

5 TIPS TO SEND MONEY

- 1. Do I need a bank account to send money?**
No, you can send money without holding a bank account.
- 2. When will the money be available to the receiver?**
Funds will be available in minutes subject to Agent locations hours of operation, difference in time zones and terms and conditions of service.
- 3. Does the beneficiary have to pay fees?**
No, all fees are paid by the sender.
- 4. What do I need to communicate to the beneficiary?**
 - Sender's name
 - In some countries the MTCN and/or answer to the Test Question is required for payment
 - Sending country / city of origin
 - Amount sent in local currency
- 5. Do I need to add a test question?**
Yes, any transfer to Africa needs a Test Question for security reasons.

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5 TIPS TO RECEIVE MONEY

- 1. Do I need to provide the 10 digit number (known as the MTCN) to collect my money ?**
No, the MTCN is optional but providing it will help facilitate locating a payment. In some countries it is however a requirement.
- 2. What do I need to collect my money?**
 - Sender's name
 - Country / City of transfer's origin
 - Expected amount of money to be received
 - Valid ID
 - Answer to the Test Question
- 3. Do I need a proper form of ID to collect my money?**
Yes, normally a passport, National ID or driver's licence.
- 4. Do I need to have a bank account to collect my money?**
No, you receive the money in cash.
- 5. Do I need to pay a fee when collecting my money?**
No, all fees have been paid by the sender.

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