



# USER MANUAL

Mobile money customer's user guide

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## Afghan Besim Mobile Money (My Money) introduction

Afghan Besim Mobile Money (My Money) handles all your cash management needs from your mobile phone, including creating a Wallet, performing instant person-to-person cash transfers, paying your bills and so much more.

Dealing with money has never been safer. It's so easy, it's simply irresistible!  
The service allows you to perform cash deposit, cash withdrawal, transfer money to your friends & family, top up Afghan Wireless cellphone airtime, make payment for goods/services and receive your salary anytime and anywhere.

Afghan Besim Mobile Money services are available on authorized My Money agents or merchants throughout Afghanistan.

Register today at any authorized My Money agent throughout Afghanistan and experience the speed and convenience that this service offers. For the list of Agents locations please visit [www.money.af](http://www.money.af).

### Important points:

- Registering for My Money is absolutely FREE!
- It is quick and easy to register for My Money.

- My Money works with all mobile phones no matter what make or model.
- Just visit nearest My Money agent.

#### Registration requirements:

1. To be at least 18 years old at the time of registration.
  2. Identification documents:
    - Tazkara/ National Identity Card
    - Valid Passport & Visa
    - Valid Driving license
  3. AWCC SIM-CARD/phone.
  4. Completed registration form.
  5. Two recent photographs.
  6. Finger print.
  7. You can also authorize your family members in your account a maximum of two people can utilized My Money account. Your nominee should also possess all documents.
- Visit nearest authorized My Money agent fill the registration form and get registered

**My Money service is fast, secure, convenient, easy and reliable.**

## USSD self-service menu

Afghan Besim Mobile Money provides you self-services option "USSD menu". You can access this option 24/7 for free through your AWCC mobile phones.

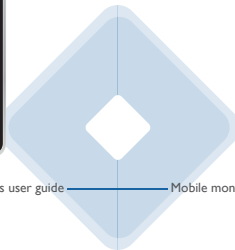
This option allows you to control and manage your M-Wallet through your mobile phones any time anywhere.

To access My Money USSD main menu service you need to dial \*222# and follow up below instructions from AWCC phones.



## USSD Language Selection

To access Language menu you need to send "3"

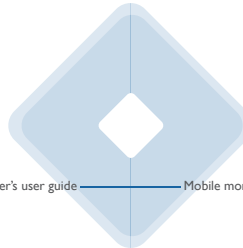
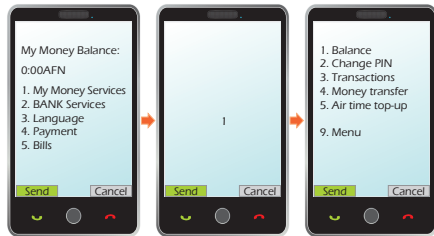


## USSD Language Selection



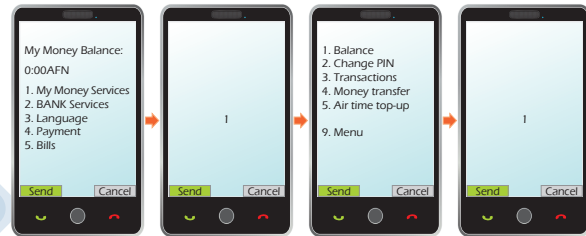
## My Money Services

To access My Money services menu you need to send "1"

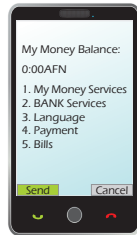


## Account Balance

To access My Money balance menu you need to send "1"



## Account Balance

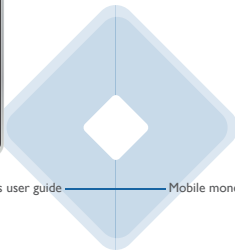
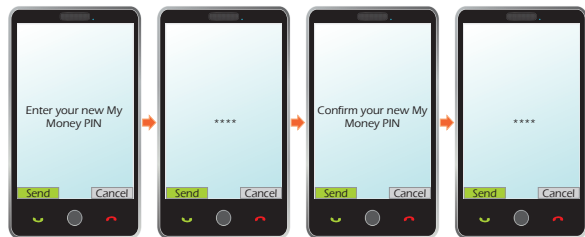


