

MTN MOMO

Registration Form - Agent/Merchant



BUSINESS DETAILS

Registered Business Name: _____

Trade No./Business Registration No: _____

Trade Name: _____

Type of Business: _____

Agent Ghana Post GPS Location: _____

BANK DETAILS

Assigned Bank: _____

PROFILE:

Agent: Tier 1 Tier 2 Tier 3

Merchant: Bronze Bronze (MSIM) Silver Gold

Do you have an existing MoMo Merchant/Agent account? Yes No

BUSINESS LOCATION DETAILS

Street Address: _____ Suburb/Notable Landmark: _____

P. O. Box: _____ City: _____ Country: _____

Email: _____ Agent's Contact No: _____ Alternative Contact No: _____

BUSINESS OWNER'S DETAILS

Surname: _____ First Name(s): _____ Date of Birth: _____

Email: _____ ID Type: _____ ID No: _____

Source of Funds: _____ Mobile No: _____ Signature: _____

Next of Kin: _____ Next of Kin's Mobile No: _____

For back office use only

Agent No:

Agent SIM Serial:

Submitted By: Verified By: POS No(s): Captured By:

MTN MOMO

Registration Form - Agent Account Handler



To be completed by Employee

Mr. () Mrs. () Miss. () Dr. () Other ()

Surname:

First Name:

Maiden Name:

Date of Birth (dd/mm/yyyy):

Place and Country of Birth:

Nationality:

Occupation:

To be completed by employee

EMPLOYER'S DETAILS

Employer/Agent's Trade Name:

Work Phone No.:

Agent's MTN Momo No:

POS No (if applicable):

Employer's Signature:

IDENTIFICATION

Passport () Voter ID () Driver's License () National ID () NHIS ID ()

SSNIT ID () ID Number:

Date of Issue DD / MM / YYYY

Married () Single () Separated () Divorced () Widowed ()

RESIDENTIAL ADDRESS

House No.:

Street:

Suburb/Area:

P. O. Box

City:

Country:

Email:

Telephone/ Fax:

Mobile No.:

Account Handler's Signature:

Date:

MOMO Authentication Questions

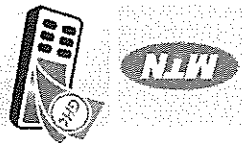
Please answer any ten (10) questions



1. In which locality were you born?
2. What is your mother's maiden name?
3. What is your mother's first name?
4. In which region did you attend secondary school?
5. In which year did you complete secondary school?
6. In which year did you start secondary school?
7. On which day of the week were you born?
8. Which secondary school did you attend?
9. In which month of the year were you born?
10. What is the first company you worked for after school?
11. What is the colour of the first car you owned?
12. What is your father's first name?
13. How many brothers do you have?
14. How many sisters do you have?
15. What is your date of birth?
16. What is your paternal grandmother's name?
17. What is the date of your first employment?
18. What is the name of your hometown?
19. In which year did you buy your MTN SIM card?
20. What is the name of your favourite local musician?
21. What is your favourite football team?

RISK ACCEPTANCE FORM - MOBILE MONEY PARTNER GUI ACCESS

Mobile Money



MobileMoney Limited,
MTN House, Independence Avenue, Accra,
P. O. Box TF281, Trade Fair, La, Accra, Ghana.
Tel: +233 (0)24 4300000 Fax: +233 (0)2231974
www.mobilemoney.com.gh

I

(Full Name – Owner, Surname first)

OF (Residential address. Please describe the nearest identifiable landmark)

(Merchant and Agent - Business Name & Wallet Number)

Do hereby solemnly acknowledge and accept all responsibilities, for all liabilities that may arise from accessing the MTN Mobile Money Partner GUI via the internet.

That;

1. I will be responsible for any financial loss suffered by or through the use of the partner GUI arising from any malpractice or negligence committed directly or indirectly by me or my designate/agents in the course of my duties.
2. In the event of any financial loss committed by ANY of my employees, I voluntarily accept all liabilities.
3. The Merchant and Agent agrees to indemnify MTN from and against all losses, expenses, damages, costs or liability, whether direct or indirect (including, without limitation) legal costs, suffered or incurred as a result of any breach of this Risk Acceptance Form.
4. Merchant and Agent or an entity shall provide one designate responsible for the credentials of the account.
5. Merchant and Agent or an entity shall provide email address, name, photocopy of ID, phone number, house number of designated responsible official for the set up.
6. The main user account shall be restricted to view only whilst all transaction will be done through POS.

