

Amategeko n' Amabwiriza

Usaba kwiwandikisha nk'umukiriya wa sisitemu ya IyacuPay agomba gusoma kandi akemera mbere yo gutanga ibyifuzo bye mubuyobozi bwa LFS Group Ltd;

Usaba agomba kuba afite imigereka ikurikira kugirango ubusabe bwe bwemererwe kuba usaba kwiwandikisha nk' umufatabuguzi;

Uruganda / Ikigo cyangwa Ubucuruzi bwagutse

1. Ifishi yo kwiwandikisha yuzuye iri muburyo bwa PDF.
2. icyemezo cyo kwiwandikisha mubucuruzi gitangwa n' Urwego rw' Iterambere (RDB) cyangwa ikigo gishinzwe amakoperative mu Rwanda (RCA).
3. Kopi yikarita ndangamuntu y' uhagarariye ubucuruzi cyangwa usaba.

Umuntu ku giti cye / Uwikorera

4. Ifishi yo kwiwandikisha yujuje ibyangombwa iri muburyo bwa PDF.
5. Kopi yikarita ndangamuntu yabasabye kwiwandikisha.
6. Iyo usaba yemerewe, ahita yishyura ifatabuguzi bwa mbere, kandi igihe cyose itariki yo kwishyura ifatabuguzi igeze, agomba kwishyura ako kanya.
7. Abiyandikishije bahabwa konti muri sisitemu ya Electronic Invoices Prepaid Management System (EIPMS) kugirango babashe gucunga fagitire z' ifatabuguzi raybo.
8. Niba abafatabuguzi batagikoresha konte ya Iyacu Pay cyangwa bakeneye guhagarika ifatabuguzi ryabo, bandikira ubuyobozi bwa LFS Group Ltd.
9. Isosiyete ishinzwe gucunga umutekano wa sisitemu n'amafaranga y' abafatabuguzi mugihe ifatabuguzi rikora. Iyo iminsi itanu (5) irangiye, konti ye n' ifatabuguzi birafungwa.
10. Kwishyura fagitire y' ifatabuguzi yarengeje igihe. Kwishyura ifatabuguzi byarengeje igihe bihanishwa igihano kingana na 3.5% by' ifatabuguzi yishyura ukubye n' iminsi yarengejeho.

11. Niba ufite ikibazo cyumutekano wa konte yawe, cyangwa kubura amafaranga, urasabwa kumenyesha ubuyobozi bw' ikigo mugihe cyisaha imwe, kuva ukibimenya.
12. Mugihe wiyandikishije kuri sisitemu ya IYACU PAY, wemera gukurikiza amategeko n'amabwiriza yavuzwe hano.
13. Sisitemu ya IYACU PAY ikoreshwa na Luminary Finance Services Group Ltd, igengwa na Loyal Technology na Government Services Ltd.
14. Abiyandikisha bagomba kuba bafite imyaka yemewe nubushobozi bwo gukora amasezerano yubahirizwa mu bubasha bwabo.
15. Abiyandikisha bemeye gutanga amakuru yukuri kandi agezweho mugihe cyo kwiyandikisha.
16. Abiyandikisha bafite inshingano zo kubika ibanga ibyangombwa byabo kandi ntibagomba kubisangira nabandi bantu.
17. Luminary Finance Services Group Ltd ifite uburenganzira bwo guhagarika cyangwa gufunga konti iyo ari yo yose isanga itubahirije aya mabwiriza.
18. Abiyandikisha bemeza ko sisitemu ya IYACU PAY ishobora gusinzira rimwe na rimwe igihe cyo kubungabunga umutekano cyangwa ibibazo bya tekini.
19. Luminary Finance Services Group Ltd ntishobora kuryozwa igihombo cyangwa ibyangiritse biturutse ku burangare bw' umufatabuguzi cyangwa indi mpamvu yamaturukaho.
20. Abiyandikisha bagomba gukoresha sisitemu ya IYACU PAY bakurikije amategeko n'amabwiriza yose akurikizwa nkuko ateganywa n' ubuyobozi bw' ikigo.
21. Abiyandikisha bemeye kutishora mu bikorwa byuburiganya cyangwa bitemewe mugihe bakoresha sisitemu ya IYACU PAY.
22. Luminary Finance Services Group Ltd ifite uburenganzira bwo kugenzura umwirondoro w' abafatabuguzi kandi ishobora gusaba izindi nyandiko kubwiyi ntego.