## Change PIN

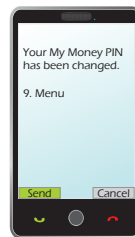
To access change PIN menu you need to send "2"



## Change PIN

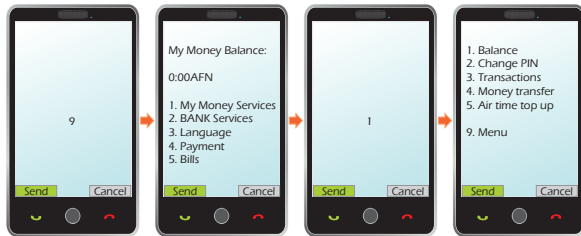


## Change PIN



## Last Transactions

To access transactions menu you need to send "3"



## Last Transaction

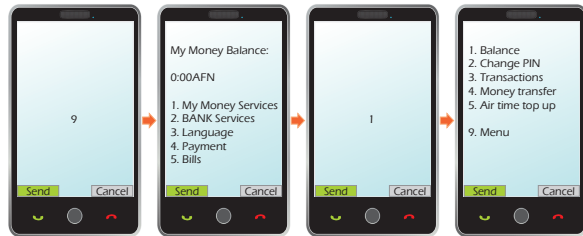
To check next transaction you need to send "1"



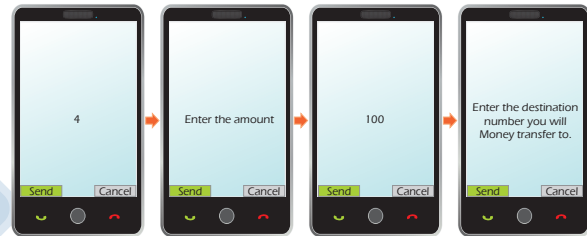


## My Money Transfer

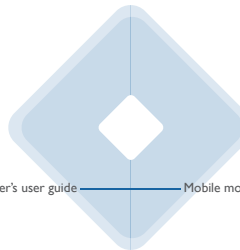
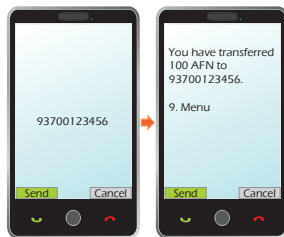
To access money transfer menu you need to send "4"



## Money Transfer

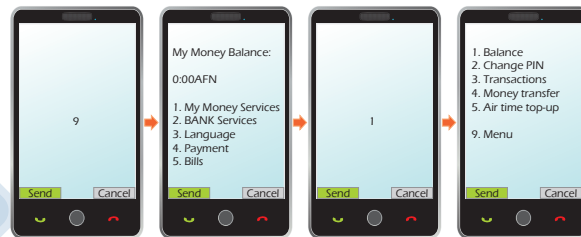


## Money Transfer



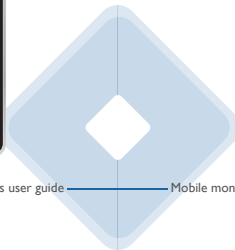
## Air time Top up

To access airtime top up menu you need to send "5"



## Top Up - Your Airtime

To top up your airtime you need to send "1"

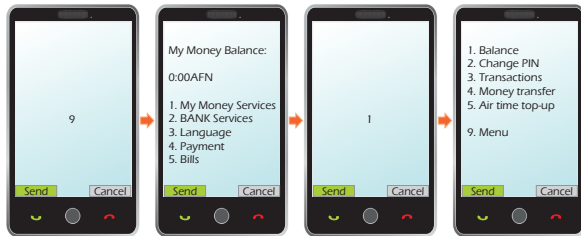


## Top Up - Your Airtime



## Top Up - Other Number Airtime

To access Airtime top up menu you need to send "5"



## Top Up - Other Number Airtime

To Top Up other number airtime you need to send "2"

