**Messages**

**Nov 30, 2013**

Control:

1. **Reminder (sent daily or weekly):** *“{Name}, remember to save XX or more today (this week) to earn 1.1% daily interest. Sambaza \*140\*XX\*Phone to save”*
2. **Upon receipt of airtime:** *“You saved XX. You need to save YY more to receive interest. Your balance is ZZ. Keep saving with \*140\*XX\*Phone to save”*
3. **Upon receipt of sufficient airtime for match:** *“You saved XX. You earned 1.1% interest! QQ was deposited into your account. Your balance is ZZ.”*

Lottery:

1. **Reminder (sent daily or weekly):** *“{Name}, remember to buy your ticket today (this week) by saving XX. Sambaza \*140\*XX\*Phone to save”*
2. **Upon receipt of airtime:** *“You saved XX. You need to save YY more to buy your ticket. Your balance is ZZ. Keep saving with \*140\*XX\*Phone to save”*
3. **Upon receipt of sufficient airtime for ticket:** *“You saved XX. You purchased your ticket. Your lucky numbers are AA-BB. Your balance is ZZ.”*

Lottery + regret:

1. **Reminder (sent daily or weekly):** *“{Name}, your lucky numbers today (this week) are AA-BB. Keep them by saving XX. Sambaza \*140\*XX\*Phone to save”*
2. **Upon receipt of airtime:** *“You saved XX. You need to save YY more to keep your ticket. Your balance is ZZ. Keep saving with \*140\*XX\*Phone to save”*
3. **Upon receipt of sufficient airtime for ticket:** *“You saved XX. You purchased your ticket. Your lucky numbers are AA-BB. Your balance is ZZ.”*

Lottery Administration (for both groups):

1. **Winning numbers (sent daily or weekly):** *“Yesterday’s (last week’s) lucky numbers were CC-DD. Winners receive PPP Ksh. Save today (this week) to play again!”*
2. **Winners:** *“Your lucky numbers were AA-BB. Congratulations! You won PPP Ksh! Win again today (this week) by saving.”*
3. **Losers:** *“Your lucky numbers were AA-BB. You did not win. Try again today (this week) by saving.”*
4. **Losers + regret:** *“Your lucky numbers were AA-BB. You would have won, but you did not save enough to buy your ticket! Don’t miss you again, save to play.”*
5. **Insufficient airtime:** *“You did not save enough to play this week. You could have won PPP Ksh. Win today (this week) by saving.”*

Other:

1. **Upon receipt of an incoming SMS:** *“Your balance is ZZ. Save YY to buy your ticket (reach your match) OR You have reached your goal today (this week). Save more, Sambaza \*140\*XX\*Phone.”*
2. **Upon receipt of airtime from unknown number:** *“This number is not known in the system. What is your standard phone number (10-digits)?”*
   1. **If reply is not understood (return airtime via Sambaza):** *“This is not a valid response. We are returning your airtime. Please save using your phone only. Call Phone for help.”*