



► MobiMoney

Client Guide



NEDBANK

Contents

MobiMoney introduction	1
MobiMoney benefits	2
How to get started to use MobiMoney	3
How to get cash from MobiMoney at a Nedbank ATM	5
MobiMoney limits	6
MobiMoney fees	6
Frequently asked questions	7

MobiMoney introduction

What is MobiMoney?



Nedbank MobiMoney is a **wallet-based account** that anyone with:

- An **identity number/passport number** within Namibia, and
- A **cellphone** can open, anywhere in-country.



It's **easy to open** - there's **no paperwork, no queuing** and no need to visit a branch.



Most importantly, it keeps your money **safe**.

Why is MobiMoney useful?



You don't need a regular bank account – it is a **mobile-based facility** to store funds.



You can also **withdraw cash** at any Nedbank ATM, with **no card** required.



There is also **no monthly fee**.
You only pay for certain transactions as you use them.

MobiMoney benefits

There are some great benefits:



You can **receive money** into your MobiMoney account.



You can **withdraw cash** from MobiMoney at any Nedbank ATM.



If you are an existing Nedbank account holder, you can also **top up** MobiMoney through inter-account transfers and vice versa.



You can **buy** prepaid airtime or electricity.



You can **pay bills** e.g. DStv



No monthly management fees – you only pay fees on the transactions done.



How to get started to use MobiMoney

First you need to register.

Step 1

Dial the USSD string (***140*002**#) on your cellphone.

Step 2

Fill in your name, surname and ID/Passport number.

Step 3

Create a 5 digit **PIN**.

Step 4

Receive a confirmation **SMS**.



Your cellphone number is your MobiMoney number.

MobiMoney registration questions:

Q

Do I need a bank account to register for MobiMoney?

A

No. You can register and use MobiMoney without a bank account.

Q

Can I register for or use MobiMoney if I am not a Nedbank client?

A

Yes, you can, even if you're not a Nedbank client.

Q

Is there a registration or sign up fee?

A

No, and there is also no monthly management fee either.

Q

Do I need a minimum balance to register for or use MobiMoney?

A

No, there is no minimum balance required.

How to get cash from MobiMoney at a Nedbank ATM

Step 1

On your **cellphone**:

- Dial the USSD string (***140*002#**) on your cellphone.
- Log in with your PIN.
- Select **“Withdraw at Nedbank ATM”**.

Step 2

You will receive a one-time password (**OTP**).

Step 3

At the **Nedbank ATM**:

- Select **“Cardless transactions”**.
- Then select **“MobiMoney Withdrawal”**.
- Enter your **cellphone number**.
- Enter the **OTP** you received via SMS.
- Enter the **amount** you want to withdraw.
- Select **“Confirm”**.
- Double check the details on the screen.
- Select **“Confirm”**.

Step 4

Your cash is dispensed!

MobiMoney limits

Maximum daily <u>deposit</u> allowed	N\$5,000.00
Maximum daily <u>balance</u> allowed	N\$5,000.00
Daily cash <u>withdrawal</u> allowed	N\$5,000.00

MobiMoney fees

Send Money to ATM / Wallet	N\$0.00 to N\$500 = N\$11.50 N\$ 501 to N\$1,000 = N\$22.00 N\$1,001 to N\$1,500 = N\$29.50 N\$1,501 to N\$5,000 = N\$34.50
ATM withdrawal from Wallet	1 free withdrawal per month, thereafter N\$10.99 per withdrawal
Buy electricity	Free
Buy water	Free
Buy airtime and data	N\$2.10
Bill payments	N\$12.10
Transfer between Nedbank account and Wallet	Free
Receive deposit into Wallet	Free

Frequently asked questions

Q

What devices support MobiMoney?

A

You can use **any phone** (smartphones and feature phones) to register for and use MobiMoney. Simply dial the USSD string (***140*002#**) on your cellphone to register.

Q

Who do I call for help?

A

Call the **Nedbank Contact Centre | 061 295 2222**.

Q

What must I do if I change my cellphone number?

A

Call the **Nedbank Contact Centre | 061 295 2222**.

Q

If my cellphone is lost or stolen, how do I deactivate MobiMoney?

A

Call the **Nedbank Contact Centre | 061 295 2222**.

Q

How do I send money from my Nedbank account to MobiMoney?

A

Option 1

- Log in to **Online Banking** or **Money App (Africa)**.
- Select “**Transact**”.
- Select “**Payment**”.
- Select “**Payment to mobile**”.
- Enter the **amount** you want to send and the **cellphone number** to which you want to send it.

A

Option 2

- Log in to **Online Banking** or **Money App (Africa)**.
- Select “**Transact**”.
- Select “**Transfer**”.
- Select MobiMoney account.
- Select “**to**” or “**from**” account depending on whether you wish to transfer to or from it.

Q

Can I make multiple transfers to one cellphone number in one day?

A

Yes, you can make multiple MobiMoney transfers to the same number in a day, as long as you do not exceed the daily limit.

Q

How do I buy airtime or electricity?

A

- Dial the USSD string (***140*002#**) on your cellphone.
- Log in with your **PIN**.
- Select “**Buy**”.
- When you select airtime or electricity, you will be asked to enter the **amount** and **cellphone or meter number** you want to buy for.
- Confirm the purchase to complete the process.

Q

How do I pay bills?

A

- Dial the USSD string (***140*002#**) on your cellphone.
- Log in with your **PIN**.
- Select **“Pay Bills”**.
- You will be asked to enter the details manually or select from the already loaded options. Enter the **amount**.
- Confirm the purchase to complete the process.

Q

Can I view my previous transactions?

A

Yes, you can.

- Dial the USSD string (***140*002#**) on your cellphone.
- Log in with your **PIN**.
- Select **“Statement”** to view your previous transactions.

Q

Can I transfer money to an international cellphone number using MobiMoney?

A

No, you can only transfer money to a local country cellphone number.

Q

Can my MobiMoney wallet-account go dormant?

A

Yes, if the wallet-account has not been utilised in 6 months, a dormancy status will be uploaded against it.

Q

Can I set up a recurring or future-dated transfer?

A

No, to keep costs as low as possible, these services are not available for MobiMoney.

Disclosure

- Please keep your Pin and cellphones safe.
- If you experience any issues please contact the Nedbank Contact Centre on 061 295 2222.
- Funds in your MobiMoney account do not earn interest. MobiMoney is not a savings account or investment instrument.
- Funds in your MobiMoney account will be redeemed at par value (less any fees paid).
- Funds in your MobiMoney account are not deemed to be a deposit within the meaning of the Banking Institution Act 1998 (Act No.2 of 1998), as amended, and is not subject to deposit protection.

**Customer Contact Centre +264 61 295 2222 | serviceplus@nedbank.com.na
www.nedbank.com.na**

Nedbank Namibia Limited Reg No 73/04561.
Authorised financial services and registered credit provider.