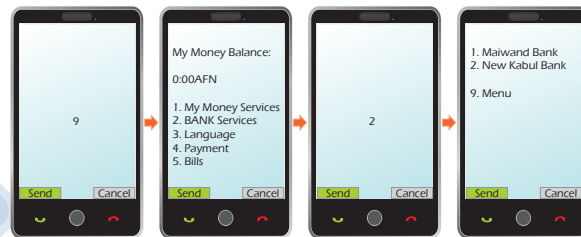


## Top Up - Other Number Airtime



## Any Bank Services

To access Bank service menu you need to send "2"

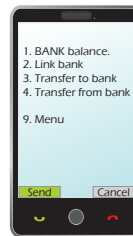


## Any Bank Services

To access Maiwand Bank service menu you need to send "1"

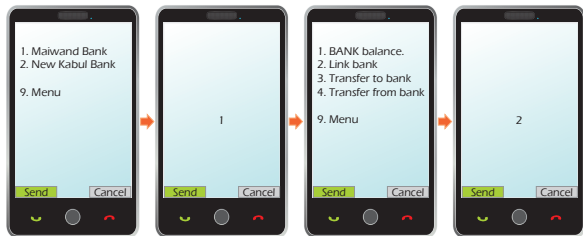


## Any Bank Services

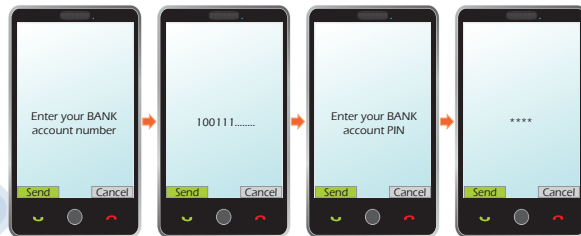


## Link Any Bank Account

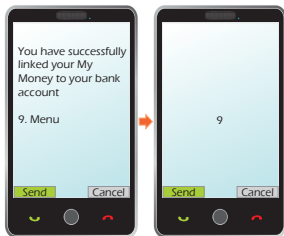
To link any bank account you need to send "2"



## Link Any Bank Account



## Link Any Bank Account



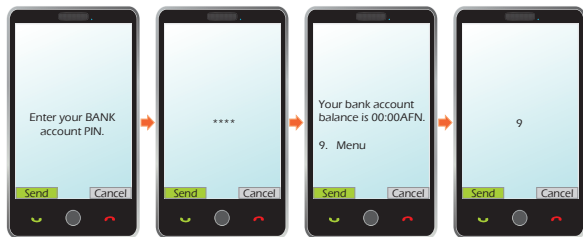
## Any Bank Account Balance

To access Maiwand Bank account balance you need to send "1"





## Any Bank Account Balance

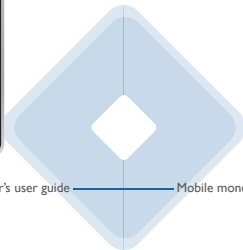
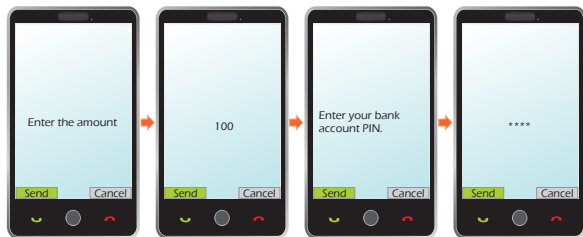


## Transfer to Maiwand Bank

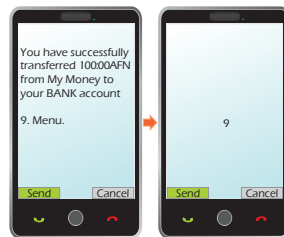
To access transfer to Maiwand bank menu you need to send "3"



