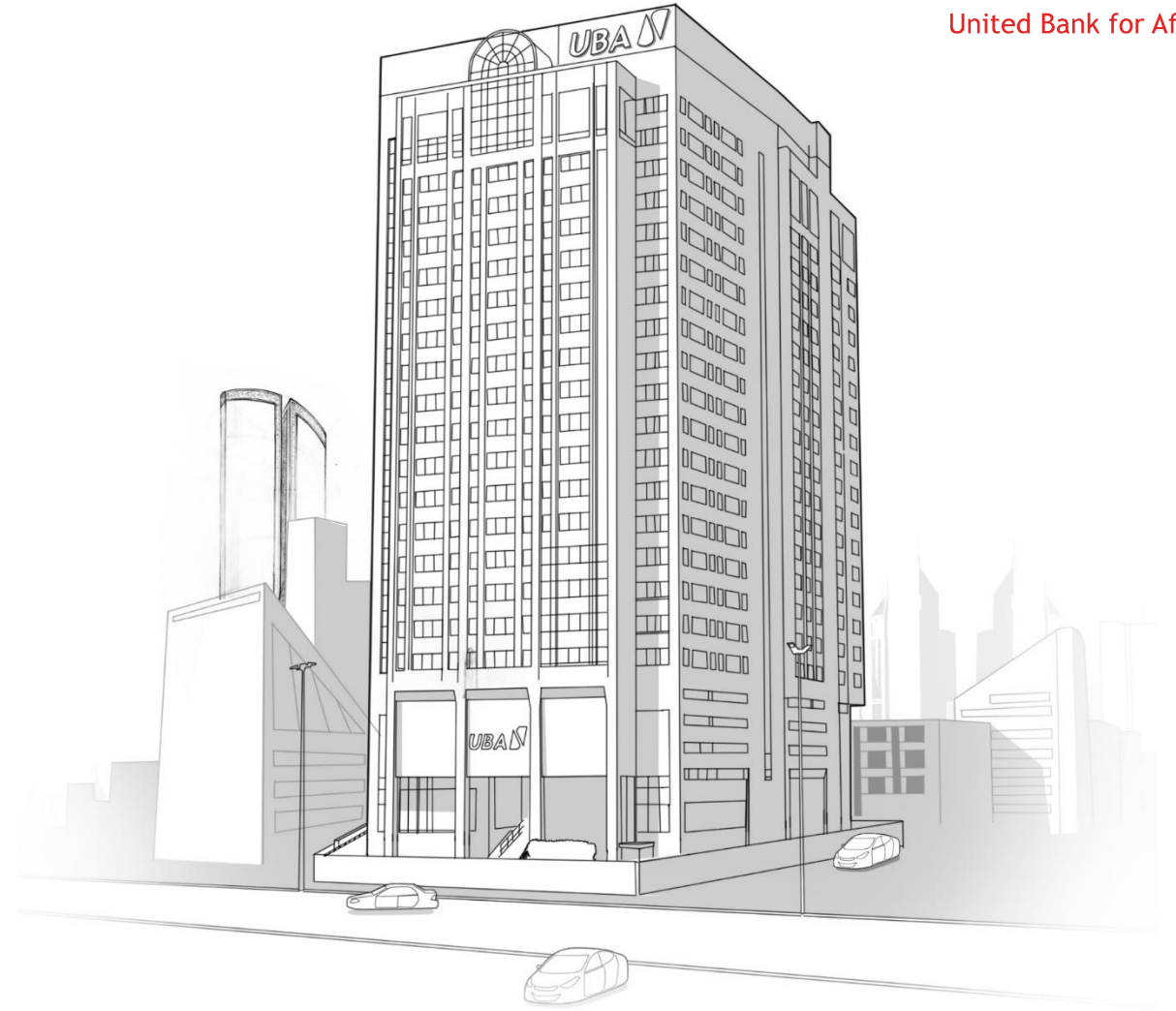
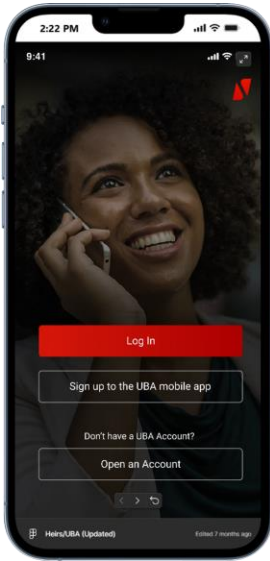


