

FAQ for Money transfer services between NMB mobile and M-Pesa

What is NMB Mobile Money transfer services?

Answer : Is NMB mobile service that allows NMB customer to transfer money to: NMB account, any mobile customer in Tanzania (Pesafasta) and to Vodacom M-PESA

Do a customer have to register for this service?

Answer: NMB mobile customer will automatically be able to register for this service

How can a customer access menu for NMB mobile to Mpesa transactions?

Answer: Customer should dial *150*66#

Can any NMB customers send money to M-PESA?

Answer: No, Only NMB mobile customers and those who own ATM cards will be able to send money to M-PESA

What are the limits set in NMB mobile money transfer services to M-PESA?

Answer: the minimum amount allowed to send to M-PESA will be 1,000/- and the maximum limit for money transfer to M-PESA will be equal to normal NMB mobile limit, currently set at 1,000,000/-

Can other mobile operators customer (Tigo, Airtel and Zantel) using NMB mobile be able to transfer money to Vodacom M-PESA?

Answer: yes, all NMB mobile customers regardless of network operators they are using will be able to send money to M-PESA

What should NMB customer do if they send money to wrong M-PESA customers?

Answer: customers should call NMB contact center to initiate reversal

What is NMB call center number?

Answer: NMB contact center number is 0800 002 002

Are there any charges for money transfer services?

Answer : There are charges for this service, the customer will be charged 2,500/- for all transfers below 100,000/- and 3,500/- for all transfers above 100,000/- to 500,000/=. From 500,001 to 1,000,000/= the charges are 4,000/=

Are there monthly fee for this services?

Answer : There are no monthly fee for this service

Is there any notification to NMB customer upon transferring money to M-PESA customer?

Answer: yes like all money transfer services, there are notification messages after performing money transfer transaction, USSD message (screen message) will be displayed after successful transaction and this will be followed by SMS

Is there any notification to Vodacom M-PESA customer after money is sent to their accounts

Answer: Yes, Vodacom M-PESA customer will receive an SMS from M-PESA notifying them of money transfer details.

M-PESA to NMB mobile

Can all NMB customers receive money from M-PESA?

Answer: Yes, all NMB customers will be able to receive money from M-PESA

What are the steps to be followed when transferring money from NMB mobile to M-PESA

Dial *150*66# to Start NMB Mobile service

Enter your secret PIN then OK to accept

Select (3) for money deposit from NMB mobile menu

Select (3) to send money to M-PESA

Enter M-PESA's customer number you want to send money

Enter amount you want to be sent

Enter "0" to confirm payment

The sender will receive USSD Message to confirm payment and will get an SMS to confirm the same

What are steps to be followed when transferring money from M-PESA to NMB?

Answer: Dial *150*00#

Select option 1: Send Money

Select option 3: Bank

Select option 2: NMB

Enter reference

Enter Account no

Enter amount

Enter PIN {M-PESA PIN}

Press 1 to confirm

Receive M-Pesa confirmation

What are the limits set for amount of money that can be received from M-PESA?

Answer: the minimum limit set is 1,000/- and the maximum limit set depending on Tier.

Are there any transaction charges when sending money from M-pesa to NMB?

Answer: Following charges apply

Transaction Value		Charge to customer
1,000	19,999	400
20,000	49,999	550
50,000	99,999	700
100,000	199,999	900
200,000	299,999	1,200
300,000	1,000,000	1,450

Is NMB customer charged for receiving money from M-PESA?

Answer: NMB customer will not be charged for received funds from M-PESA

Do NMB customer receive SMS notification upon receiving money from M-PESA?

Answer: At the moment NMB customer will not receive any notification upon receiving money from M-PESA, NMB is working to include this feature in future

What should M-PESA customers do if they send money to a wrong NMB customer?

Answer: M-PESA customers should contact Vodacom call center to initiate reversal

M-Pesa and NMB

1. What is this all about?

Vodacom M-Pesa registered customers; banking with NMB can now make transfer money between their two accounts!

This will work under pay bill function and customers must have enough balances in their M-Pesa accounts to make their transfers.

2. How will the product work?

Once the customer has enough cash in his/ her account;

From M-Pesa to NMB

- i. Go to M-Pesa Send money menu
- ii. Go to Bank
- iii. Select NMB and enter NMB Account no.
- iv. Enter amount to be deposited
- v. Complete the transaction as per M-Pesa guide

From NMB to M-Pesa

- i. Dial *150*66#
- ii. Enter NMB mobile PIN
- iii. Go to M-Pesa
- iv. Enter mobile no. to be deposited and amount
- v. Complete the transaction as per M-Pesa guide

3. How do customers get assistance?

- If a customer has done a transaction from NMB to M-Pesa then the customer would need to be informed that the transaction will complete in the next 30 minutes and if they still don't get a confirmation that the money is transferred that it will be addressed once the reconciliation has been done the next day. Please apologize to the customer and inform them that everything is being done to complete the transaction. The money will NEVER be lost.
- If a customer fails to transfer money from his/her NMB Bank account to M-Pesa should call NMB Bank Contact Centre number 0800 002 002 accessible as follows:

Monday – Friday: 07.00am – 10.00pm

Weekends & Public holidays: 07.00am – 08.00pm

- If a customer fails to transfer money from his/her M-Pesa account to NMB Bank should call 100/101 , accessible 24/7.

