Mobile Money Quality of Service

12 May 2022

MTN

y'ello

01 Digital Financial Services at MTN Uganda

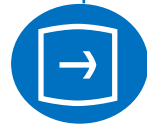**Mobile money** was first introduced in **2009** by MTN Uganda with basic service- P2P & Airtime

2009

Bill Payments integrations launched with aggregators

2011

Regional Remittances launched with Partners in Kenya & Rwanda

2015

Savings and Lending launched with NCBA - **Mokash**

2016

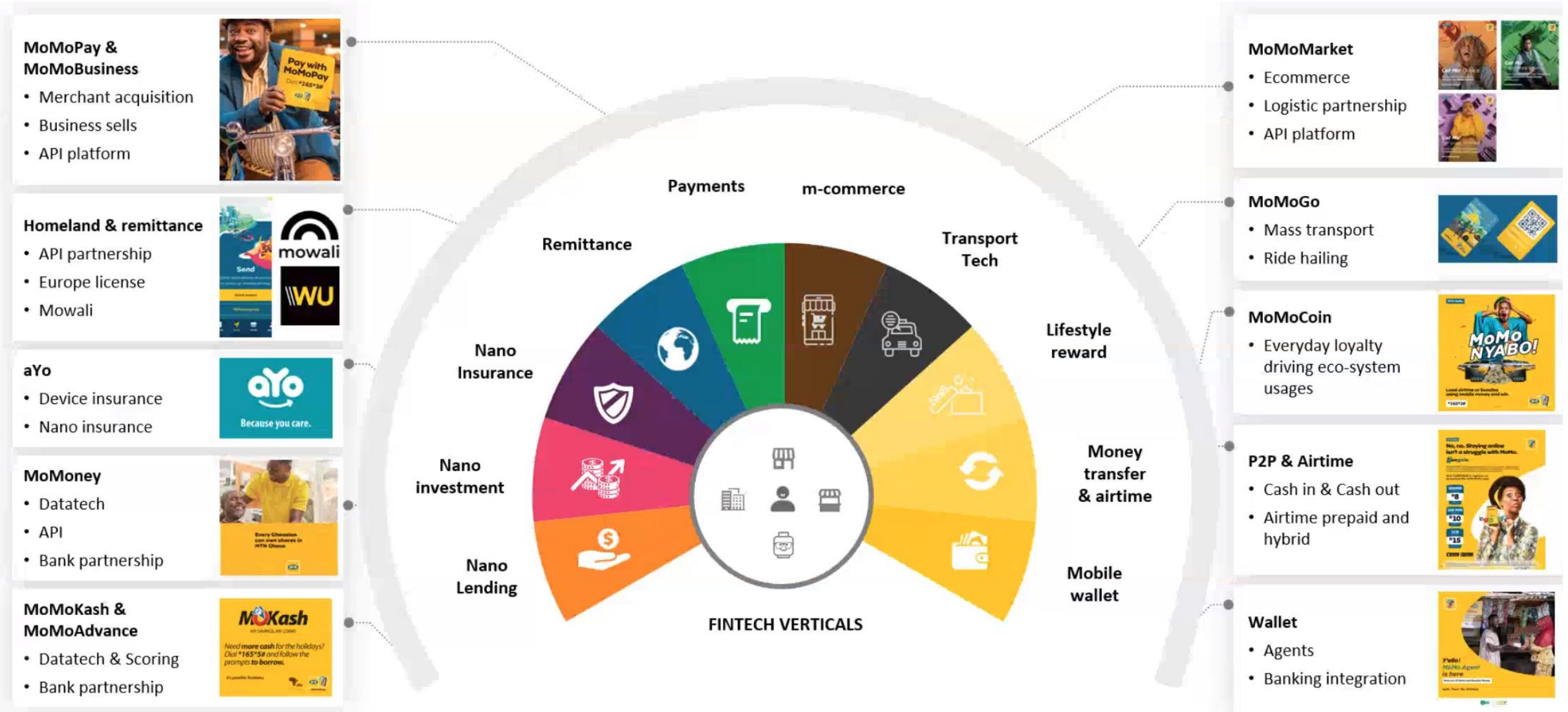**Interoperability** launched between MTN, Airtel , UTL & Africell

2018

Merchant Payments launched - **MoMoPay**

2019

Digital financial services (DFS): *Financial products and services provided at* **MTN** *include:*

MoMoPay & MoMoBusiness
- Merchant acquisition
- Business sells
- API platform

Homeland & remittance
- API partnership
- Europe license
- Mowali

aYo
- Device insurance
- Nano insurance

MoMoney
- Datatech
- API
- Bank partnership

MoMoKash & MoMoAdvance
- Datatech & Scoring
- Bank partnership

MoMoMarket
- Ecommerce
- Logistic partnership
- API platform

MoMoGo
- Mass transport
- Ride hailing

MoMoCoin
- Everyday loyalty driving eco-system usages

P2P & Airtime
- Cash in & Cash out
- Airtime prepaid and hybrid

Wallet
- Agents
- Banking integration

FINTECH VERTICALS: Payments, m-commerce, Transport Tech, Lifestyle reward, Money transfer & airtime, Mobile wallet, Nano Lending, Nano investment, Nano Insurance, Remittance

