



MOST INNOVATIVE MERCHANT SERVICES SOLUTION

Sponsored by Trust Payments



Airtel Money Pay Uganda by Airtel Uganda and Comviva



for goods and services using Airtel Money instead of exchanging cash. Airtel Money and Airtel Money Pay are powered by Comviva's mobiquity® Money platform.

The Project Explained

The transaction can be initiated either by the merchant or the customer:

Merchant initiated: Merchants can initiate transactions via the Airtel Money menu (SIM Tool Kit or USSD *185#) and then enters the customer's mobile number, transaction amount and secret Airtel Money PIN.

The customer receives the payment request via a

push notification and then, they need to enter their secret Airtel Money PIN to complete the payment. The customer's Airtel Money wallet is debited, and the merchant's Airtel Money wallet is credited. Both the customer and merchant receive a transaction completion SMS, including the transaction ID, the transaction amount, and the merchant ID.

Customer-initiated: The customer dials USSD *185*9# or logs into the My Airtel app and enters the merchant ID, the transaction amount, payment reference like invoice number/purpose (optional) and secret PIN to complete payment. Alternatively, app users can scan the merchant QR Code (scan to pay) which prompts them to enter the transaction amount and secret PIN to complete payment.

'Airtel Money Pay' Key Features:

The service: Airtel Money Pay enables Airtel Money subscribers to pay merchants for goods and services from any mobile phone digitally using Airtel Money. Both the customer and merchant receive a transaction completion SMS (e-receipt). Payments are instant, easy, secure and convenient.

Becoming Airtel Money Pay Merchants: Any merchant with a legitimate business and an Airtel mobile phone connection can become an Airtel Money merchant by completing a merchant application form free-of-cost and providing the necessary documentation. The required documentation is minimal, yet comprehensive

(as it follows all KYC-rules). On successful application, merchants are provided with an Airtel Money mobile wallet and a 7-digit Merchant ID and QR Code which are displayed at merchant outlets. No bank account, security deposit, joining/maintenance fee, or costly POS machine is required. Hence, even the unbanked or informal MSME merchants can start accepting digital payments immediately at no cost.

Back-end: On registration, the mobiquity® platform for every merchant creates an Airtel Money wallet, a virtual mobile wallet (stored value account) linked to the merchant's mobile number and identified by the merchant ID. Merchants receive payment in this mobile wallet.

Airtel Money offers various digital payment services including money transfers, international remittances, airtime/data recharge, utility bill payments, school fee payments, micro loans, transfers between mobile wallets and bank accounts - all done instantly, easily, securely and conveniently through the mobile-phone, anytime, anywhere.

More about the company:

Official website: airtel.co.ug/airtel_money
customerservice@ug.airtel.com

“Airtel Money Pay was a clear category winner because it scored highly against each of the 5 defying criteria...the rapid adoption rates of both merchants and consumers are testament to how it is solving real practical day-to-day issues”

In Uganda, Airtel Money has emerged as a popular mobile money service offering money transfer, airtime recharge and bill payment to financially underserved consumers. Building on its popularity, Airtel Money evolved further and launched merchant payment service Airtel Money Pay to financially include businesses especially MSMEs in the digital economy and create a 'cash-light' Uganda. Airtel Money Pay enables Airtel Money customers to pay merchants

“ Our sponsorship for this category is really really important, because that then absorbs the changes in technology, of consumer buying habits, of loyalty and of the delivery to the end customer. It's important we as an industry absorb that, acknowledge that and actually invest in that. Daniel Holden, CEO of Trust Payments ”

Congratulations to the other finalists

Checkout.com
(Silver Winner)



Premier Technologies (MerchantSuite)
(Silver Winner)