RISK ACCEPTANCE FORM - MOBILE MONEY PARTNER GUI ACCESS

SCANCOM LIMITED (MTN GHANA)
P.O. BOX 11 2071, Trade Fair, Accra, Ghana
Tel: +233 (0)20 2231071
Fax: +233 (0)20 2231071
www.mtn.com.gh



7. Login time restriction shall be applied and set by default to allow access only between 8am and 5pm (Monday to Friday, and off over the weekend) on daily basis except and until otherwise advised by the Merchant or Agent

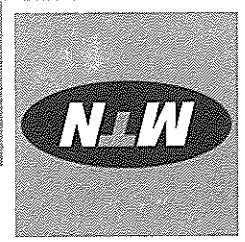
8. Login with OTP shall be enabled to the main account as a standard for all transactions.
THE CONTENTS OF THIS FORM HAS BEEN READ AND EXPLAINED TO THE HEARING OF THE MERCHANT BY THE MOBILE MONEY TERRITORY CONTROLLER IN A LANGUAGE THAT HE/SHE UNDERSTANDS AND HE/SHE HAS INDICATED BY HIS/HER MARK THAT HE/SHE HAS UNDERSTOOD SAME.

Preferred User Name:

MERCHANT/ AGENT SIGNATURE

AND

DATE



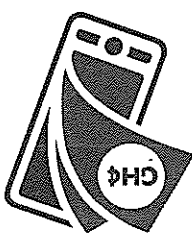
#WeDay4U everywhere you go

We're good together

Dated this..... Day of 20.....

MTN MOMO Agent Engagement Agreement

MTN MOMO



This Agreement is made this day of 20

BETWEEN

MOBILEMONEY LIMITED, a company incorporated under the laws of the Republic of Ghana with its head office situated at MTN House, Independence Avenue, Ridge Accra, Ghana and whose postal address is P.O. Box TF281, Trade Fair La, Accra (hereinafter referred to as 'the Company') acting per its Mobile Financial Services General Manager and authorized representative, Eli Hini, of the one part;

AND

Name and Address of Agent:

.....
.....
.....
(hereinafter referred to as 'the Agent') of the other part.

WHEREAS:

A. The Company is a leading company in Ghana's Mobile Financial Services industry;

B. The Agent is desirous of engaging in the business of mobile financial transactions on behalf of and in collaboration with the Company;

C. The Company is committed to a policy of openness and integrity in the conduct of its business;

D. This commitment is based on a fundamental belief that business should be conducted honestly, fairly, ethically and legally;

E. In furtherance of this belief, the Company has formulated the following rules and guidelines for the moral and ethical conduct of Agents who work for/with the company and who conduct business and interact with stakeholders on behalf of the Company; and

F. This Agreement shall be binding on all Agents always and Agents shall conduct themselves always in a manner which contributes to the highest standards of ethical business practices.

NOW THEREFORE it is agreed as follows:

1. INTRODUCTION AND DEFINITIONS

This Agreement is intended to raise and maintain ethical awareness and to act as a guide to the Agent in all facets of daily business transactions. Also, this Agreement spells out the standard of behavior and the penalties/sanctions for the breach thereof. For the purposes of this Agreement, the following words shall have the following definitions:

1.1. The term 'Agent' may be used interchangeably to refer to a natural or legal person that provides either one or all of the following services:

i. Registration of MTN customers For Mobile Money Service per defined target.

ii. Cash in

iii. Cash out

iv. Bill payments

v. Bank Push and Pull

1.2. Customer refers to an individual who has opened a personal/non-commercial e-money account with the Company to access e-money products and services such as cash in and cash out, savings, bill payment etc.

1.3. Partner bank refers to an institution duly authorized to conduct the business of banking and which has partnered with the Company to provide (among other e-money services) a direct link between Customers' Bank and MobileMoney accounts.

2. CUSTOMER IDENTIFICATION GUIDELINES

2.1. An Agent shall not carry out any transaction with any Customer without first obtaining and checking with reasonable diligence the required customer identification document, as listed below in Clause 2.2, which may be updated from time to time.

2.2. The Following Identification Documents are acceptable for customer registration purposes as provided under the Section 35(1) of the Payment Systems and Services Act, 2019 (Act 987).

2.2.1. Valid Voter ID card

2.2.2. Valid Passport

2.2.3. Valid driver's license

2.2.4. Valid National ID card

2.2.5. Valid NHIS card

2.2.6. Valid biometrics; and

2.2.7. Any other type of identification determined by the Bank of Ghana.

customers.

3.6. The Agent shall ensure that all price posters, fliers, banners and any other materials provided by the Company are well displayed, visible and clearly communicated to all

transactions.

3.5. The Agent shall make sure a customer presents a valid ID for Cash in and Cash out

the Agent Fees and Commission Table (attached as Appendix 1).

3.4. The Agent shall charge the customer only fees approved by the Company as set out in

completion of the transaction.

