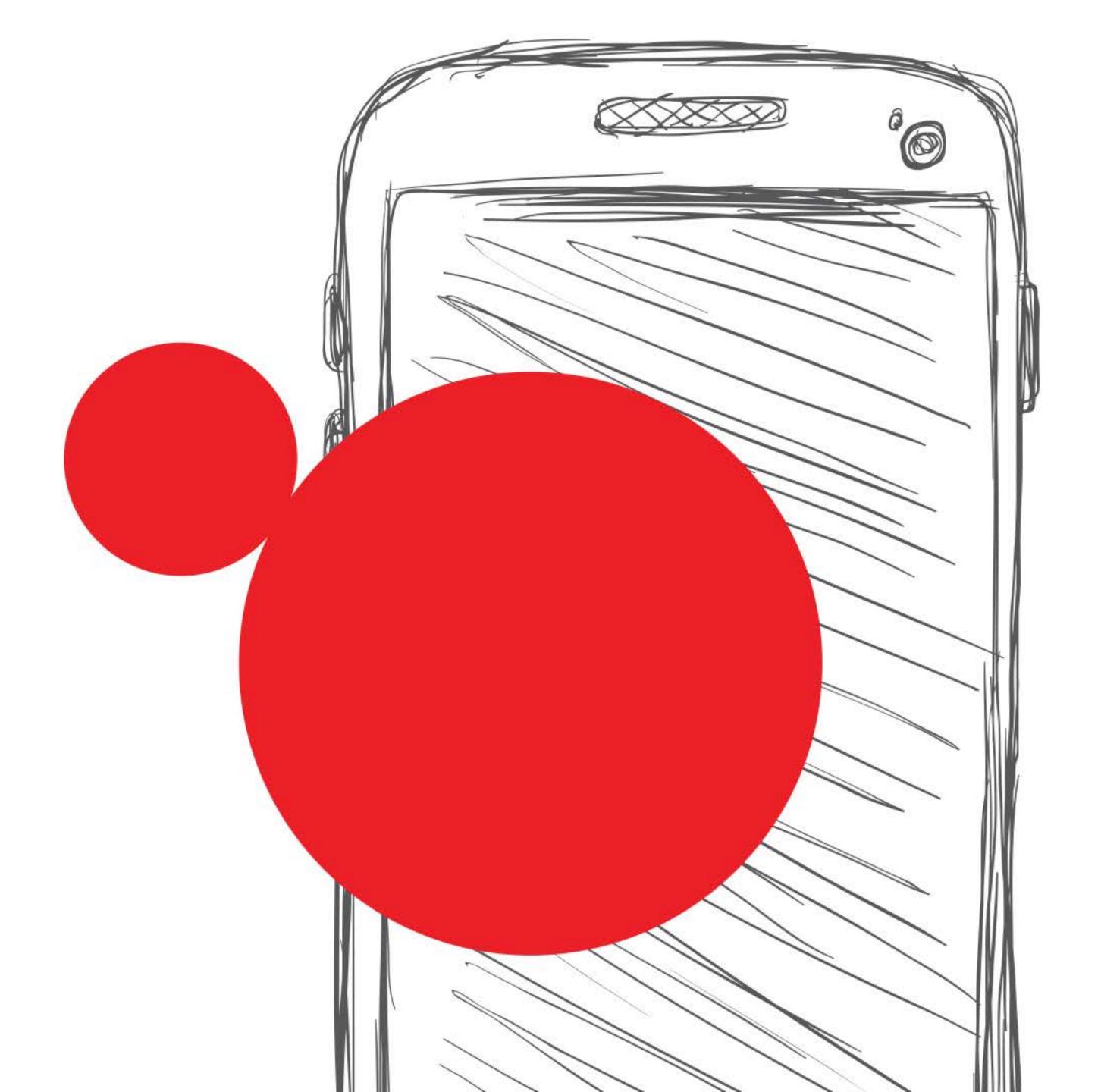
# Ooredoo Money

**PRESENTATION** 



ooredoo

# Contents

- 3- Our International Remittance Partners
- 4- What is Ooredoo Money (OM)?
- 5- Welcome to Ooredoo Mobile Money
- 6- Register
- 9- Set your 4-digit Ooredoo Money (OM) mPIN
- 10- What can be done from your phone
- 11- Deposit (cash in) money into your OM Wallet
- 23- Salary transfer (Payroll)
- 24- Withdraw (cash out) from your OM Wallet
- 26- Start transferring Add beneficiary /Transferring USSD & app Flow
- 35- Local Transfers
- **38** Domestic Workers Salary
- **39** Ooredoo Services
- **42** Karwa Smart Card Top-up
- 50- mWallet Settings
- 53- Referral
- 56- FAQs

# Our International Remittance Partners

More exchange houses and delivery options like mobile wallets will be added soon! Download our FREE "Ooredoo Money" app or click www.Ooredoo.qa/en/omm to stay up to date!!



