



FREQUENTLY ASKED QUESTIONS

1. What is 'Till Moja'?

This is DTB's Collections solution that will enable signed up customers to receive payments into their accounts instantly, through various payment types by using a simple six-digit short code instead of capturing their whole account number.

2. What payment types are accepted on Till Moja?

Payment types available include: -

- M-Pesa
- Airtel Money
- T-Kash

3. How do I sign up for 'Till Moja'?

You will be required to fill out an Application Form and Sign the Terms & Conditions for the product

4. What is the maximum number of Till Moja short codes that I can apply for?

You may request for as many short codes as your business requires. E.g., if you have two shops, you can setup two Till Moja short codes linked to credit either a single DTB account or each can be linked to credit separate DTB accounts.

5. Are there charges for 'DTB Pay'?

Payment from different Mobile Money wallets is free of charge for both the paying customer and the receiving merchant.

6. Which Notification types are available for the Solution?

There are several notification options depending on the need and level of reconciliation sophistication required by the collecting customer:

a. SMS Notification to the **paying customer**:

"Dear 'John Doe' you have successfully paid KES 500.00 to BodyShop-444444. Ref. QJQ4MSQ8E6"

b. SMS Notification to the **collecting Merchant**:

"Dear Customer, KES 500.00 has been paid into Bodyshop-444444 by John Doe-254722000000.DTB Ref:000FTCB222998933"

c. Email Notifications

*"Dear Customer,
KES. 1,000.00 has been paid into **BODYSHOP** DTB Short Code No. **444444**.*

Here are the transaction details:

Customer Name: JOHN DOE

Customer Mobile Number/Account Number: 254722000000.

Transaction Reference Number: 000FTCB22304A4WT"

- d. Instant Payment Notifications for Tech-Savvy customers, achieved through secure integrations between the Bank and the customers' receiving system.

7. What are the benefits of 'Till Moja'?

The benefits include but are not limited to:

- **Zero collection costs** – both the receiving and paying customer will not incur any transaction charges.
- **Real Time settlement-** Customer will receive funds into their accounts on a real time basis, hence no need to withdraw funds from mobile money wallets to bank accounts as is the case with other Tills.
- **No Limit** -There's no limit to the amount of money a customer can receive into their Till Moja short code linked to their DTB account.
- **Payment Notifications** -The solution will enable instant Payment Notifications (SMS/Email & Instant Payment Notifications into their account systems where available)
- **Flexibility** – Multiple Short-codes for customers with multiple stores and the ability to choose your own unique Till Moja 6-digit short code (subject to availability).
- **Business Turnover visibility** - Improved visibility on business turnover enabling customers to access higher credit facilities from DTB bank such as financing for stock purchase business expansion etc.

8. Will the M-Pesa transactions attract ledger fees for my account?

M-Pesa transactions *do not* attract Ledger fees on DTB customer accounts.

9. What is Unique about 'Till Moja' compared to Safaricom tills and Paybills?

- The merchants can receive payments from multiple payment channels or mobile wallets through a single short code
- Funds are credited on a real time basis to their DTB account.
- Each short code will also be mapped to a unique Mobile Number and Email Address for SMS and Email notifications.
- Till Moja can pre-validate unique references for a customer before collecting funds from a mobile money wallet resulting in a 100% reconciliation outcome for the customer. E.g., Student ID, Meter number etc.

10. Can a customer reverse a payment done to a wrong short code?

Payment Reversal requests should be sent to contactcentre@dtbafrica.com or channeled via [+254719031888](tel:+254719031888). If the funds have been credited into another customer's account, the account holder will have to give the bank Debit authority for the funds to be reversed to the paying customer.