

*Send money easily with **MyZaka***

User Guide



*MyZaka is a service open to all Mascom subscribers. To use the service, simply go to your nearest MyZaka Agent (lists are available in Mascom Shops and on-line at www.mascom.bw). The MyZaka service is available in English and Setswana. To subscribe dial *167#. You will have the option of both English and Setswana versions.*

Customer Registration Menu

The Registration Menu allows you to complete the registration process on your own phone. It also enables you to get a MyZaka PIN.

The Registration Menu has only 2 options: Registration and Call Help Line. Once you have obtained a MyZaka PIN your MyZaka menu will change from the Registration Menu to the Transacting Menu.

When a new subscriber is registered, the system randomly generates a three letter Secret Code that is contained in the message confirming the successful registration. The user is urged to keep this code safe. It will be used within any message sent by the system to the user so that the user can be certain the message is a genuine Mobile Money message and not one sent by an unauthorised third party, who might hope (for instance) to persuade the user to enter their PIN code.

To complete your registration and obtain your own MyZaka PIN you should dial *167#, then select Registration on your phone. Then:

- ID number
The ID number field is alphanumeric, i.e., it may contain both letters and numbers, or only letters, or only numbers.
- New MyZaka PIN
You can type in a 5-digit number of your choice. This will be your new MyZaka PIN. You can change your MyZaka PIN whenever you like.
- Re-enter MyZaka PIN (You will be required to re-type the 5-digit number that you entered earlier).

The MyZaka PIN is always 5 digits long. Once you have obtained a MyZaka PIN, your menu will change from the Registration Menu to the Transacting Menu

Customer's Transacting Menu

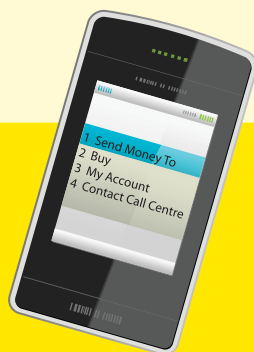
You will only be able to view the Transacting Menu after you have obtained your MyZaka PIN

The Transacting Menu for Mascom MyZaka allows you as a registered user to do several things, such as:

- Send money to anyone!
- Buy airtime for yourself, or for other people,
- Check your MyZaka account balance, view a mini-statement, add or delete favourites (names of people you frequently send money to)
- Change your MyZaka PIN and
- Call the helpline.

The following menu will appear

- 1 *Send Money To*
- 2 *Buy*
- 3 *My Account*
- 4 *Contact Call Centre*
- 5 *Help*



Error Messages

If at any time you attempt to make an invalid (not allowed or not available transaction) you will receive a message explaining what you have tried to do and why it is not possible. Please take heed of these error messages and follow their advice in completing your transaction.

If a selection of '99' is made in response to any menu, it will take the user back to the main menu

1. Send Money To

Before you can use the service, you need credit in your MyZaka account. MyZaka is available at all MyZaka Agents; which includes Mascom Shops and authorised dealers. The following process is followed to purchase MyZaka (note that the transaction is carried out by the Agent):

1. Visit an Agent and request MyZaka purchase
2. Hand over money to be converted to MyZaka
3. The Agent will send your mobile number and the value of the transaction to the MyZaka system.
4. Both you and the Agent will receive SMS confirmation that the transaction is complete and the MyZaka balance in your account is now increased by the value of the purchase.
The Agent's MyZaka balance decreases by the same amount.
Note that this is the only transaction in which no PIN code is needed from the customer.

2. Making a MyZaka Transfer

Registered users are able to send money to anyone! When you, as a registered user, select Send Money To, on your phone, there are 3 options available to you:

- MyZaka User
- Non MyZaka User
- Favourite List

Send Money To – MyZaka User

- You should select this option if the person you are sending the money to is a registered MyZaka user.

Send Money To – Non MyZaka User

- You should select this option if the person you are sending the money to does not have a mobile phone or is not registered on MyZaka Mascom Money.

Send Money To – Favourite List

- For simplicity and also as a way of reducing errors in entering the wrong mobile number, Mascom has made available a 'favourites' option. In much the same way as you use your Contacts list in your mobile phone, you can create entries which contain a name and mobile number for use in MyZaka transactions. This is a totally separate list from your Contacts list, but you are not limited on the number of entries you can store.