Ooredoo has partnered with MoneyGram, a leading global money transfers company. MoneyGram has more than 500,000 agent locations in 200 countries and territories, which means that Ooredoo Money customers can send money to almost every country in the world within 10 minutes!



Ooredoo has also partnered with Al Dar Exchange! With the Al Dar Exchange option, you can send money to any bank account in 11 countries, including India, Nepal, Bangladesh, Jordan, Pakistan, Sri Lanka, the Philippines, etc., with the most competitive fee and exchange rate, just like at the Al Dar counter!



Ooredoo has also partnered with "AlZaman Exchange" to enable the Direct to Bank Account for selected countries with possibility to extend the countries list in future.



Ooredoo Money has partnered with "Gulf Exchange" to offer:

- 1- 60 seconds transfers to any IMPS enabled bank accounts in India
- 2- Instant fund transfer to bKash wallet in Bangladesh
- 3- 48 hour credit to the bank Accounts in multiple other countries

# Available International mobile Wallet List

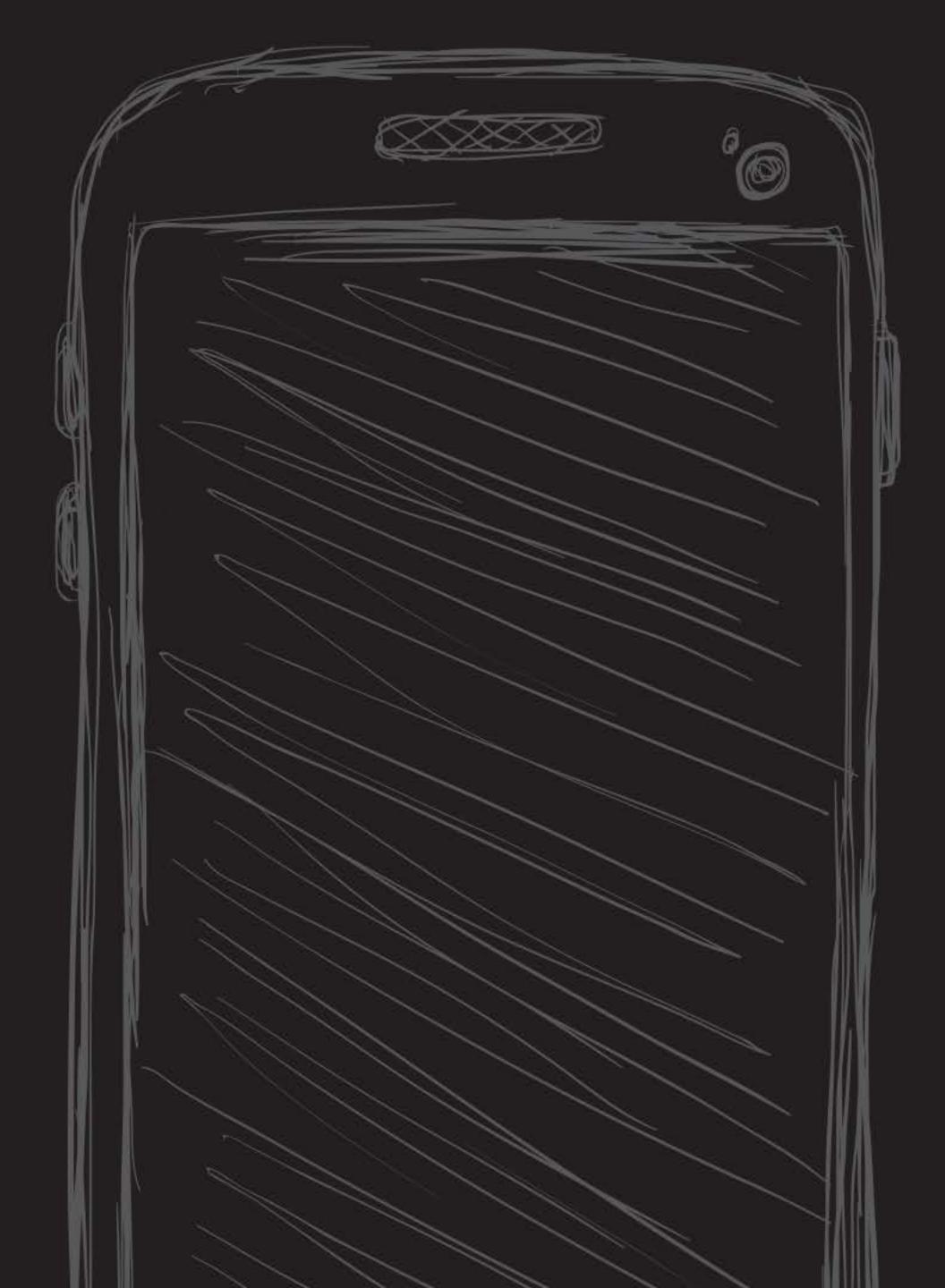
Via Gulf Exchange to Bangladesh:



