



CUSTOMER GUIDE

**MZ Bank**

## Using the Bot

The bot is the primary transaction surface for personal customers at launch.

How to use Discord commands for deposits, withdrawals, transfers, balances, and statements.

Audience: The bot is the primary transaction surface for personal customers at launch.

### Core commands

- /bank accounts lists your account IDs and balances.
- /bank balance [account\_id] shows your balance.
- /bank deposit amount:<whole number> [account\_id] [screenshot] creates a pending deposit request.
- /bank withdraw amount:<number> [account\_id] queues a withdrawal request.
- /bank transfer amount:<number> [from\_account] to\_account:<account> [memo] moves funds between accounts.
- /bank statement [account\_id] [page] shows recent account activity.

### How bot transactions behave

- Deposits, withdrawals, and transfers return receipts or queue notices in Discord.
- If direct messages fail, the bank will try your private bank channel when available.
- Account IDs may be root accounts like pc0000 or sub-accounts like pc0000-01.

### Fees to be aware of

- A returned deposit item fee only applies if a posted deposit is later reversed or returned.
- Monthly low-balance maintenance fee: Charged once per month when the prior calendar month's average daily balance stays below 1000.00 RD for personal accounts or 5000.00 RD for business accounts.
- Dormant account fee: Charged once per month after 90 days with no customer-initiated activity on the account.