

# MTN MOMO

## Registration Form - Agent/Merchant



### BUSINESS DETAILS

Registered Business Name: \_\_\_\_\_

Trade No./Business Registration No: \_\_\_\_\_

Trade Name: \_\_\_\_\_

Type of Business: \_\_\_\_\_

Agent/Chana Post/GPS Location: \_\_\_\_\_

### BANK DETAILS

Assigned Bank: \_\_\_\_\_

### PROFILE:

Agent:  Tier 1  Tier 2  Tier 3

Merchant:  Bronze  Bronze (MSIM)  Silver  Gold

Do you have an existing MoMo Merchant/Agent account?  Yes  No

### BUSINESS LOCATION DETAILS

Street Address: \_\_\_\_\_ Suburb/Notable Landmark: \_\_\_\_\_

P. O. Box: \_\_\_\_\_ City: \_\_\_\_\_ Country: \_\_\_\_\_

Email: \_\_\_\_\_ Agent's Contact No: \_\_\_\_\_ Alternative Contact No: \_\_\_\_\_

### BUSINESS OWNER'S DETAILS

Surname: \_\_\_\_\_ First Name(s): \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Email: \_\_\_\_\_ ID Type: \_\_\_\_\_ ID No: \_\_\_\_\_

Source of Funds: \_\_\_\_\_ Mobile No: \_\_\_\_\_ Signature: \_\_\_\_\_

Next of kin: \_\_\_\_\_ Next of Kin's Mobile No: \_\_\_\_\_

### For back office use only

Agent No: .....

Agent SIM Serial: ..... POS No(s): .....

Submitted By: ..... Verified By: ..... Captured By: .....

# MTN MOMO

## Registration Form - Agent Account Handler



### To be completed by Employee

Mr. ( ) Mrs. ( ) Miss. ( ) Dr. ( ) Other ( )

Surname:

First Name:

Maiden Name:

Date of Birth (dd/mm/yyyy):

Place and Country of Birth:

Nationality:

Occupation:

To be completed by employee

### EMPLOYER'S DETAILS

Employer/Agent's Trade Name:

Work Phone No.:

Agent's MTN Momo No:

POS No (if applicable):

Employer's Signature:

### IDENTIFICATION

Passport ( ) Voter ID ( ) Driver's License ( ) National ID ( ) NHIS ID ( )

SSNIT ID ( ) ID Number: Date of Issue  
DD / MM / YYYY

Married ( ) Single ( ) Separated ( ) Divorced ( ) Widowed ( )

### RESIDENTIAL ADDRESS

House No.: Street:

Suburb/Area:

P. O. Box City:

Country:

Email:

Telephone/Fax: Mobile No.:

Account Handler's Signature:

Date:

## Momo Authentication Questions

Please answer any ten (10) questions



1. In which locality were you born?
2. What is your mother's maiden name?
3. What is your mother's first name?
4. In which region did you attend secondary school?
5. In which year did you complete secondary school?
6. In which year did you start secondary school?
7. On which day of the week were you born?
8. Which secondary school did you attend?
9. In which month of the year were you born?
10. What is the first company you worked for after school?
11. What is the colour of the first car you owned?
12. What is your father's first name?
13. How many brothers do you have?
14. How many sisters do you have?
15. What is your date of birth?
16. What is your paternal grandmother's name?
17. What is the date of your first employment?
18. What is the name of your hometown?
19. In which year did you buy your MTN SIM card?
20. What is the name of your favourite local musician?
21. What is your favourite football team?

1. I will be responsible for any financial loss suffered by or through the use of the partner GUI arising from any malpractice or negligence committed directly or indirectly by me or my designate/agents in the course of my duties.
2. In the event of any financial loss committed by ANY of my employees, I voluntarily accept all liabilities.
3. The Merchant and Agent agrees to indemnify MTN from and against all losses, expenses, damages, costs or liability, whether direct or indirect (including, without limitation) legal costs, suffered or incurred as a result of any breach of this Risk Acceptance Form.
4. Merchant and Agent or an entity shall provide one designate responsible for the credentials of the account.
5. Merchant and Agent or an entity shall provide email address, name, photocopy of ID, phone number, house number of designated responsible official for the set up.
6. The main user account shall be restricted to view only whilst all transaction will be done through POS.

That;

Do hereby solemnly acknowledge and accept all responsibilities, for all liabilities that may arise from accessing the MTN Mobile Money Partner GUI via the internet.

