000 Birr	5 Birr
		Above 15,000 Birr	10 Birr
1.4	Transfer to other Bank	EthSwitch pricing+ 0.2% of the principal amount	
1.5	Transfer to own account	Free	
1.6	Merchant payment	Free	

No	Service Type	The Revised Commission
1.7	School fee Payment	Free
1.8	Traffic Penalty Payment	• 3 ETB on AwashBirr • 5 ETB at branch
1.9	DSTV Payment	• 2 ETB on AwashBirr • 5 ETB at branch
1.10	CANAL+	• 2 ETB on AwashBirr • 5 ETB at branch
1.11	Etho-telecom postpaid	• 2 ETB on AwashBirr • 5 ETB at branch
1.12	Safar\com Bill Payments	• 2 ETB on AwashBirr • 5 ETB at branch

No	Service Type	The Revised Commission
1.13	Ethiopian Airlines	• 0.5% and tax of 25 ETB on AwashBirr • 30 ETB at Branch
1.14	Electric bill payment	Free
1.15	Et-switch bill	Per Ethswitch price that will be set in the future + 0.2% of the principal amount
1.16	Derash	Free
1.17	Uni-cash	Free
1.18	Webirr	Free
1.19	Any New Bill and Utility Payment	Negotiable
1.20	Re issuance PIN	Free

No	Service Type	The Revised Commission
1.21	Exchange Rate inquiry	Free
1.22	Balance in-quiry	Free
1.23	Mini state-ment	Free
1.24	Full State-ment	Free
1.25	Annual Sub-scription Fee	25 Birr Per annum

Note: Whenever customers inquire about those charges, they can find the information on the AwashBirr Pro app. Before entering their PIN, they should click the three dots at the bottom right of the application and select the "More" option.

1.4. AwashBirr Pro Transaction Limit

- Daily transaction limit between Awash Bank, shall be a maximum of birr 300,000.

- One-time transaction limit shall be a maximum of birr 100,000 ETB.
- Daily transaction of Own account transfer shall have no limit
- Daily transaction limit of inter-bank transaction shall be a maximum of birr 25,000 ETB; and
- Daily transaction limit of Tele birr, shall be a maximum of ETB 30,000 (Thirty thousand birr).

1.5. AwashBirr Pro wallet transaction limit and Account Balance

I. Account Level one: The Maximum aggregate daily account balance is birr 20,000 with daily transaction limit 10,000 per transaction;

II. Account Level Two: The Maximum aggregate daily account balance is birr 150,000 with daily transaction limit 75,000 per transaction;

2. Internet Banking

Internet banking is a browser-based application provided by banks to their customers for accessing banking information and conducting transactions online. It offers convenience and accessibility to customers, allowing them to manage their accounts and perform various banking activities without visiting a physical branch.

1. Fund Transfer: Customers can initiate transfers of funds between their own accounts. This allows them to move money from one account to another within the same bank.

2. Send Money: This service enables customers to send money to other individuals or businesses, usually within the same bank or to accounts in other banks.

3. Bank Transfer: Customers can transfer funds from their bank account to another bank account, often referred to as interbank transfers.

4. Transfer to Wallet: Internet banking platforms provide the option to transfer funds to mobile wallets or digital payment platforms.

5. Transfer Cash: This service allows customers to transfer funds to designated recipients who can then withdraw the cash from specified locations.

6. Bill Payments: Internet banking provides the convenience of paying bills online. Customers can make payments for utilities electronically through the application.

2.1. Internet Banking, Service charge and Limit

All Internet Banking services shall be provided free of charge for Awash Bank staff and Interest Free Banking Customers except Inter Bank transfer.