DFS use case types: P2P, P2B, B2P, B2B, G2P, P2G, B2G, and non-transactional DFS *(e.g. Checking balances in a bank account via a mobile phone or MoMo balances.)*

MTN Mobile Money Access Channels : *MoMo App*
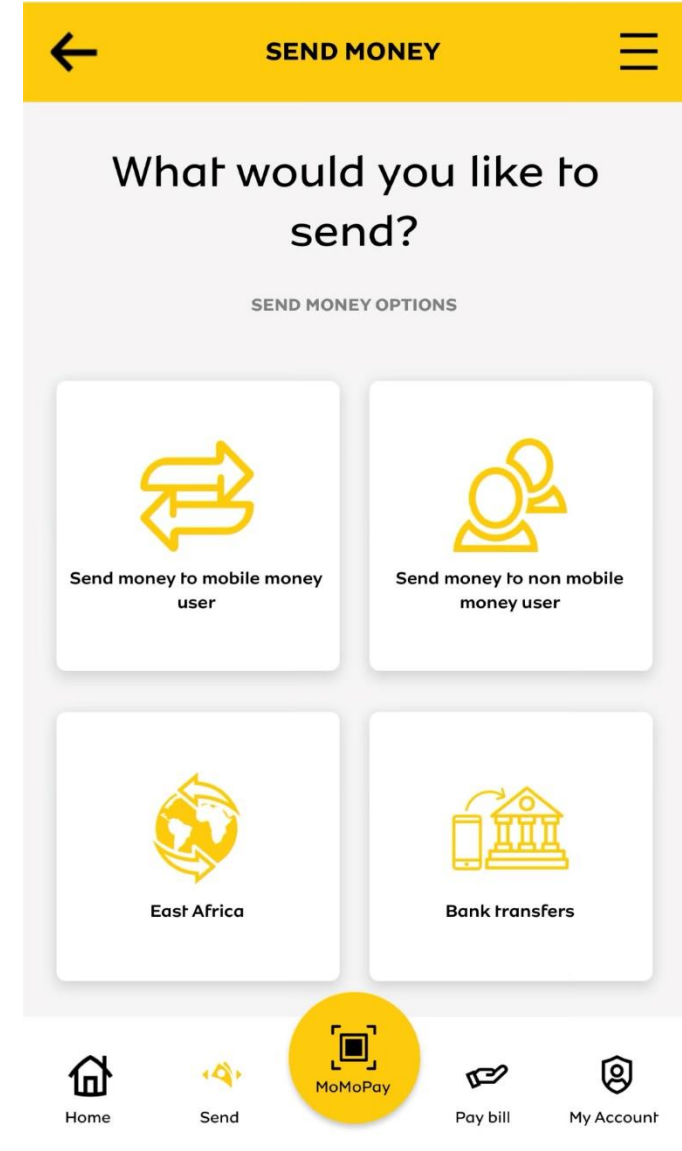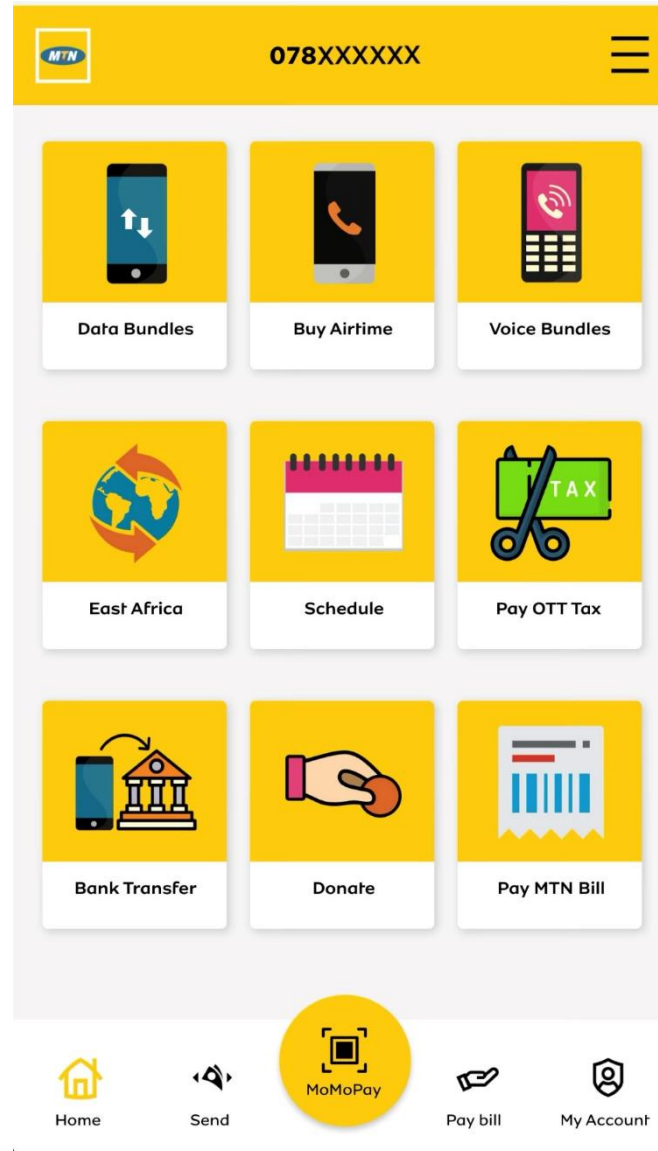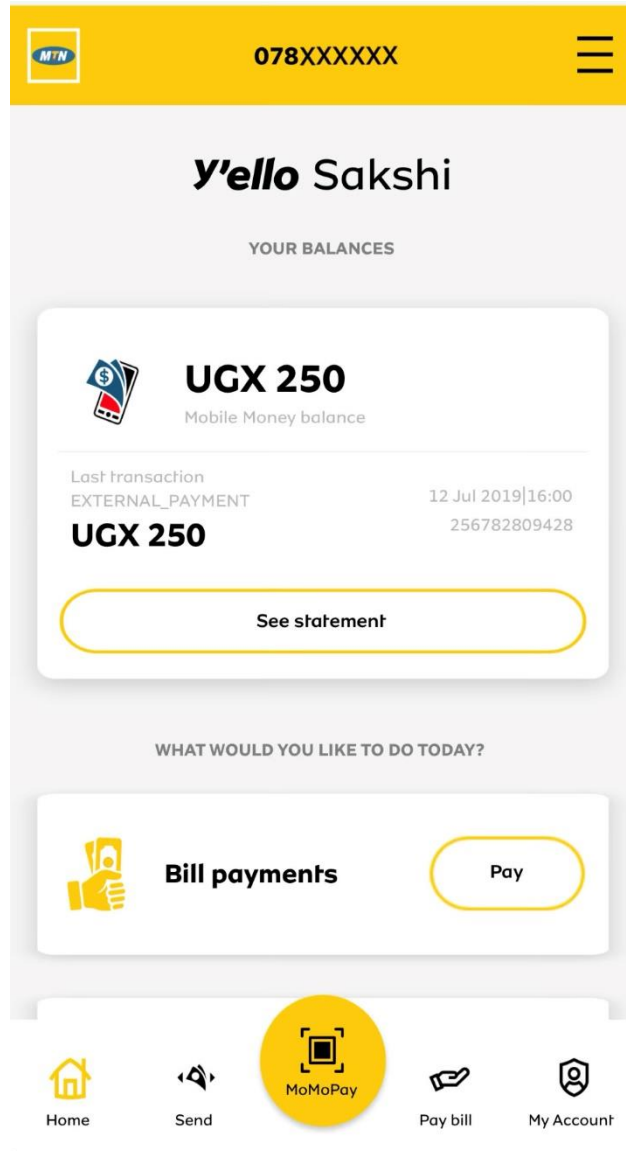
MTN Mobile Money Access Channels: USSD codes *(*165#)*

