



**SECTOR: BUSINESS SERVICES**

**SUB-SECTOR: BUSINESS SERVICES**

**RTQF LEVEL: III Business Services**

# **FINBUS303 MANIPULATING MOBILE MONEY TECHNOLOGY**

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## **L.U1: HANDLE MOBILE MONEY TARIFF**

### **1.1 IDENTIFY DIFFERENT TARIFFS FROM DIFFERENT PROVIDERS**

**1.TARIFF**: a tax or duty to be paid on a particular class of imports or exports.

"the reduction of trade barriers and import tariffs"

*synonyms:* tax, duty, toll, excise, levy, assessment, imposition, impost, charge, rate, fee, exac

fix the price of (something) according to a tariff.

### **2.TARIFFS STRUCTURE:**


#### *Mobile Money Tariffs*

<b>TRXN RANGE (RWF)</b>		<b>Sending Money to</b>		
<b>MIN</b>	<b>MAX</b>	<b>MM Customer(Rwf)</b>	<b>Non MM Customer (Rwf)</b>	<b>Withdraw by registered MM user (Rwf)</b>
100	300	30	30	50
301	1,000	50	250	100
1,001	3,000	200	400	200
3,001	5,000	220	600	250
5,001	10,000	250	700	275

10,001	20,000	250	750	350
20,001	40,000	250	1,000	600
40,001	75,000	400	2,000	1,100
75,001	150,000	550	3,000	2,000
150,001	300,000	900	4,000	3,000
300,001	500,000	1,000	6,000	6,000
500,001	1,000,000	1,500	10,500	9,000
1,000,001	2,000,000	2,500	19,500	17,000

### **Additional Information**

Deposit MM at an agent	FREE
Withdrawal for non MM registered	FREE
Registration on MM	FREE
PIN change	FREE
Buying Airtime (Min 50rwf and Max 500,000rwf)	FREE
Buy Cash Power (Min 500rwf and Max 500,000rwf)	FREE

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**MTN Mobile Money Transaction Charges**

Transaction Tiers (UShs)		Transaction Type and Customer Fees (UShs)			
		Sending Money To		Withdrawing Cash From	
Min	Max	MTN Mobile Money Users	Unregistered Users	Agent	ATM
500	2,500	500	1,000	330	N/A
2,501	5,000	500	1,000	440	N/A
5,001	15,000	1,000	2,000	880	1100
15,001	30,000	1,000	2,200	880	1100
30,001	45,000	1,100	2,800	1,210	1,320
45,001	60,000	1,100	2,800	1,210	1,320
60,001	125,000	1,400	4,400	1,925	2,035
125,001	250,000	1,400	8,400	3,575	3,795
250,001	500,000	1,400	11,000	5,775	6,325
500,001	1,000,000	2,200	21,000	10,450	11,385
1,000,001	2,000,000	2,200	40,000	19,800	N/A

Transaction Tiers (UShs)		Transaction Type and Customer Fees (UShs)			
		Sending Money To		Withdrawing Cash From	
Min	Max	MTN Mobile Money Users	Unregistered Users	Agent	ATM
2,000,001	4,000,000	2,200	70,500	35,200	N/A

### 3. Calculating profit margins

Your gross profit margin is a key indicator of your business's overall health. The gross profit margin shows whether the average mark up on your products or services is enough to cover your direct expenses and make a profit.

To calculate your business's gross profit margin, you first need to calculate gross profit.

Use the following interactive calculators to help you work out your gross profit margin. Once you have read and understood the examples, you can type the numbers that are relevant to your business into the calculators to see your gross profit, and your gross profit margin.

Gross profit

Gross profit is a valuable measure of your pricing policy, sales volume and cost of goods sold.

**Gross profit = sales revenue - costs of goods sold**

Sales revenue (e.g. \$120,000)

Cost of goods sold (e.g. \$60,000)

↓

Gross profit margin

Gross profit margin is gross profit expressed as a percentage of sales.

