INITIAL SET UP

- **Insert BOMI SIM CARD to cell phone**

- **Look for BOMI menu on cell phone**

- **For 1st time users, please change the default PIN CODE to your own personal identification number (PIN) CODE**

- **Default PIN CODE is 0000.**

- **Length of the PIN CODE you create should be 4—8 digits.**

How to enter transaction Amounts

$Amount	Enter
$0.09	9
$0.99	99
$9.99	999
$99.99	9999
$999.99	99999

IMPORTANT

- Before making transactions, please make sure that your cell phone has sufficient battery power (not less than 20% power)

- If you lose your cell phone, or PIN CODE has been compromised, please report to BOMI IMMEDIATELY

- For Merchant services, obtain your copy of receipt and verify and sign it.

- Please do not repeat a transaction if you do not receive a SMS message after the transaction has been completed (Contact BOMI)

- Do not remove or place film on another SIM card

- If you enter the incorrect PIN CODE three times in succession , your card will be disable for security reasons.

Please note that at the end of every transaction process you will receive a transaction return status report on your cell phone. For space limitation on cell phone screens msg will show code numbers.

FOLLOWING ARE DISCRIPTIONS FOR **CODES**.

2 DIGIT RESULT CODE:

00—TRANSACTION SUCCESSFUL

11– UNKNOW FILM (UID ERROR)

13– SERVICE NOT AVAILABLE

16– UNKNOWN CELL PHONE NUMBER

20—UNKNOWN MERCHANT ID

41—CARD HAS BEEN DEACTIVATED

50—NETWORK ERROR (i.e GSM congested)

51—HSM ERROR (i.e., security encryption key mismatch

4 DIGIT RESULT CODES FROM MB SYSTEM—BOMI:

XX CAN BE ANY NUMBER FROM 21 –26 WHICH CORESSPNDS TO THE TYPE OF TRANSACTION SELECTED. THE LAST 2 DIGITS DENOTE THE ACTUAL DESCRIPTION OF THE CODE

XX05—TRANSACTION PROCESSED SUCESSFULLY

XX10— GENERAL FAILURE (PROGRAM-RELATED ERROR)

XX11—DATABASE ERROR

XX15—INVAILD FROM ACCT. (ACT IS CLOSED, INACTIVE, DORMANT)

XX20—INVALID TO ACCT. (ACCT IS CLOSED, INACTIVE, DORMANT

XX25—INVALID TRANSACTION AMOUNT

XX30— INVALID FROM BRANCH

XX35— INVALID TO BRANCH (EX: PRECEDING DIGITS NOT 1 OR 2)

XX40— INVAILD TRANSACTION DATE

XX45—INSUFFICIENT FUND

XX46— DAILY AMOUUNT LIMIT REACHED/EXCEEDED

XX50—INVAILD MERCHANT ID

USER GUIDE CUSTOMER CARD

BANK OF MARSHALL ISLANDS

TEL: 692-625-3636

SETTING UP YOUR PERSONAL IDENIFICATIN NO. (PIN)

1. FIND BOMI MENU ON PHONE
2. SELECT SETTING OPTION
3. ENTER 0000 as default password
4. SELECT PIN CHANGE
5. SELECT "SERVICE PIN" ENTER 0000 DEFAULT PIN
6. CREATE YOUR OWN SERVICE PIN CODE
7. REPEAT STEP FOR CHANGING "TRANSACTION PIN CODE"

BALANCE INQUIRY

1. SELECT BOMI MENU
2. SELECT ACCOUNT
3. ENTER SERVICE PIN CODE
4. SELECT BALANCE INQUIRY
5. SELECT SAVING OR CHECKING OR LOAN (LINE OF CREDIT)
6. ENTER TRANSACTION PIN CODE
7. YOU WILL RECEIVE A SMS TEXT MSG SHOWING BALANCE

FUND TRANSFER

1. SELECT ACCOUNT
2. ENTER SERVICE PIN CODE
3. SELECT SAVING OR CHECKING OR LOAN (Line of Credit)
4. KEY IN THE ACCOUNT NUMBER (10 DIGIT)

