



## Product Explanation

**Bulk Payments** – An organization account from which businesses can make bulk payment or transfers directly into limitless number of mobile money wallets, all at once. Examples of such bulk payments include salary payments and bulk fees. The portal, amongst others, enables the user(s) to pull transaction reports.

**Collection: to collect funds/monies**

**Buy Goods** – A merchant account is used for receiving payments for goods/services from Vodafone Cash customers directly into your business account. Payments are made via the 'Buy Goods' option on Vodafone Cash \*110# menu. This is recommended for businesses with many branches and/or those that receive many transfers from customers registered on Vodafone Cash.

**Pay Bill** – Business accounts to receive bill payments from customers. Vodafone Cash customers make these transfers directly from their Vodafone Cash wallets through the menu (\*110# - 'Pay Bill' option) to an assigned business **Short code**. Recommended for businesses who receive large transfers.

**Tier 2** – A merchant account for businesses that wish to receive payments from all networks. Increased wallet limits to allow larger deposits and/ or transfers.

**Special Pay** – This innovative product allows you to make payments from a Vodafone Cash business account and specify where and how the funds can be used. Payments done are received by Vodafone Cash customers as vouchers and can only be redeemed at specified outlets. Organization (sender) can receive real time reports of successful transfers and time/location of voucher redemption.

**API/Open API:** The Vodafone Cash, Open API solution enables organizations and third parties to easily integrate with the Vodafone Cash system by making use of exposed standardized API calls.

**Bulk Airtime** – Make bulk Vodafone airtime payments from a designated business account. Vodafone airtime disbursed to valid and active Vodafone numbers. Recommended for businesses that distribute airtime to staff and large groups of people.

## Important Notice

Visit: <https://www.vodafone.com.gh/personal/vodafone-cash/business-customer/> for our **Anti-Money Laundering Policy, Anti-Bribery Policy and Schedules related to Vodafone Cash Services**, ensure you read, understand and agreed to these before submitting your application documents. If you have any questions or need assistance, please contact Vodafone Cash via [mfsproducts&services.gh@vodafone.com](mailto:mfsproducts&services.gh@vodafone.com).

**Welcome to Vodafone Cash.**

Product/Service Requirements	
<b>Petty Traders/Agents/Merchants</b> <ul style="list-style-type: none"> <li>- ID card of owner</li> <li>- Address/business location</li> <li>- Copy of IDs of at least two operators</li> <li>- Residential address of owners with any of the following               <ol style="list-style-type: none"> <li>a. Business operating permit</li> <li>b. District assembly tax receipt</li> <li>c. Utility bill of owner</li> </ol> </li> </ul> <p>[sections to Complete 1,2,3, 4 and 5]</p>	<b>General Merchants:</b> <ul style="list-style-type: none"> <li>- Certification of incorporation</li> <li>- Business registration certificate</li> <li>- Tax clearance</li> <li>- ID of cards owners/authorized signatories</li> <li>- IDs of at least two account operators</li> </ul>
<b>Financial Institutions and International Money Transfer Companies</b> <ul style="list-style-type: none"> <li>- Certification of incorporation</li> <li>- Business registration certificate</li> <li>- Company Regulations including all relevant pages showing names and nationalities of all shareholders and directors.</li> <li>- Tax clearance</li> <li>- ID cards of Owners, Shareholders and Directors/authorized representatives</li> <li>- IDs of at least two account operators</li> <li>- Anti-money laundry policy               <ul style="list-style-type: none"> <li>- Details of MLRO/Compliance officer</li> <li>- Proof of KYC and Screening on sender</li> <li>- Transaction monitoring on sender</li> <li>- Proof of due diligence conducted on any other third party organization who will be able to send funds to our customers through your organization</li> </ul> </li> <li>- Anti-bribery &amp; Corruption policy</li> </ul>	<b>Gaming Companies</b> <ul style="list-style-type: none"> <li>- Certification of incorporation</li> <li>- Business registration certificate</li> <li>- Company Regulations including all relevant pages showing names and nationalities of all shareholders and directors. Tax clearance</li> <li>- ID cards of Owners, Shareholders and Directors/authorized representatives</li> <li>- Gaming license</li> <li>- IDs of at least two account operators</li> <li>- Anti-money laundry policy               <ul style="list-style-type: none"> <li>- Details of MLRO/Compliance officer</li> </ul> </li> <li>- Anti-bribery &amp; Corruption policy</li> <li>- Company's Terms &amp; Conditions</li> </ul>
<b>Loose Associations: Parties, Associations, Societies:</b> <ul style="list-style-type: none"> <li>- Constitutional documents/Bylaws</li> <li>- ID of Chairperson</li> <li>- Proof of authorization form EC (if applicable)</li> <li>- IDs of at least two account operators</li> </ul>	<b>Government Organizations:</b> <ul style="list-style-type: none"> <li>- Proof of incorporation</li> <li>- IDS of authorized representatives</li> <li>- IDs of at least two account operators</li> </ul>
<b>Educational Institutions:</b> <ul style="list-style-type: none"> <li>- Registration documents</li> <li>- GES certification</li> <li>- ID of owners, authorized representatives</li> <li>- IDs of at least two account operators</li> </ul>	<b>Religious groups</b> <ul style="list-style-type: none"> <li>- Constitutional documents/Bylaws</li> <li>- Proof or registration</li> <li>- ID of two representatives</li> <li>- ID of at least two account operators</li> </ul>
<b>NGOS</b> <ul style="list-style-type: none"> <li>- Certification of incorporation</li> <li>- Business registration certificate</li> <li>- Social service certificate</li> <li>- ID of cards owner/authorized signatories</li> <li>- IDs of at least two account operators</li> </ul>	<b>API Request/Integration Request:</b> For API/Open API or other integration a "use case" should be attached (A documented use case for how the open API will be used, which must be rational when compared to the business type as described in their incorporation documents).