Only registered Mascom MyZaka users can be stored in the favourites list. This is because it is only for transactions to registered users that a mobile number is entered. In all other cases, the process followed here is identical to that for transfers to MyZaka users.

- You should select this option if you have previously saved the recipient's name and number as a favourite.
- Mobile numbers that you frequently send money to may be saved as favourites. Only registered users' mobile numbers may be saved as favourites.

3. Send Money To – MyZaka User

You select Send Money To, select Mobile User on your phone, and then follow the prompts:

- A. Mobile Number (the recipient's mobile phone number)
 - B. Amount (the amount of money the registered user wishes to send)
 - C. Reason (optional)
 - D. Confirm (that the information displayed – amount, recipient's mobile number is correct)
 - E. MyZaka PIN – yours
- The MyZaka system will then perform a check to see whether or not the recipient is a registered user.

SCENARIO A: Recipient is a registered user i.e. has a MyZaka account

- If the recipient is a registered user then the MyZaka system will take the money from your MyZaka account and put it directly into the recipient's. Both the sender and recipient will receive notification messages.

SCENARIO B: Recipient is an unregistered user, i.e. does not have a MyZaka account

- If the recipient is an unregistered user, the MyZaka system will ask you to provide a Secret Code, and then the system will generate a Token ID. Both of these are required by the recipient to enable them to withdraw the money from a MyZaka Agent.
- If the recipient is not a registered user, the MyZaka system will advise you that the recipient is not a registered user, and will prompt you to enter:
 - F. Secret Code (any 4-digit figure of the sender's choice)
 - G. Confirm (that the information displayed – amount, recipient's mobile number, and Secret Code – is correct)
 - H. Re-enter MyZaka PIN – the registered user's

You as the sender will get a notification message. Your message will contain the Token ID (an 11-digit figure generated by the MyZaka system) and a reminder to send the secret code to the recipient.

4. *Sending Money to Non MyZaka User*

You should select the option to Send Money To, Non MyZaka User, if the person you are sending money to is not a registered MyZaka Mascom Money user.

Select Send Money To, select Non MyZaka User on your phone, and then follow the prompts:

- A. Amount (the amount of money the registered user wishes to send)
- B. Secret Code (any 4-digit figure of the sender's choice)
- C. Reason (optional)
- D. Confirm (that the information displayed – amount, secret code – is correct)
- E. MyZaka PIN – the registered user's

The sender will receive 2 notification messages.

One of those messages will contain the Token ID (an 11-digit string generated by the MyZaka system) and a reminder to send both the Token ID and the Secret Code to the recipient.

In making a transfer to a recipient on the 'favourites' list, you follow these steps:

- o After choosing to make a transfer, select option 'Favourites'
- o Choose option 1 'Name' if you know the name against which the recipient number is stored or option 2 'Search' if you want to browse through the list to check you have the right recipient
- o Enter the value of the transaction
- o Enter the 'Purpose' of the transaction (optional)
- o After having reviewed the confirmation message, the security code (PIN) is entered as in for a transfer to a MyZaka user.
- o Confirmation messages are sent to both parties involved in the transaction

5. *Buy Opportunities*

It is used to purchase Mascom airtime. There are two options

- A. Mascom Airtime for You
- B. Mascom Airtime to Share

If you want to buy Airtime for the mobile phone you are using:

- A. Select Option 1
- B. Enter the value of Airtime you wish to purchase and
- C. Enter the security code (PIN) to confirm the transaction after reviewing the message specifying what you have elected to do
- D. You will receive a confirmation SMS to show that the Airtime has been credited to your account

If you want to send Airtime to somebody else:

- A. Select Option 2
- B. Enter the value of Airtime you wish to purchase
- C. Enter the number of the mobile phone for which you wish to make a purchase and
- D. Enter the security code (PIN) to confirm the transaction after reviewing the message specifying what you have elected to do
- E. Both you and the person receiving the Airtime will see an SMS with confirmation of the transaction.

Only Mascom subscribers can receive Airtime. They do not need to be registered for MyZaka to receive Airtime. If you select a mobile number outside the Mascom range, you will receive an error message.

6. My Account

The following options are available under 'My account':

- A. Check balance
- B. Mini statement
- C. Manage favourites
- D. Change PIN code

Check Balance

Select Option 1 on the menu. When prompted, enter your MyZaka PIN to ensure nobody else can see your balance. The balance is then displayed in a message that is sent to you

Mini Statement

Select Option 2 on the menu to see a mini statement containing your last 5 transactions. Once again, when prompted, enter your PIN to ensure nobody else can see your account details. The mini statement is displayed in a message that is sent to you.

