

1. Who is a micro/ informal Merchant?

Micro merchants are small, owner operated businesses with either a physical address or that trade on social media and telecommunication platforms as a means of distributing or delivering goods and services. Examples include retail shops (duuka), charcoal sellers, Rolex stalls, small salons, food vendors, boda boda operators, small bar owners, small kiosks, among others.

2. What do I need to become a Micro Merchant?

You only need your Airtel Money–registered line. No extra documents are required.

3. How do I subscribe / Sign up as a business owner?

- Using your Airtel money registered line, dial *185*10*10#>> enter Business name>>, confirm your request for a Business short code >> accept Terms & Conditions >> enter PIN to confirm.
- You will then receive an SMS confirming that the merchant code has been successfully created.

Note: Please use a business name that is easily attributable to you as an individual, preferably one you own or have authority to use.

4. As a small business owner how do I benefit from subscribing to Micro Merchant?

- Easy onboarding that doesn't require any documentation
- Separate Business & Personal Wallet to manage funds
- Receive and Send Payments via USSD/App/QR
- No need to share your personal numbers with customers
- Business Money won't be mixed with personal money
- Payment once done cannot be reversed without the approval of the business owner.

5. How will the customer know the Merchant code?

All merchants will have a **7-digit merchant code displayed** prominently for the customer to see. To pay for services a customer dials *185*9# and then enters the merchant code, the amount to pay and the Mobile Money PIN.

6. As a Micro Merchant, how can I retrieve my Merchant ID in case I have forgotten it? Dial *185*11#

- Select option 3 (Biz Account)
- Select option 3 (Till Manager)
- Select option 4 (check till Number)
- Enter MSISDN / Phone number in this format 7XXXXXXXXXX (don't start with 0)
- Enter PIN (An SMS with the Code mapped to your Number will be sent)

You are also encouraged to download the MyAirtelApp, upon successful onboarding, select the airtel money tab and login with your PIN. At the top of the page, you will be able to see your primary wallet and scroll to the left to see your business wallet. Under your business wallet, you will be able to see business name and Till number.

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

Payments are instant. Both customer and merchant receive SMS confirmations immediately

8. How do I transfer funds from my micro wallet?

You can:

- Pay for goods and services from another merchant.
Dial ***185*11# Option 2** (FREE for both merchants).
- Transfer funds from your business wallet to your main Airtel Money wallet.
Dial ***185*11# Option 1 (My Number)**.
This is free of charge.
- Withdraw from an Airtel Money agent directly from your business wallet.
Dial ***185*11# Option 2 (Agent)**.
Normal withdrawal charges apply.

On the **MyAirtel App**, go to Airtel Money log in scroll left to your business wallet select **“View Wallet Actions.”**

Available options:

To Airtel Money Account

Withdraw from Agent

Payments (Buy Goods)

9. How secure is Micro Merchant Pay?

Micro Merchant pay is a secure service, and transactions are done using your usual Airtel Money PIN. Remember to always keep your PIN safe. Do not share your PIN with anyone.

10. As a micro-Merchant what are my daily limits?

- A transfer limit of UGX 5 million applies.
- A float balance limit of UGX 20 million applies.
- Limits are cumulative across both your business and personal Airtel Money wallet

11. How can I increase my transfer and float balance limits?

To increase transfer and /or float balance limit, a micro merchant is encouraged to upgrade to a formal merchant.

12. Is it possible for the business name to be different from the one registered under your simcard?

Yes, it is possible business name used during the self-onboarding process can be different from the KYC names in which the sim card is registered. However, please use a business name that is easily attributable to you as an individual, preferably one you own or have authority to use

13. Is the service free of charge to both customers and Merchants?

To the Merchant- Customer to merchant transactions are free.

To the Customer- Ordinary Sending money charges **apply in line with existing tariffs**

Merchant to Merchant payment for goods and services has no charge.

For merchant cash out at agent point, ordinary customer withdrawal charges apply.

14. As a micro merchant how do I check my balance?

- Dial *185*11#
- Select option 3 (Biz Account)
- Select option 1 (Check balance)
- **OR Using MyAirtelApp**, select the airtel money tab and login with your PIN. At the top of the page, you will be able to see your primary wallet and scroll to the left to see your business wallet. Under your business wallet, you will be able to see business name and till number and current balance

15. How do I check for my reports?

- Dial *185*11#
- Select option 3 (Biz Account)
- Select option 2 (Check reports)

16. As a businessperson with several branches, do I have to use the same Merchant ID?

As a registered Micro merchant, you add up to 4 additional tills / branch IDs under your merchant ID as a parent till.

- Dial *185*11#
- Select option 3 – Biz account
- Select option 3 – Till Manager
- Select option 1 – New Till

Added number will get its separate Merchant ID.

*** Number to be added should be registered in the same names as the parent ID and should be at zero balance.

17. As a businessperson with several branches, what control measures do I have at my branch tills to avoid the attendant fleecing me of my collected money?

Branch tills / Child tills can only receive payment with notifications confirming customer payment but cannot make any cash out or payments.

Money can only be pulled by the Parent till from the child till / branch till.

- Dial *185*11#
- Select option 1
- Select option 3 – Pull funds from tills and follow prompts.