একটি ব্র্যাক ব্যাংক প্রতিষ্ঠান

Via MoneyGram to Kenya:





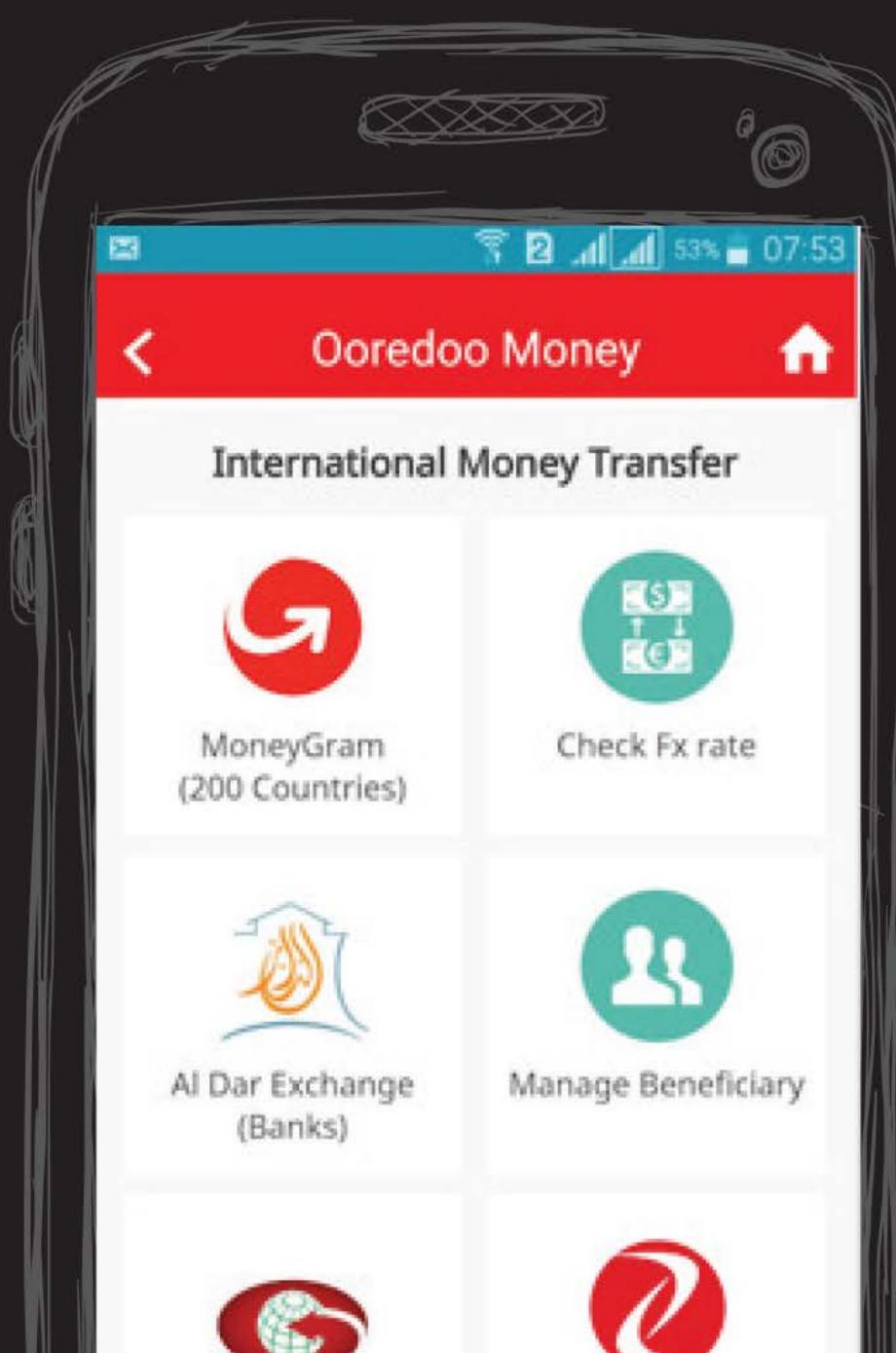
# What is Ooredoo Money?