Use this formula to calculate your gross profit margin.

$$\text{Gross profit margin} = (\text{gross profit} \div \text{sales revenue}) \times 100$$

Gross profit (e.g. \$60,000)

**\$60,000**

Sales revenue (e.g. \$120,000)

**\$120,000**

↓

Gross profit margin

**50%**

Example: calculating gross profit margin

Below is an example profit margin for a bakery that sells sweet rolls, savoury rolls and a variety of bread loaves.

For each of their products, the cost of goods sold (cost to make), sales revenue (sale price), gross profit (sales revenue minus cost of goods sold) and gross profit margin are listed

<b>Product</b>	<b>Cost to make</b>	<b>Sale price</b>	<b>Gross profit</b>	<b>Gross profit margin</b>
Sweet rolls	\$0.50	\$2.00	\$1.50	75%
Bread loaves	\$1.00	\$3.00	\$2.00	66%
Savoury rolls	\$1.50	\$2.00	\$0.50	25%

If the bakery sold 180 loaves of bread, 106 sweet rolls and 100 savoury rolls a day, the gross profits would be:

<b>Product</b>	<b>Daily target</b>	<b>Gross profit</b>	<b>Gross profit margin</b>	<b>Daily gross profits</b>
----------------	---------------------	---------------------	----------------------------	----------------------------

Product	Daily target	Gross profit	Gross profit margin	Daily gross profits
Sweet rolls	106	\$1.50	75%	\$159
Bread loaves	180	\$2.00	66%	\$360
Savoury rolls	100	\$0.50	25%	\$50
Totals	386			\$569

As a business owner this is a useful exercise to understand what your most profitable and unprofitable products lines are. You may even decide to stop offering some unprofitable lines and concentrate on your most profitable products.

As a business owner this is a useful exercise to understand what your most profitable and unprofitable products lines are. You may even decide to stop offering some unprofitable lines and concentrate on your most profitable products.

$$\text{Gross Margin Percentage} = \frac{\text{Revenue} - \text{COGS}}{\text{Revenue}} * 100$$

What is 'Gross Margin'

Gross margin is a company's total sales revenue minus its cost of goods sold (COGS), divided by total sales revenue, expressed as a percentage. The gross margin represents the percent of total sales revenue that the company retains after incurring the direct costs associated with producing the goods and services it sells. The higher the percentage, the more the company retains on each dollar of sales, to service its other costs and debt obligations.

TIGO CASH TARIFFS  
CASH IN

1.2FAMILIARIZE WITH THE BANKING RELATED APPLICATIONS AND SYSTEMS TO PERFORM THE TRANSFER ACTIVITIES



## 1.2 ADVANTAGES OF ELECTRONIC PAYMENT SYSTEM

In the Age of High Technology cash strives to endure the competition with electronic money, because more and more people prefer to have virtual wallets. We already provided you with the information on particular payment systems, in this article we will describe the general **advantages of electronic payment system** and its disadvantages.

It is clear, electronic payment systems have a range of pros in comparison to traditional banking services:

1. **Time savings.** Money transfer between virtual accounts usually takes a few minutes, while a wire transfer or a postal one may take several days. Also, you will not waste your time waiting in lines at a bank or post office.
2. **Expenses control.** Even if someone is eager to bring his disbursements under control, it is necessary to be patient enough to write down all the petty expenses, which often takes a large part of the total amount of disbursements. The virtual account contains the history of all transactions indicating the store and the amount you spent. And you can check it anytime you want. This advantage of electronic payment system is pretty important in this case.
3. **Reduced risk of loss and theft.** You can not forget your virtual wallet somewhere and it can not be taken away by robbers. Although in cyberspace there are many scammers, in one of the previous articles we described in detail how to make your e-currency account secure.
4. **Low commissions.** If you pay for internet service provider or a mobile account replenishment through the UPT (unattended payment terminal), you will encounter high fees. As for the electronic payment system: a fee of this kind of operations consists of 1% of the total amount, and this is a considerable advantage.
5. **User-friendly.** Usually every service is designed to reach the widest possible audience, so it has the intuitively understandable user interface. In addition, there is always the opportunity to submit a question to a support team, which often works 24/7. Anyway you can always get an answer using the forums on the subject.
5. **Convenience.** All the transfers can be performed at any time, anywhere. It's enough to have an access to the Internet.