Manage Favourites

Under this menu choice, you have further choices:

- Add favourite
- Manage favourite
- Delete favourite
- The first option allows the creation of a brand new entry. Under the second option, you can change either the name or the mobile number that you have stored and when you no longer wish to keep a favourite, the third option allows for its deletion. In all cases, the PIN is required before any changes may be made to the system.

Change MyZaka PIN

If you have any reason to suspect that your PIN is no longer private, change it immediately. You will be required to enter your old PIN to confirm your identity followed by the new PIN, which you have to enter twice to ensure it was entered as you wish.

To make a cash withdrawal

There are two types of cash withdrawals:

1. Cash withdrawals made by a MyZaka registered customer
2. All other cash withdrawals

Withdrawals must be made at the premises of a MyZaka Agent.

The process for cash withdrawals by MyZaka registered customers is as follows and is (unless specified) for the Agent to interact with the system:

1. Show the ID with which you were registered to the Agent. The Agent will make a note of this as part of our anti-fraud precautions.
2. Give the Agent your mobile number .
3. Specify the amount of money you wish to withdraw. Allow Cash Out needs to be turned ON before you can receive any requests.
4. The member of staff at the Agent's premises will then enter their security details . If the withdrawal is over a certain value, they may need to get a supervisor's code entered as well.
5. You (the customer) then receive a message on your phone informing you that you have requested a withdrawal and requiring you to enter your PIN to confirm the transaction.
6. Both you and the Agent receive SMS messages to confirm that the transaction has been completed and the MyZaka in your account has been transferred to the account of the Agent.
7. The Agent hands over the money.

If you are not a registered MyZaka customer, the process for withdrawal is as follows:

1. Show an ID (Omang or National passport), which is then recorded by the Agent.
2. Tell the Agent the token number for the transaction you wish to exchange for cash
3. The Agent will hand you the terminal they are using for transactions (usually a mobile phone) for you to enter the Secret Code for the transaction that was generated by the sender of the transfer.
4. The member of staff at the Agent's premises will then enter their security details. If the withdrawal is over a certain value, they may need to get a supervisor's code entered as well.
5. Only the Agent receives a confirmation SMS message in this case that the transaction has been completed.
6. The money is handed over.

The token number is important in this type of withdrawal as it is the only factor that allows the Agent to match the request for a withdrawal with the transfer. It is the responsibility of the sender to ensure that the recipient knows both the token number and the secret code before visiting the Agent for the withdrawal.

Service tariffs

Tariffs for the service are given on the following page. Please consult your MyZaka terms and conditions for customers for more information on tariffs.

Tariffs are deducted automatically for chargeable transactions. If you wish to make a transaction, please ensure that your account balance is sufficient to cover both the value of the transaction and the tariff. You are not allowed credit on your MyZaka account under any circumstances.

Customer Tariffs

- **Customer Registration for MyZaka:** *FREE to Customers.*
- **Loading of Mobile Money into MyZaka Account:** *FREE to Registered Customers.*
- **Cash Withdrawal from MyZaka Account** *(Tariffs to Registered Customers):*

Value of Transaction (BWP)	25-125	126-250	251-500	501-1000	1001-2000	2001-4000
Tariff on Withdrawal (BWP)	6.00	9.00	17.00	26.00	50.00	99.00

- **Transfer of Mobile Money to Registered MyZaka Customers:** *P5.00 per transfer.*
- **Transfer of Mobile Money to Unregistered MyZaka Customers:** *FREE to Recipient (unregistered MyZaka Customer).*

Tariff to Sender (registered MyZaka customer):

Value of Transaction (BWP)	25-125	126-250	251-500	501-1000
Tariff (BWP)	16.00	25.00	35.00	40.00

- **Purchase of Airtime:** *FREE to Customer.*
- **Important Notes:**

- Customers can transfer funds between P25-P1000.
- All customer tariffs and fees will be deducted from the MyZaka account. No other tariffs or fees will be charged by the authorized Agent.
- MyZaka accounts with no transactions during a period of 12 months will be charged with a monthly service fee of P10 until new transactions are performed or the credit balance in the MyZaka account is reduced to zero.
- After registration dial *167# for MyZaka service menu

NB: Tariffs to end-users are VAT inclusive