Ooredoo Money (OM) is a mobile wallet (also called OMM Wallet/ Mobile Wallet/ mWallet/ mobile account) service that enables you to deposit, withdraw, send, pay or receive money instantly using your mobile phone.

Ooredoo Money is a simple, easy-to-use service offering essential financial transactions, including international transfers, mobile top-ups and data bundle purchases. Anyone with a valid QID and Ooredoo mobile number can register for an Ooredoo Money Wallet, and – once registered – customers can transfer money from any bank account in Qatar to their Mobile Wallet.

Once the Wallet has balance, customers can then send international transfers, send money locally to banks and other mobile wallets, top up pre-paid Ooredoo mobile accounts, pay Ooredoo bills, purchase data for their Ooredoo mobile, and much more.

Ooredoo Money can also be used to recharge international pre-paid numbers in more than 100 countries, purchase data bundles, and even pay bills in selected countries, including India, Bangladesh, and the Philippines.



# Welcome to Ooredoo Mobile Money

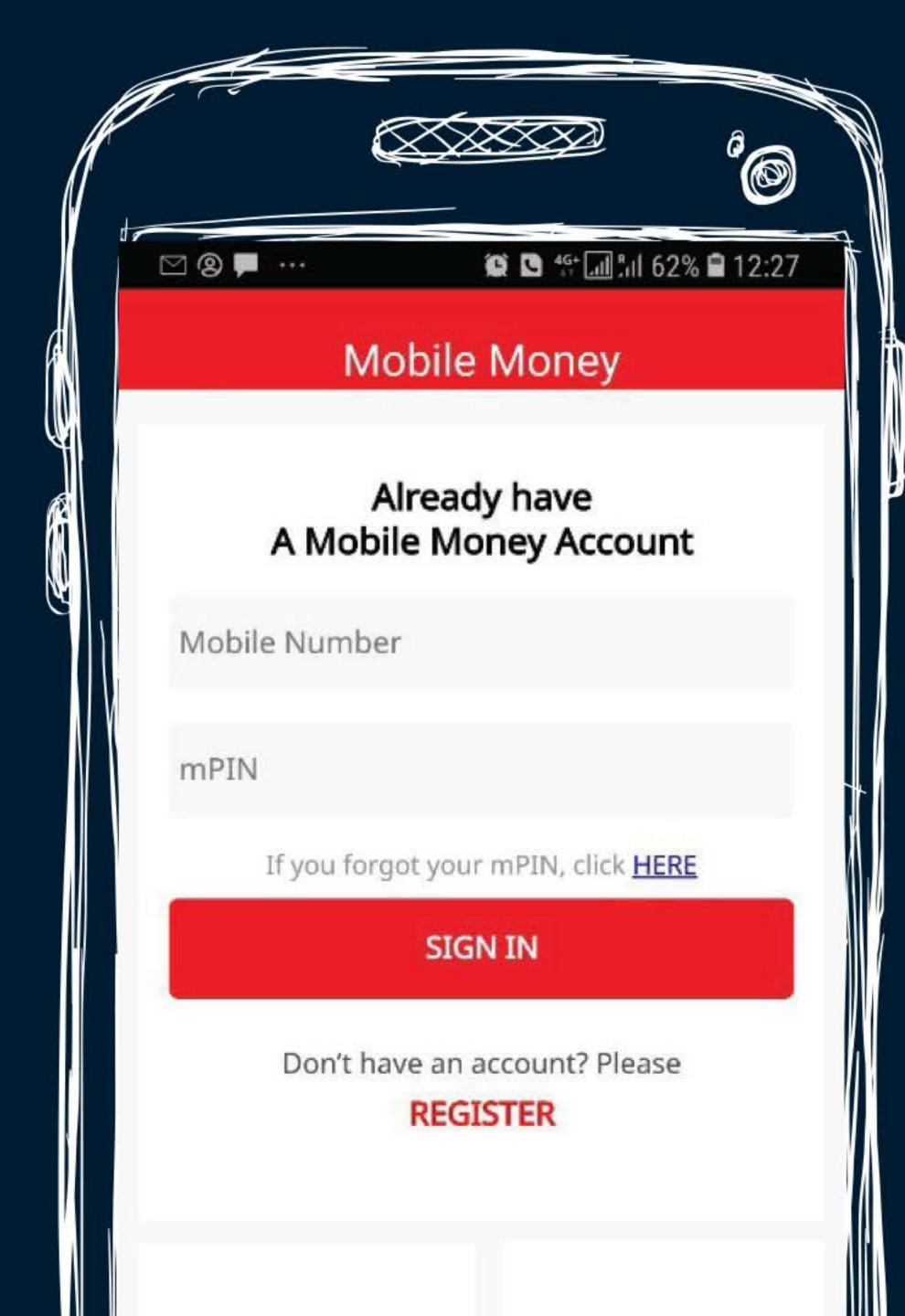
This short step-by-step guide takes you through the main features of your Ooredoo Money service