Having specified the well-known advantages of electronic payment system, it is necessary to

mention its drawbacks:

1. **Restrictions.** Each payment system has its limits regarding the maximum amount in the account, the number of transactions per day and the amount of output.
2. **The risk of being hacked.** If you follow the security rules the threat is minimal, it can be compared to the risk of something like a robbery. The worse situation when the system of processing company has been broken, because it leads to the leak of personal data on cards and its owners. Even if the electronic payment system does not launch plastic cards, it can be involved in scandals regarding the Identity theft.
3. **The problem of transferring money between different payment systems.** Usually the majority of electronic payment systems do not cooperate with each other. In this case, you have to use the services of e-currency exchange, and it can be time-consuming if you still do not have a trusted service for this purpose. Our article on [how to choose the best e-currency exchanger](#) greatly facilitates the search process.
4. **The lack of anonymity.** The information about all the transactions, including the amount, time and recipient are stored in the database of the payment system. And it means the intelligence agency has an access to this information. You should decide whether it's bad or good.
5. **The necessity of Internet access.** If Internet connection fails, you can not get to your online account.

## **USES OF MOBILE MONEY**

The evolution of the mobile phone markets has opened avenues for mobile money services to thrive. Regular advancements in the mobile channel have created awareness amongst financial institutions and merchants alike, especially in developing countries. Who are now identifying that an ever greater proportion of their digital presence may be allocated to mobile. Here are a number of reasons that holds potential for the future of mobile money services.

**Ease of Use:** Mobile money helps people pay for goods and services; transfer money from almost anywhere even if they are not near a bank office. For example, in Kenya, M-Pesa has made it an integral part of the economy and providing mobile experiences that meet consumer expectations.

**The Unbanked:** Embracing mobile money services will go a long way to addressing the needs of the unbanked, under banked, and the unhappily banked. Thereby, enabling them to make payments, transfer money to merchants, friends or relative using mobile devices. Reducing the

need for long queue's in banks and bringing them into the fold of modern economy.

**Accessibility:** Mobile money transfers are filling this need and proving better at reaching poor rural resident than banks or standard money transfer services. It has changed commerce and eased trade by breaking the rigid rules of high finance and banking transactions.

**Convenient Savings:** Among the benefits of mobile money services is the ability to use the mobile phone to save and be able to cash-out the money whenever needed. This also reduces the need for physical cash, therefore, creating a firewall for theft.

**Remittances:** Considering huge number of the unbanked who send domestic/international remittances in cash and widespread use of mobile phones, both in developed and emerging markets; mobile money has the potential to keep pace with consumer's needs and expectations to transfer money at any time of the day/week no matter how little the fund.

**The Mobile Generation:** The adoption of mobile technology is changing virtually all aspects of consumer behaviour. This presents an unprecedented opportunity for mobile money service renders to activate relationships with both new and existing customers across multiple mobile channels.

**Boosts Economic Growth:** The handiness of mobile devices and with mobile network operation services scattered anywhere than traditional banks, availability of mobile money services in different strategic locations is crucial for long-term adoption and widespread use of such services, boosting economic growth and social development on both the micro and macro level.

In order to maintain standard, network fluctuations, the effect of loss of mobile phone, a unauthorized use and the risk of incorrect transfers are concerns that needs to be addressed head on by the service providers in ensuring efficient and effective use of the services in the loan

### **Mobile banking Agent Rights**

#### ❖ Guidelines:

- ✓ Use of appropriate Machine, Tools and equipment
- ✓ Use of appropriate software
- ✓ Incidence and risk Management
- ✓ Consolidation, reconciliation and reporting

## **1.5 The Disadvantages of Mobile Banking**

### **Security**

Security experts generally agree that mobile banking is safer than computer banking because very few viruses and Trojans exist for phones. That does not mean mobile banking is immune to security threats, however.

