What is Mobile Money?

- Mobile money is a solution that allows registered users to send electronic value/money from their phones to other users (registered/Non Registered)

- MTN Mobile Money provides: fast, secure, affordable and convenient way of sending money anywhere in Uganda no matter the network.

- The term Mobile Money describes the services that allow electronic money transactions over a mobile phone

- A service in which a mobile phone is used to access financial services
What is Mobile Money?

- Much like what the post office does for local transfers or Western Union/Money gram for international transfers.
- Similar services available via M-PESA in Kenya & Tanzania; MTN Mobile Money in Rwanda, etc.
- It is a mobile phone initiated person-to-person, person-to-business money transfer service.
- Available to all subscribers on MTN network, prepay and post pay (Bank Account or Bank card not a prerequisite).
- Registered Mobile Money customers can send money to unregistered users on MTN or other networks.
What is MTN Mobile Money?

- It allows registered customers to:
  - Send money [send electronic value]
  - Receive money [receive electronic value]
  - Withdraw money [redemption of electronic value]
  - Buy airtime for prepay MTN mobile number
  - Pay utility bills (electricity, pay TV channels, etc)
  - Pay for Goods & services (Uchumi, etc)

There is a clear roadmap for the product in terms of future enhancements, features and functionalities.
Players in MTN Mobile Money

Consists of:-

**MTN Uganda** – service provider, responsible for providing agents with business tools & allocating float

- **Stanbic Uganda** – license holder & custodian of funds invested for purchase of Mobile Money

- **Super Agents** – organizations that facilitate liquidation and/or purchase of e-money by agents

- **Agents** – retail outlets having direct interaction with customers in providing all MM services; appointed & authorized by MTN

- **Customers** – end-users of the service with a host of functionalities to utilize
Who is an Agent?

A manned retail outlet that:

- Facilitates and provides mobile money services
- An entity authorized by MTN to provide MM services
- A business partner, generating extra income/revenue stream
Why Become An Agent

- MTN ambassador
- Extra income/revenue stream
- Increased sales due to increased foot traffic in agent outlet
- Big network – Guarantees Volumes
Why become an agent?

- Earn a commission on each customer deposit
- Earn commission on each customer withdrawal
- Earn a one-time commission on each customer FULLY registered onto Mobile Money
- Earn a commission every time a customer you have registered buys airtime using Mobile Money

NB: Commission is paid every 10th of the subsequent month on the Commission line.
Role of An Agent:

- Facilitate Sim card upgrade for customers wishing to register for Mobile Money
- Register customers on MTN Mobile Money service
- Educate customers on MTN Mobile Money
- Provide cash-in (deposits) & cash-out (withdrawal) transactions

Ensure Good Customer Service for Mobile Money customers and would be customers
Mobile Money Functionality
How MobileMoney Works:

<table>
<thead>
<tr>
<th>Registered users</th>
<th>Unregistered Users</th>
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<tbody>
<tr>
<td>Have Mobile Money Accounts</td>
<td>Do not have mobile money account</td>
</tr>
<tr>
<td>Can send money</td>
<td>Cannot send money</td>
</tr>
<tr>
<td>Can receive money</td>
<td>Can only receive money</td>
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<tr>
<td>Can Buy Airtime</td>
<td>Cannot buy MTN airtime from the MTN Platform</td>
</tr>
<tr>
<td>Can withdraw varied amounts from their account</td>
<td>Must withdraw all the money sent</td>
</tr>
</tbody>
</table>
Agent Account vs. Customer Account

- Agent’s maximum balance and transaction limit are much higher than customer’s
- Agents cannot do a Person to person transaction but can deposit, withdraw
- For security reasons, agents cannot receive mobile money from another agent
- Agents cannot make business payments on behalf of customers
- Agent MM accounts are created by MTN to serve customers; customers’ MobileMoney accounts are created by agents using the agent tills/phones
Agent Menu

Step 1

- MTN MENU
- Mobile Money
- Airtime Selling
- MTN Services

Ok  Back

Step 2

- Transfer float
- Withdrawal
- Buy Mobile Money
- Register user

OK  Back

Step 3

- My Account
- My Security
- Call Helpline

Ok  Back
Customer Menu

Step 1

MTN MENU
Mobile Money
Airtime Selling
MTN Services

Ok    Back

Step 2

Send Money to
Buy Mobile Money
Pay bill
My Account

OK    Back

Step 3

My Account
My Security
Call Helpline

Ok    Back
Registering an Agent line

- All agents are supposed to complete registration of their lines and obtain their own Mobile Money PIN (MM PIN). They go to their agent phones under the Mobile money Menu, Registration and follow prompts.