- A new way to open a bank account and access directly from your mobile phone. You have a account and you can use it for deposit, withdraw, send, receive or pay just like you Bank Account
- A new way to transfer money home instantly to 200 countries and territories, safely and securely
- A new way to pay your maid's salary or make any payment
- A new way to top-up your mobile phone or buy data bundle for your FnF back home









# Register

First, register for free, It's easy!

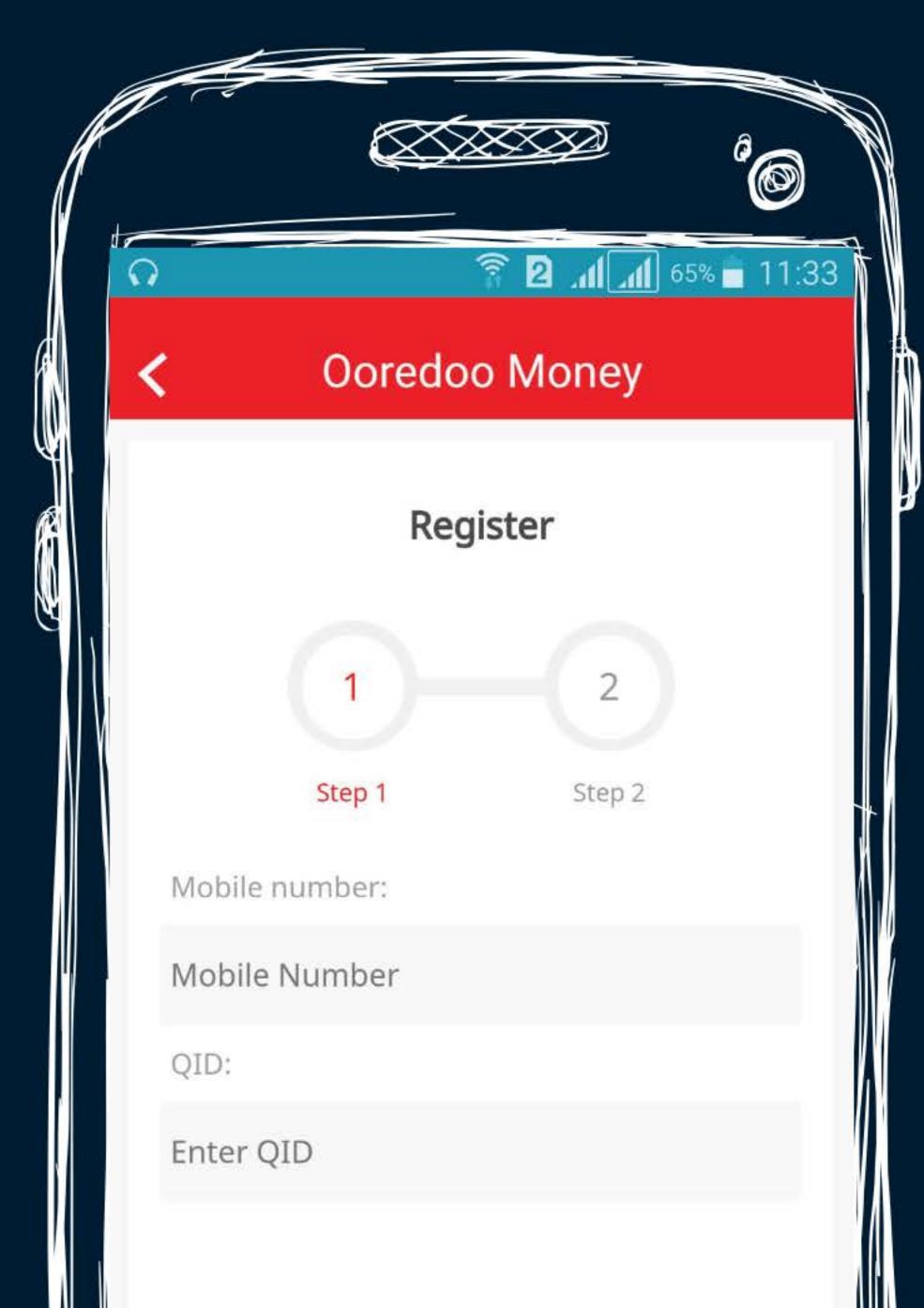
#### Option I: At an Ooredoo Shop

Just visit any Ooredoo Shop to register instantly with:

- Your ORIGINAL Qatar ID card (not a copy)
- An active Ooredoo connection (Hala or Shahry) registered under you name/QID

If you just arrived to Qatar and don't have your QID yet, Ooredoo Money allows you to register for an mWallet with your passport. This registration will be valid for 3 months. Within this time, you need to update your wallet information with a QID.

- To register for mWallet with a passport, you need to have the below details:
- Valid passport
- · Valid work visa
- Entry date within 3 month from the date of entry to Qatar
- Ooredoo SIM registered under you passport in Ooredoo's records



# Register

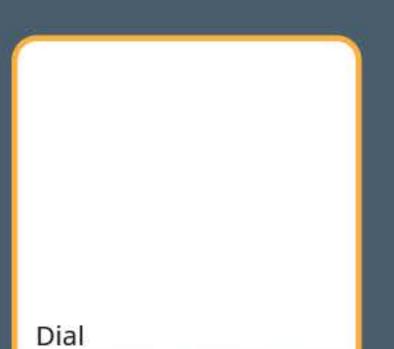