Mobile users are especially susceptible to a phishing-like scam called "smishing." It happens when a mobile banking user receives a fake text message asking for bank account details from a hacker posing as a financial institution. Many people have fallen for this trick and had money stolen through this scam.

### **Compatibility**

Mobile banking is not available on every device. Some banks do not provide mobile banking at all. Others require you to use a custom mobile banking application only available on the most popular smart phones, such as the Apple iPhone and RIM Blackberry. Third-party mobile banking software is not always supported.

If you do not own a smart phone, the types of mobile banking you can do are usually limited. Checking bank account balances via text message is not a problem, but more advanced features such as account transfers are generally not available to users of "dumb phones."

### **Cost**

The cost of mobile banking might not appear significant if you already have a compatible device, but you still need to pay data and text messaging fees. Some financial institutions charge an extra

fee for mobile banking service, and you may need to pay a fee for software. These extra charges quickly add up, especially if you access mobile banking often.

### **1.3 COMMUNICATE WITH THE CLIENTS IN RELATION TO THE DIFFERENT PRICE RANGE**

#### **❖ Intellectual Business Communication :**

##### **1. Etiquettes**

the customary code of polite behaviour in society or among members of a particular profession or group.

"the rules of etiquette are changing"

*synonyms:* protocol, polite behaviour, good manners, manners, acceptable behaviour, accepted behaviour, proper behaviour, code of behaviour, rules of conduct/behaviour, decorum, form, good form;

##### **2 .Oral Communication and body language**

Body Language - an element of Communication skills

#### **Introduction**

Body language is another means of communication. Sometimes it can send signals stronger than words. Body language is controlled by your subconscious mind, so a reader can actually understand if there's a difference in what you are saying and thinking. In order to ensure that your words and body language compliment each other, you need to read and practice a bit.

What are the gestures which you should avoid while talking to some body? What gestures can make you sound more positive? How can you show your agreement/ disagreement without speaking out? Has this worked for you? It will be interesting to know your thoughts on this

#### **Impact of body language**

Body language often has great impact in transmitting messages to the listener. Facial expression and eye movements are very important while conveying your feelings. Smile on the face reflects confidence. If you are in meeting and you are not moving your eyes over all the participants, you will fail to add impact. You need to maintain intensity of voice to match the heat of the topic. Good posture coordinates your verbal language. If you have right body posture, you can easily control your voice. Your body weight needs to be equally balanced on the feet to have correct posture. Try to notice your body posture when you are happy and confident. You will find that your body is equally balanced and consequently, you are taking full breath at ease and body is

moving synchronously with your voice.

Body language plays an essential role in communicating with people. Body language comprises of the gestures and movements we make of the different parts of our body when communicating with people. Many a times, body language speaks more than words. Certainly, the body language must be in synch with the words.g-term

### **information about different companies price**

- ❖ Information about different institutions prices
  - ✓ Price range
  - ✓ Price structure
  - ✓ Solve a Case study/Exercise

### **PRICE RANGE**

STOCK MARKET the highest and lowest **prices** at which a particular share is traded over a period of time:

### **Price structure**

A **pricing structure** is an approach in products and services **pricing** which defines various **prices**, discounts, offers consistent with the organization goals and strategy. **Price structure** can affect how company grows and is perceived by the customers.er a period of time:

## **1.4.IDENTIFY DIFFERENT BANK CODING AND RELATED BANK BRANCHES**

- ❖ **Introduction on Bank Codes**

### **Bank Codes**

A **bank code** is a **code** assigned by a central **bank**, a **bank** supervisory body or a Bankers Association in a country to all its licensed member **banks** or financial institutions. The rules vary to a great extent between the countries. Also the name of **bank codes** varies. In some countries the **bank codes** can be viewed over the ...