3.3. The Agent shall ensure that each transaction is legibly recorded in the Log Book upon

customers who visit his/her outlet for Mobile Money services.

3.2. The Agent shall ensure that he/she renders courteous, honest and expeditious service to

in the professional performance of his/her duties.

3.1. The Agent shall employ the highest level of skill, care and diligence reasonably expected

shall follow the below guidelines during each transaction with a customer:

In addition to customer identification verification as provided in Clause 2 above, an Agent

3. TRANSACTION GUIDELINES

within the validity period stated thereon.

2.4.4. That, where applicable, the identification document has not expired and is presented

photograph of the person presenting it.

2.4.3. Where it is a photo ID, that the identification document bears the name and

fake or fraudulently obtained).

genuinely issued by the appropriate authority (i.e. that on the face of it the document - is not

employing the standard of diligence, care and skill expected of an Agent, to have been

2.4.2. That the identification document appears, as far as is reasonably ascertainable by

2.4.1. That the identification document is legible and comprehensible.

ensure the following:

2.4. As a guide, the Agent presented with an identification document shall look out for and/or

Customer's identity.

of information provided in the identification document, is not satisfied with the proof of the

2.3. The Agent shall decline to perform the transaction if he or she, based on the sufficiency

5.2. The Agent shall at all times comply with the rules of the procedures specified in the Mobile Money Agent from time to time and shall perpetually be bound by clauses 4, 5 and 6 herein up to six (6) years after he/she ceases to be an Agent of the Company.

5.1. The Agent shall report all suspected cases of money laundering or fraud, relating to customers, other Agents or third parties having dealings with the Company to the partner bank, the Company's designated representatives or to the Police.

5. MONEY LAUNDERING

4.3. An Agent who is found to be involved in bribery, corruption and fraud shall have their accounts terminated and shall be handed over to the Police for investigation and prosecution where necessary. The Company hereby enjoins all Mobile Money Agents to report to the Company any knowledge, awareness or suspicion of improper, unethical, fraud-ulent and/or criminal conduct by an Agent, Customer or Staff of the Company or any other third party.

4.2. The above list is non-exhaustive and shall be updated as and when the need arises.

- 4.1.7. Engaging in money laundering.
- 4.1.6. Forgery or falsification of Mobile Money documents/records.
- 4.1.5. Inducing and misleading customers to obtain their Mobile Money PIN numbers and other confidential information.
- 4.1.4. Engaging in wrongful Mobile Money Registrations such as deliberately inputting wrong or incorrect data.
- 4.1.3. Conducting unapproved/unauthorized transactions such as withdrawals on a customer's account.
- 4.1.2. Providing customer's transaction details and other confidential information to unauthorized third parties.
- 4.1.1. Charging unapproved fees for MoMo transactions.

4.1. The Company has a zero tolerance for bribery, corruption and fraud. Examples of conduct that amounts to bribery, corruption and fraud includes but is not limited to the following:

4. BRIBERY, CORRUPTION AND FRAUD

3.7. The Agent shall at all times maintain a float of a minimum of Two Thousand Ghana Cedis (GHS2000.00) in both electronic and physical cash.

3.8. The agent shall not use the account for any e-currency transactions without license from the regulator to perform such transactions.

6. CONFIDENTIALITY

The Agent agrees to hold in confidence all information, documentation, data subscriber information and know-how disclosed, and shall not disclose to any third party or use Confidential Information other than in connection with the performance of this document or any part thereof without the written approval of authorized personnel of the Company, as the case may be.

7. SANCTIONS

By executing this Agreement, the Agent agrees to be bound, throughout the period of his/her relationship with the Company, by the rules and guidelines provided herein. The Agent further agrees to be subject to the below sanctions in the event of any breach hereof:

7.1. Where an Agent acts contrary to this Agreement and/or in any manner that may bring the name and image of the Company and the Mobile Money service into disrepute, such an Agent shall have his/her account terminated.

7.2. Conduct that is contrary to this Agreement shall include but not be limited to the following:

7.2.1. Overcharging customers or charging unapproved fees;

7.2.2. Conducting false or unauthorized transactions on customers' accounts;

7.2.3. Entering false/wrong customer data and entering false/wrong transaction data;

7.2.4. Disclosing confidential customer details to unapproved third parties contrary to section 6 herein;

7.2.5. Receiving or offering bribes contrary to section 4 herein;

7.2.6. Engaging or assisting in money laundering contrary to section 5 herein;

7.2.7. Engaging in Direct Cash In; or

7.2.8. Engaging in Arbitrage

7.3. In addition to having their account terminated further to section 7.1. above, Agents found/suspected to be engaged in fraudulent conduct shall be handed over to the Ghana Police for further investigation and prosecution.