MTN Mobile Money:
1) Send Money
2) Airtime & Bundles
3) MomoPay
4) Payments
5) Savings & Loans
6) Financial Services
7) Withdraw Money
8) My Account

Dismiss   **Reply**

Payments
1) Utilities
2) Pay TV
3) School Fees
4) Goods & Services
5) Fees & Taxes
6) Lotto & Sports Betting
7) Music & Video
0) Back
00) Next

Dismiss   **Reply**

Savings & Loans
1) MoKash
2) MTN Depo
3) MoMo Advance
4) clinicPesa
5) MoSente
6) MKOPA Loan
7) XENO Investment
8) Pay For A Friend
0) Back

Dismiss   **Reply**

Financial Services
1) Bank Deposit
2) Bank Withdrawal
3) SACCO
4) Pension schemes
5) MTN MoMocard
6) Uganda Securities Exchange
0) Back

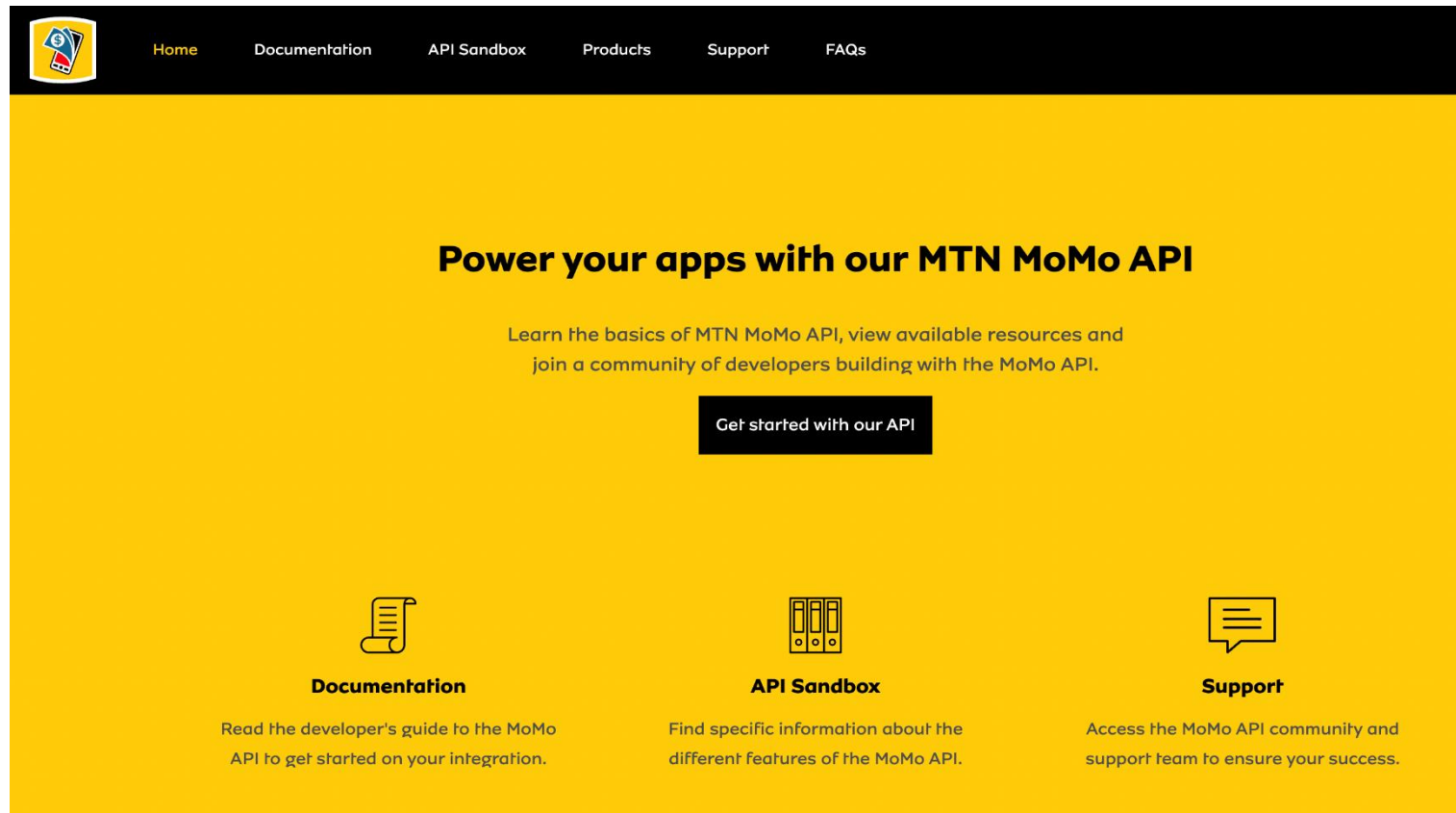**Dismiss**   **Reply**

Cont..

MTN has exposed a **partner portal** which offers bulk payments functionalities. This is used by Government entities and private sectors to make Bulk payments - covid relief funds payments, elderly funds, refugees etc