## **LEARNING UNIT 2: MANAGE MINOR TECHNICAL ISSUES**

## 2.1 Differentiate of the system failure, network and technical issues related to mobile money

Introduction to system failure

A **system failure** can occur because of a hardware **failure** or a severe software issue, causing the **system** to freeze, reboot, or stop functioning altogether.

### A NETWORK

Is a **large system** consisting of many similar parts that are connected together to allow movement or communication between or along the parts, or between the parts and a control centre:

Definition - What does Network Connection mean?

Network connectivity describes the extensive process of connecting various parts of a network to one another, for example, through the use of routers, switches and gateways, and how that process works.

Are You Overlooking the Obvious?

Unplugged or loose network cables are easy to miss yet one of the most common reasons you might suddenly find yourself unable to connect to the Internet. **Action** - Ensure your wired or wireless network hardware is switched on and plugged in.

### 2. Rule Out False Alarms

What may seem to be a network problem connecting to the Internet is sometimes simply a Web site (or whatever server is on the other end of the connection) being temporarily offline.

**Action** - Before assuming your Internet connection is faulty, try visiting several popular Web sites rather than just one.

### 3. Avoid IP Address Conflicts

If your computer and another on the network both have the same IP address, the conflict between them will prevent either from working properly online.

**Action** - To resolve an IP conflict, follow these instructions to release and renew your IP address. If your network uses static IP addresses, manually change your IP to a different number.

## Check for Computer Firewall Malfunctions

Firewall software running on most computers is intended to prevent unwanted network traffic from disrupting its operation. Unfortunately, these software firewalls can malfunction and start blocking valid Internet traffic. When two software firewalls, such as Windows Firewall plus a third-party product, are installed on the same computer, contention between the two can also incorrectly block traffic.

**Action** - If you've recently installed or upgraded software firewalls on your computer, temporarily disable them to determine whether it may be the cause of Internet connection problems.

## Are You Outside of Wireless Signal Range?

The performance of Wi-Fi network connections depends on distance between the device and the wireless access point. The further away a Wi-Fi device, the slower the local connection generally runs, until it breaks altogether. Wireless signal interference in the area can also limit the effective range of a Wi-Fi connection. Whenever you're unable to reach the access point, you also can't connect to the Internet, obviously.

**Action** - Use one of these options to measure the strength of your wireless signal and try these ideas to expand the range of your Wi-Fi. [More »](#)

## Has Your Wireless Network Configuration Changed?

Wi-Fi networks with encryption options like WPA or WEP turned on require computers to use matching security keys when connecting. If someone changes the encryption keys or passphrase on the access point, devices that worked before will suddenly be unable to establish sessions and Internet connections. Likewise (though less likely), if the access point settings are changed to require using a specific Wi-Fi channel number, some computers may be unable to discover it.

**Action** - Confirm the Wi-Fi channel number and encryption keys on your router have not recently changed (check with the network administrator if necessary). When using a hotspot, follow the provider's instructions for signing on carefully.

## Check for Broadband Router or Access Point Malfunctions

Home networks that use broadband routers are easier to manage than those without one, but technical glitches with the router can also prevent computers from connecting to the Internet. Router failures are caused by overheating, excessive traffic, or simply an older unit going bad. Typical symptoms of a flaky router include computers on the network not being able to obtain IP addresses, or the router console not responding to requests.



**Action** - Check the router's lights and console if possible to ensure it is running and responding properly. Troubleshoot and reset the router if necessary.

### Are You Being Blocked By Your Service Provider?

Internet Service Providers (ISPs) can choose to block access from your account if you fail to make payment or otherwise violate the provider's Terms of Service. Especially when using paid hotspots that charge by the hour or day, sometimes people forget to keep their subscription updated. Other common reasons an ISP might block your account include exceeding bandwidth caps, sending spam email, and downloading illegal or inappropriate content.