4. What are the charges for this service?

When transferring from M-Pesa to NMB, customers will be charged as per below chart.

Transaction Amount (Tsh.)		Charges (Tsh.)
From	To	
1,000	9,999	400
10,000	19,999	400
20,000	49,000	550
50,000	99,999	700
100,000	199,999	900
200,000	299,999	1,200
300,000	399,999	1,450
400,000	1,000,000	1,450

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- iii. Select NMB and enter NMB Account no.
- iv. Enter amount to be deposited
- v. Complete the transaction as per M-Pesa guide

From NMB to M-Pesa

- i. Dial *150*66#
- ii. Enter NMB mobile PIN
- iii. Go to M-Pesa
- iv. Enter mobile no. to be deposited and amount
- v. Complete the transaction as per M-Pesa guide

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200,000	299,999	1,200
300,000	399,999	1,450
400,000	1,000,000	1,450

When transferring from NMB to M-Pesa, customers will be charged as per below chart:

Transaction Amount (Tsh.)		Charges (Tsh.)
From	To	
1,000	100,000	2,500
100,001	500,000	3,500
500,001	1,000,000	4,000

5. Can M-Pesa registered customers use this service if they are not banking with NMB?

Yes. Customers must be registered by Vodacom M-Pesa and can send to anyone with an account with NMB.

6. What SMS notifications will customers get?

Customers will get the below notifications:

Activity	SMS
Transfer money from NMB Bank to M-Pesa (message from NMB Bank)	Money transfer successful.Tshs. was sent to mobile number.....
Transfer money from NMB Bank to M-Pesa (message from M-Pesa)	(Reference no.) imethibitishwa. Umepokea Tzs. kutoka kwa 556677- MY BANK...Tarehe...saa....
Transfer money from M-Pesa to NMB Bank (message from NMB Bank)Imethibitishwa Tzs.....imetumwa kwa NMB kwenye akaunti namba.....tarehe....saa...
Transfer money from M-Pesa to NMB Bank (message from M-Pesa)Imethibitishwa Tzs.....imetumwa kwa NMB kwenye akaunti namba.....tarehe....saa....
Network problem with NMB Bank	Supplementary service error: system failure.
Insufficient fund in NMB Bank account	You have insufficient funds.
NMB Bank Account not active	Error code 51.
Sending money from NMB Bank to a wrong mobile number	Error code 15.

7. How will queries related to NMB M-Pesa be logged into Remedy?

Queries related M-Pesa NMB will be logged as follows:

Summary			
Description			Service <input checked="" type="radio"/> Pre-Paid <input type="radio"/> Post-P
Category	Mobile Banking		Product Vodago per sec
Type	NMB Mobile		Phone Make
Item			Phone Model
MSISDN	255767230063		

Can't Access Customer Help line
Can't Access Menu
Can't Buy Airtime
Can't Check Balance/View Mini Statement
Can't Register/Subscribe
Can't Transfer Money
Can't Pay Bills (specify)
Information
PIN Blocked

FAQ for Money transfer services between NMB mobile and Airtel Money

A. NMB to AIRTEL MONEY

- 1. Question -** *Do a customer have to register for this service?*

Answer – *NMB mobile customer will automatically be registered for this service is accessible through NMB mobile menu*
- 2. Question -** *Can any NMB customers send money to Airtel Money?*

Answer - *No, only NMB mobile customers and those who own ATM cards will be able to send money to Airtel Money*
- 3. Question -** *Can any NMB customers receive money from Airtel Money?*

Answer – *Yes any NMB mobile customer will be able to receive money from Airtel Money*
- 4. Question -** *what are the limits set in NMB mobile money transfer services to Airtel Money?*

Answer - *the minimum amount allowed to send to Airtel Money will be 1,000/- and the maximum limit per day for money transfer to Airtel Money will be equal to normal NMB mobile limit, currently set at 1,000,000/-*
- 5. Question -** *Can other mobile operator's customers (Vodacom, Tigo and Zantel) using NMB mobile be able to transfer money to Airtel Money?*

Answer - *Yes, all NMB mobile customers regardless of network operators they are using will be able to send money to Airtel Money*
- 6. Question -** *what should NMB customer do if they send money to wrong Airtel Money numbers?*

Answer - *customers should call NMB contact center for support and reversal initiation, NMB contact center number is 0800 002 002*
- 7. Question -** *are there any charges for money transfer services to Airtel Money?*

Answer – *Below are the charges applicable*

Range	Charges
From TZS: 1,000-100,000	2,500.00
From TZS: 100,001-500,000	3,500.00
From TZS: 500,001-1,000,000	4,000.00

FAQ for Money transfer services between NMB mobile and Airtel Money

Question - Are there monthly fee for this services?

Answer – There are no monthly fee for this service

8. **Question -** is there any notification to NMB customer upon transferring money to Airtel Money customer?