## Transfer to Any Bank

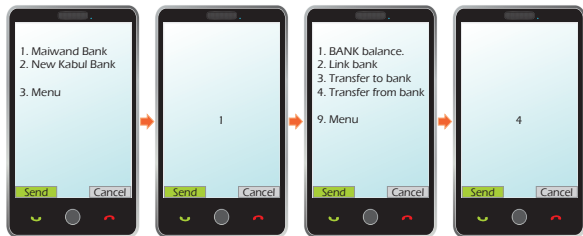


## Transfer to Any Bank

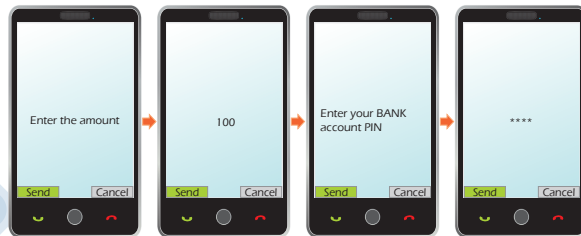


## Transfer from Any Bank

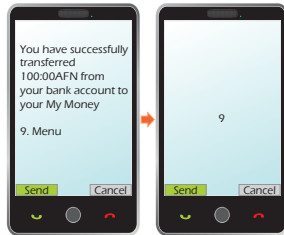
To access transfer from Maiwand bank menu you need to send "4"



## Transfer from Any Bank

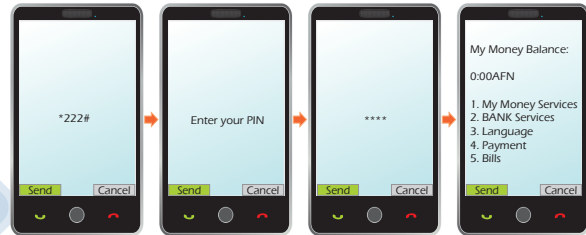


## Transfer form Maiwand Bank

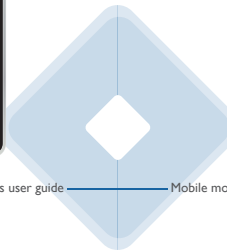


## Payment of Goods & Services

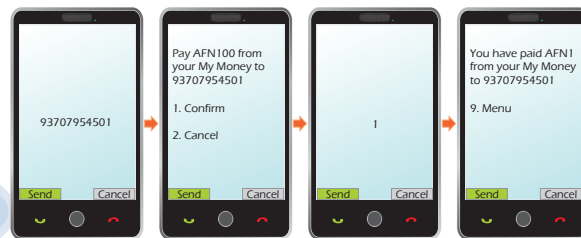
To access payment menu you need to send "4"



## Payment of Goods & Services

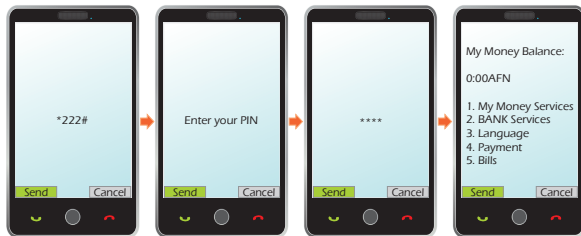


## Payment of Goods & Services

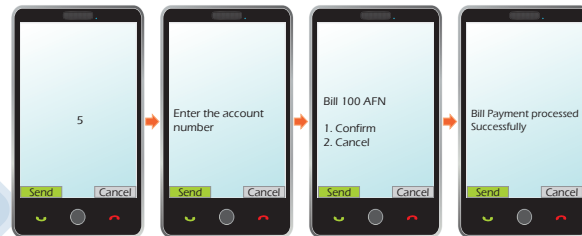


## Berishna Bill Payments

To access Berishna bill payments menu you need to send "0000"



## Berishna Bill Payment



### Near field communication (NFC)



### Point of sale (POS)



### Biometric Registration



## Frequently Asked Questions (FAQs)

### 1. What is Afghan Besim mobile money (My Money)?

Afghan Besim Mobile Money (My Money) is a fast, simple, convenient and affordable way of cash in, cash out, transferring money, bill payment, merchant payment and air time top up through using a mobile phone.

### 2. What is M-Wallet?

It is the personal and confidential account where your cash is stored safely for all your cash transactions (My Money Account).

### 3. What is E-money?

Short form of "electronic money" is stored value held in the accounts of users, agents, and the provider of mobile money service.