**Action** - Contact your ISP if you suspect your account has been blocked.

### Cope with Computer Glitches

Computers, too, suffer from technical glitches. Although relatively uncommon nowadays, a computer's network adapter hardware might suddenly fail due to overheating or age. Failures in the operating system software that control the adapter, on the other hand, can occur frequently especially with computers that are heavily used. Viruses and worms also may disable or block a computer's network interfaces from functioning properly. Finally, if using a laptop or other mobile device, transporting it from one location to another can corrupt the state of its network.

**Action** - Check the computer for malware and remove any found. On Windows computers, try resetting the network connection. Reboot the computer if necessary.

### Contact Your Internet Service Provider

Those using satellite Internet service may notice they can't connect to the Internet during periods of very bad weather. Providers in dense urban areas (including cellular Internet carriers) sometimes are unable to support peaks in network traffic that causes sporadic outages for some customers. Finally, those who subscribe to newer or more complex forms of Internet services (such as fixed wireless broadband) may experience more downtime than others as providers encounter more issues with relatively less mature equipment.

**Action** - If all else fails, contact your Internet provider to verify whether they are experiencing an outage. Some providers also give advice on troubleshooting problems connecting to their network (sometimes for a fee)

## LEARNING UNIT 3: CARRING OUT SERVICES TO THE CUSTOMERS

### 3.1 List the required materials to provide the mobile money services

Relevant Machines, tools, equipments

Network Connection

Programs

### Identify relevant requirements to provide the Mobile money service:

#### Terms and conditions

#### *MOBILE MONEY TERMS AND CONDITIONS IN RWANDA*

#### **MOBILE MONEY TERMS AND CONDITIONS**

1. These Terms and Conditions are to be read together with the Terms and Conditions of Use of Mobile Money Services found on the Registration Form signed by Mobile Money Customers.

#### **2. DEFINITIONS**

The following definitions relate to these Conditions of Use (and those set out on the Registration Form signed by Mobile Money Customers):

“**Account**” means your MTN MOBILE MONEY Account, being the record maintained by us of the amount of Mobile Money from time to time held by you and represented by an equivalent amount of cash held in Trust Fund by the Trust Fund Bank on your behalf.

“**Agent(s)**” means person(s) registered by MTN to provide MOBILE MONEY Services, details of which may be obtained from MTN’s Customer Service Centers.

“**Agreement**” means these Conditions of Use together with the Registration Form.

“**Charges**” mean the Tariffs and other charges payable under this Agreement for the MOBILE MONEY Services.

“**Conditions of Use**” means these terms and conditions as may be varied by us from time to time.

“**Balance**” means the amount of Mobile-Money from time to time standing to the credit of your Account.

“**Trust Fund Bank**” means the Bank that is holding the equivalent amount of cash on behalf of the Mobile Money Customers

“**Credit Transaction**” means any transaction which results in your Account being credited in Rwandan Francs with Mobile Money as verified by MTN MOBILE MONEY;

“**Customer**” means you and every other person in whose name an Account for the MOBILE MONEY Services is registered.

**“Customer Care Centre”** means MTN Customer Care Centre situated at MTN Headquarter or any regional Customer Care Centre.

**“Debit”** means the movement of funds out of your Mobile Money Account.

**“Debit Transaction”** means any transaction which results in a Debit of Mobile Money from your Account as verified by MTN MOBILE MONEY and the Mobile Money System.

**“Designated Payee”** means any person (including yourself, another customer, an Agent or Authorised Retailer) who is designated by you by SMS, to be the recipient of Mobile Money from your Account.

**“Mobile Money”** means the electronic money/stock issued by MTN and representing an entitlement to an equivalent amount of cash monies held in Trust Fund by the Trust Fund Bank in respect of the purchase of such electronic value.

**“Goods and Services”** means such goods and services as may be purchased from Authorised Retailers using the MTN MOBILE MONEY System.

**“ID Number”** means the number associated with the form of identification provided.

**“Mobile Equipment”** means your Mobile Phone and SIM Card or other equipment which when used together allows access to MOBILE MONEY Services and, in each case, is approved for use within the Republic of Rwanda by the relevant authority.

