

# Pack 102, Item 8

Type: Broadcaster-how-to

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**Broadcaster how-to: Mobile payment systems**

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***What are mobile payment systems?***

Mobile payment systems are services offered by mobile phone companies that allow subscribers to conduct monetary transactions with their SIM cards.

Mobile payment systems work by using the *USSD* protocol (see glossary at end), which communicates with the mobile operator’s computers. This protocol ensures that mobile payments systems are very secure.

***How can mobile payment systems help me serve my listeners better?***

* Mobile payment systems enable my listeners to pay with their phones for services offered on my program, for example, greetings, product mentions, and special announcements.
* Mobile payment systems enable my listeners to donate to the operating costs of my station’s programs, for example, the cost of transportation to communities and production of the program. Having a mobile payment system account improves the quality of my program by allowing the station to air more voices.
* Mobile payment systems enable me to send airtime to my listeners as a gift for participating in quizzes and other kinds of engagement.
* Mobile payment systems enable my station to buy airtime for phone-out segments of the program, for example, calling experts or farmers, or convening conference calls.

***How can mobile payment systems*** ***help me produce better programs?***

* Mobile payment systems help me produce better *Market Information Service* programs. Sellers can advertise their products on the radio and buyers can then use mobile payment systems to purchase their services. With the program’s mobile payment system account, the station can act as an intermediary between sellers and buyers.
* Local traders can advertise and pay for on-air mentions on my program via the mobile payment system.
* Farmers can use the mobile payment system to pay for my program to announce their names and contact details. This helps link them to buyers.
* Input dealers can use mobile payment systems to pay for a segment of my show to talk about inputs that they sell in their shops. This can happen through a call-out: as soon as the radio station receives the payment, we can schedule a call to the dealer on the program.

***How do I get started?*** (Learn more about these and other points in the *Details* section below.)

* Visit any authorized mobile payment system agent and register.
* You will receive an SMS confirming your registration.
* Change your password to make your account more secure.
* Recharge your account from a shop which deals with your mobile payment system.
* Use the USSD code to access the mobile payment system menu on your phone. The specific USSD code you use depends on the mobile operator. For example, the code for Vodacom M-Pesa in Tanzania is \*150\*00#.

***Details***

* All mobile operators have an authorized agent who can help you register for the mobile payment system. You must register in person at a mobile payment system shop or with an agent. To register, you will need identification documents: for example, a passport, national ID card, work ID, or other acceptable type of identification.
* An agent will send your information to your operator. When your operator receives it, you will receive a confirmation of your registration via SMS. This should take a couple of minutes. Make sure you have received an SMS before you leave the agent.
* TheSMS confirmation will suggest you change your PIN (password) to secure your account. Make sure you choose a password that is strong and easy to remember. A PIN is usually a four-digit number.
* Your account is now ready to use. With some operators, you can link your mobile payment system account with your bank account. If you do this, you can deposit and withdraw funds from anywhere with your mobile payment system account. To set this up, you must register with your bank for mobile banking. Each bank has their own USSD which allows them to perform transactions. For example, you can then move money from a bank account to a mobile payment system account, or from a mobile payment system account to a bank account.
* You can access your mobile payment system menu by using the USSD code assigned by your mobile operator for the mobile payment system services. For example, send \*150\*00# for Vodacom Tanzania. Here is the menu for Vodacom M-Pesa in Tanzania:

1. Send money
2. Withdraw
3. Buy airtime
4. Pay bills
5. M-Pawa
6. Mobile banking
7. My account

***Other points about mobile payment systems***

* Paying bills: Some companies have special mobile payment system accounts you can use to pay your bills. For example, with all kinds of M-Pesa accounts in Tanzania, you can pay your water bill, electricity bill and fees for some schools. You can also pay for purchases from some shops.
* M-Pawa: This is a service offered by Vodacom M-Pesa in Tanzania which allows you to save money through your phone, earn interest from your savings, and, when you have enough saved in your M-Pawa account, receive a micro-loan when you need it.

***Where else can I learn about Mobile payment systems?***

A mobile payment system called *M-Pesa* operates in several African countries, including Tanzania, Kenya, Democratic Republic of Congo, South Africa and Mozambique. Other mobile payment systems, such as MTN Mobile money, Ecocash, Easywallet and many others, operate in other African countries, including Uganda, Ghana, Cote d’Ivoire, Rwanda and Zambia. In Ghana, the most common services are offered by MTN, Airtel and Tigo, while Airtel Money is popular in Burkina Faso, and Orange Money, Mobicash and WAARI are available in Mali. In Malawi, the most common services are Airtel Khusa, TNM Mpamba, and Zoona.

You can learn more about mobile payment systems at the following websites. If you don’t see the popular systems in your country, just search for them on the Internet!

*M-Pesa in East Africa*:

* <https://en.wikipedia.org/wiki/M-Pesa>
* <https://www.vodacom.co.tz/mpesa>
* <http://www.tigo.co.tz/tigo-pesa>

*Airtel Money in Burkina Faso*:

* <http://www.africa.airtel.com/wps/wcm/connect/africarevamp/Burkina-Faso/>.

*Orange Money in Mali:*

* <http://www.orangemali.com/omoney/>

*MobiCash in Mali:*

* <http://www.malitel.ml/Particuliers/Mobile/Pages/Mobicash.aspx>

You can also call customer service at your mobile operator and learn more about their mobile payment system services.

***Definitions***

*Market Information Service programs*: These are radio programs or component of larger programs that deliver information about price, market conditions and other market information relevant to farmers, traders, processors and other agricultural stakeholders.

*M-Pesa*: “M” stands for “mobile” and *Pesa* is the Swahili word for money

*USSD*: Unstructured Supplementary Service Data. This is the protocol used by regular cellular telephones to communicate with a service provider’s computer

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