No.	Service Type	The Revised Commission
2.1	Transfer to other Bank	EthSwitch pricing+ 0.2% of the principal amount
2.2	(LMTS)ATM cash Out	0.35%
2.3	Transfer to own account	Free
2.4	Transfer to other Awash account	Free
2.5	Cheque book request	Free
2.6	Subscription fee	Free
2.7	Account overview and statement	Free
2.8	View daily currency exchange rate	Free
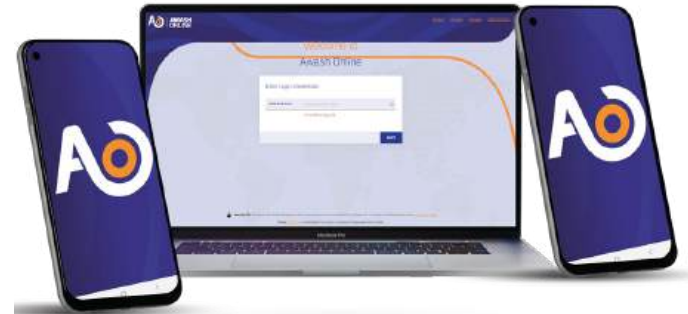
AWASH ONLINE

3. Card Banking

Awash Bank offers various types of cards to its customers.

1. **Awash Debit Card:** This card is linked directly to a customer's bank account, allowing them to make purchases and withdraw cash from ATMs.

2. **Pre-paid Card:** A pre-paid card is a reloadable card that allows customers to load a specific amount of money onto the card in advance. This card can be used for purchases and ATM withdrawals until the loaded balance is exhausted.

3. **Amanah Card (IFB):** Amanah card is an Islamic Finance-based card that adheres to Sharia principles. It offers services similar to a conventional debit card while complying with Islamic banking principles.

4. **Sheba Miles Card:** This card is a co-branded card offered by Awash Bank in partnership with Ethiopian Airlines. It allows customers to earn Sheba Miles, the frequent flyer program of Ethiopian Airlines, while making purchases using the card.

5. **Women's Advantage Card:** This card is designed specifically for women and may offer benefits tailored to their needs, such as discounts, rewards, or special promotions at partner merchants.

6. **Student Advantage Card:** This card is designed for students and may offer special benefits such as discounts on educational materials, transportation, or other student-related expenses.

7. **Credit Card:** Awash Bank also provides credit cards that allow customers to make purchases on credit, up to a predetermined credit limit. Customers can repay the amount in full or choose to pay in installments, subject to applicable interest charges.

8. **Prepaid MasterCard:** The cards enable customers and merchants to make and receive online payments globally.

3.1. Card Banking Commissions and limit

All Card Banking services shall be provided free of charge for Awash Bank staff and Interest Free Banking Customers except ATM Off-us transaction service.

SN	Activities	Revised Fees
1	Issuing debt cards	50 ETB
2	Re-issuance of PIN	15 ETB
3	Debit Card Renewal Fee	Free
4	Debt card replacement fee (lost or stolen)	100 ETB
5	ATM card cancellation or blocking	Free
6	Additional account link	Free
7	Pre-paid card issuance	50 ETB
8	Credit card issuance	150 ETB
9	Credit card Replacement	200 ETB
10	Cash withdrawal -On Us	0.35%
11	Balance inquiry -On Us	Free
12	Mini-statement -On Us	Free

SN	Activities	Revised Fees	
13	Fund transfer within Bank account	Transfer Amount	Proposed Charges
		Up to 10,000 Birr	1 Birr
		10,001-50,000 Birr	3 Birr
		50,001-100,000 Birr	5 Birr
		Above 100,000 Birr	15 Birr
14	PIN change	Free	
15	Cash withdrawal-Remote On-US	Per Etswitch pricing	
16	Balance inquiry- Remote On-US	0.50 Cents/request	
17	Mini-statement- Remote On-US	Per Etswitch pricing,	
18	POS Cash Advance	Free	

SN	Activities	Revised Fees
19	POS Merchant Transaction-On Us	Free
20	POS Merchant Transaction-Off Us	Free

3.2. Awash Cards limit

🔊 Daily cash withdrawal limit through ATM shall be a Maximum of Birr 10,000.00

🔊 Daily Payment limit at Awash merchants through POS shall be a Maximum of Birr 150,000.00

4. ATM Services

The features of Awash Bank ATM:

1. Withdraw Money: Customers can use the ATM to withdraw cash from their bank accounts.

2. Check Balance: Customers can check the balance of their bank accounts using the ATM.

3. Transfer to Other Accounts: The ATM enables customers to transfer money from their account to another account within the bank.