**“Mobile Phone”** means your mobile phone handset.

**“MOBILE MONEY Retailer”** means a seller of Goods and Services who accepts Mobile Money in payment for Goods and Services.

**“MOBILE MONEY Services”** means the services provided by MTN for the issue and redemption of Mobile Money and the transfer of Mobile Money between Customers on the basis of Transfer Instructions including the recording of all Transactions, verifying and confirming all Transactions concluded and updating Customer Account records.

**“MOBILE MONEY System”** or **“MOBILE MONEY”** means the proprietary cellular phone money transfer service which is marketed, managed, and operated exclusively by MTN in the Republic of Rwanda.

**“MTN MOBILE MONEY Website”** or **“Website”** refers to the MOBILE MONEY section on website address [www.mtn.co.rw](http://www.mtn.co.rw).

**“MSIDN”** means the mobile station identification number issued to you with the SIM Card and corresponding identity number and PUK for accessing the MTN network.

**“Network”** means the Global System for Mobile telecommunication (“GSM”) system operated by MTN and covering those areas within the Republic of Rwanda as stipulated from time to time by us.

**“Network Service Provider”** means the provider of mobile phone services.

**“Outlet Operator”** means the assistant dealing with you at an Outlet.

**“Outlet”** means any shop, unit or other retail premises operated by an Agent.

**“Payments”** means money paid to an Agent, for the purchase of an equivalent amount of Mobile Money sums credited to your Account, any such monies thereafter being held in Trust Fund as specified herein.

**“Mobile Money PIN”** means your personal identification number being the secret code you choose to access and operate your MTN Mobile Money Account.

**“Pre-paid Airtime”** means mobile phone calling credit on MTN’s Network.

**“Registration Form”** means the registration form containing registration details and acceptance of these Conditions of Use by you in the form annexed hereto.

**“SIM Card”** means the subscriber identity module which when used with the appropriate Mobile Equipment enables you to use the MOBILE MONEY Services.

**“SMS”** means a short message service consisting of a text message transmitted from one Mobile Phone to another.

**“Tariffs”** means actual charges for use of the MOBILE MONEY Services as published on the MTN Rwanda website.

**“Tariff Guide”** means a catalogue published for the Tariffs payable for the MOBILE MONEY Services, as updated from time to time.

**“Transactions”** means any of the transactions specified in Clause 8.5.

**“Transfer Instructions”** means instructions given via SMS for the transfer of Mobile Money from one Customer to another or any other individual or entity.

**“Trust Fund Account”** means the Bank Account maintained by the Trust Fund Bank into which all Payments are made and held by the Trust Fund bank on behalf of Customers.

**“We”** means MTN Rwandacell Limited

**“User Manual”** means a document describing the MOBILE MONEY System and its use.

**“you”** or **“your”** means the Customer.

## **Registrations**

### **DEFINITION**

Entering certain information in a register, such as about invoices or mail delivered or received.

### **3.2 Manage capacity to handle pressure related to Cash collection and system uploading vis-à-vis to the customer several demands**

#### **Presentation on Cash collection, system uploading and money disbursements**

Cash Collection Process

System uploading and its implications

Upload means to transmit data from a computer to a bulletin board service, mainframe, or network. For example, if you use a personal computer to log on to a network and you want to send files across the network, you must upload the files from your PC to the network

Money disbursement Process

### **3.3. Reconcile transactions handled to avoid any loss**

Introduction to Mobile money reconciliations/Comparison :

Manual Transaction

Electronic transaction

Relevant Rules

Reconciliation Tips and Best practices

### **3.4 Consolidate the daily transactions**

Introduction to Consolidation and reporting:

Journals, Cash book, source documents

Electronique transactions vis-à-vis manual transactions

Daily controls and reconciliations:

Book balance

Relevant checking (eg: checking of transactions IN and OUT )

Exercises on reconciliation