# UBA MOBILE APP USER GUIDE



# NEW USERS (First Time set-up with Card)

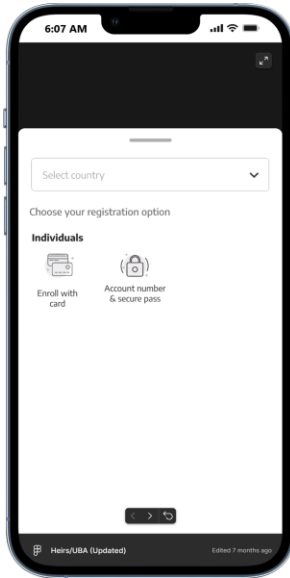
1



## Get started

Open the app, tap Sign Up, pick your country.

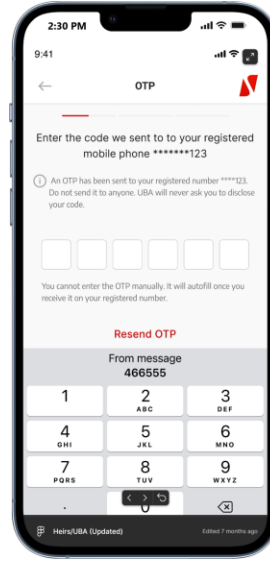
2



## Enrollment Option

Select Enroll with UBA Card, Enter card digits, account number, and PIN.

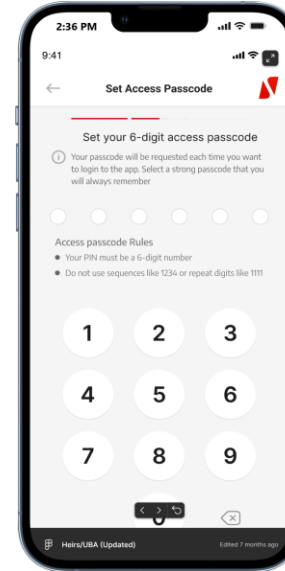
3



## Confirm identity

OTP arrives by SMS and auto-fills.

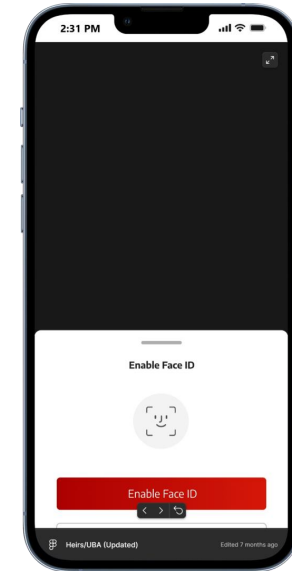
4



## Secure your account

Set passcode, transaction PIN (Masked), and biometric (Or skip).

5



## You're in

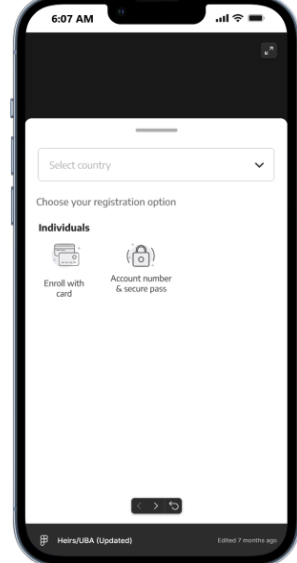
Dashboard opens. Log in with biometric or passcode.