  - **Select ID type** – Select the exact id indicated on the sim pack of the card you are registering
  - **Select ID Number** – should also be the exact one indicated on the card being registered. These may be letters or numbers
  - **New MM PIN** – Type a 5 digit number of your choice, this you must remember as you need it to perform all transactions. This can be changed whenever an agent wants
  - **Re – enter MM PIN** – Re-type the 5 digits entered earlier

**NB.** All lines received (Agent lines, Commission lines, Extra till lines etc) must all be registered and an MM PIN acquired before they can be used.
Procedure for Registering an agent line

**Step 1**
Select Mobile Money

**Step 2**
Select My Account

**Step 3**
Select Registration

**Step 4**
Select ID Type
## Procedure of Registering an agent line

### Step 5
- **ID Number:**
- **OK**
- **Back**

### Step 6
- **New MM PIN:**
- **OK**
- **Back**

### Step 7
- **Re-enter MM PIN:**
- **OK**
- **Back**

### Step 8
- **Welcome to Mobile Money Uganda. You have been successfully registered.**
- **OK**
- **Back**

---

Enter ID number

Enter New MM Pin

Enter MM Pin again

Registration is completed!
Agent Menu - Transferring Float

- An agent can transfer money to another agent line, for example from one outlet to another.

- The Agent goes to the MTN Menu under Mobile Money, Selects Transfer Float and follows prompts
  - **Agent ID** - This is a 6 digit number that identifies the agent outlet to of the recipient.
  - **Amount** – Enter the amount you wish to send
  - **Reason** – Till number of the recipient.
  - **Confirm** – Agent ID and Amount
  - **User ID** – Of Sender
  - **MM PIN** – Of sender.
  - **2nd approval** – where they should always select NO since they have no 2nd user ID
Agent Menu - How to Transfer Float

Step 1
Select Mobile Money

Step 2
Select Transfer Float

Step 3
Enter Agent ID

Step 4
Enter Amount
How to Transfer Float

**Step 5**
State reason

**Step 6**
Confirm details

**Step 7**
Enter user ID

**Step 8**
Enter MM Pin
Agent Menu - How to Transfer Float

Step 9

2nd Approval
Yes
No
OK Back

2nd approver confirms transaction

Step 10

Payment of USh80,000 made to 000023. Reason:
1. Your bal. is Ush7500
OK Back

Transaction complete
Registering a user

Requirements

- An MTN subscriber
- MUST have a valid ID.
- A MM enabled card / buy one
- Complete registration form
- Present original ID for verification
- Attach copy of ID on registration form
Registering a user

- Agent must ensure the customer has the phone when registering (face-to-face)
- Customer must provide both original & copy of same ID
- Agent MUST verify that the copy of the ID is same as original
- Agent to fill in the customer registration form and customer signs on completion
- After entering customer details on phone, agent MUST allow customer to enter their own SECRET pin
- There are NO CHARGES for customer registration
Registering a user

**Step 1**
Select Mobile Money

**Step 2**
Select registered user

**Step 3**
Select ID type as presented

**Step 4**
Enter ID number
Registering a user...(cont’d)

**Step 5**
Select gender

**Step 6**
Enter first name

**Step 7**
Enter surname

**Step 8**
Enter date of birth
Registering a user... (cont’d)

Step 9
Enter Mobile no.

Step 10
Enter source of income

Step 11
Enter District

Step 12
Enter LC Area name
Registering a user... (cont’d)

Step 13
Enter user ID

Step 14
Enter MM Pin

Step 15
Confirm transaction

Step 16
Transaction complete

Subscriber registration successfully completed.
Completing a customer’s registration

Step 1
Select Registration

Step 2
Select ID Type
- Passport
- Driver’s License
- Government ID

Step 3
Enter ID number
ID Number: ABC

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Completing a customer’s registration

**Step 4**
Customer enters MM Pin

**Step 5**
Customer confirms MM Pin

**Step 6**
Registration confirmation

Welcome to Mobile Money Uganda. You have been successfully registered.
NB: Customer Confidentiality

- All customers’ information is to be kept confidential and never shared with anyone.
- It is required by law to protect the customer.