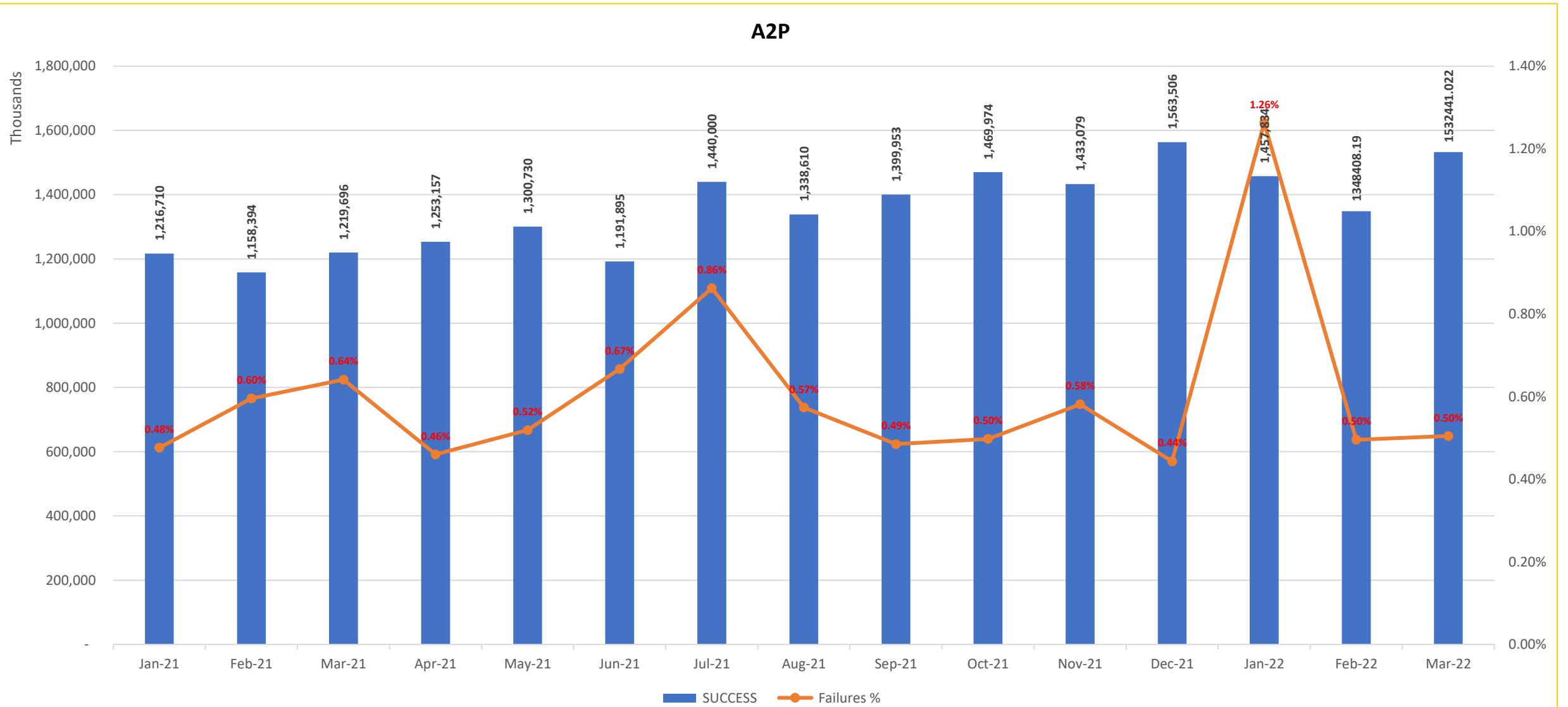**MTN** has further exposed APIs to support businesses across the globe. https://momodeveloper.mtn.com/

02 Mobile Money SMS, USSD Availability & Network Uptime

- Quality of Digital Financial Services at MTN

MTN

Traffic | A2P Success Rate

A2P

Traffic | A2P Failures

TOP USER ERRORS

Legend:
- Absent Subscriber for SM - IMSI Detach
- Absent Subscriber for SM - Restricted Area
- SM Delivery Fail - Equipment Protocol Err
- SM Delivery Fail - Memory Capacity Exceeded
- Call Barred
- Unknown Subscriber
- Stack/Sig Error Map Unrecognised Transaction ID
- Absent Subscriber for SM - Busy Subscriber
- Tele Service Not Provisioned

TOP NETWORK ERRORS

Legend:
- HLR/MSC Timeout
- Stack/Sig Error Map User Resource Limitation
- MAP P Abort
- SM Delivery Fail - EQuipmet Not SM-Supported
- Timeout at SRI
- Facility Not Supported