# NEW USERS (First Time set-up with Secure Pass)



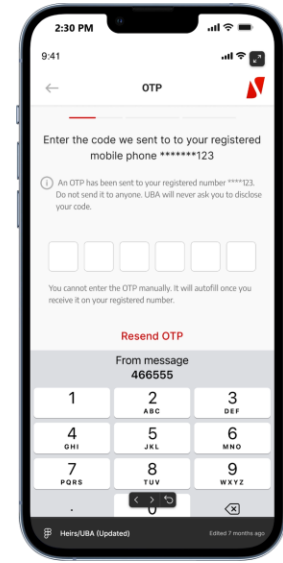
## Get started

Open the app, tap Sign Up, pick your country.



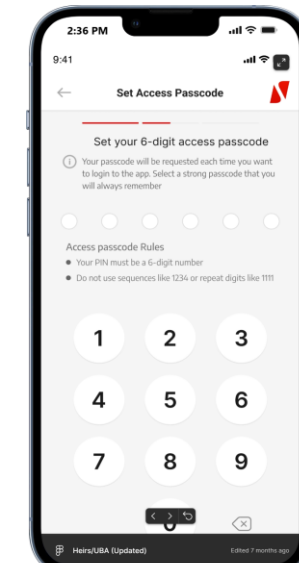
## Enrollment Option

Select Enroll with Secure Pass. Enter your token code and phone number.



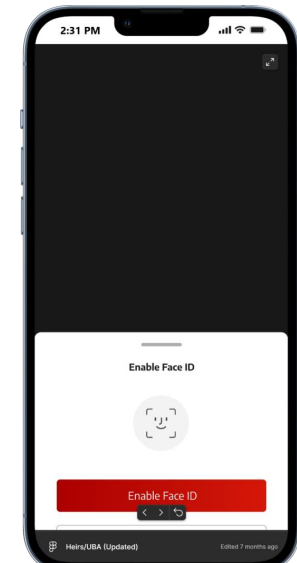
## Confirm identity

OTP arrives by SMS and auto-fills.



## Secure your account

Set passcode, transaction PIN (Masked), and biometric (Or skip).



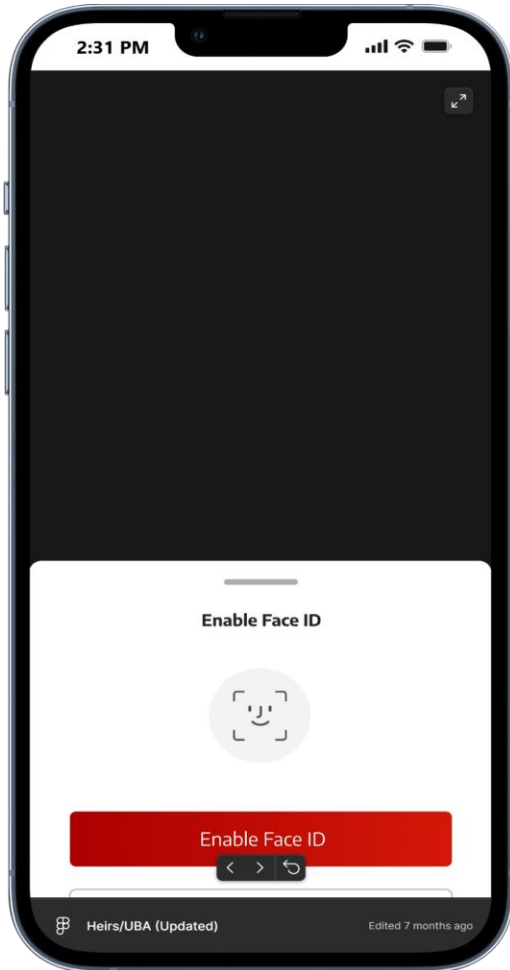
## You're in

Dashboard opens. Log in with biometric or passcode.

**TIP**

Don't have Securepass? Tap "Don't Have a Code?" to install it — Android opens the Play Store, iOS opens the App Store.

# Login: Returning Users



## F A S T E S T

### Biometric login

Available if you enabled biometric during enrollment.

