	Message (Starts with "OLY")	Comments	Response
1.0	HELP [~question]	● If question is not included, the SMS menu (in the left column) is returned	SMS: Received. A member of our team will respond within 24 hours.
2.0	FUND [amount] [~method] [~currency] [~details]	● Expected methods: *mobile* or *bank* ● Possible details: *receipt_number* from the bank deposit	a) *mobile* method: Show Mobile Money USSD b) other method: SMS: Ref ID: [transaction reference ID] Your new balance is [currency amount] (AVAILABLE), [currency amount] (PENDING). Expect another notice on completion.
3.0	BALANCE		SMS: Your balance is [currency amount] (AVAILABLE), [currency amount] (PENDING)
4.0	PAY [amount] [telephone or email, or biller-code, or credit-code]	● If the account for the receiving telephone or email doesn't exist, a new one is created and owner automatically notified. ● Only biller-codes for which the user's details are already known by OlyCash (e.g., entered in the app or by OlyBoss) are allowed with this method.	a) *Account has sufficient funds* SMS: Paid. Ref ID: [transaction reference ID] Your new balance is [currency amount] (AVAILABLE), [currency amount] (PENDING) b) *Account doesn't have sufficient funds* Show Mobile Money USSD or make payment request based on the user's telephone area code.
5.0	WITHDRAW [amount] [~method] [~currency] [~details]	● Expected methods: *mobile*, *bank* or *paypal* ● Possible details: *bank_name and account_number* for bank withdrawals, *email_address* for PayPal withdrawal.	a) *mobile* method, user verified and amount authorized: Send Mobile Money b) Other method: SMS: Ref ID: [transaction reference ID] Your new balance is [currency amount] (AVAILABLE), [currency amount] (PENDING). Expect another notice on completion.

6.0	`GET PIN`	● A new PIN is automatically generated, replaces current PIN and is sent to the user telephone.	SMS: Your new account PIN is [new PIN number].
7.0	`MERGE [debit code list]`	● The list of Debit Codes can be separated by space or commas, capitalization does not matter.	SMS: Your new merged Debit Code(s): [debit code] (SECURED Balance), [debit code] (UNSECURED Balance)
8.0	`#OLYTAG [~amount or quantity]`	● Make purchase with just SMS of an OlyTag. E.g. *"#LOSTBOYTIM"* donates default to cause, *"#LOSTBOYTIM 500"* donates USD500 to cause (if your account currency is USD) *"#NEW2020TIX 3"* buys 3 tickets for new year's party event on this OlyTag	a) *Account has sufficient funds* SMS: Paid. Ref ID: [transaction reference ID] Your new balance is [currency amount] (AVAILABLE), [currency amount] (PENDING) b) *Account doesn't have sufficient funds* Show Mobile Money USSD or make payment request based on the user's telephone area code.

NOTES:

● Fields which start with ~ are optional. See the comments section for details.

● Any command sent above for a telephone number that isn't already tied to an account, a new account is automatically created. The user gets two SMS messages; the first is a welcome message with their temporary password and the second with a response to their command.

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Welcome to OlyCash! Your temporary password is [password]. Visit OlyCash.com/how to learn how it works
and OlyCash.com/downloads to install.
```

● Wherever the `method` value is not given, `mobile` is assumed. If the telephone area code is not supported by current OlyCash mobile-money providers, `card` is assumed.

● Wherever the `currency` value is not given, the user's account currency is assumed. If this is an auto-generated account, the currency based on the telephone's area-code is assumed. Currency value is expected and sent in 3 letter ISO format e.g., USD for United States Dollar.

● Biller codes are listed at: OlyCash.com/billers To quickly get a biller code, text `OLY HELP BILLER [biller nickname]`
E.g., OLY HELP BILLER UMEME