Any breach of customer confidentiality – by sharing or using their information will lead to cancellation of agent contract.
Withdrawing Mobile Money

- This is when users, both registered and non registered need to convert their e-money into cash.
- A registered user will be required to present some form of identification and have a phone as well as know his MM Pin.
- A non registered user will be required to present some form of identification, have a Token ID as well a Secret Code. He may or may not have a phone.
- Registered users pay a charge for withdrawing, which varies depending on the amount they are withdrawing. However, a non registered user does not incur any withdraw charges since these are catered for by the sender. He therefore receives all his money.
Withdrawing – Registered user

**Step 1**
Select Mobile Money

**Step 2**
Select Withdrawal

**Step 3**
Select Registered

**Step 4**
Enter receiver’s number
Withdrawing – Registered user

**Step 5**
- Enter Amount
- 123
- Amount
- 10
- OK
- Back

**Step 6**
- Confirm withdrawal details
- Confirm: Withdrawal of 6000 from 0774965723.
- OK
- Back

**Step 7**
- Enter user ID
- 123
- User ID
- 4
- OK
- Back

**Step 8**
- Enter secret MM Pin
- 123
- MM PIN:
- 4
- OK
- Back

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Withdrawing – Registered user

➢ On a registered Customer’s phone.....

Step 1
Verify code

Step 2
Approve amount?

Step 3
Confirm transaction

Step 4
Enter MM Pin
Withdrawal – Registered user.

Agent’s Phone

Step 5
Withdrawal approval of USh8,000 from 0779123456

Step 6
Your balance is 75,000. Transaction ID.

Withdrawal confirmation

Transaction completed!
Withdrawing – Non Registered user

Step 1
Select Mobile Money

Step 2
Select Withdrawal option

Step 3
Select non-registered

Step 4
Select ID type (presented)
Withdrawning – Non Registered user.

Step 5: Enter receiver’s ID

Step 6: Enter Amount

Step 7: Enter token no.

Step 8: Enter secret code
Withdrawing – Non Registered user

Step 9: Confirm withdrawal details

Step 10: Enter User ID

Step 11: Enter MM Pin

Step 12: Confirm approval
Step 13: Transaction confirmation details

Date: 26/01/2009
Money transfer out made for 9000

OK Back

Step 14: Balance confirmation

Your balance is 75,000.
Transaction ID.

OK Back
Deposit - Buying Mobile Money

• This is when a registered user wants to purchase e-money.

• He will give physical cash to the agent and obtain an equivalent amount of Mobile Money on his phone.

• Only registered users can buy Mobile Money.

• There are no charges for this transaction.

• The agent will go to his agent phone under the Mobile money menu, select Buy Mobile Money and follows prompts.

• Agents should confirm if the amount and number are the right ones.
How to buy Mobile Money (Deposit)

Step 1: Select Mobile Money
Step 2: Select ‘Buy Mobile Money
Step 3: Enter Mobile number
Step 4: Enter Amount
How to buy Mobile Money (Deposit)

Step 5
State reason

Step 6
Confirm transaction details

Step 7
Enter user ID

Step 8
Enter MM PIN:
How to buy Mobile Money (Deposit)

Step 9

2nd Approval
Yes
No
OK
Back

Confirm Transaction

Step 10

Buy Mobilemoney made for 6000 from 781235672. Your bal is Ush. 75000
OK
Back

Transaction completed
Check Balance

Step 1
Select Mobile Money

Step 2
Select ‘My Account’

Step 3
Select ‘Balance’
Check Balance...(cont’d)

Step 4
Enter user ID

Step 5
Enter MM Pin

Step 6
Balance confirmation displayed
Change your MM PIN

Step 1: Select Mobile Money

Step 2: Select ‘My security’

Step 3: Select change MM Pin

Step 4: Enter user ID
Change PIN ...(cont’d)