23. Abiyandikisha bashobora gusabwa kunyura, Kumenya Umukiriya wawe (KYC) murwego rwo kwiyandikisha mu buryo buteganywa n' ubuyobozi bw' ikigo.
24. Abiyandikisha bemeye kwakira itumanaho rya Luminary Finance Services Group Ltd ryerekeye ivugurura rya konti, kuzamurwa mu ntera, n' andi makuru afatika.
25. Abiyandikisha bashobora guhitamo kwakira itumanaho ryamamaza muguhindura igenamiterere rya konti yabo.
26. Abiyandikisha bemera ko ibikorwa byakozwe binyuze muri sisitemu ya IYACU PAY bidasubirwaho iyo byatangijwe.
27. Luminary Finance Services Group Ltd ifite uburenganzira bwo gushyiraho impaka yubucuruzi kuri konti zabafatabuguzi.
28. Abiyandikisha bashobora gusabwa kwishyura amafaranga kubikorwa bimwe byakozwe binyuze muri sisitemu ya IYACU PAY, nko kwishyura izindi serivisi (Imisoro).
29. Luminary Finance Services Group Ltd ishobora guhindura ingengabihe yigihe kandi igatanga integuza kubarebwa nizo mpinduka zose.
30. Abafatabuguzi bemeye kwishyura no gufata Luminary Finance Services Group Ltd ntacyo bitwaye kubyo basabye cyangwa imyenda ituruka ku gukoresha sisitemu ya IYACU PAY.
31. Luminary Finance Services Group Ltd ishobora guhagarika cyangwa gufunga konti yabiyandikishije mugihe hakekwa ibikorwa byuburiganya.
32. Abiyandikisha bagomba kumenyesha ibikorwa byose bitemewe cyangwa ibikorwa biteye amakenga kuri konti yabo ako kanya kuri Luminary Finance Services Group Ltd.
33. Abafatabuguzi bemeye kudakoresha sisitemu ya IYACU PAY kubintu byose bitemewe, ariko ntibigarukira gusa kumafaranga cyangwa gutera inkunga iterabwoba.

34. Luminary Finance Services Group Ltd ifite uburenganzira bwo gufatanya n' inzego zishinzwe kubahiriza amategeko mu iperereza ku bikorwa byose bikekwa ko bitemewe bikorwa binyuze muri sisitemu ya IYACU PAY.
35. Abiyandikisha bagomba kwemeza ko bafite amafaranga ahagije kuri konti yabo kugirango bishyure ibikorwa byose byatangijwe na sisitemu ya IYACU PAY.
36. Luminary Finance Services Group Ltd ntishobora kuryozwa amafaranga arenze urugero cyangwa amafaranga adahagije yatanzwe nabafatabuguzi.
37. Abiyandikisha bemeye kudakoresha sisitemu ya IYACU PAY kugirango bohereze ubutumwa budasabwe cyangwa (spam) kubandi bakoresha.
38. Luminary Finance Services Group Ltd ishobora gukurikirana ibikorwa by' abafatabuguzi kuri sisitemu ya IYACU PAY ku bw' umutekano no kubahiriza intego zayo.
39. Abiyandikisha ntibagomba kugerageza guhindura injeniyeri, kubura, cyangwa gusenya porogaramu iyo ari yo yose yakoreshejwe ijyanye na sisitemu ya IYACU PAY.
40. Luminary Finance Services Group Ltd ifite uburenganzira bwo guhindura, guhagarika, cyangwa gufunga sisitemu ya IYACU PAY igihe icyo ari cyo cyose nta nteguza.
41. Abiyandikisha bashobora gusabwa gutanga ibyangombwa cyangwa amakuru yinyongera kugirango barebe niba ibikorwa byabo byemewe.
42. Luminary Finance Services Group Ltd ishobora kwanga gutunganya ibikorwa byose byizera ko binyuranyije naya mabwiriza.
43. Abiyandikisha ntibagomba gukoresha sisitemu ya IYACU PAY kugirango bakore ibikorwa mw' izina ryabandi bantu batabihereye uburenganzira.
44. Luminary Finance Services Group Ltd ishobora gushyiraho imipaka y' imiterere kubikorwa bimwe na bimwe byakozwe binyuze muri sisitemu ya IYACU PAY.
45. Abiyandikisha bemeye kudakoresha sisitemu ya IYACU PAY kugura cyangwa kugurisha ibicuruzwa cyangwa serivisi bitemewe cyangwa bibujijwe n' amabwiriza y' Igihugu.