Registered Corporate Entities (Not for Agents and Merchants)		
Question	Answer	Comments
<i>If the company is registered outside Ghana, please provide relevant registration documents from the Registrar-General's Office.</i>		
Does the company have any affiliation with another entity? If yes, please outline		
Does anyone within the company have any direct relationship, affiliation or connection with any employee or contractor within Vodafone Ghana? If yes please outline.		
Does the company or its Directors have any business or personal connection to the Ghanaian government or government official? If yes please outline		
Does your company have an anti-bribery/anti-corruption policies and procedures? If yes please provide		
Does Company have regular staff awareness training on: <ol style="list-style-type: none"> <li>a. Anti-Bribery &amp; Corruption</li> <li>b. Anti-Money Laundering</li> </ol>		
If yes, how regularly?		
Does your company have a clearly documented and published top-level policy and procedures for Business Continuity?		
If Yes please provide		

**Business Profile**

Registered Business Name:

Trading Name:

Type of registered business: Registered Company [ ] Sole Proprietorship [ ] Other:

Business Reg. No.:

VAT No.\*

Business Permit No:

Are you an existing Vodafone Cash customer? Yes [ ] No [ ]

If yes provide your business short code :

Preferred notification channel \* SMS [ ] Email [ ] Both [ ] Details below will be used for your notification

Physical Address:

City/Town\*

Postal Address:

Country\*

Business Phone\*

Business Email\*

Do you have a Vodafone number for this request; Yes [ ] No [ ]

If yes provide it here:

Describe your business:

**2. Authorized/principal officer's details (Business Owner Details)****Director 1****Director 2**

First Name\*

First Name\*

Surname\*

Surname\*

Phone Number\*

Phone Number\*

Email Address\*

Email Address\*

ID Type\*

ID Type\*

ID Number\*

ID Number\*

ID Expiry Date\*

ID Expiry Date\*

Date of Birth:

Date of Birth:

Nationality

Nationality

Designation

Designation

**Signature:****Signature:**

By signing this form I/We accept the Terms and Condition for Vodafone Cash Services

**3. Account Administrator 1 (If different from Section 2)****Account Administrator 2 (If different from Section 2)**

Preferred Name of the Vodafone Cash Account:

First Name\*

First Name\*

Surname\*

Surname\*

Date of Birth\*

Date of Birth\*

Gender\*

Gender\*

Email\*

Email\*

Nationality\*

Nationality\*

Approved Contact Number\*

Approved Contact Number\*

Approved Email\*

Approved Email\*

ID Type\*

ID Type\*

ID Number\*

ID Number\*

ID Expiry Date\*

ID Expiry Date\*

Role\*

Role\*

**4. Type of Service Requested**

Pay Bill

Bulk Payment/ (B2C

Buy Goods

Tier 2

Till Request

Bulk Airtime (B2C)

Special pay

[ ]

[ ]

[ ]

[ ]

[ ]

[ ]

[ ]

**5. Payment Details (Linked to your wallet for transfers)**

Bank Name:

Branch:

Account Name:

Account Number:

Explain your request:

All fields are mandatory\*

**6. Current Monthly Business Turnover-GHS –range**

Activity	Volumes	Value-GHS ( other currency_____ )

**7. Expected Monthly Business Turnover-GHS –range**

Activity	Volumes	Value-GHS ( other currency_____ )

**8. Share Holding (Copies of any National ID Card(Voters ID, Passport, Driver’s License, National Identification ) of the shareholders ( more than 25% stake) and Directors of the business and any Natural person holding shares of the company**

Shareholder Name	Shareholding %

**9. Account Access Channel**

Web portal  STK (SIM Card)

**10. Charging Model (Who pays for the transaction charges (tick and indicate)**

Customer pays  Organization pays  Percentage charge of transaction value.....  
 You must talk to a Vodafone Cash Staff to agree on the rates and charges before completing this section

**11. Business to Business Payments**

Organization Name	Number	Send to	Receive from

**For Vodafone Cash Official use only**

This business was referred to Vodafone Cash by: Staff name:  
 Role: Staff Number: Mobile Number  
 Merchant Category Code  
 Code: Category:  
 Description :

**Agreed Charge Profile for Account Creation other Comments from Vodafone Cash**

Comments	By

All fields are mandatory\*