**Step 5**
Enter old Pin

**Step 6**
Enter New Pin

**Step 7**
Confirm New Pin

**Step 8**
Change Pin confirmation

Your MM PIN has successfully been changed.
Call Helpline

Step 1
Select Mobile Money

Step 2
Select Call Helpline

Step 3
Allow Sim card to call?
Select ok to call
Customer Functionality
User Menu

Step 1

MTN MENU
Mobile Money
Airtime Selling
MTN Services

Ok Back

Step 2

Send Money to
Buy Mobile Money
Pay bill
My Account

OK Back

Step 3

My Account
My Security
Call Helpline

Ok Back
Customer Registration

- After the agent has registered a customer onto the system, the customer will have to go to his phone and complete registration in order to acquire an MM PIN
- To complete registration, the customer goes to the MTN Menu, then to Mobile Money and selects registration
- He will then have to:
  - **Select the ID type** – as indicated on the customer registration form filled earlier
  - **Select ID Number** – as indicated on the customer registration form
  - **Enter New MM PIN** – The customer enters any 5 digits of his choice
  - **Re-enter MM PIN** – The customer re-enters the 5 digit
Customer Registration

Step 1
 Select Mobile Money

Step 2
 Select Registration

Step 3
 Select ID Type

Step 4
 Enter ID number

MTN MENU
Mobile Money
Airtime Selling
MTN Services

Call Helpline

Mobile Money
Registration
Call Helpline

Select ID Type
Passport
Driver’s License
Government ID

ID Number:

ABC
20

OK
Back
Customer Registration

Step 5
Enter New MM Pin

Step 6
Re-enter MM Pin

Step 7
Registration confirmed
Sending Money

- A registered user can send money to anyone, whether registered or not, with or without a phone.
- If sending money to a person who has a mobile phone, the sender should go to the Send money. A mobile user can either be registered or un-registered.
- When sending money to a non registered user, the system will ask for a secret code (4 digit number) that is to be entered by the sender. It will then provide a Token ID (11 digits).
- The Token ID and Secret Code are to be shared with the recipient only as this is what s/he will give to an agent to process the transaction.
Sending Money [To a Registered User]

---

**Step 1**
Select Mobile Money

**Step 2**
Select Send Money to

**Step 3**
Select Mobile User

**Step 4**
Enter Mobile Number

---

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Sending Money [To a Registered User]...

**Step 5**
- Enter Amount

**Step 6**
- State reason

**Step 7**
- Confirm details

**Step 8**
- Enter MM Pin
Sending Money [To a Registered User]...

Step 9

Mobile Money
You have sent 15,000 to 0772645131

Options Back

Transaction confirmed

Step 10

Mobile Money
Your balance is 5000. Thank you for using MTN..

Option Back

Balance confirmation!
Sending Money [To a Registered User]...

Step 9: Enter secret code

Step 10: Confirm entry: Ush 15000 to 0772643153. Secret code: 4444

Step 11: Re enter MM PIN

Step 12: You have sent 15000 to 0772643153.
Reason: Tspt
Token: 26784098463.
Sending Money [a non-registered User]

Step 13

Balance confirmation!

Step 14

Transaction completion
Sending Money [Non-registered User]

**Step 1**
Select Mobile Money

**Step 2**
Select ‘Send Money to’

**Step 3**
Select Non mobile user

**Step 4**
Enter Amount

Amount
Sending Money [Non-registered User]

Step 6: State reason

Step 7: Confirm transaction details

Step 8: Enter MM Pin

Step 9: Enter secret code
Confirm entry:
Ush 15000 to 0772643153.
Secret code 4444

OK                   Back

Step 10

123                         10
Re enter MM PIN

Step 11

You have sent 15000 to 0772643153.
Reason: Tspt
Token: 26784098463.

Step 12

Mobile Money
Your Bal is 5000.
Remember to send secret code to the receiver.