(Merchant and Agent - Business Name & Wallet Number)

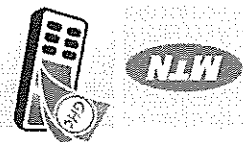
OF (Residential address. Please describe the nearest identifiable landmark)

(Full Name – Owner, Surname first)

I

**RISK ACCEPTANCE FORM - MOBILE MONEY PARTNER GUI ACCESS**

Mobile Money



MobileMoney Limited  
 MTN House, Independence Avenue, Accra.  
 P.O. Box TF281, Trade Fair, La, Accra, Ghana.  
 Tel: +233 (0)24 4300000 Fax: +233 (0)2231974  
 www.mobilemoney.com.gh

**RISK ACCEPTANCE FORM - MOBILE MONEY PARTNER GUI ACCESS**



SCANCOM LIMITED (MTN GHANA)  
P.O. BOX 11 283, LAGBEE, ACCRA, GHANA  
TEL: +233 3021 430000  
FAX: +233 3021 2251071  
WWW.MTN.gh.com

7. Login time restriction shall be applied and set by default to allow access only between 8am and 5pm ( Monday to Friday, and off over the weekend) on daily basis except and until otherwise advised by the Merchant or Agent

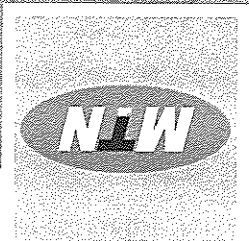
8. Login with OTP shall be enabled to the main account as a standard for all transactions.  
THE CONTENTS OF THIS FORM HAS BEEN READ AND EXPLAINED TO THE HEARING OF THE MERCHANT BY THE MOBILE MONEY TERRITORY CONTROLLER IN A LANGUAGE THAT HE/SHE UNDERSTANDS AND HE/SHE HAS INDICATED BY HIS/HER MARK THAT HE/SHE HAS UNDERSTOOD SAME.

Preferred User Name:

MERCHANT/ AGENT SIGNATURE

AND

DATE

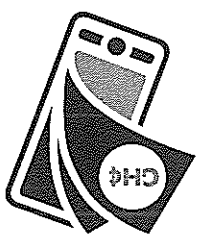


mobilemoney.com.gh

We're good together  
#WeDay4U everywhere you go

Dated this..... Day of ..... 20.....

# MTN Momo Merchant Engagement Agreement



MTN Momo

This Agreement is made this ..... day of ..... 20 .....

BETWEEN

MOBILEMONEY LIMITED, a company incorporated under the laws of the Republic of Ghana with its head office situated at MTN House, Independence Avenue, Ridge Accra, Ghana and whose postal address is P.O. Box TF281, Trade Fair La, Accra (hereinafter referred to as 'the Company') acting per the General Manager and authorized representative, Eli Hini, of the one part;

AND

Name and Address of Merchant.

.....  
.....  
.....  
(hereinafter referred to as 'the Merchant') of the other part.

WHEREAS:

A. The Company is a leading company in Ghana's mobile financial services industry;

B. The Merchant is desirous of using the mobile money service for receiving and making payments for goods and services purchased by or from the Merchant;

C. The Company is committed to a policy of openness and integrity in the conduct of its business;

D. This commitment is based on a fundamental belief that business should be conducted honestly, fairly, ethically and legally;

E. In furtherance of this belief, the Company has formulated the following rules and guidelines for the moral and ethical conduct of Merchants who use the service as a means of receiving or making payments; and

F. This Agreement shall be binding on all Merchants at all times and Merchants shall conduct themselves in a manner which contributes to the highest standards of ethical business practices.

NOW THEREFORE it is agreed as follows:

## 1. INTRODUCTION AND DEFINITIONS

This Agreement is intended to raise and maintain ethical awareness and to act as a guide to the Merchant in all facets of daily business transactions. This Agreement spells out the standard of behavior and the penalties/sanctions for the breach thereof.

For the purposes of this Agreement, the following words shall have the following definitions:

1.1 "Merchant" refers to a natural or legal person that has been approved by the Company to provide services as defined in section 2.

1.2 "Customer" refers to an individual who has opened a personal/non-commercial e-money account with the Company to access e-money products and services such as Bill or merchant-payment etc.

1.3 "Partner Bank" refers to an institution duly authorized to conduct the business of banking and which has partnered with the Company to provide (among other e-money services) a direct link between Customers' Bank and Mobile Money accounts.

1.4 "Electronic Wallet" refers to the electronic account created for the Merchant or a mobile money user on the mobile money platform.

1.5 "Personal Information" refers to information about an identifiable individual or other information that is subject to any privacy law.

1.6 "Goods & Services" refers to all tangible and intangible commercial objects that satisfies people's wants which a business offers legally.