- Open ReddApp
- Authenticate with fingerprint or Face ID
- Dashboard loads

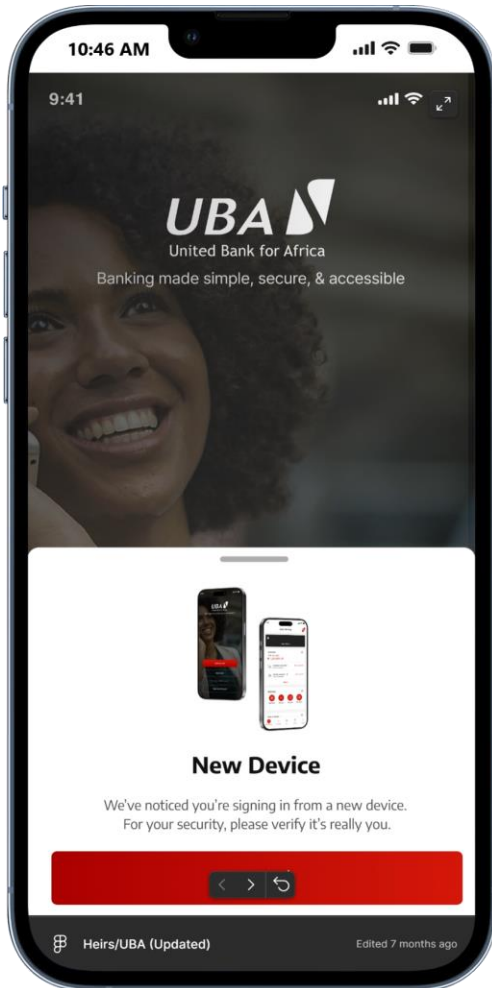
## F A L L B A C K

### Passcode login

Always available, even if biometric is off.

- Open ReddApp
- Enter your Six Digits passcode
- Dashboard loads

# Common issues and quick fixes



## AUTHENTICATION

### Forgot your transaction PIN?

Go to More → Settings → Forgot PIN. Set a new transaction PIN and Verify with OTP.

## AUTHENTICATION

### Forgot your passcode?

From the login → Enter transaction pin → OTP Autofill → new passcode → Confirm Passcode.

## AUTHENTICATION

### Modify your passcode?

Go to More → Settings → reset Passcode. Verify with OTP, then create a new password.

## ACCESS

### Locked out after wrong attempts?

Multiple wrong passcodes (3x) treat the device as new. Re-authenticate using your card or Secure pass by selecting clicking on existing user.

## ACCESS

### Signing in from a new device?

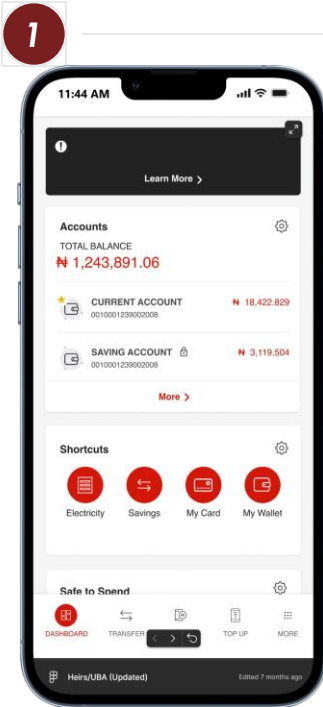
Logging in on a new device deactivates the old one. Re-authenticate on the device you want to use by clicking on existing user.

## AUTHENTICATION

### Modify your transaction PIN?

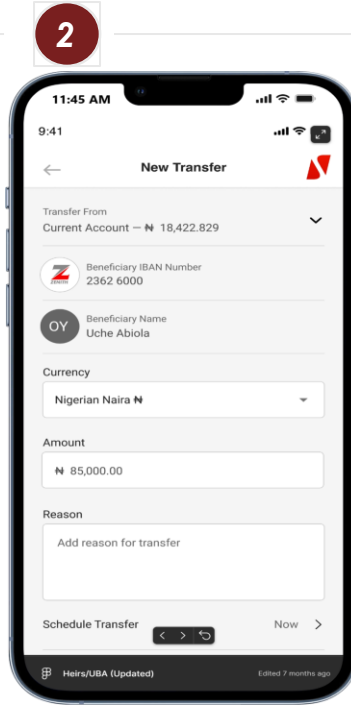
Go to More → Settings → Modify PIN. Enter current transaction pin, set a new transaction PIN and verify with OTP.