Step 13

Sending Money [Non-registered User]
Buying MTN Airtime

- Only registered customers can purchase airtime for a prepay number

Step 1
- Select Mobile Money

Step 2
- Select ‘Buy’

Step 3
- Select MTN Airtime

Step 4
- Enter Amount
Buying MTN Airtime

Step 5
Enter Mobile Number

Step 6
Confirm details
Confirm entry: Ush 2000 airtime to 0783467839

Step 7
Enter MM Pin

Step 8
Transaction confirmation!
MTN EASYLOAD
Yello, your account has been credited with Ush. 2000 from Mmoney.
Checking Balance

Step 1
Select Mobile Money

Step 2
Select My Account

Step 3
Select Balance
Checking Balance

Step 4

Enter MM Pin

Step 5

Balance confirmation

Your balance is Ush 7,500
Change your MM PIN

Step 1
Select Mobile Money

Step 2
Select ‘My Security’

Step 3
Select ‘Change MM Pin’

Step 4
Enter Old Pin

MTN Menu
Mobile Money
Airtime selling
MTN Services

Mobile Money
Send Money to
Buy
My Account
My Security
OK
Back

Change MM PIN
OK
Back

123
5
OLD MM PIN:
OK
Back
Change your MM PIN... (cont’d)

Step 5

123 5
NEW MM PIN:
OK Back

Enter New Pin

Step 6

123 5
Re-enter MM PIN
OK Back

Enter New Pin again

Step 6

Your MM PIN has successfully been changed.
OK Back

Change Pin confirmation
Call Helpline

Step 1
- Select Mobile Money

Step 2
- Select ‘Call Helpline’

Step 3
- Press ‘OK’ to call

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Paying Bills

- A customer goes to the Pay bill Menu under Mobile Money and selects the service he wants to pay for.
- The steps followed in making payments differ, one is therefore expected to follow prompts on the service he has selected (e.g. Umeme, NWSC, School fees, DSTv, Star times etc.).
- Paying **School fees** and the **Goods and Services** Menu will require entering the School Code or the Code of the Company you are making the payment to. The customer must therefore be aware of this Code which is normally provided by the School/Company.
Paying Bills

Step 1
Select Mobile Money

Step 2
Select Pay Bill

Step 3
Select Bill to pay
MobileMoney Account Security:

- All MTN Mobile Money transactions must be confirmed using a 5-digit secret code – called a Personal Identification Number (PIN) – that only the customer will know.

- Therefore, even if one loses his Pin (Agent or customer), no one can access the money.

- Agents & customers need to make sure that they keep their pin number secret and NO ONE else knows it; including MTN staff.

FIVE Digit PIN

TOP SECRET
**Transaction Procedures**

- All agent transactions must be recorded on the agent record sheet

<table>
<thead>
<tr>
<th>No.</th>
<th>Date</th>
<th>Customer No.</th>
<th>Customer Name</th>
<th>ID Type</th>
<th>ID No.</th>
<th>Customer Signature</th>
<th>Deposit</th>
<th>Withdraw</th>
<th>Balance</th>
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</table>

Terms and conditions apply


**FOR OFFICIAL USE ONLY**

MM Account Handler

Name: ................................................. Opening Balance - Cash: ................................. Closing Balance - Cash: .................................

Signature: ............................................. Opening Balance - E-Float: ................................. Closing Balance - E-Float: .................................

Shop Supervisor

Name: ................................................. Signature: .................................................
# NEW CUSTOMER TRANSACTION FEES

<table>
<thead>
<tr>
<th>Transaction Tiers (UGX)</th>
<th>Transaction Type and Customer Fees (UGX)</th>
<th>Min</th>
<th>Max</th>
<th>MTN Mobile Money Users</th>
<th>Unregistered Users</th>
<th>Withdraw Cash from Agent</th>
<th>Payments</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Sending Money to</td>
<td>500 - 2,500</td>
<td></td>
<td>500</td>
<td>1000</td>
<td>300</td>
<td>110</td>
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<td>250,001 - 500,000</td>
<td></td>
<td>1,400</td>
<td>11,000</td>
<td>5,250</td>
<td>1250</td>
</tr>
<tr>
<td></td>
<td></td>
<td>500,001 - 1,000,000</td>
<td></td>
<td>2,200</td>
<td>21,000</td>
<td>9,500</td>
<td>3,200</td>
</tr>
<tr>
<td></td>
<td></td>
<td>1,000,001 - 2,000,000</td>
<td></td>
<td>2,200</td>
<td>40,000</td>
<td>18,000</td>
<td>5,500</td>
</tr>
<tr>
<td></td>
<td></td>
<td>2,000,001 - 4,000,000</td>
<td></td>
<td>2,200</td>
<td>70,500</td>
<td>32,000</td>
<td>10,000</td>
</tr>
<tr>
<td>Other Transactions</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>--------------------------------------------------------</td>
<td>---</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Transaction Type</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bulk Payments: Per Payment (By and To an MTN Mobile Money registered user)</td>
<td>390</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Buying MTN Mobile Money (Deposit)</td>
<td>Free</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Buying Airtime through MTN Mobile Money for Self &amp; others</td>
<td>Free</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Withdraw Cash from Agent or ATM by a Non-MTN MoMo Registered User</td>
<td>Free</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>MTN Mobile Money Registration</td>
<td>Free</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>MTN Mobile Money Balance Enquiry</td>
<td>Free</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Change MTN Mobile Money PIN</td>
<td>Free</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
# NEW AGENT COMMISSION FEES

