

**EBIONETWORXS**

**FLASH TRAINING MANUAL**



# FLASH (SAVINGS AND CREDIT CO-OPERATIVE LIMITED)

## INTRODUCTION

The purpose of this manual is to give you step by step instructions on how to start with your FLASH business. Flash is a Savings and Credit Co-operative set up by the home shops and their families who operate in townships and rural areas where there is little or no banking infrastructure, where access to goods is expensive and job opportunities don't exist. <http://www.flashcow.co.za/>

# NEW CONCEPTS TO REMEMBER

**Port:** To port means keeping your cell phone number when you change your Service Provider.

**SIM swap:** If your SIM card has been stolen or damaged and you need to replace it but want to retain your old number. <http://www.vodaworld.co.za/showarticle.asp?id=753>

**RICA:** Regulation of Interception of Community and Provision of Communication-Related Information Act is the new law that requires cellphone users to register their numbers. The aim of the law is to help law enforcement agencies to track criminals using cellphones for illegal activities, thereby contributing to make South Africa safer for everyone. If you have been using your cellphone numbers before 1<sup>st</sup> of July 2009 you RICA your phone. This must be done within 18 months from 1<sup>st</sup> of July 2009. When purchasing a new SIM card, you are also required to RICA the new SIM card before your phone can be activated. <http://old.vodacom.co.za/rica/index.jsp>

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# PRODUCT

- TIE\FLASH SIM card

## WHAT YOU CAN DO WITH IT

- You can sell Airtime and Electricity
- RICA (Cell C SIM cards only)
- Savings
- Loans
- Money Transfers
- Co-operative Banking

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# PRICE

SELLER	COST PRICE	SELLING PRICE
Dealer	R5.00	R7.50
Promoter	R7.50	R10.00
Agent	R10.00	R15.00



# GETTING STARTED

**NB: Decide if you want to use new number or keep your old number (you have to do SIM swap if you want to keep your old number)**

If you want to use the new FLASH SIM and get a new number:

## STEP 1

Put the new FLASH SIM into your phone and switch on the phone.

## STEP 2

You will get a message that tells you to RICA the new SIM.

## STEP 3

You must RICA the new SIM (Cell C card) with a RICA agent. If you are a RICA agent dial **\*130\*7422#** (**\*130\*RICA#**). If you want to become a RICA agent see **R199 Business SIM Solution training manual** supplied.

#### **STEP 4**

Switch the FLASH SIM on again – you will get SMS with your new number.

#### **STEP 5**

Now you have to Register. (See page 7 on how to register)

If you want to keep your old number:

#### **STEP 1**

Do not insert your FLASH SIM card into your phone.

#### **STEP 2**

Using your old SIM, SMS the message #portme# your new FLASH number or serial number # to 0847678287 (as set out on the sticker on the back of your starter pack) OR CALL 084 193 5274

#### **STEP 3**

You will get an SMS on your current\new FLASH SIM with your porting reference number and further instructions you will have to follow.

## STEP 4

Now you have to register. (See page 7 on how to register)

**NB. Please wait for your old SIM card to stop working before you insert your FLASH SIM into your phone( It will take approximately 24 hours on a week day and 48 hours over a weekend).**

Footnotes: 1. If your old number is Cell C you have to do a SIM swap to retain the old number (You do a SIM swap so that your number can be transferred to FLASH SIM. 2. If your old number is a different Service Provider e.g. Vodacom or MTN you have to port your cell number to Cell C (You have to Port your number so that you can move to Cell C)

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# HOW TO REGISTER FOR A FLASH ACCOUNT

## STEP 1

Insert the FLASH SIM card, look for the BANK menu icon.

## STEP 2

On the BANK Menu select REGISTER. Enter the cellphone number of the person you bought the FLASH starter pack from i.e. FLASH promoter.

**ENTER  
PROMOTER'S  
NUMBER(SELLER)**

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### STEP 3

After entering your promoter's number, you will be requested to enter your first name, surname and ID number.

ENTER FIRST  
NAME  
(BUYER)

ENTER  
SURNAME(BUYER)

ENTER  
ID NUMBER

### STEP 4

You will have to enter a **secret 4-digit PIN**. Your **4-digit PIN** is extremely confidential. Don't forget to write the number down so that you don't forget it. You cannot use the FLASH without it, so make sure you do not tell anyone what your PIN is, not even FLASH employees.

ENTER PIN

CONFIRM PIN

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After you have entered your secret 4- digit PIN you will receive a confirmation message that says:

Registration

Successful

Lets mooove on.....

