Airtel Money Pay / Merchant FAQs

1. **What is Airtel Money Pay?**
   Airtel Money Pay is the acceptance of payments for goods and services using Airtel Money.

2. **Who is a Formal Merchant?**
   This is a business entity that accepts payments using Airtel Money. Formal merchants are formally registered, trading, small medium enterprises/businesses that have accepted payments for their goods and services through use of Airtel Money Pay.

3. **What is the difference between Airtel Money pay and the existing sending of mobile money?**
   Airtel Money Pay is a subsidiary of Airtel Money and enables customers to pay for goods and services from their Airtel Money wallet at selected outlets with no extra charges.

4. **Why should I become a Merchant?**
   - Secure Payments.
   - Timely statements.
   - Safe non-proximity payments.
   - Instant and Timely payments.
   - Easy business accountability.
   - Convenient and safe payment.
   - Increase volume of business.
   - Improved customer relationship Management

5. **Who provides the merchant branding?**
   The account manager (field salesperson) will take branding to the customers' premises after the account has been created (e.g stickers, table stands, table tents, etc)

6. **What do I need to become a Formal Merchant?**
   Requirements.
   - Copy of certificate of incorporation/Registration
   - Copy of memorandum & articles of Association, partnership deed, constitution or equivalent
   - Copy of statement of particulars of directors /Form 20/7
   - Copy of Company Form 18/ LC letter
   - Copy of valid trading license or its equivalent
   - Copy of director's national IDs (Ugandans) /Passports (Foreigners)
   - Copy of TIN Certificate

7. **How long will it take to get a merchant code?**
   Once every document is provided, one can get their merchant code within one day.

8. **How will the customer know the Merchant code?**
   After merchant creation and registration, merchant number with serial 07097…. will be assigned to the merchant accompanied by a seven-digit merchant code.

   These will be shared both by email and our field teams.

9. **How many lines can a formal merchant hold?**
   A formal merchant can have as many lines as possible depending on the business structure and need for the lines.

   Note: Any business which needs above 100 lines will be required to get a UCC approval.

10. What is the difference between a master and pseudo line?

- A master line is your main line and can be used for various transactions while a pseudo is non transactional. It simply receives notifications for payments made at a particular till.
- A master line oversees all transactions happening on all the other pseudo while a pseudo line is used to check only balances and transactions.

11. How long will it take for the merchant to receive payments through AM Pay?

The merchant code will work immediately it is registered on Airtel Money. The payments are instantly received. Both the merchant and customer receive an SMS notification to confirm the transaction.

12. How do I liquidate my funds received through Merchant Pay?

There are three primary ways to liquidate your funds from the Airtel Money Pay platform:

a. **Bank Transfer:** You can liquidate your accumulated funds directly to your bank account by submitting a standing order for liquidation. This process usually takes between 24 to 48 hours for the funds to reflect in your bank account. Ensure that your bank details are up to date to avoid any delays.

b. **Pay Subscriber Option:** You can also access your funds using the Pay Subscriber feature, which allows for faster access to your funds at no additional cost. This option is ideal for merchants who need immediate access to their funds without waiting for bank processing times. To make a payment, please dial *185#, Select Float transfer and then select Pay to subscriber.

c. **B2B Option:** Merchants can also pay each other through our b2b or merchant to merchant service. (merchant dials *185*6#)

Note: We recommend formal merchants liquidate funds regularly to their respective banks to maintain liquidity and minimize the risk of delays.

13. How much can a customer pay in one go using Airtel Money Pay?

A customer can pay a maximum of UGX 5M in one transaction.

14. What do I do if I lose my merchant line?

If you lose your registered merchant SIM line, it is essential to act immediately to prevent any unauthorized transactions. You should:

File a Police Report: Visit your local police station and file a report documenting the loss of your SIM line.

Submit a Request for Replacement: Contact your Airtel Money Pay Account Manager and submit a formal request for SIM replacement, along with a copy of the police report. Your account manager will guide you through the replacement process and ensure that the new SIM card is associated with your existing Merchant ID.

Activate the New SIM: Once your new SIM card is issued, it will need to be activated, and the previous SIM will be deactivated to prevent unauthorized use.

15. How secure is Merchant Pay?

Airtel Money Pay is built with security as a top priority. Key security measures include:

PIN and Password Protection: Only you, the merchant, have access to your Merchant Pay account using a PIN and password that should be kept confidential. Transactions can only be authorized if you provide the correct credentials.