## Agent Commission Fees

<table>
<thead>
<tr>
<th>Transaction Tiers (UGX)</th>
<th>Transaction Type and Agent Fees (UGX)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Deposit</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>Min</td>
<td>Max</td>
</tr>
<tr>
<td>500 - 2,500</td>
<td>0</td>
</tr>
<tr>
<td>2,501 - 5,000</td>
<td>0</td>
</tr>
<tr>
<td>5,001 - 15,000</td>
<td>285</td>
</tr>
<tr>
<td>15,001 - 30,000</td>
<td>285</td>
</tr>
<tr>
<td>30,001 - 45,000</td>
<td>285</td>
</tr>
<tr>
<td>45,001 - 60,000</td>
<td>285</td>
</tr>
<tr>
<td>60,001 - 125,000</td>
<td>440</td>
</tr>
<tr>
<td>125,001 - 250,000</td>
<td>520</td>
</tr>
<tr>
<td>250,001 - 500,000</td>
<td>850</td>
</tr>
<tr>
<td>500,001 - 1,000,000</td>
<td>2,500</td>
</tr>
<tr>
<td>1,000,001 - 2,000,000</td>
<td>4,500</td>
</tr>
<tr>
<td>2,000,001 - 4,000,000</td>
<td>8,000</td>
</tr>
</tbody>
</table>
# Revenue stream

<table>
<thead>
<tr>
<th>Transaction Type</th>
<th>No. of Transactions</th>
<th>Tier</th>
<th>Commission</th>
<th>Min Daily Revenue</th>
</tr>
</thead>
<tbody>
<tr>
<td>Withdraw</td>
<td>20</td>
<td>5000 - 30000</td>
<td>420</td>
<td>8,400</td>
</tr>
<tr>
<td>Deposits</td>
<td>10</td>
<td>5000 - 30000</td>
<td>260</td>
<td>2,600</td>
</tr>
<tr>
<td>Registrations</td>
<td>20</td>
<td>-</td>
<td>1500</td>
<td>30,000</td>
</tr>
<tr>
<td><strong>Total daily revenue</strong></td>
<td></td>
<td></td>
<td></td>
<td><strong>41,000</strong></td>
</tr>
<tr>
<td><strong>Close of Month</strong></td>
<td>24 days</td>
<td></td>
<td></td>
<td><strong>984,000</strong></td>
</tr>
</tbody>
</table>
Mobile Money Agent T & C’s (Brief Overview)

- Sell Mobile Money services to all customers in accordance with the terms & conditions
- Facilitate and collect all subscriber registration forms and send to MTN
- Exercise full control over and take full responsibility for its employees, their acts or omissions
- Keep records of all transactions in the books provided
- Agent acknowledges MTN may at it’s discretion take any disciplinary action against for non-compliance with set obligations
- MTN may terminate an agent contract at it’s own discretion or if the agent is in breach of any of the T & C’s of appointment
Mobile Money Agent T & C’s (Brief Overview)

- Agent must ensure confidentiality of customer, commercial, scientific and technical information.
- MTN may appoint agents on whatever terms agreed at its own discretion.
- Upon termination, agent may not enter into a similar service within a period of 6-months.
- MTN reserves the right to inspect, without prior notice, the Agents’ premises during working hours.