46. Luminary Finance Services Group Ltd ifite uburenganzira bwo guhagarika cyangwa gufunga amafaranga kuri konti yabiyandikishije mugihe hagaragaye ibikorwa biteye amakenga.
47. Abiyandikisha bagomba kumenyesha, Luminary Finance Services Group Ltd ako kanya niba bizera ko konte yabo yabangamiwe cyangwa yinjiriwe nta burenganzira bwatanzwe.
48. Abiyandikisha bemeye kudakoresha uburyo ubwo aribwo bwose bwikora, harimo amarobo cyangwa inyandiko, kugirango bagere cyangwa bakoreshe sisitemu ya IYACU PAY.
49. Luminary Finance Services Group Ltd ishobora gusaba abafatabuguzi gukora ubundi buryo bwo kugenzura indangamuntu kubikorwa byago byinshi.
50. Abiyandikisha ntibagomba gukoresha sisitemu ya IYACU PAY kwishora mubikorwa byose bishobora kwangiza izina cyangwa ubushake bwa Luminary Finance Services Group Ltd.
51. Luminary Finance Services Group Ltd ishobora gutanga serivisi zindi cyangwa guhuza urubuga rwabandi bantu binyuze muri sisitemu ya IYACU PAY, ariko ntabwo ishinzwe ibikubiyemo cyangwa ibikorwa byabandi bantu.
52. Abiyandikisha bagomba kubahiriza amategeko n' amabwiriza yose yatanzwe na Luminary Finance Services Group Ltd yerekeye imikoreshereze yiyi sisiteme.
53. Luminary Finance Services Group Ltd ifite uburenganzira bwo gusaba izindi nyandiko cyangwa amakuru yo kugenzura inkomoko y' amafaranga yakoreshejwe mubikorwa byakozwe binyuze muri sisitemu ya IYACU PAY.
54. Abiyandikisha ntibagomba kwishora mubikorwa ibyo aribyo byose bishobora guhungabanya imikorere isanzwe ya sisitemu ya IYACU PAY, ariko ntibigarukira gusa kubitero byo guhakana serivisi (DDoS).
55. Luminary Finance Services Group Ltd ishobora gusaba abafatabuguzi gutanga icyemezo cya nyirubwite cyangwa uburenganzira kumafaranga cyangwa umutungo wabitswe kuri konti yabo.

56. Abiyandikisha ntibagomba gukoresha sisitemu ya IYACU PAY kugirango bakore ibikorwa birimo amafaranga yibwe cyangwa uburiganya.
57. Luminary Finance Services Group Ltd ishobora guhagarika cyangwa gufunga konte yabiyandikishije mugihe ikeka ko abiyandikishije bakoze muburyo ubwo aribwo bwose bwo kunyereza amafaranga cyangwa ibindi byaha bimunga ubukungu.
58. Abiyandikisha ntibagomba gukoresha sisitemu ya IYACU PAY kugirango bakore ibicuruzwa birimo ibicuruzwa cyangwa serivisi byiganano cyangwa bitemewe.
59. Luminary Finance Services Group Ltd ishobora gusaba abiyandikisha gukora uburyo bunoze bwo gukorana umwete mubikorwa birenze imipaka.
60. Abafatabuguzi ntibagomba gukoresha sisitemu ya IYACU PAY kugirango bakore ibikorwa binyuranyije n' ibihano cyangwa amategeko agenga ibyoherezwa mu mahanga yashyizweho n' inzego zibishinzwe.
61. Luminary Finance Services Group Ltd ifite uburenganzira bwo guhagarika cyangwa gutinza ibicuruzwa bitunganijwe niba bikeka ko ibicuruzwa bishobora kuba uburiganya cyangwa bitemewe.
62. Abafatabuguzi bagomba kumenyesha bidatinze amakuru yose akekwa guhungabanya umutekano cyangwa kwinjira kuri konti yabo atabihereye uburenganzira na Luminary Finance Services Group Ltd.
63. Luminary Finance Services Group Ltd ishobora gusaba abafatabuguzi gutanga ibyangombwa cyangwa amakuru yinyongera kugirango bagenzure neza inyungu z' amafaranga cyangwa umutungo ufite kuri konti yabo.
64. Abiyandikisha ntibagomba gukoresha sisitemu ya IYACU PAY kugirango bakore ibikorwa birimo abana bato cyangwa abantu batemerewe gukora amasezerano.
65. Luminary Finance Services Group Ltd ishobora gusangira amakuru y' abafatabuguzi n' inzego zishinzwe kubahiriza amategeko cyangwa inzego zishinzwe kugenzura niba bisabwa n' amategeko cyangwa mu rwego rwo gukora iperereza ku bikorwa bikekwa bitemewe.