7.4. Furthermore, the Agent shall be liable for all financial losses incurred by the customer which are a direct result of the Agent's negligence (entering wrong customer details) and non-compliance with directives on Direct/Third Party Cash-In transactions and over charging.

7.5. Where upon investigations it is proven that an Agent has engaged in or assisted in Mobile Money fraud, such an Agent shall be reported to the police and shall be liable to refund all monies lost by the customer as a result of such fraud.

7.6. Where an Agent has his/her account terminated under section 7.1. above, the following shall apply:

7.6.1. The Agent shall no longer hold himself/herself out as an Agent of the Company and shall immediately cease providing Mobile Money Services.
7.6.2. The Agent shall immediately return all logistics (SIM card, transaction booklets and registration phones) to the Company.

7.6.3. Agent shall have no claim against the Company as compensation for loss of distribution or other rights, loss of goodwill or any similar loss.

7.6.4. Termination of the agreement due to dormancy shall be in accordance with the Payment Systems and Services Act (2019) Act 987.

7.6.5. The Company may terminate the Agent's agreement without cause by giving the Agent fourteen (14) days notice. The closing balance shall be refunded to the Agent.

8. SUPPORT

The Company shall provide Agent with service support on a dedicated help line and e-mail service.

Helpline: 114

General support: mmsupporteam.GH@mtn.com

Reporting Fraud Incident: mmfraudteam.GH@mtn.com

Visit MTN Service Center.

9. RECOURSE MECHANISM

MobileMoney Limited

9.1 Agents shall submit their complaints via the channels provided in section 8 above for resolution. Where there is any stalemate or Agent is not happy with the feedback from the Company, the Agent shall refer the matter to the Bank of Ghana in writing within five working days.

Bank of Ghana

9.2 The Bank of Ghana shall take up all referred unresolved complaints or disputed decisions by the Company and act as Arbitrator between the parties and give appropriate directives where required.

The Company is committed to a policy of openness and integrity in the conduct of its business. The Agent, its employees and agents shall therefore conduct this transaction honestly, fairly and legally. The Agent, its employees and agents shall further conduct business in accordance with this Agreement, and ensure that business is conducted in a completely ethical and transparent way to derive any unfair advantage and shall function in a manner that contributes to the moral regeneration of the community.

14. BUSINESS ETHICS

The Agent shall neither say nor do anything to bring the name of the Company into disrepute and shall, among other things, ensure that he/she does not jeopardize the political-ly neutral status of the Company. The Agent, in engaging its representatives and other assigns, shall ensure by agreement that such representatives and other assigns do not do or say anything that shall bring the name of the Company into disrepute or jeopardize the politically neutral status of the Company.

13. POLITICAL NEUTRALITY

The Agent hereby indemnifies the Company against all losses, claims, suits, liability or judgment suffered by the Company including reasonable attorney's fees and cost as a result of the Agent's negligence or breach or violation of any of the provisions herein.

12. INDEMNITIES

Applicable fees and commissions are set out in Appendix 1 below. All Agents shall adhere strictly to the approved fees.

11. FEES AND COMMISSIONS

10.2. The Agent shall be entitled to receive support from the Company as provided in Section 8 above.

10.1. The Agent will be entitled to receive commissions earned legitimately. Commissions shall however be halted when an unlawful transaction by the Agent is detected by or reported to the Company. The Agent's Account shall then be blocked for further investigations.

10. RIGHTS OF MOMO AGENT

9.3 Where a party is dissatisfied with the decision of the Bank of Ghana, the aggrieved party may seek redress in Court by instituting a legal action.
The Courts

maintenance of acceptable standards of both personal and corporate governance so as to benefit all parties and third parties to this Agreement.

IN WITNESS WHEREOF the Parties have hereunto set their hands the day and year first

above written

Signed on behalf of MobileMoneyLimited

Signed by the within named Agent Ltd

Name:.....

Name:.....

Title:.....

Title:.....

Signature:.....

Signature:.....

Date:.....

Date:.....

Witnessed By:.....

Witnessed By:.....

Name:.....

Name:.....

Signature:.....

Signature:.....

APPENDIX 1

Approved Customer Fees at Agent Point

Transaction type	Fees
Money Transfer (Token/Cash In/sending)	GHS 2.50 (GHS1 – 50) 5% (Above 50)
Money Transfer (Token Cash Out)	No charge
Deposit- (onto the wallets of registered subscribers)	No charge
Withdrawal/Cash Out (by subscribers)	GHP 50 (1 – 50)
	1% (Above 50) 10GHS (Above 1000)
Bill Payment - DSTV	No fees charged
Govt	GHS 1.00
Bill Payment - ECC	GHP 50 – Flat Fees
Airtime Top-Up	Free