**YOUR ACCOUNT NUMBER IS YOUR CELLPHONE NUMBER**



# HOW TO PUT MONEY IN YOUR FLASH BANK ACCOUNT

- The FLASH Cell C SIM card is linked to ABSA Bank. Deposit money directly into your FLASH account at any ABSA branch. After the money has been deposited the account is automatically opened.
- Deposit money in your flash account – using ABSA account details that are at the back of your flash bank card (the card is included in the package).
- Use your flash cellphone number as the reference number that you will put on the deposit slip i.e. the number you activated the FLASH with.
- Keep your deposit slip as proof of the deposit you made at the bank.
- The balance on your account will be updated in 5 minutes on your phone.

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# WHY YOU HAVE TO PUT MONEY IN YOUR ACCOUNT

You have to put money in your bank account so that you can be able to purchase stock e.g. airtime, electricity. You cannot start operating your business without purchasing stock first. The FLASH SIM card does not come with stock.

## ADVANTAGES OF A FLASH BANK ACCOUNT

- Free balance enquiry and free money transfers
- Buy airtime and electricity direct on your phone-anytime
- Instant savings and loans

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# WHAT CAN BE DONE WITH THE FLASH BANK CARD

- You can deposit money into your FLASH bank account
- You can receive your salary into your Flash bank account
- You can use your cellphone to deposit and withdraw cash at any Flash ATM

The logo for 'ebio' is rendered in a large, blue, 3D-style font. A red, curved swoosh underline is positioned beneath the letters 'e' and 'b'. To the right of the 'o' is a faint, grey globe icon.The word 'Networkorx' is displayed in a large, blue, 3D-style font, positioned below the 'ebio' logo.

# TRANSACTIONS AVAILABLE ON THE FLASH MAIN MENU

- Balance
- Statement
- Pay now
- Buy Airtime
- Buy Electricity
- Savings
- Loans
- Cash Out
- My FLASH



## **1. Balance**

If you want to check your balance and receive statements in real time you go to balance.

## **2. Statement**

You use the above option if you want to check your statements.

**NB. Search allows you to search for a transaction using your reference number and last vouchers allows you to view your last airtime or electricity voucher number.**

## **3. Pay Now**

Pay Now allows you to transfer or pay money to any person (even if they are not registered to FLASH) with a cellphone.

You will be requested to enter the amount in cents and to enter the cellphone number of the person you are paying.

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After you have entered the cellphone of the person you are paying you will be requested to confirm the details of the person you are paying. The money will be transferred immediately upon confirmation and your balance will be updated. A reference number will appear on your screen as proof. Keep this number and give it to the person you are paying.

#### **4. Buy Airtime**

You can top your prepaid phone as well as your friends and family members directly from your FLASH account.

#### **5. Buy Electricity**

You can top-up your prepaid electricity as well your friends and family members directly from your FLASH account.

#### **6. Savings**

You can save money with your FLASH account. Savings are from as little as R5 a day.

## 7. Loans

There is a special loan option available for members called the Bread 'n Milk loan to help you make it to pay day.

## 8. Cash Out

If you have another bank account and cannot get to a FLASH ATM, you can transfer money from your FLASH account into your other account at the touch of a button/immediately. This option is available to retailers and requires you to update your other bank account details in the 'MY FLASH' section.

## 9. My FLASH

Manage your Cash Out, and your secret PIN, and update your personal details here. You can also introduce a friend to FLASH.

**NB: Always double check that the details are correct. Once you confirm the transaction is done immediately and you FLASH balance is updated.**

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# **IMPORTANT NUMBERS TO REMEMBER**

**Savings and Credit Co-operative Flash call centre: 084 760 1000**

**Cell C call centre: 084 140**

**Cell C porting: 084 767 8287**

**If you want to be a flash Agent: 084 193 5274**

The logo for 'ebio' features the word in a blue, rounded, sans-serif font. A red, curved swoosh starts from the left and ends in a red sphere above the letter 'o'. To the right of the text is a grey globe icon showing the Americas.

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# FREQUENTLY ASKED QUESTIONS

## Questions 1

If you want to use the new number do you have to buy another SIM card and have two or you use the FLASH SIM card?

## Answer

You don't have to buy a new SIM card, you use the FLASH SIM card provided in the package.

## Question 2

Do you use the new or old SIM card to register for FLASH?

## Answer

You use the new FLASH SIM card to register for FLASH-you wait for the old SIM card to stop working before you insert your FLASH SIM card( see notes above).

**Question 3**

**If your old number is a Cell C number why do you have to do a SIM swap?**

**Answer**

**You have to do a SIM swap to move from your old SIM card to FLASH SIM card.**