66. Abiyandikisha ntibagomba gukoresha sisitemu ya IYACU PAY kugirango bakore ibikorwa birimo ibiyobyabwenge bitemewe, intwaro, cyangwa ibindi bintu bibujijwe.
67. Luminary Finance Services Group Ltd ifite uburenganzira bwo kugenzura ibikorwa byabakoresha n' igikorwa cya konti kugirango yubahirize aya mabwiriza.
68. Abiyandikisha ntibagomba gukoresha sisitemu ya IYACU PAY kugirango bishore muburyo ubwo aribwo bwose bwo gukoresha isoko cyangwa gucuruza mu buryo butemewe.
69. Luminary Finance Services Group Ltd ishobora guhagarika cyangwa gufunga konti yabiyandikishije iyo igaragaje ko abiyandikishije barenze kuri aya mabwiriza.
70. Abiyandikisha ntibagomba gukoresha sisitemu ya IYACU PAY kugirango bakore ibikorwa birimo amafaranga cyangwa umutungo wabonetse binyuze muburyo butemewe cyangwa uburiganya.
71. Luminary Finance Services Group Ltd ishobora gusaba abafatabuguzi gutanga ibimenyetso byerekana ko amafaranga yemewe cyangwa umutungo wabitswe kuri konti yabo.
72. Abiyandikisha ntibagomba gukoresha sisitemu ya IYACU PAY kugirango bakore ibikorwa bishobora gufatwa nkibyoshye kunyereza imisoro cyangwa ibindi byaha byubukungu.
73. Luminary Finance Services Group Ltd ifite uburenganzira bwo gusuzuma no kugenzura ibikorwa by' abafatabuguzi n' ibikorwa bya konti kugirango hubahirizwe amategeko n' amabwiriza akurikizwa.
74. Abiyandikisha ntibagomba gukoresha sisitemu ya IYACU PAY kugirango bakore ibikorwa bireba abantu bagaragaye muri politiki (PEPs) batabigiranye umwete kandi babiherewe uburenganzira.
75. Luminary Finance Services Group Ltd ishobora guhagarika cyangwa gufunga konti yabiyandikishije niba ikeka ko abiyandikishije batanze amakuru y' ibinyoma cyangwa ayobya mugihe cyo kwiyandikisha.

76. Abiyandikisha ntibagomba gukoresha sisitemu ya IYACU PAY kugirango bakore ibikorwa bibangamira uburenganzira bw' ubwenge bwabandi.
77. Luminary Finance Services Group Ltd ishobora gusaba abafatabuguzi gutanga ibyemezo by' irangamuntu hamwe na aderesi kugirango bagenzurwe.
78. Abafatabuguzi ntibagomba gukoresha sisitemu ya IYACU PAY kugirango bakore ibikorwa birimo urusimbi cyangwa ubundi buryo bwo gukina kumurongo bitemewe mububasha bwabo.
79. Luminary Finance Services Group Ltd irashobora guhagarika cyangwa guhagarika konti yabiyandikishije niba ikeka ko abiyandikishije bakoze ubujura ubwo aribwo bwose.
80. Abiyandikisha ntibagomba gukoresha sisitemu ya IYACU PAY kugirango bakore ibikorwa birimo imvugo iyo ari yo yose y' urwango, gutoteza, cyangwa ivangura.
81. Luminary Finance Services Group Ltd ishobora guhagarika cyangwa gufunga konti yabiyandikishije niba ikeka ko abiyandikishije barenze ku mategeko cyangwa amabwiriza akurikizwa.
82. Abafatabuguzi ntibagomba gukoresha sisiteme ya IYACU PAY kugirango bakore ibikorwa birimo amafaranga yavuye mubikorwa byose bitemewe, ariko ntibigarukira gusa ku gucuruza ibiyobyabwenge, iterabwoba, cyangwa gucuruza abantu.
83. Aya mabwiriza y' inyongera arasobanura neza inshingano n' uburenganzira bw' abafatabuguzi kuri sisitemu ya IYACU PAY, bifasha kurinda ubusugire n' umutekano by' urubuga kubakoresha bese.