Agent MUST remain EXCLUSIVE to MTN – only offering MobileMoney service for MTN.
Penalties & Agreements

Ranking of Irregularities

**RANK 1**
Grave irregularity affecting the profitability, reputation and customer goodwill of MTN Mobile Money including irregularities that may affect regulatory compliance with KYC (Know your customer) regulations and the MTN brand name.

**RANK 2**
Serious irregularity not affecting profitability but affecting the reputation and customer goodwill of Mobile Money based on the legal binding agreement between Mobile Money Agents and MTN Uganda.

**RANK 3**
Irregularities demonstrating negligence of Mobile Money agents internal processes.
<table>
<thead>
<tr>
<th>Irregularity</th>
<th>Rationale</th>
<th>Penalty</th>
</tr>
</thead>
<tbody>
<tr>
<td>Being Non-Exclusive</td>
<td>Breach of the regulatory requirement</td>
<td>Termination of Mobile Money Agents contract with MTN</td>
</tr>
<tr>
<td>Multiple/Direct deposits</td>
<td>Loss of revenue to MTN.</td>
<td>Termination of Mobile Money Agents contract with MTN</td>
</tr>
<tr>
<td>Breaking down of deposits to earn more commission</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Facilitating customers’ Direct Deposits to avoid charges/ or because customer is not registered.</td>
<td>Breach of BOU KYC regulatory requirement</td>
<td></td>
</tr>
</tbody>
</table>
## Grave Irregularities

<table>
<thead>
<tr>
<th>Fraud</th>
<th>Breaking KYC regulations set by Regulator (loss of license)</th>
<th>Termination of Mobile Money Agents contract with MTN</th>
</tr>
</thead>
<tbody>
<tr>
<td>Not providing float despite customer giving cash/e-money</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Giving customer less money than what is due to them</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Withdrawing customer float without their consent</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fraudulent SIM swap to defraud Mobile Money customers.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
## Grave Irregularities

<table>
<thead>
<tr>
<th>False registrations</th>
<th>Loss of revenue to MTN</th>
<th>Termination of Mobile Money Agents contract with MTN</th>
</tr>
</thead>
<tbody>
<tr>
<td>False Registrations to earn undeserving commissions</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Not using Identification when registering customers</td>
<td>Increase in ghost/inactive subscribers</td>
<td></td>
</tr>
<tr>
<td>Registration forms not duly filled and signed.</td>
<td>Breaking KYC regulations set by Regulator (loss of license)</td>
<td></td>
</tr>
</tbody>
</table>
## Grave Irregularities

<table>
<thead>
<tr>
<th>Handlers not conforming to Txn requirements:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Charging customers for registrations</td>
</tr>
<tr>
<td>Charging customers for transactions</td>
</tr>
<tr>
<td>Charging customers for Mobile Money swaps or SIM cards above normal price</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Risk of law suit to be brought against Company/Agent for Fraud</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tarnishing Companies/Product image</td>
</tr>
<tr>
<td>Breaking KYC regulations set by Regulator (loss of license)</td>
</tr>
</tbody>
</table>

Termination of Mobile Money Agents contract with MTN
### Serious Irregularities

<table>
<thead>
<tr>
<th>Handlers not Conforming to KYC regulations</th>
<th>Risk of law suit to be brought against Company/Agent for Fraud</th>
<th>Warning letter to Agent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agents transacting without seeing customer IDs</td>
<td>Tarnishing Companies/Produ ct image</td>
<td>Upon recurrence of the offense, termination of the Mobile Money Agents contract with MTN</td>
</tr>
<tr>
<td>Assistants signing registration/log books on behalf of customers and Logbooks not filled</td>
<td>Breaking KYC regulations set by Regulator(loss of license)</td>
<td></td>
</tr>
</tbody>
</table>

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What is Customer Service?

- Customer service is anything we do for the customer that is reliable & reassuring, done with courtesy and competence.
- Good customer service is the ability to consistently & constantly exceed customer expectations.
- Customer Service is the lifeblood of any business.
- It is what keeps the customers coming back for more.
- Good customer service means sending customers away happy.
- Customers judge you by what you say, not what you do.
Customer Service Skills:

To be able to offer effective customer service, the following are critical for you:-

• Product knowledge
• Communication (verbal, written and listening)
• Problem resolution
• Persuasive abilities
• Flexibility
• Work ethic
• Professionalism
• Confidence
Remember...!