Answer - Yes like all money transfer services, there are notification messages after performing money transfer transaction, USSD message (screen message) will be displayed after successful transaction and this will be followed by SMS

9. **Question -** do NMB customer receive sms notification upon receiving money from Airtel Money?

Answer – At the moment there is no notification upon receiving money, but soon notification will be available

B. AIRTEL MONEY to NMB customer

1. **Question -** What are the limits set for amount of money that can be received to NMB account from Airtel Money?

Answer – the minimum limit set is 1,000/- and the maximum limit set is 3,000,000/-

2. **Question -** Is NMB customer charged for receiving money from Airtel Money?

Answer – NMB customer is not charged for receiving money from Airtel Money

3. **Question -** What should Airtel Money customers do if they send money to a wrong NMB account?

Answer - customers should call Airtel call center for support and reversal initiation

4. **Question -** Is there any notification to Airtel Money customer after receiving money

Answer – Yes Airtel Money customer will receive notification from Airtel Money system

5. **Question -** Are there any charges to Airtel Money for money transfer services to NMB account?

Answer – Below are the charges to Airtel Money Customer

FAQ for Money transfer services between NMB mobile and Airtel Money

Min	Max	Customer Charge fee
1,000	9,999	360
10,000	19,000	430
20,000	49,999	490
50,000	99,999	630
100,000	199,999	900
200,000	299,999	1100
300,000	399,999	1300
400,000	499,999	1500
500,000	1,000,000	2100
1,000,001	3,000,000	2200

FAQ for Money transfer services between NMB mobile and Tigo Pesa

A. NMB to TIGO PESA

- 1. Question - Do NMB customers have to register for this service?**
Answer - No, NMB mobile customers are automatically registered for this service.
- 2. Question - Can any NMB customers send money to Tigo Pesa?**
Answer - No, only NMB mobile customers and those who own ATM cards will be able to send money to Tigo Pesa.
- 3. Question - Can any NMB customer receive money from Tigo Pesa?**
Answer - Yes, any NMB customer will be able to receive money from Tigo Pesa.
- 4. Question - What are the limits set in NMB mobile money transfer services to Tigo Pesa?**
Answer - The minimum amount allowed to send to Tigo Pesa is Tzs. 1,000/- and the maximum limit for money transfer to Tigo Pesa is equal to the normal NMB mobile limit, currently set at Tzs. 1,000,000/-.
- 5. Question - Can other mobile operators customers (Vodacom, Airtel, Zantel & Halotel) use NMB mobile to transfer money to Tigo Pesa?**
Answer - Yes, all NMB mobile customers, regardless of network operator, are able to send money to Tigo Pesa.
- 6. Question - What should NMB customers do if they send money to the wrong Tigo Pesa number?**
Answer - Customers should call the NMB Contact Centre to initiate reversal. The NMB Contact Centre number is; 0800 002 002.
- 7. Question - Are there any charges for money transfer services to Tigo Pesa?**
Answer - Yes, there are charges for this service. The customer is charged Tzs. 2,500/= for all transfers below Tzs. 100,000/- and Tzs. 3,500/= for all transfers from Tzs. 100,000/- to Tzs. 500,000. From Tzs. 500,001 to Tzs. 1,000,000/= the charge is Tzs. 4,000/=.
- 8. Question - Are there monthly fees for this services?**
Answer - No, there are no monthly fees for this service.
- 9. Question - Is there any notification to NMB customers upon transferring money to Tigo Pesa customers?**
Answer - Yes, like all money transfer services, there are notification messages after performing a money transfer transaction. A USSD message (screen message) will be displayed after a successful transaction and this will be followed by an SMS.
- 10. Question - Do NMB customers receive SMS notifications upon receiving money from Tigo Pesa?**

Answer - At the moment there is no notification upon receiving money, but soon notifications will be available.

B. TIGO PESA to NMB mobile

1. **Question - What are the limits set for amount of money that can be received to NMB account from Tigo Pesa?**

Answer - The minimum limit set is Tzs. 1,000/- and the maximum limit according to Tigo Tier.

2. **Question - Are NMB customers charged for receiving money from Tigo Pesa?**

Answer - NMB customer is not charged for receiving money from Tigo Pesa.

3. **Question - What should Tigo Pesa customers do if they send money to a wrong NMB account?**

Answer - They should call the Tigo Call Center to initiate reversal.

4. **Question - Is there any notification to Tigo Pesa customers after receiving money?**

Answer - Yes, Tigo Pesa customers will receive a notification from the Tigo Pesa system.

5. **Question - Are there any charges to Tigo Pesa for money transfer services to NMB account?**

Answer - Yes. Below are the charges to Tigo Pesa Customer

Tigo Pesa to NMB transfer		
TRANSACTIONS BANDS (TZS)		TIGO PESA FEE
1,000	4,999	300
5,000	9,999	350
10,000	19,999	400
20,000	49,999	500
50,000	99,999	900
100,000	199,999	1,100
200,000	299,999	1,500
300,000	399,999	1,800
400,000	499,999	2,200
500,000	599,999	2,600
600,000	799,999	3,200
800,000	1,000,000	3,600