### 4. What is the different between My Money, M-wallet and E-Money?

My Money is the brand name of Afghan Besim-Mobile Money: is a fast, simple, convenient, secure and affordable way of cash in, cash out, transferring money, merchant payment and air time top up through using a mobile phone.

M-wallet: Is a confidential account where your cash is stored safely for all your cash transaction.

E-money: Is short form of "Electronic money" is stored value held in the accounts of users, agents and the provider of mobile money.

### 5. What can I use My Money for?

My Money can be used to send and receive money, top up AWCC numbers, pay your utilities bills, pay for goods and services and get your salary.

### 6. Do I need to have a Bank account for using My Money?

No, you are not required to have a bank account. It is especially for unbanked people.

### 7. What are the My Money Services and products?

Customer can enjoy the following services and benefits:

- Cash Deposit
- Cash Withdrawal
- Money Transfer
- Airtime Top up
- Merchant Payment
- Salary payment
- Bill Payment

### 8. How much does My Money service cost?

Registration to My Money is free. There is no charge for cash deposit and transfer money has a nominal transaction fee.  
For more details please refer to commission and fee structure.

### 9. What is Cash Deposit?

The process by which a customer credits his account with cash  
This is usually via an agent who takes the cash and credits the customer's mobile money

### 10. How do I deposit Cash into my M-Wallet?

Registered customer can go to any authorized My Money agent and deposit cash into their M-Wallet.

### 11. Will I get a receipt when I deposit Cash?

Yes, you will get a receipt for each transaction.

### 12. What is Cash withdrawal?

The process by which a customer deducts cash from his mobile money account. This is usually via an agent who gives the customer cash in exchange for a transfer from the customer's mobile money account.

### 13. How do I withdraw Cash from my M-Wallet?

To withdraw cash from your M- Wallet you need to visit My Money authorized agent.

### 14. Is there any charges for cash withdraw for customers?

Yes, customer will charge for cash withdraw.  
For more details please refer to commission and fee structure.



#### 15. What is Money transfer?

You can transfer money from your M-Wallet account to every My Money registered customer's M-wallet account using your mobile phone.

#### 16. Is transferring money instant?

Yes, it is. The recipient can go to My Money agent and cash out right after receive it.

#### 17. How can I transfer money to other registered customer?

You can transfer money using our USSD services, dial \*222# and follow the instruction.

#### 18. Can my employer send my salary to my mobile phone using My Money service?

Yes, as long as you and your employer are registered. Then you and he/she both can use my money to complete salary payment.

#### 19. How to ensure that the money transferred has reached the recipient?

An official transaction receipt will be sent to you after each transaction. This receipt is guarantee that your money will be delivered to the provided details. Terms and conditions apply.

#### 20. Does my family or friend get charged when they receive my transfer?

There are no charges to receive money. However, nominal charges may apply for cash out.

#### 21. What are the limits that I can cash-in or cash-out from my M-Wallet?

For security purpose there are limits on the amount that can be transferred per transaction and per day. For more details refer to bellow chart.

from Entity	To Entity	Max. Amount Per Trans	No. of Trans per Day
Business	Business	No Limit	No limit
Business	Customer	No Limit	No limit
Customer	Customer	15 000 AFN	10 Transaction
Customer	Business	No Limit	10 Transaction

#### 22. What is my M-Wallet Number?

Your M-Wallet number is your mobile phone number.

#### 23. Do all mobile phones support My Money services?

Yes, My Money application is configured on the SIM card and it is independent of mobile phone.

**24. Can I receive, make calls and access other Services like migration from one tariff plan to the other while using My Money services?**

Yes, My Money SIM card is a normal SIM card, and has the same functionality as any other SIM.

**25. Can I keep my existing phone number if I register for My Money?**

Yes, you may keep your existing phone number.

**26. How do I cancel the service, if I am leaving Afghanistan? How do I get all My Money back?**

Go to the nearest authorized agent to close your M-Wallet.

**27. Will I be charged for receiving money to my M-Wallet?**

No, receiving money transferred into your M-Wallet is FREE.