# Transfer: Sending Money



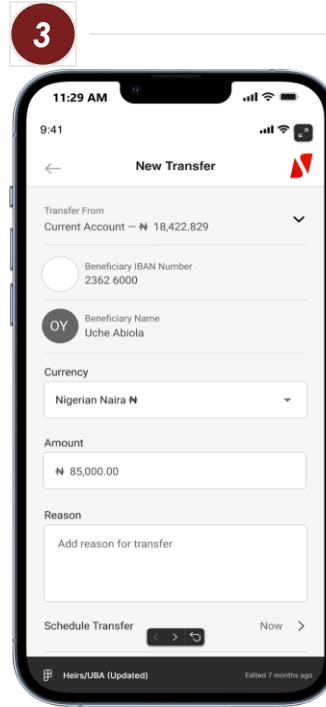
## Open Transfers

Sign in and tap Transfers from the dashboard.



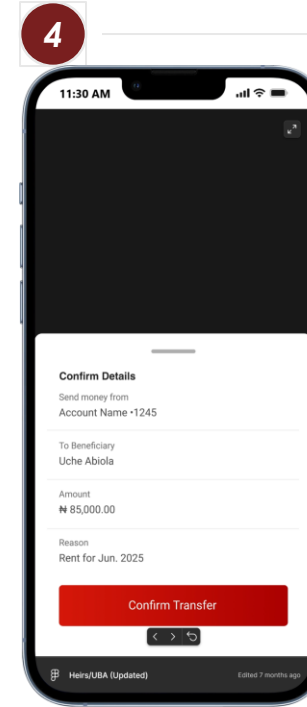
## Pick the Type

Own, UBA, other banks, or domiciliary.



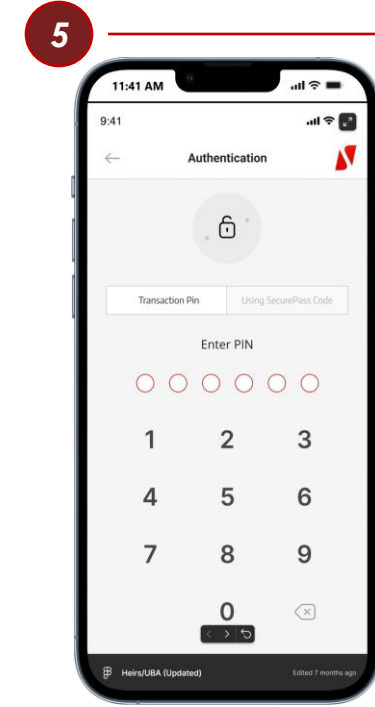
## Enter recipient

Account number and bank, Add amount and Purpose, Save as beneficiary if you wish.



## Review Summary

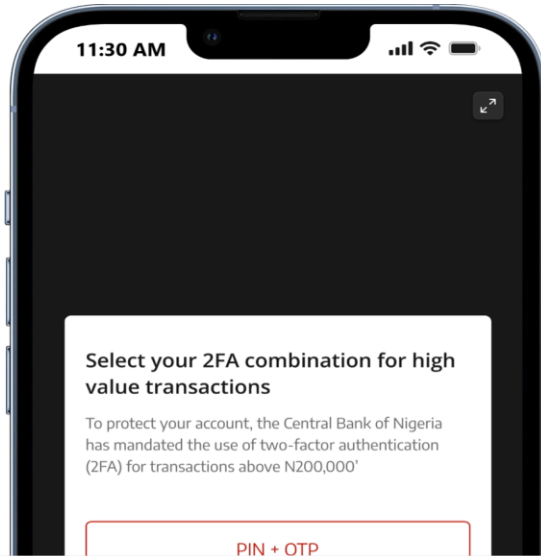
Review the summary of transaction you wish to carry out and confirm transfer.



## Authenticate transaction

PIN for ≤ ₦200,000. 2FA above. Receipt generated.

# Two-factor for high-value transfers (2-FA)



≤ ₦ 200,000

Standard authentication — transaction PIN only.