4. Get Mini Statement: Customers can request a mini statement from the ATM, which provides a summary of recent transactions on their bank account.

5. PIN Change on the ATM Machine: Customers can change their ATM PIN (Personal Identification Number) directly at the ATM.

6. Send Money - Cash Out: The ATM allows customers to send money to individuals who do not have bank accounts.

7. Language Options: The ATM provides language options, including English, Amharic, Tigrigna, Afan oromo, Somali and Afar. Customers can choose their preferred language to interact with the ATM, making it more accessible and user-friendly for individuals who are more comfortable using a specific language.

5. Agent Banking

In agent banking, authorized agents act as intermediaries between the bank and the customers. These agents can be individuals or businesses, such as small retail shops, post

offices, or mobile network operators. They are equipped with the necessary technology, such as point-of-sale (POS) devices or mobile phones, to conduct financial transactions on behalf of the bank.

🐦 Account opening: Agents can assist customers in opening bank accounts, enabling them to save money securely.

🐦 Cash deposits and withdrawals: Agents can accept cash deposits and facilitate withdrawals on behalf of the bank.

🐦 Fund transfers: Customers can transfer money between accounts, both within the same bank and to other banks or individuals.

🐦 Bill payments: Agents can accept payments for utility bills, such as electricity, water, and telecommunications, on behalf of the bank.

🐦 Balance inquiries: Customers can check their account balances and obtain mini-statements through the agent.

5.1. Agent Banking, Commission and transaction limit

S.N	Service type	Term and Tariffs				Remark
		Min. Transactions	Max. Transactions	Customer charge	Agent Commission	
3.1	Cash-In	25	500	Free	4.5	The Bank pays commission to the Agent
		501	1,000		6	
		1,001	3,000		8	
		3,001	6,000		10	
		6,001	8,000		11	
		8,001	10,000		12	
		10,001	15,000		15	
		15,001	20,000		18	
		Above 20,000			20	
3.2	Cash- out From (wallet, card and core banking account)	25	100	3	2.25	☛75% of customer charge will be paid to Agent ☛The Bank will share 25% of Commission collected from customer
		101	500	4.5	3.375	
		501	1,000	6	4.5	
		1,001	3,000	8	6	
		3,001	6,000	10	7.5	
		6,001	8,000	11	8.25	
		8,001	10,000	12	9	
		10,001	15,000	15	11.25	
		15,001	20,000	18	13.5	
		Above 20,000		20	15	

S.N	Service type	Term and Tariffs				Remark
		Min. Transactions	Max. Transactions	Customer charge	Agent Commission	
3.3	Bill Payment (all bill payment type including school fee)	25	500	Free	4.5	The Bank pay the commission and customer is free of charge
		501	1,000		6	
		1,001	3,000		8	
		3,001	6,000		10	
		6,001	8,000		11	
		8,001	10,000		12	
		10,001	15,000		15	
		15,001	20,000		18	
		> 20,000			20	
3.4	Account Opening	NA	NA	Free	Br. 15	The Bank pay the commission and customer is free of charge

S.N	Service type	Term and Tariffs				Remark
		Min. Transactions	Max. Transactions	Customer charge	Agent Commission	
3.5	Sales Airtime	NA	NA	Free	5%	The Agent get full amount of the telecom commission income
3.6	Transfer to unregistered customer	5	500	5	3.75	75% of customer charge paid to the Agent
3.7	Fund Transfer (Between Awash customer Accounts)	25	10,000	5	3.75	75% of customer charge paid to the Agent

S.N	Service type	Term and Tariffs				Remark
		Min. Transactions	Max. Transactions	Customer charge	Agent Commission	
3.8	Fund Transfer (From Agent float to other Awash bank customer account)	25	100,000	NA	NA and the Agent is free of charge	This is a service to be consumed by the Agent for his own sake
3.9	Inter Bank Transfer (From Awash Bank customer account to Other bank)	25	10,000	Agent will be charged per Etswitch pricing	5	
3.10	Intra Bank Transfer (From Agent float to other bank)	25	25,000	NA	Agent will be charged per Etswitch pricing	This is a service to be consumed by the Agent for his own purpose.
3.11	Balance Enquiry		1	1		

S.N	Service type	Term and Tariffs				Remark
		Min. Transactions	Max. Transactions	Customer charge	Agent Commission	
3.13	Mini statement			1	1	
3.14	Pay Local Remittance	25	100	Free	5	The Bank pays commission to the Agent since the sender has already charged by the Bank.