SIM Replacement Restrictions: Only the business director or authorized personnel can request a SIM replacement. This minimizes the risk of fraudulent activities if the SIM is lost or stolen.

Controlled Liquidations: Funds can only be liquidated to bank accounts that you, the merchant, have instructed Airtel Money to use. Unauthorized changes to bank details are prevented.

No Reversals: Once a payment has been processed and confirmed, no reversal can be initiated by the customer. This protects merchants from fraudulent reversal requests.

Real-Time Statements: Merchants can access transaction statements in real time through the Airtel Money portal, providing full visibility into all activities.

To have a seamless secure experience, we also encourage you to do the following

- **Password Management:** Ensure you regularly rotate your passwords, at least once every three months, to maintain account security.
- **Use of Business Emails:** Always use your official business email for all communications with Airtel Money Pay to avoid unauthorized access.
- **Unauthorized Access:** If you suspect any unauthorized access to your account, contact Airtel Money Pay support immediately for assistance.

16. How do I check my balance?

To check your balance, Dial *185#, select option 5 (Account management) then select option 1(Check balance) and confirm with PIN. OR log into the online portal with your login ID and password, select enquiries and enter mobile number then submit. Balance will display under wallets.

17. What should I expect after the account has been created?

After account creation, the merchant receives a welcome call and email. A welcome visit and is fully set up/onboarded on the service.

A merchant should receive their sim card and branding materials during the welcome visit.

18. What should I do if a customer's payment does not reflect in my account?

If the payment isn't reflecting, confirm that the customer used the correct merchant code. If the issue persists, contact airtel money pay support with transactional details. We will investigate and resolve the issue within 24-48 hours.

19. What is the process for reversing a transaction?

If one of our customers needs to reverse a transaction paid to your merchant code, we will contact you to approve that request via your registered email address. We request you to respond within 24 hours so that we can provide excellent service to our mutual customers.

20. How do I modify my business details such as email or IP address?

- **Email modification:** Submit a company headed request letter, requesting for change of email address including MSISDN, old email address and new email address. Also share justification for change. Submit to Airtel Money Pay support
- **IP Modification:** Share an email to Airtel Money Pay support using the registered email address with the valid MSISDN.

21. What happens if my self-liquidation fails?

If funds are not reflecting on bank account or if you get an error showing "ambiguous transaction" or "failed at external system" ,Share transaction ID , amount and date of transaction with Airtel Money Pay support team to establish what the issue is and resolve the same.

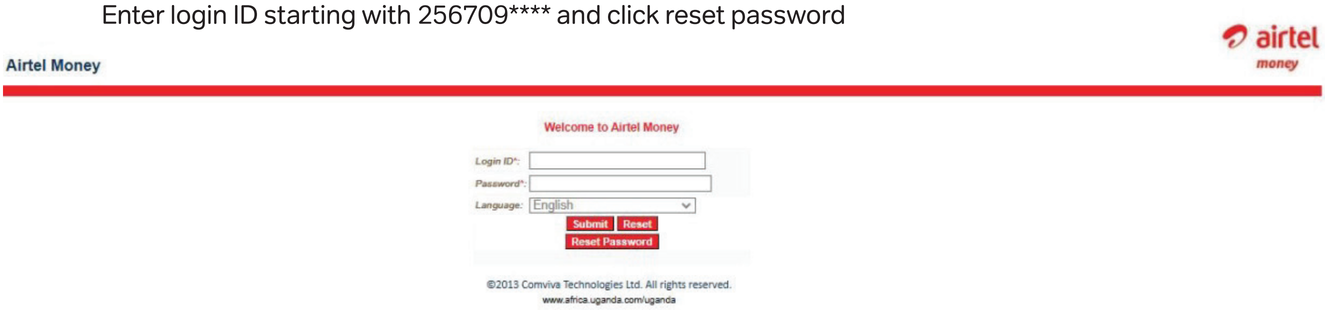
22. How far back can I retrieve a statement for my merchant account on the portal?

You can retrieve statements for up to 60 days by logging into the Airtel Money Pay portal or requesting it via email. However, this must be split into periods of 7 days. If you require records beyond this period, special requests can be made to the support team. If you require records beyond this period, special requests can be made to the support team.