EXAMPLE: * MAJURO ACCT—8817222222

      * EBEYE ACCT —8827222222

5. ENTER AMOUNT OF MONEY TO TRANSFER
6. ENTER TRANSACTION PIN CODE: CONFIRM TRANSACTION

LOAN REQUEST

1. SELECT QUICK LOAN
2. ENTER SERVICE PIN CODE
3. ENTER AMOUNT APPLYING FOR
4. PRESS OK TO CONFIRM MSG THAT APEARS ON SCREEN
5. ENTER TRANSACTION PIN CODE
6. YOU WILL RECEIVE A SMS MSG CONFIRMING THE TRANSACTION

MERCHANT SERVICE

1. SELET MERCHANT
2. ENTER SERVICE PIN CODE
3. SELECT PAY BILL OR CASH WITHDRAW
4. SELECT SAVING OR CHECKING ACCOUNT
5. ENTER MERCHANT ID (8 DIGIT)
6. ENTER AMOUNT
7. CONFIRM THE TRANSACTION
8. ENTER TRANSACTION PIN CODE
9. YOU WILL RECEIVE SMS TEXT MSG CONFIRMING THE TRANSACTION

Loan Payment

1. SELECT LOAN PAYMENT
2. ENTER SERVICE PINE CODE
3. ENTER NOTE NO. (10 DIGIT)

EX: * MAJURO LOAN - INCLUDE 001 IN FRONT AND 0 AT END OF NOTE NUMBER

    * EBYEE LOAN— INLUDE 002 IN FRONT AND 0 AT END OF NOTE NUMBER

1. ENTER AMOUNT
2. OK TO CONFIRM THE PROMPT MSG
3. ENTER TRANSACTION PINE CODE
4. YOU WILL RECEIVE TRANSACTION CONFRIMATION SMS TEXT MSG.

ELECTRIC PAYMENT

1. SELECT PAYMENT
2. ENTER SERVICE PIN
3. SELECT ELECTRICIITY BILL
4. ENTER PAYMENT AMOUNT
5. ENTER METER NO.

NOTE: ENTER (7 DIGIT) Add a Zero plus meter no. EX:0xxxxxx

7. SELECT SAVING OR CHECKING
8. ENTER TRANSACTION PIN CODE TO CONFRIM TRANSACTION
10. YOU WILL RECEIVE A CONFRIMATION TRANSACTION SMS TXT MSG.

BUY PHONE, WIFI, POWER CARD

1. SELECT PAYMENT
2. ENTER SERVICE PIN CODE
3. SELECT POWER OR PHONE OR WIFI CARD
4. SELECT AMOUNT FROM PRICE LIST TO BUY
5. ENETER PHONE NO.
6. SELECT SAVING OR CHECKING
7. YOU WILL BE PROMPTED TO CONFIRM TRANSACTION
8. ENTER TRANSACTION PIN CODE
9. YOU WILL RECEIVE A SMS TEXT TO CONFIRM YOUR TRANSACTION

WATER BILL PAYMENT

1. SELECT PAYMENT
2. ENTER SERVICE PIN CODE
3. SELECT WATAR BILL
4. ENTER PAYMENT AMOUNT
5. SELECT SAVING OR CHECKING
6. SELECT OK TO CONFIRM TRANSACTION
7. ENETER TRANSACTION PIN CODE
8. YOU WILL RECEIVE A SMS TEXT CONFIRMING THE TRANSACTION

PHONE PAYMENT

1. SELECT PAYMENT
2. ENTER SERVICE PIN CODE
3. SELECT PHONE BILL
4. ENTER AMOUNT
5. ENTER PHONE BILL NO. (10 DIGIT) add 2 ZERO plus bill no. EX: 00xxxxxxxx
6. SELECT SAVING OR CHECKING
7. OK TO CONFIRM INFORMATON ON SCREEN
8. ENTER TRANSACTION PIN CODE
9. YOU WILL RECEIVE A SMS TXT MSG CONFIRMING TRANSACTION