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Mobile money agent training manual

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Mobile Money business in Uganda is growing rapidly. As the country heads towards a cashless economy, mobile money is an important aspect in this regard. In 2017, Mobile Money service providers recorded a total of 44 trillion transactions. One aspect that is vital for the mobile money industry to succeed is mobile agent money. Recently, it has also become one of the leading employers in Uganda. So let's see how to become a mobile money agent in Uganda. What is mobile money? Mobile money is a term commonly used to refer to payment services performed under and through financial regulation from a mobile device. Consumers can use a mobile phone to pay for a wide range of services and digital or solid goods. Advertising - Continue reading below This is the person or business that has signed a contract to facilitate transactions for users. Sometimes they register new users and teach users how to make the best use of the service. Other terms related to mobile money service. Aggregator: the person or business that is responsible for recruiting new Mobile Money agents. Master Agent: A person or business that buys electronic money from a mobile operator in bulk and then resells it to agents, who in turn resell it to users. They manage the cash and liquidity of their agents' electronic money. E-Money: Known as electronic money in full. It is stored in the accounts of users, agents and service provider Mobile Money. Cash B: The process by which a customer lends his account in cash. This is usually done through an agent who receives cash and goes to the client's credit account. Cash Out: The process by which a customer withdraws cash from his Mobile cash account. This is usually done by an agent who gives the client cash equivalent to the transfer that the client makes to the Agent's mobile cash line. Float: A balance of electronic money or physical cash that an agent can immediately access to meet the needs of customers to buy or sell electronic money. Liquidity: The agent's ability to meet customers' demands to buy (cash) or sell (cashing) electronic money. Mobile money transfer: a cost movement that is made from a mobile money account to another using a mobile phone. Platform: Hardware and software that allows the provision of mobile money services. Requirements To become an agent you must be registered as a limited liability company that has been in existence for at least one year. Must have physical permanent or semi-permanent rooms from which to operate, Counter Layout. Must have a three-month Company Bank Statement Existing Business turnover of at least UGX 5 million per month. Month. Resolution of the Board of Directors on the start of the mobile money agency business. Photocopy of the Certificate of Incorporation of the Xerocopy of the Certified Memorandum and article of the Association of Xerocopy of valid identification of all directors (which is at least 50%) Shares. Letter Introduction from the Local Council Map and Photography Agent Premises. Letter Introduction appointed handlers from the official email director and phone contacts Offered outlets will be checked by representatives of the regional account telecom before starting the business Money Mobile Agent Duty Registration Mobile Customers Money. Deposit cash in registered Customers Mobile Money Accounts Cash Withdrawal Process for Registered Mobile Money Customers Process withdraws cash for unregistered mobile money customers Education Compliance Mobile Money Business Practice Selling Airtime for Customers Related Articles: A Quick Guide to Obtaining Mobile Money Loans in Uganda Cash Investments This largely depends on the terms of the service provider. Prices listed there in are approximation and subject to a change in search fee - 25,000 / Starter Kit - 87,000 / (Includes phones, Agent Packages, Mobile Money T Shirts, Deals Books, Snapper Frame and Price Poster) Minimum Float Deposit UGX 3,000,000 Minimum Balance Float UGX 1,000,000 Minimum Cash Balance UGX 1,000,000 What service providers provide. Agent Agreements Form Exclusivity Agreement Form Agent Form Training Account Manager for day-to-day support Branding Forms listed above must be filled out at the point of application and may be available from telco offices As the mobile money system works here we will look at a typical illustration of a mobile cash transaction. The customer is registered for a mobile money service with a telecommunications provider, which creates a mobile money account associated with this specific registered phone number. The client then switches to a cash-in to his mobile cash account using a mobile money agent, which they give in cash in exchange for electronic money into a mobile money account. This client can send electronic money to another mobile money account holder through the execution of some commands at any time they wish. The recipient also has the right to cash out any time they want. How can you start as a mobile money agent? You should have the following basics: Sim cards: Airtel and MTN are the largest networks as far as mobile money is concerned and handle at least 90% of transactions. Having these two lines is a necessity. The display table. You must have a display desk that will not only store your trade, but it can be stocked with other additional products such as mobile phones, accessories like phone jackets, screen protectors among others. Double sim Phone Chairman Deals Books Good and Strategic Location How to Kick Off Hiring Transaction Line: Here, you hire an already registered Mobile Money transaction line from someone or a company. With this line, you just start a business without going through any registration barriers. Things to note about this option include, among other things: Paying monthly rent to at least UGX 50,000/z for mobile line money. Income in the form of an interest fee earned for each transaction is paid at the end of the month. Acquisition of transaction lines through an aggregator or main agent: They receive agency tenders through some trades and are then responsible for licensing mobile money agents in their territories. In order to be licensed as an agent, you must: Submit an ID card submit/recommendation from the local council there is a deposit of UGX 80,000 / (Eighty thousand shillings) for the purchase of a kit To fill in the application form There are starting Float UGX 2,000,000 / (Two million shillings) Income earned here in the form of commissions on operations. An additional surcharge of up to 10% (depending on the main agent) of your income is deducted to the Uganda Tax Office to pay taxes. Direct registration with the Mobile Operator (MNO): Here you can register as an agent directly with any service provider like MTN or Airtel. Starting a Mobile Money business is relatively simple and the enterprise is highly profitable. The above is a guide on how to become a mobile money agent in Uganda. Related This tutorial provides a detailed guide on how to use mobile cash products of the two market leaders Bangladesh, bKash and DBBL. It provides a side-by-side comparison of the steps users need to take in order to make transactions and perform other actions. This guide is written in Bangla. MTN Mobile Money Agents services serve the following key tasks: Register Mobile Money Customers Deposit Cash into registered customers cash withdrawal process for registered and unregistered clients of MTN MobileMoney Agents are: MTN customer centers and authorized franchise dealers with substantial distribution networks, across the country. Mobile Money Requirements Fraud Awareness Guide? Available on Android and iOS. You read free preview pages from 7 to 13 do not appear in this preview. You read free preview pages from 19 to 46 do not appear in this preview. You read free preview pages from 53 to 55 do not appear in this preview. You read free pre-pages 62 to 72 are not shown in this preview. You read free preview pages from 79 to 94 do not appear in this preview. 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