Agency Banking Transaction Limit						
S.N	Service Types	Channel	Minimum Transaction Amount per transaction Same Account	Maximum Amount Per transaction for Same account	Total Daily Maximum aggregate Amount for Same account	Total Daily count For same Account
1	Air Ticket	Agent APP,Agent USSD,Agent POSs	Unlimited	Unlimited	Unlimited	Unlimited
2	Airtime Re-charge(Pre-paid)	Agent APP,Agent USSD,Agent PAX and Android POS	5 BIRR	10,000	Unlimited	Unlimited
3	Canal + pay-ment	Agent APP,Agent USSD,Agent PAX and Android POS	Unlimited	Unlimited	Unlimited	Unlimited

4	Cash In	Agent APP,Agent USSD,Agent PAX and Android POS	25	30,000	30,000	1
5	Cash with-drawal	Agent APP,Agent USSD,Agent PAX and Android POS,Awash-Birr Customer APP and AwashBirr Customer USSD	25	10,000	30,000	Unlimited
6	DSTV PAY-MENT	Agent APP,Agent USSD,Agent PAX and Android POS	Unlimited	Unlimited	Unlimited	Unlimited
7	Fund Transfer	Agent APP,Agent USSD,Agent PAX and Android POS	50	10,000	30,000	Unlimited
8	Inter Bank Transfer	Agent APP,Agent USSD,Agent PAX and Android POS	50	10,000	30,000	Unlimited

9	WeBirr	Agent APP,Agent USSD,Agent PAX and Android POS	Unlimited	Unlimited	Unlimited	Unlimited
10	Money Receive(cardless)	Agent APP,Agent USSD,Agent PAX and Android POS	50	Unlimited	Unlimited	Unlimited
11	Post Paid	Agent APP,Agent USSD,Agent PAX and Android POS	Unlimited	Unlimited	Unlimited	Unlimited
12	ESchool Fee payment	Agent APP,Agent USSD,Agent PAX and Android POS	Unlimited	Unlimited	Unlimited	Unlimited
13	Unicash	Agent APP,Agent USSD,Agent PAX and Android POS	Unlimited	Unlimited	Unlimited	Unlimited
14	Traffic Payment	Agent APP,Agent USSD,Agent PAX and Android POS	Unlimited	Unlimited	Unlimited	Unlimited

6. E-Branch Services

E-Branches offer a range of convenient services to customers, facilitated by digital technologies. These services include:

1. Account Opening: Customers can open a new account using Interactive Teller Machines (ITMs) or Smart Teller Machines (STMs). For self-service, customers can use STMs. If they require assistance, they can make a video call using ITMs to receive support from a remote teller.

2. Cash Deposit: E-Branches are equipped with cash deposit ATMs or ITMs. Customers can easily deposit cash into their accounts by following simple instructions on the ATM. If they need assistance, they can use the ITM to interact with a remote teller.

3. Cheque Deposit: Using an ITM, customers can scan the cheques they wish to deposit into their accounts and submit them electronically.

4. Cash Withdrawal: Customers have the option to withdraw cash either from ATMs or through ITMs with the support of a remote teller.

5. Cheque Encashment: Customers can encash cheques using ITMs, with remote teller assistance.

6. Fund Transfer: With the help of STMs, customers can easily transfer funds from their ATM cards or mobile banking accounts to other accounts without requiring any additional support. Additionally, using ITMs, customers can make fund transfers with remote teller assistance.

7. Bill Payment: STMs enable customers to conveniently pay their electricity, telephone, water tax, and other bills without the need for assistance. ITMs also facilitate bill payments with the support of a remote teller.