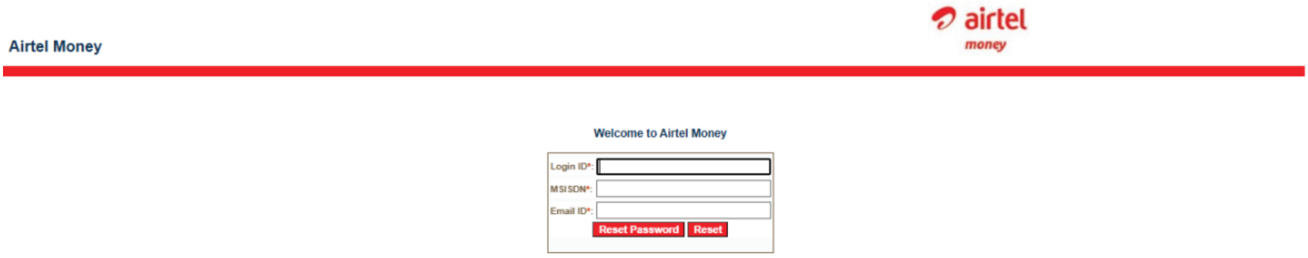
How To Guide

1. To reset password:

Enter login ID starting with 256709**** and click reset password

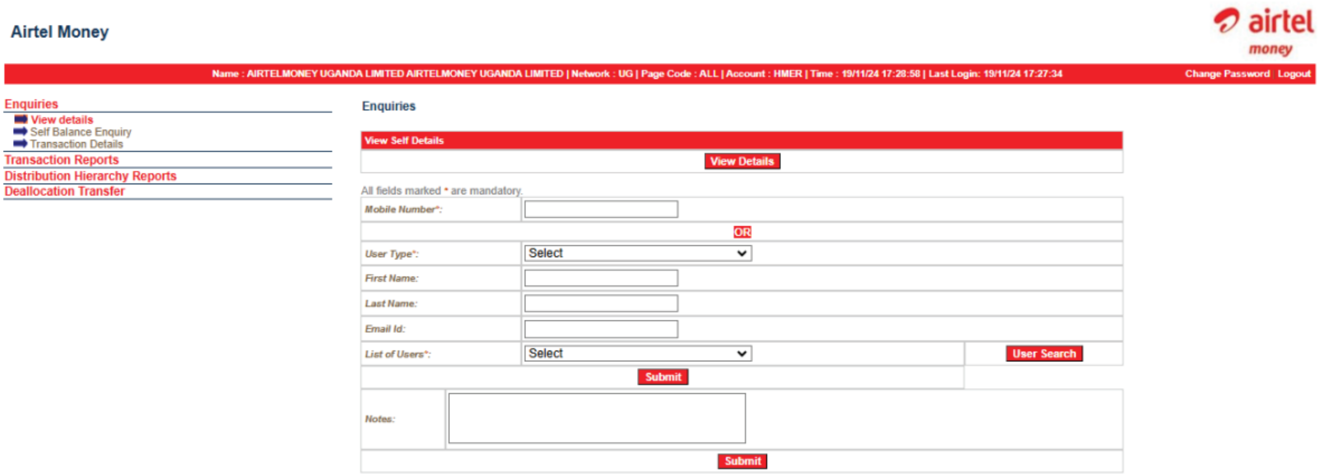


Enter Login ID again, MSISDN and email ID that's registered in the system and click reset password.

