



Hubtel POS Business Starter Kit

Introducing a Single Mobile Money Business Account across All Networks



This Starter Kit contains all you need to know to start accepting payments from all networks.

What is Hubtel POS and how does it work?

Hubtel Point of Sale (Hubtel POS) is a mobile retail software with a web management dashboard. Hubtel POS enables your business to accept payments from mobile money wallets across all networks.

By simply registering for an account and setting up your sales point(s), you are ready to accept payments which get settled the following day.

How do I get started?

To setup your mobile money Business Account, you will have to follow 3 simple steps;

1

Sign up for free

Visit <https://apps.hubtel.com/pos> and click “Sign up” to create your mobile money Business Account. Click on “POS” to continue to your Business Account.

2

Set up your business

Verify your business by providing business registration documents and proof of identity of the business owner or a director. Set up your sales employees and enable their access to collect payments.

3

Start Accepting payments

Receive payments for all purchases using the mobile App or USSD.

How do I process/receive payments?

From the app on a smartphone



Download the Hubtel POS app from



Payment initiated by Business Owner or Sales Employee

1. Log-in to mobile App with your details i.e. phone number and PIN.
2. Enter the amount to be received from customer.
3. Select mobile money payment option.
4. Enter customer phone number and send prompt.
5. Confirm payment and send receipt.



Using USSD from any phone

Every registered business gets a unique 4 digit Merchant Code eg. 8658 that allows them to receive payments via USSD.

Payment initiated by Business Owner or Sales Employee

1. Dial *713***Merchant Code**#
2. Select option 1 to receive payments.
3. Enter amount to be paid by customer.
4. Enter reference.
5. Enter customer's phone number and confirm.
6. **For MTN & Airtel Customers:** Customer receives authorization prompt to enter their PIN and confirmation.
For Tigo Customers: Customer receives SMS from Tigo with instructions to complete the payment.
For Vodafone Customers: Customer must generate a 6 digit voucher and provide code to Sales Employee to complete payment.
7. Customer receives SMS receipt of transaction.
8. Business Owner/Sales Employee receives SMS notification of transaction.

Payment initiated by Customer

1. Customer dials *713***Merchant Code**#
2. Customer enters amount to be paid and confirms payment.
3. Customer receives authorization prompt to enter their PIN and confirms payment.
4. Customer receives receipt of transaction.

What are the fees charged?

Customer payments are processed and settled at standard mobile money withdrawal fees starting as low as 1%. You may decide and set your account to absorb this fee or pass it on to your customers.

How do I get my money?

All payments collected into your Business Account in a day can be transferred the next day to your authorized mobile money account or bank account with any bank in Ghana at no additional fee.

How different is Hubtel POS from others?



No Special SIM Required

Use your existing active phone number.



Track All Receipts in Real-time

Get instant reporting on each payment.



Smartphone or Not; No Wahala

Use on iOS, Android or dial *713*MerchantCode# from any phone.



Add and Manage Employees

Set-up sales employees to accept payment on your behalf.

What additional features are on Hubtel POS?

Hubtel POS Business Account also enables you to earn additional income as commissions on transactions on everyday utility services such as;



MTN Airtime Top up
4% Commission



Vodafone Airtime Top up
4% Commission



Airtel Airtime Top up
4% Commission



Tigo Airtime Top up
4% Commission



Glo Airtime Top up
4% Commission



Busy Data Bundles
6% Commission



Surflin Data Bundles
6% Commission



DStv Subscription
1% Commission



GOtv Subscription
1% Commission



TV Licence
1% Commission

About Hubtel

Hubtel is Ghana's leading mobile value-added aggregation and payments platform. Hubtel is founded on the belief that Africa will be a better place when businesses make customers happy.

Since 2005, we have led the deployment of several highly useful mobile technology solutions for over 40,000 businesses. Our work enables businesses to serve customers, improve communication, manage payments and grow customer satisfaction.

Our applications are the most available and affordable customer service tools for businesses to connect and engage with customers.



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Contacting Us & Getting Help

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