8. Card Applications: Customers can apply for debit cards, prepaid cards, and credit cards using ITMs or STMs.

9. PIN Reset: Using ITMs or STMs, customers can apply for a PIN reset if they have forgotten their PIN.

10. Loan Applications: Customers can apply for loan facilities using STMs.

11. Account Balance Inquiry: Customers can easily check their account balances using ITMs or STMs.

12. Dispute Resolution: ITMs and STMs provide customers with the option to log disputes related to their accounts.

13. Mobile and Internet Banking Services: Using STMs, customers can access their mobile and internet banking services.

6.1. Limits for ITMs:

To ensure security and manage risk, ITMs have certain transaction limits:

- The maximum cash withdrawal amount is 50,000 Birr per day.
- For account holders or signatories of a cheque, the maximum cheque encashment limit is 50,000 Birr per day. For cheques written for third parties, the maximum encashment limit is 30,000 Birr per day.
- The maximum amount for cheque deposits is 50,000 Birr per day.
- The maximum account-to-account transfer limit is 100,000

Use Our eBranch

24 HOUR SERVICE

Birr per day.

👉 The maximum cash deposit amount is 100,000 Birr per day.

ITM Services (Interactive Teller Machine):

ITMs facilitate a range of cash-related and non-cash-related transactions, including:

Cash-Related Transactions:

👉 Cash Deposit

👉 Cash Withdrawal

👉 Cheque Encashment

👉 Cheque Deposit

👉 Fund Transfer

👉 Bill Payment

👉 Forex Exchange

Non-Cash Related Transactions:

👉 Balance Inquiry

👉 Bank Statement

👉 Customer Complaints

👉 Account Opening (assistance from branch staff is required as it involves document scanning and printing)

👉 Any Banking Service (customers can obtain information with the help of a teller)

STM Services (Smart Teller Machine):

STMs, in their phase 1 implementation, offer card-based services, including:

👉 Balance Inquiry

👉 Short Statement

👉 Fund Transfer

- Money Send
- PIN Change
- Statement Request
- Customer Complaint Interface

7. Digital Voucher Services

Digital voucher /E-voucher is a digital or electronic form of a voucher that can be used as a means of payment or exchange for goods, services, or specific items. E-vouchers are typically generated and issued electronically, allowing for easy distribution, tracking, and redemption. They can be used in various sectors, including retail, hospitality, healthcare, and social welfare programs.

Restricted Aid Distribution Service:

- Enables entities, corporations, companies, businesses, and organizations to distribute restricted funds or items to recipients without requiring a bank account.
- Designed specifically for the distribution of aid funds to beneficiaries.
- Key parties involved: corporate clients (NGOs), recipients, merchants, and the bank (teller or agent).
- Corporate clients (NGOs) are required to open a bank account, deposit sufficient funds, and provide distribution orders for beneficiaries.
- Detailed beneficiary lists must be submitted by corporate clients for distribution purposes.
- Beneficiaries must present their ID, mobile number, and token reference when redeeming the restricted e-vouchers at merchants or bank branches.
- Beneficiaries can collect cash or specified items at the scheduled date of payment from bank branches or merchant outlets.
- Corporate clients (NGOs) are responsible for submitting a list of merchants for registration at branches.
- Merchants are required to provide updated trade licenses and identification for registration at bank branches.
- The NGO must register the submitted list of beneficiaries.
- The branch or corporate client is responsible for uploading the distribution schedule. Short code *6460#

8. E-School Management System

E-School Management System is a comprehensive platform designed to streamline and enhance the operations of educational institutions. With a focus on schools, this system aims to automate school operations, facilitate efficient fee collection, and cultivate long-term customer relationships. It offers modules for school management, student management, campus management, finance and payment management, e-learning management, e-library management, and other essential services.

1. School Management Module:

- Create, update, and delete schools.
- Manage school information and bank account details.
- Efficiently handle classes, including creation, updating,

and deletion.

👉 Define primary bank accounts for different school sections.

2. Student Management Module:

👉 Create, update, and delete student records.
👉 Enable bulk import of student data.
👉 Approve uploaded data for accuracy.
👉 Archive student records.
👉 Perform bulk balance adjustments.
👉 Promote students to the next class.
👉 Generate student credentials and reports.