Traffic | USSD Availability

USSD Success Rate
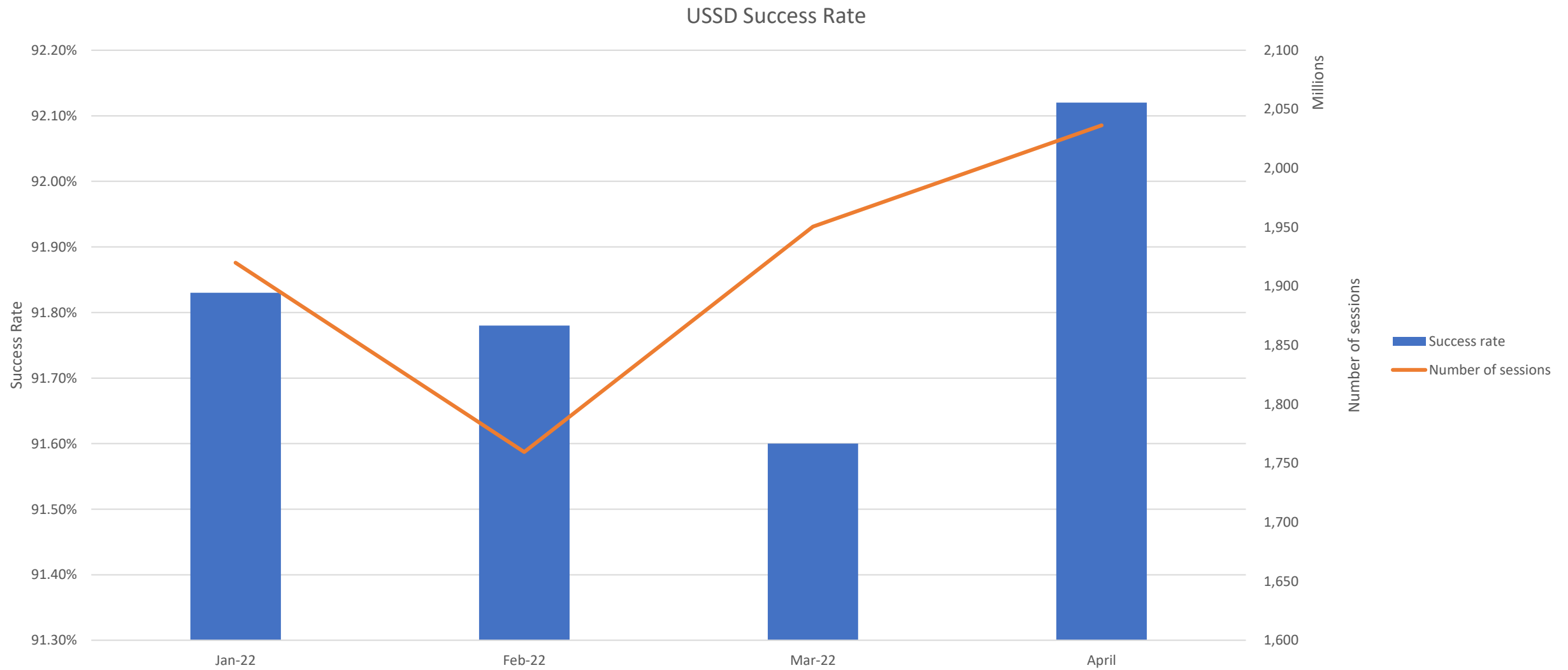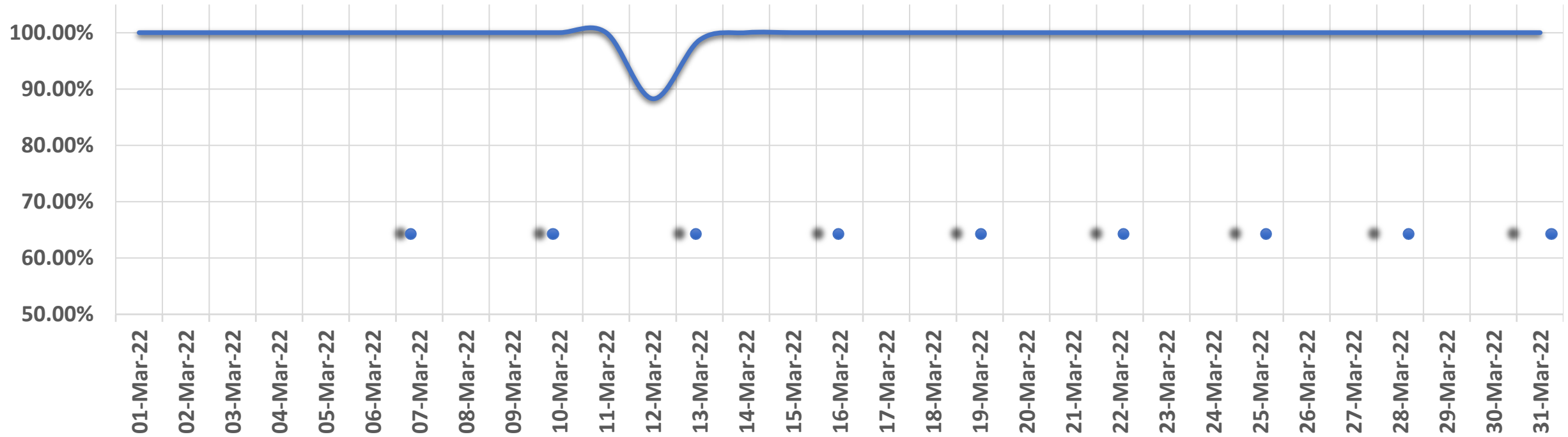
Mobile Money Customer Experience - Forecast