• Make sure you always have sufficient cash & mobile money (e-float) to serve customers
• Be welcoming and friendly to customers and always try to meet their needs
• Keep the premises neat & organized
• Ensure that all signs & posters are clean and visible
• Listen to customers’ views & feedback and always seek to meet their expectations
Remember...!

- Do not charge customers for service
  - All charges are deducted automatically from client account
    MTN will pay you automatically for all transactions undertaken
- Process transactions quickly & efficiently
Branding & Merchandising

- Applicable to agents of all sizes
- Exhibits good company image when there’s consistency in visibility
- Identifies authentic agents against rogue or fake agents
- Provides clear guidance to customers on company’s direction (what company is moving towards)
- Provides relevant and important info to customers
ABS Signage

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### MTN Mobile Money Rates

<table>
<thead>
<tr>
<th>Activity</th>
<th>Transaction fees (UGX)</th>
<th>Charges (UGX)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pay in cash (MTN Money)</td>
<td>200</td>
<td>0</td>
</tr>
<tr>
<td>Sending money</td>
<td></td>
<td></td>
</tr>
<tr>
<td>To an MTN Mobile Money</td>
<td>100</td>
<td>0</td>
</tr>
<tr>
<td>To a non-MTN Mobile Money</td>
<td>500</td>
<td>0</td>
</tr>
<tr>
<td>To a non-MTN Mobile Money</td>
<td>1000</td>
<td>0</td>
</tr>
<tr>
<td>Withdrawing</td>
<td></td>
<td></td>
</tr>
<tr>
<td>VT paid into DMB Mobile</td>
<td>500</td>
<td>0</td>
</tr>
<tr>
<td>VT paid into other mobile</td>
<td>1000</td>
<td>0</td>
</tr>
<tr>
<td>By an MTN customer</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pay in cash (VT)</td>
<td>200</td>
<td>0</td>
</tr>
<tr>
<td>Sending money</td>
<td></td>
<td></td>
</tr>
<tr>
<td>To an MTN Mobile Money</td>
<td>100</td>
<td>0</td>
</tr>
<tr>
<td>To a non-MTN Mobile Money</td>
<td>500</td>
<td>0</td>
</tr>
<tr>
<td>To a non-MTN Mobile Money</td>
<td>1000</td>
<td>0</td>
</tr>
</tbody>
</table>

**Thousands of bases, millions of users.**

Pay your **Star Times** subscription with MTN Mobile Money.
MTN’s Support to Agents

- Provide business tools – agent record sheet, transaction books, registration forms
- Provide Merchandise – tariff posters, fliers
- On ground Support - dedicated pool of account managers (TDRs, Area Reps & RAMS)
- Call centre Access
- Dedicated back office support
## Types of Agents

<table>
<thead>
<tr>
<th>TYPE</th>
<th>CHARACTERISTIC</th>
<th>MTN SUPPORT</th>
</tr>
</thead>
</table>
| A    | - Service Centers  
       - MTN Connect Stores  
       - Banks  
       - MFIs  
       - Cash + Float > 21m  
       - Adequate, secure environment  
       - Executive furnishing | - Class A certification  
       - Executive Light boxes  
       - Flier’s dispenser  
       - Window Vinyl branding  
       - Pull up banners  
       - Snapper Frames (2) |
| B    | - 5+ outlets  
       - SACCOs  
       - Cash + Float, >11m <20m  
       - 300 + Transactions per ??  
       - 50 – 100 registrations per day  
       - Adequate, secure environment  
       - Good furnishing | - Class B certification  
       - Light box depending on size/location  
       - Snapper Frames (1)  
       - Pull up banner  
       - Painting |
| C    | - 1-4 outlets  
       - Less than 300 transactions  
       - Cash + Float, 2m – 10m  
       - Registrations <50 per day  
       - Clean & tidy environment  
       - Permanent structure | - Ordinary metal branding  
       - Posters  
       - Fliers  
       - Painting [depends on location]  
       - Merchandising materials  
       - Business guidance development |
Q & A.
Thank you