## 2. MOMO MERCHANT SERVICES

2.1 Approved Merchants shall engage in the following approved services:

i. Bill payments

ii. Use of Mobile Money platform to receive payment for goods and services.

iii. Use of Mobile Money platform to make payments for goods and services

iv. Bank Push & Pull

v. Such other services as may be expressly authorized by Mobile Money Limited in writing from time to time.

2.2 Of the services noted above, those which the Company expressly authorizes Merchants to perform will be referred to as the "Momo Merchant Services." Merchant acknowledges and agrees that it will perform all Momo Merchant Services in accordance with all of the terms and conditions of this Agreement.



### 3. TRANSACTION GUIDELINES

Merchant shall follow the below guidelines during each transaction with a Customer:

- 3.1. The Merchant shall ensure that he/she renders courteous, honest and expeditious service to customers who visit his/her outlet for Mobile Money services.
- 3.2. Merchant shall encourage their Customers to pay them via MoMo.
- 3.3. The Merchant shall not charge any Customer for any payment made.
- 3.4. The Merchant shall ensure that all fliers, banners and any other materials provided by the Company are well displayed, visible and clearly communicated to all Customers.
- 3.5. The Merchant shall not use his or her MoMo account for other services different from that which was communicated to the Company during the onboarding process.
- 3.6. The Merchant account shall not be used for any pyramid investment schemes (Ponzi Schemes).
- 3.7. The Merchant account shall not be used for a public funding scheme without the express approval of the Company.
- 3.8. Any Merchant who seeks to use the Merchant account for public investment-scheme or crowd funding shall declare such intention during the account opening process.
- 3.9. The Merchant account shall not be used for any e-currency or cryptocurrency business.

### 4. BRIBERY CORRUPTION AND FRAUD

4.1. The Company has a zero tolerance for bribery, corruption and fraud. Examples of conduct that amount to bribery and corruption and fraud include but not limited to the following:

- 4.1.1. Charging unapproved fees for MoMo transactions.
- 4.1.2. Providing Customer's transaction details and other confidential information to unauthorized third parties.
- 4.1.3. Inducing and misleading Customers to obtain their Mobile Money PIN numbers and other confidential information.
- 4.1.4. Forgery or falsification of Mobile Money documents/records.
- 4.1.5. Engaging in money laundering.

following:

7.2. Conduct that is contrary to this Agreement shall include but not be limited to the

Merchant shall have his/her account blocked and shall be blacklisted. the name and image of the Company and the Mobile Money service into disrepute such a 7.1. Where a Merchant acts contrary to this Agreement and /or in any manner that may bring

hereof:

Merchant further agrees to be subject to the below sanctions in the event of any breach his/her relationship with the Company, by the rules and guidelines provided herein. The By executing this Agreement, the Merchant agrees to be bound, throughout the period of

**7. SANCTIONS**

the case may be.

any part thereof without the written approval of authorized personnel of the Company, as Confidential information other than in connection with the performance of this document or information and know-how disclosed, and shall not disclose to any third party or use The Merchant agrees to hold in confidence all information, documentation, data subscriber

**6. CONFIDENTIALITY**

he/she ceases to be a Merchant of the Company. 5.2. The Merchant shall at all times comply with the rules of this Agreement as updated from time to time and shall perpetually be bound by clauses 4, 5 and 6 herein up to 6 years after

Partner Bank, the Company designated representatives or to the Police. 5.1. The Merchant shall report all suspected cases of money laundering or fraud, relating to customers or other Merchants or third parties having dealings with the Company to the

**5. MONEY LAUNDERING**

Company or any other third party.

unethical, fraudulent and or criminal conduct by a Merchant, Customer, Staff of the report to Mobile Money Limited any knowledge, awareness or suspicion of improper, prosecution where necessary. The Company hereby enjoins all Mobile Money merchants to have their accounts blocked and shall be handed over to the Police for investigation and 4.3. A Merchant who is found to be involved in bribery, corruption and fraud of any kind shall

4.2. The above list is non-exhaustive and shall be updated as and when the need arises.

organization without the express approval of the Company. 4.1.6. Engaging in a business different from the one for which the account is set up for the

e-mail service.

The Company shall provide Merchant with service support- on a dedicated help line and

**8. SUPPORT**

distribution or other rights, loss of goodwill or any similar loss.

7.5.4. Merchant shall have no claim against the Company as compensation for loss of

7.5.3. The Merchant shall immediately return all logistics to the Company where applicable.

and determination made on how to treat the money.

established, the amount shall be withheld until the investigation of the fraud is completed

established, the money will be paid to the Merchant. However, in the event that fraud is

7.5.2. The account balance or the Merchant shall be investigated and where no fraud is

providing Mobile Money Services as a means of payment.