Actual	Actual	Actual	KPI	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	EOY
Jan-22	Feb-22	Mar-22		Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22	Target
100%	100%	100%	Overall System Availability	99.99%	99.99%	99.99%	99.99%	99.99%	99.99%	99.99%	99.99%	99.99%	99.99%
100%	100%	100%	Cash In, Service Availability	99.99%	99.99%	99.99%	99.99%	99.99%	99.99%	99.99%	99.99%	99.99%	99.99%
100%	100%	100%	Cash Out, Service Availability	99.99%	99.99%	99.99%	99.99%	99.99%	99.99%	99.99%	99.99%	99.99%	99.99%
100%	100%	100%	Transfer, Service Availability	99.99%	99.99%	99.99%	99.99%	99.99%	99.99%	99.99%	99.99%	99.99%	99.99%
100%	100%	100%	GetFri (financial Resource indicator) Service Availability	99.99%	99.99%	99.99%	99.99%	99.99%	99.99%	99.99%	99.99%	99.99%	99.99%
100%	100%	100%	Application Availability	99.99%	99.99%	99.99%	99.99%	99.99%	99.99%	99.99%	99.99%	99.99%	99.99%
100%	100%	100%	Successful Maintenance Changes	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
100%	100%	100%	Maintenance Changes implemented	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
100%	100%	100%	Response/Turnaround time	99%	99%	99%	99%	99%	99%	99%	99%	99%	99%
100%	100%	100%	Restoration/Turnaround time	99%	99%	99%	99%	99%	99%	99%	99%	99%	99%
100%	100%	100%	MS SLA Compliance	97%	97%	97%	97%	97%	97%	97%	97%	97%	97%
100%	100%	100%	Asset inventory management	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
100%	100%	100%	Configuration backups	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
0.013sec	0.013sec	0.013sec	API services response times	0.2 sec	0.2 sec	0.2 sec	0.2 sec	0.2 sec	0.2 sec	0.2 sec	0.2 sec	0.2 sec	0.2 sec
100%	100%	100%	Capacity Monitoring	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Traffic | Network Uptime

Network Availability
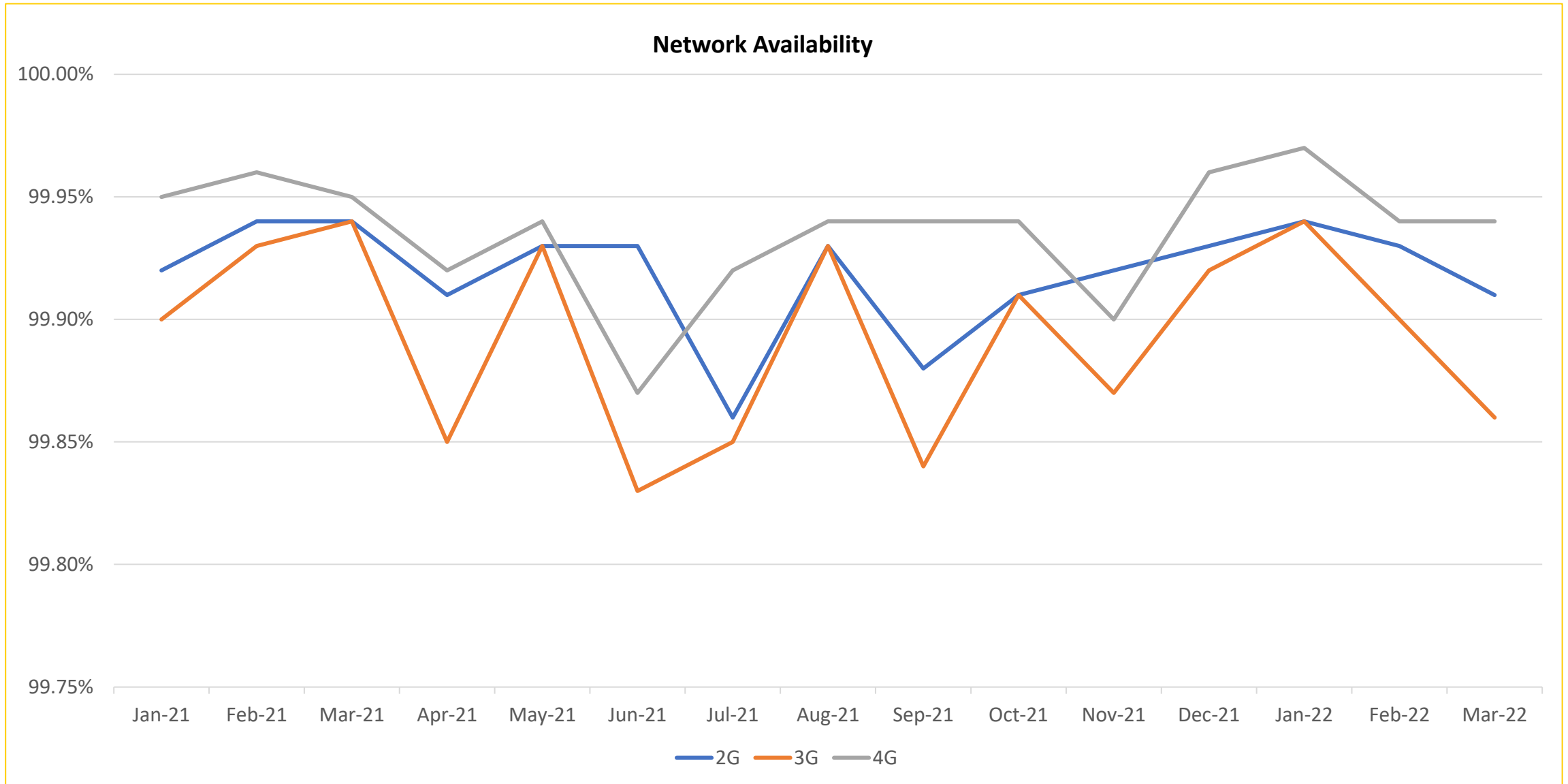
Traffic | Network Congestion