> ₦ 200,000

Two-factor required — pick one combination below.

**PIN**

+

**OTP**

SMS code plus your transaction PIN. Works on every device.

**Biometric**

+

**OTP**

Fingerprint or face plus the SMS code. Fastest if biometric is on.

**PIN**

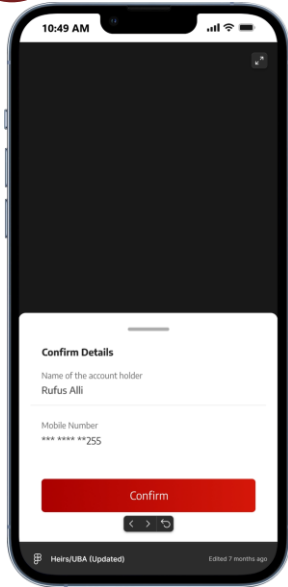
+

**Securepass**

SMS code plus your Secure pass token. Best for high-value transfers.

**Cancel mid-flow?** The transaction aborts safely. No partial debit, no charges. Start over when ready.

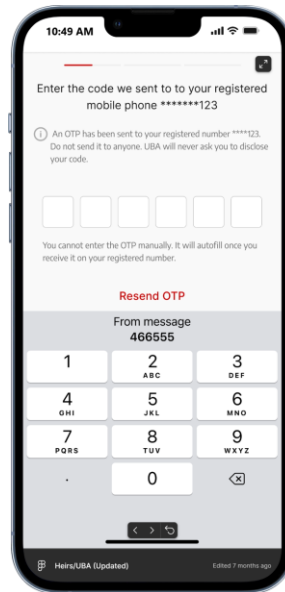
1



## Trigger an action

Sign in, enroll, or initiate a transaction. The app sends an OTP to your registered phone.

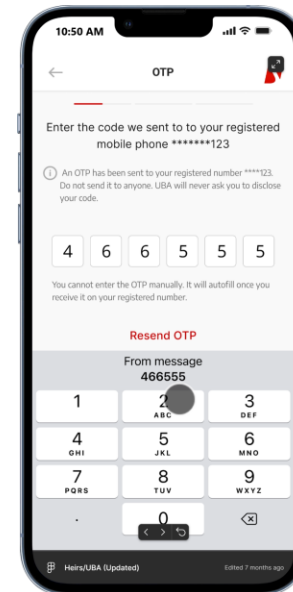
2



## SMS arrives

The OTP is delivered by SMS within seconds. You don't need to open the messages app.

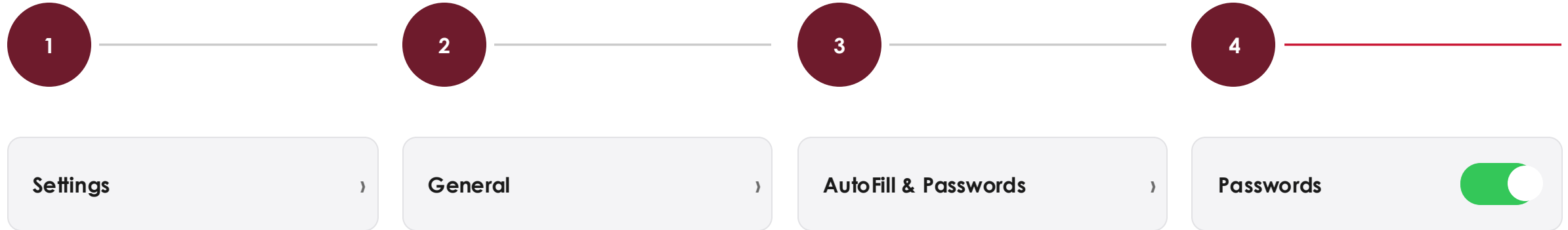
3



## Auto-fill happens

ReddApp reads the SMS, fills the OTP field, and you tap Continue. Done.

# IOS Auto-Fill Set up



## Open Settings

Launch the Settings app on your iOS device.

## Tap General

Scroll through the Settings menu and select General.