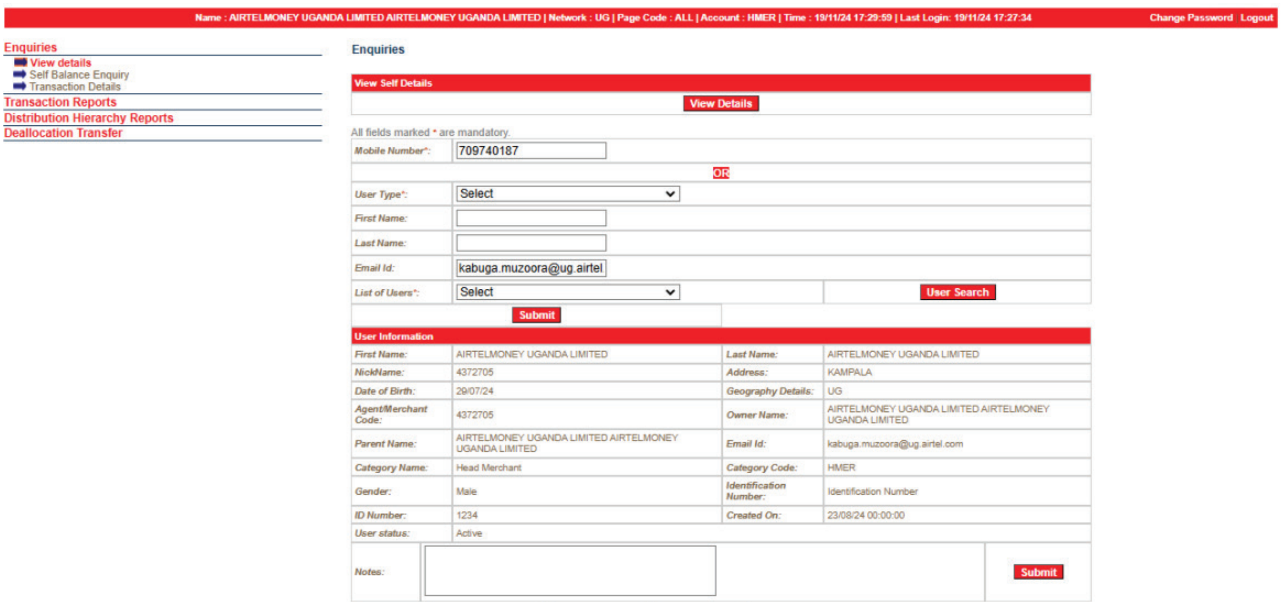


2. To View personal details:

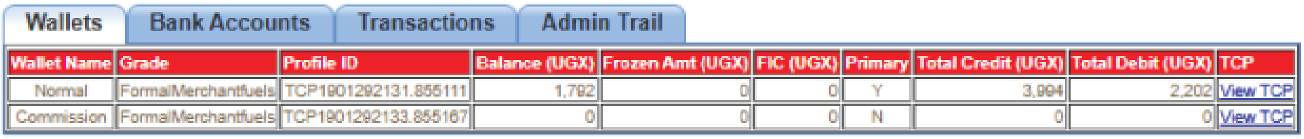
Click Enquiries, enter mobile number starting with 709**** and click submit to view any details about your merchant number as below.



After clicking submit, your registered account details will appear as seen below.

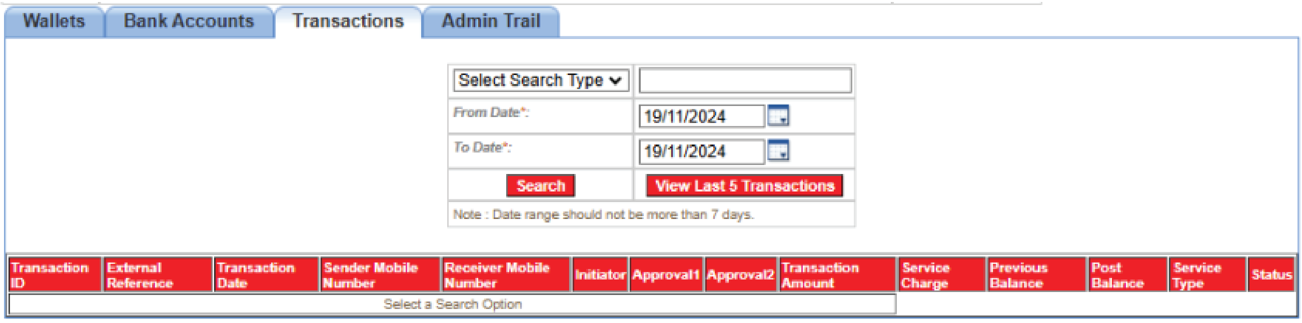


3. **To check your wallet balance.**
Select wallets and see amount under Balance.



Wallet Name	Grade	Profile ID	Balance (UGX)	Frozen Amt (UGX)	FIC (UGX)	Primary	Total Credit (UGX)	Total Debit (UGX)	TCP
Normal	FormalMerchantfuels	TCP1901292131.855111	1,792	0	0	Y	3,994	2,202	View TCP
Commission	FormalMerchantfuels	TCP1901292133.855167	0	0	0	N	0	0	View TCP

4. **To check transaction History**
Click transactions>select dates and search. NOTE: Date range should not be more than 7 days



5. **To transfer funds from Wallet to Bank.**
Click Deallocation Transfer>select linked bank as STANBIC>enter amount (without commas or spaces) >enter ref number (should be alphanumeric) and submit.