3. Campus Management Module:

👉 Manage multiple campuses within a single institution.
👉 Streamline administrative tasks across different campuses.

4. Finance and Payment Management Module:

👉 Define penalties, including frequency, charges, and expiry options.
👉 Manage various fee types (one-time or recurrent).
👉 Send SMS reminders for payment.
👉 Track fee amounts and effective dates.
👉 Access school transaction history and bank statements.
👉 Reconcile payments between e-school and school bank accounts.

5. E-Learning Management Module:

- Assign and view classwork and assignments.
- Create virtual classrooms (e-rooms) for online learning.
- Conduct video conferences for remote teaching.
- Upload recorded educational videos.
- Review past e-sessions and learning materials.

6. E-Library Management Module:

- Provide a digital library accessible through the internet.
- Store and manage various digital media formats, including text, images, audio, video, and documents.
- Offer online access to learning resources and materials.

7. Other Services:

- Syllabus and lesson plan management.
- Home schooling module for remote learning.
- School library module for managing physical libraries.
- Time tabling and scheduling of classes, tests, tasks, and meetings.
- Notice board and announcements feature.
- Report card generation, academic tracking, and grading.
- Transcript and certificate generation.
- Dissertation management for higher education institutions.

9. Bulk Payment Services

The Bulk Payment Service Business to Customer (B2C) offered by Awash Bank provide organizations with a convenient way to make payments and disbursements from a centralized portal to Awash Bank customers or individuals using the bank's wallet service. This service enables real-time transactions with just a single click, making it efficient and user-friendly. It caters to various types of payments such as salary payments, dividend payments, Sacco payments, and more.

9.1.   Services of Bulk Payment

The Bulk Payment service offers a range of services to meet the diverse payment needs of organizations and individuals. These services include:

- Salary payment for companies and casuals' payments: The bulk payment system allows companies to disburse salaries to their employees efficiently. It supports both regular salary payments for permanent employees and payments for casual workers.

- Payment of suppliers, petty cash, daily wages: Organizations can utilize the bulk payment service to make payments to suppliers, manage petty cash expenses, and facilitate daily wage payments.
- Aid distribution: The bulk payment system also caters to aid distribution efforts. Organizations involved in humani-

tarian or social welfare projects can easily disburse funds to beneficiaries in need, ensuring timely assistance.

🐾 Promotional payments: Companies running promotional campaigns or loyalty programs can utilize the bulk payment service to make payments to customers or participants.

🐾 Dividend Payments: The service facilitates the seamless distribution of dividends to shareholders.

🐾 Disbursement of various project funds: The bulk payment service is particularly useful for organizations managing projects that require disbursement of funds to multiple beneficiaries.

10. International Card Services

Awash Bank allows the use of the mentioned international cards of

🐾 Mastercard,
🐾 Visa Card,
🐾 China UnionPay,
🐾 Diners Club,
🐾 JCB) at the following locations:

1. ATMs (Automated Teller Machines): Customers can use their international cards to withdraw cash or perform other ATM-related transactions at Awash Bank's ATMs. This allows cardholders to access their funds conveniently.

2. E-Branch: Awash Bank's e-Branch, which refers to online banking services or digital banking platforms, provides cus-tomers with the ability to use their international cards for online transactions. This includes making payments, fund transfers, and managing their accounts through secure digital channels.

3. POS (Point of Sale) Terminals: Awash Bank's POS terminals are equipped to accept payments from international cards. Customers can use their cards for purchases at various merchants, retailers, and businesses that have POS terminals integrated with Awash Bank's payment network.

====================End===============

NB: This catalog will serve as a source of truth, providing accurate and up-to-date information about each Digital products and services.

====================End===============

October , 2024

Scan and Download

Awash
BIRR-Pro
Banking Everywhere

Download on the **App Store**
GET IT ON **Google Play**

AwashBank
Nurturing Like The River

Contact Us

Contact Center : 8980

P.O.Box: 12638

Fax: +251-11-557-01-36

Swift Code: AWINETAA

E-mail: Contactcenter@awashbank.com

Follow us