CONGESTION
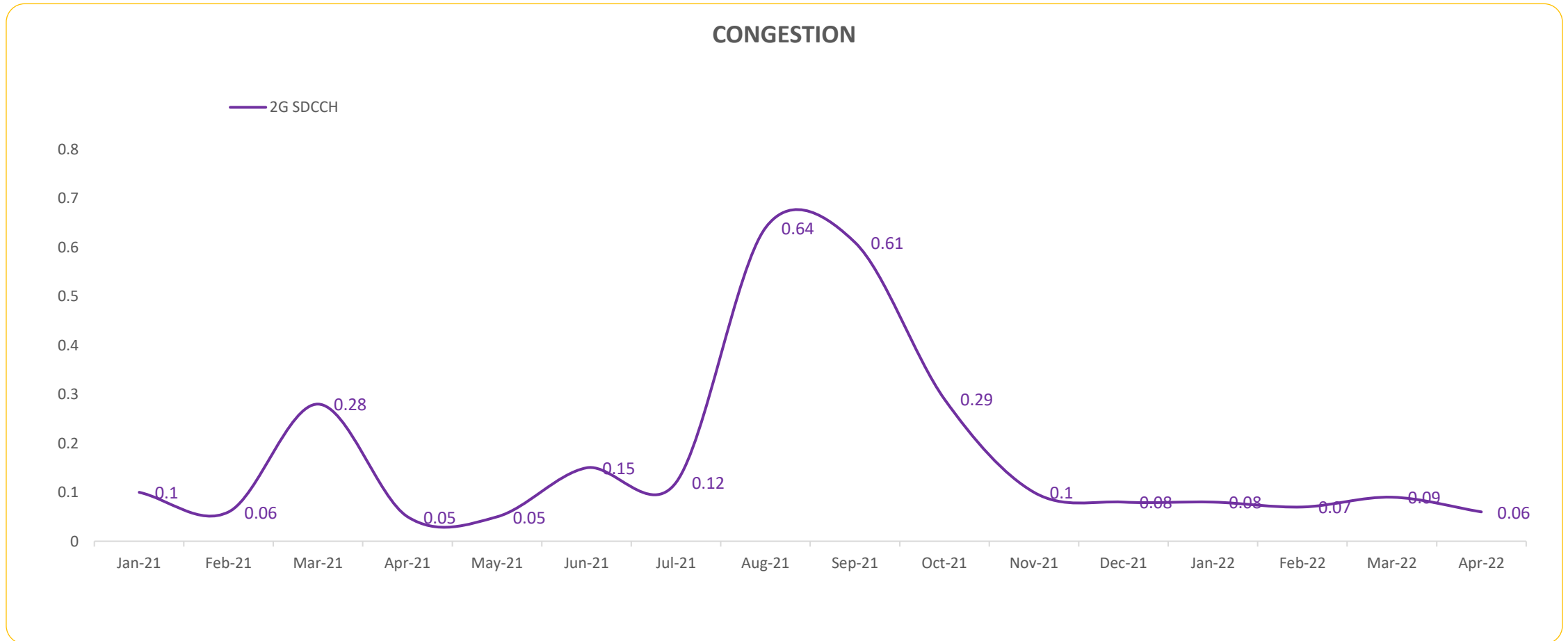
03 Conclusion

MTN

The fast growing and competitive development of the digital financial services (DFS) market in Uganda had two main enablers: Uganda Communications Commission and Bank of Uganda's facilitating role in carefully balancing the need to ensure adequate supervision while avoiding stifling the market; and the industry-led interoperability arrangements. The presence of a thriving and highly competitive mobile telecommunications sector and significant early investments in customer awareness and agent networks also contributed to successful development of DFS in the country.

There room to improve the quality of service and experience for DFS with standardised metrics that can be used across the board by all DFS providers to measure the service quality.