## AutoFill & Passwords

Inside General, tap AutoFill & Passwords.

## Turn on Passwords

Under "Autofill form", enable Passwords. ReddApp can now fill OTPs automatically.

# Modify Transfer Limit

Seven entry points. One common procedure. Every path ends with Secure Pass.

## WHERE TO START

### From a transfer screen

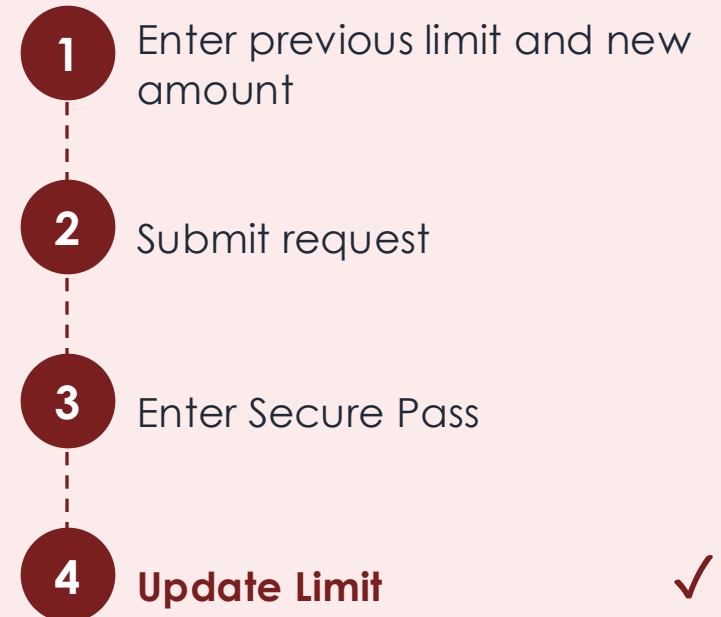
*Under the Amount field, tap "Modify transfer limit"*

- Transfer limit
- New local transfer
- Self cardless withdrawal
- Beneficiary cardless withdrawal
- New other transfer · Card
- New other transfer · Mobile

### From the menu

More › Product & Services › Modify transfer limit

## WHAT HAPPENS NEXT

- 
- 1 Enter previous limit and new amount
  - 2 Submit request
  - 3 Enter Secure Pass
  - 4 Update Limit ✓

# Beneficiary

Save trusted accounts once. Send to them faster every time after.

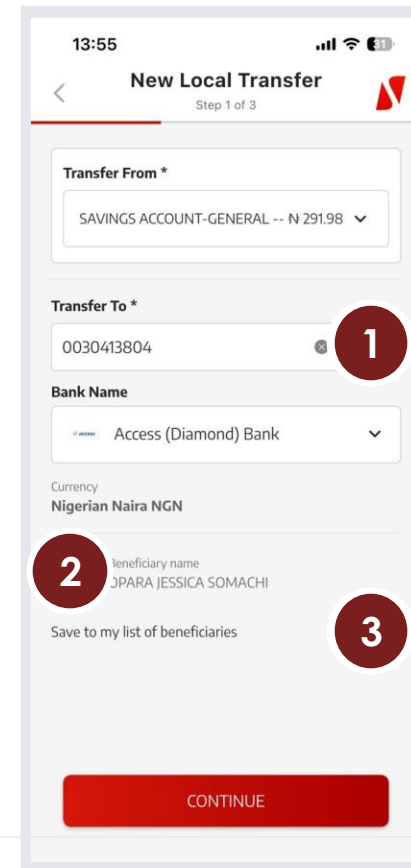
## WHAT YOU CAN DO WHILE MAKING A TRANSFER

**1 Pick a saved beneficiary**  
Tap the red address-book icon next to the account number. Choose a beneficiary; bank, account and name auto-fill.

**2 Confirm beneficiary Name**  
View Account Name autopopulated.

**3 Save during a transfer**  
Toggle “Save to my list of beneficiaries” before you tap Continue. They’re added once the transfer completes.

## ON THE SCREEN



- 1 Picker**
- 2 Auto-fill**
- 3 Save toggle**

**THANK YOU!**