**28. Do I need to have a minimum balance in my M-Wallet account?**

No, there is no any limit for having minimum balance into your M-Wallet account.

**29. What happens if my phone/SIM is lost or stolen?**

Your money is safe. Your M-Wallet account is protected by your account PIN, NFC chip and your fingerprint.

**30. What is my PIN?**

PIN stands for Personal Identification Number. It is a 4-6 digit number known only to you and it is used to authenticate your My Money transactions. You are required to remember your PIN at all times.

**31. Is M-Wallet account PIN the same as my SIM card PIN?**

They don't necessarily have to be the same. The selection of M-Wallet PIN is your decision you can select a PIN same as your SIM card PIN or select a different PIN.

**32. What is NFC chip?**

It is a chip that helps to identify My Money customers while doing any transaction on POS terminal.

**33. What do I do if my phone/SIM is lost or stolen?**

You can contact My Money call center on 2220 from AWCC number or from other mobile operators 93702402222 to block your account. Thereafter, once you get your SIM replace at AWCC brand shops.

**34. What happens with money in my M-wallet if I die?**

According to Law it will be paid to the Nominee mentioned on My Money customer registration form.

**35. Is there any service charge to maintain my M- wallet account?**

No. My Money only charges for the transactions you perform.

**36. Do all mobile phones support USSD menu for My Money Services?**

Yes, you can use My Money USSD services with every mobile phone.

**37. Can I transfer money from my bank account to my M-Wallet account?**

Yes, if you have a Bank Account (any bank which Afghan Besim mobile money has integrated and contracted with), you can link that account to your M-Wallet account and load money into your M-Wallet account using mobile phone.

**38. Can I transfer money out of my M-Wallet account to my bank account?**

Yes, if you have a Bank Account (any bank which Afghan Besim mobile money has integrated and contracted with), you can link that account to your M-Wallet account and load money into your Bank account using mobile phone.

**39. Can I get overdraft facility on M-Wallet account?**

No, you can't use more money than you have available in your M-Wallet account.

**40. Is my money safe?**

Yes, your money is stored safely in a special account opened for My Money in Bank.

**41. Do My Money Services work with SIMs from other mobile network operator .e.g. Etisalat, MTN or Roshan...?**

No, you must to have an AWCC SIM card to use My Money Services.

**42. How do I keep my M-Wallet secure?**

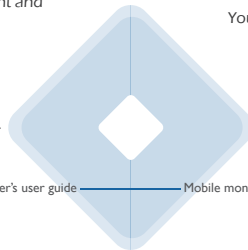
You need to keep your M-Wallet PIN secret from others. Memorize your PIN and do not carry it with your phone. Never give away your PIN. If you have reason to believe your M-Wallet PIN has been compromised, you can change your M-Wallet PIN using USSD menu.

**43. What do I do if I forget My Money PIN Code?**

You can Contact My Money help line on (2220) short code for more assistance or visit My Money authorized Agent outlet to reset your PIN.

**44. Who do I contact for support?**

You can Contact My Money help line on (2220) short code.



## NFC Part

### 45. What is NFC chip?

It is a chip that helps to identify My Money customers while doing any transaction on POS terminal?

### 46. Do I have to pay for NFC chip?

No, it will be provided to you free while registration for first time.

### 47. Is this necessary to have NFC chip?

Yes, you need your NFC chip while doing any transaction on POS terminal.

### 48. What will happen if I lost my NFC chip?

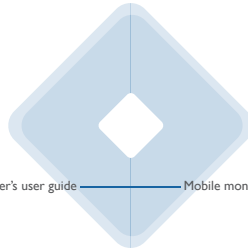
You have to visit nearest authorized My Money agent and register new one.

### 49. Do I have to pay for the second NFC chip?

Yes, you will pay according to going market rates for the second NFC chip.

## Cods References

(POS)	Point of sale
(NFC)	Near field communication
(USSD)	Unstructured supplementary service data
(C2MP)	Customer to merchant payment
(C2CT)	Customer to customer transfer
(C2CA)	Customer to customer air time
(C2MD)	Customer to merchant deposit
(C2MW)	Customer to merchant withdraw





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