7.5.1. The Merchant shall have their account terminated and shall immediately cease

shall apply:

7.5. Where a Merchant- has his/her account blocked under section 7.1. above, the following

refund all monies lost by the Customer as a result of such fraud.

Mobile Money fraud such a merchant shall be reported to the police and shall be liable to

7.4. Where upon investigations; it is proven that a Merchant has engaged in or assisted in

Police for further investigation and prosecution.

found/suspected to be engaged in fraudulent conduct shall be handed over to the Ghana

7.3. In addition to having their account blocked further to section 7.1. above, merchants

7.2.7. Engaging in e-currency or cryptocurrency business.

or

7.2.6. Engaging public investment schemes, crowd funding and cryptocurrency transactions;

7.2.5. Engaging or assisting in money laundering contrary to section 5 herein;

7.2.4. Receiving or offering bribes contrary to section 4

7.2.3. Disclosing confidential customer details to third party's contrary to section 6 herein;

7.2.2. Conducting false or unauthorized transactions on accounts;

7.2.1. Charging customers unapproved fees;

The Merchant hereby indemnifies the Company against all losses, claims, suits, liability or judgment suffered by the Company including reasonable attorney's fees and cost as a result of the Merchant's negligence or breach or violation of any of the provisions herein.

**12. INDEMNITIES**

Applicable fees and/or commission (where applicable) shall be made known as an addendum to this Agreement.

**11. FEES AND COMMISSIONS**

Merchant understands and agrees that, for questions, comments or complaints it may have regarding the MoMo Merchant Services or any provision of this Agreement, it will contact the Company's Customer Care at the phone number shown in section 8 above.

**10. RIGHTS OF MOMO MERCHANT**

9.3 Where a party is dissatisfied with the decision of the Bank of Ghana, the aggrieved party may seek redress in Court by instituting a legal action.

The Courts

required.

9.2 The Bank of Ghana shall take up all referred unresolved complaints or disputed decisions by Company and act as Arbitrator between the parties and give appropriate directives where

Bank of Ghana

days.

9.1 Agents shall submit their complaints via the channels provided in section 8 above for resolution. Where there is any stalemate or Agent not happy with the feedback from the Company, the Agent shall refer the matter to the Bank of Ghana in writing within five working

Mobile Money Limited

**9. RECOURSE MECHANISM**

General support: mmsupportteam.GH@mtn.com  
Reporting Fraud Incident: MMFraudteam.GH@mtn.com  
Visit MTN Service Center.

Helpline: 100

### 13. POLITICAL NEUTRALITY

The Merchant shall neither say nor do anything to bring the name of the Company into disrepute and shall among other things, ensure that it does not jeopardize the political neutral status of the Company. The Merchant in engaging its representatives and other assigns shall ensure by agreement that such representatives and other assigns do not do or say anything that shall bring the name of the Company into disrepute or jeopardize the politically neutral status of the Company.

### 14. BUSINESS ETHICS

The Merchant, his/her employees and agents shall further in accordance with this Agreement, ensure that business is conducted in a completely ethical and transparent manner while ensuring the maintenance of acceptable standards of both personal and corporate governance so as to benefit all parties and third parties to this agreement.

### 15. TERMINATION

15.1. This Agreement will be valid until the Agreement between the Merchant and the Company is terminated.  
15.1.1. The Merchant may terminate the Agreement by giving the Company at least one (1) day prior written notice.  
15.1.2. The Company may terminate this Agreement at any time, with or without cause or justification, by sending written notice of such termination to the Merchant.  
15.2. In the event this Agreement is terminated for any reason, Merchant will:

15.2.1. Cease acting as a Merchant as of the Termination Date;  
15.2.2. Promptly on the Termination Date halt the use of any trade names, trademarks, domain names, patents, copyrights, trade secrets and/or any other intellectual property rights relating to the Company.  
15.2.3. Immediately cease all use of and deliver or return to the Company all customer information collected by Merchant in the performance of the MoMo Merchant Services, as well as all documents, hardware, software, collateral, signage, equipment or other materials provided to Merchant by the Company no later than seven (7) business days after the Termination Date; and  
15.2.4. Comply with any instructions and/or directions by the Company with respect to deactivating Merchant's electronic wallet Account and/or access to any graphical user interface.

IN WITNESS WHEREOF the parties have hereunto set their hands the day and year first

above written

Signed on behalf of MobileMoneyLimited

Signed by the within named Merchant Ltd by:

Name:.....

Name:.....

Title:.....

Title:.....

Signature:.....

Signature:.....

Date:.....

Date:.....

Witnessed By:.....

Witnessed By:.....

Name:.....

Name:.....

Signature:.....

Signature:.....