First, register for free, It's easy!

# Option II: Directly from your Ooredoo Mobile (Mini Wallet) only for QID customers

- Download "Ooredoo Money" app or simply dial \*140# from your Ooredoo mobile
- Enter your QID & accept the Terms & Conditions

#### Once the registration is completed:

- You will receive an SMS confirmation and an SMS with a 4-digit temporary mPin (valid for 2 working days)
- Once done, simply access the "Ooredoo Money" app or dial \*140# to set up your own 4-digit mPIN to access your mWallet.



\*140#

Dial \*140# on your

mobile to get started

#### Refer to the Terms & Conditions of the service at www.ooredoo.qa

- 1. Accept
- 2. Reject
- 3. Back

Reply

1

Reply with option 1 to accept the Terms & Conditions of the service

Exit

#### Register with Ooredoo Money Mini Wallet?

- 1. Confirm
- 2. Exit

Reply Exit

1

Reply with 1 to confirm your Mini Wallet registration

#### Please Enter your QID

0. Back

Reply

Exit

Exit

26863400276

Reply with your QID number

#### Purpose of mWallet:

- 1. Personal
- 2. Business
- 0. Back

Reply

Exit

1

Reply with 1 to select your personal options, such as the purpose of the mWallet

Thank you for registering with mobile money, to start using the service, press:

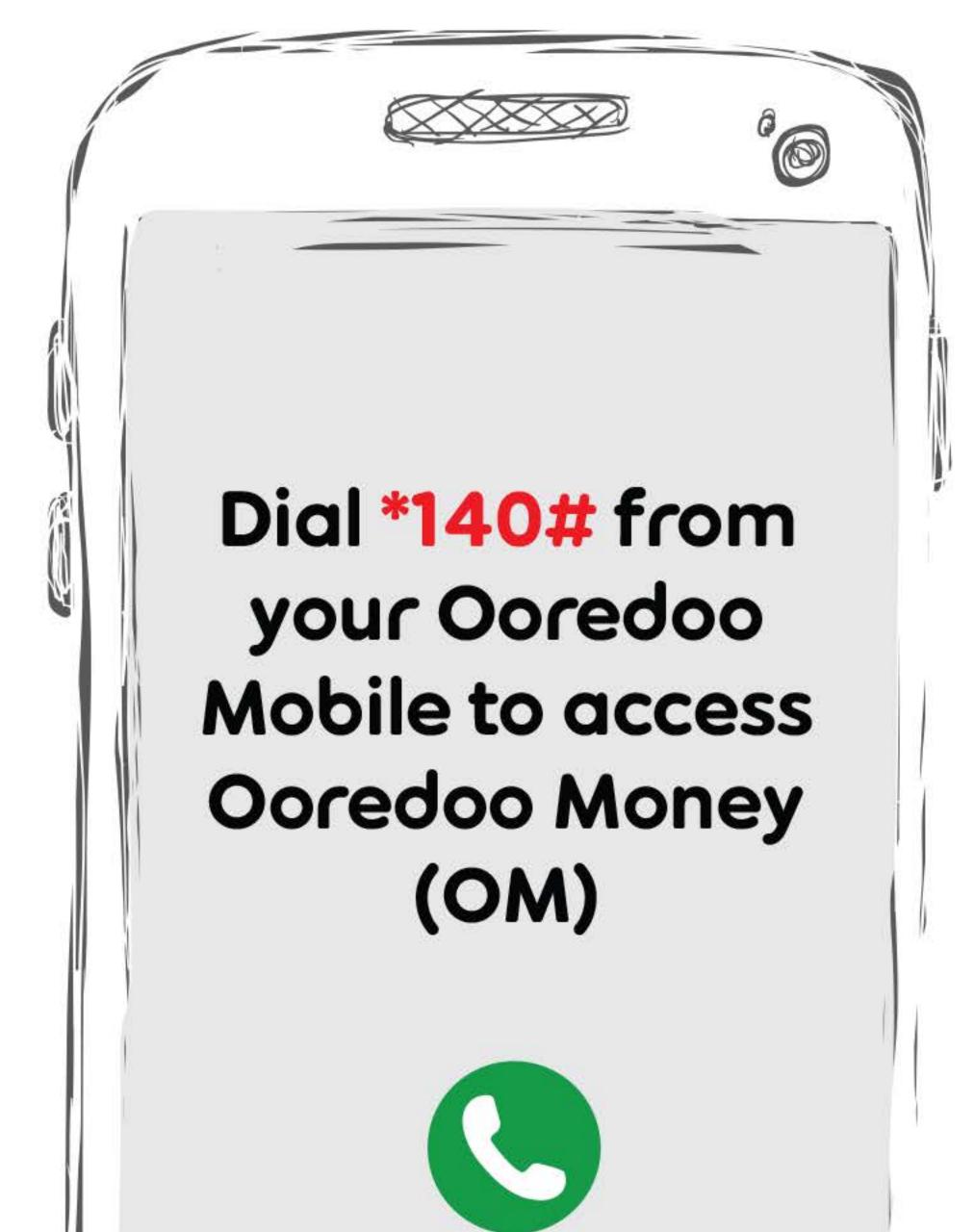
1. Continue

0. Exit

Reply

ħ.

Reply with 1 to confirm





# Set your 4-digit Ooredoo Money (OM) mPIN for secure access to your OM Wallet. Caution! Don't share your mPIN with anyone, for security reasons

Dial \*140#

Dial \*140# on your mobile to get started

Please Re-Enter your new 4digit mPIN

0. Back

Reply

1243

Reply with the same 4 digits to confirm your mPIN

Exit

Please enter your 4-digit temporary mPIN

Reply Exit

7705

Reply with the 4-digit temporary that received by SMS Please enter your new 4-digit mPIN

Reply

1243

Reply with any 4 digits to set your mPIN

Exit

Your mPIN has been set

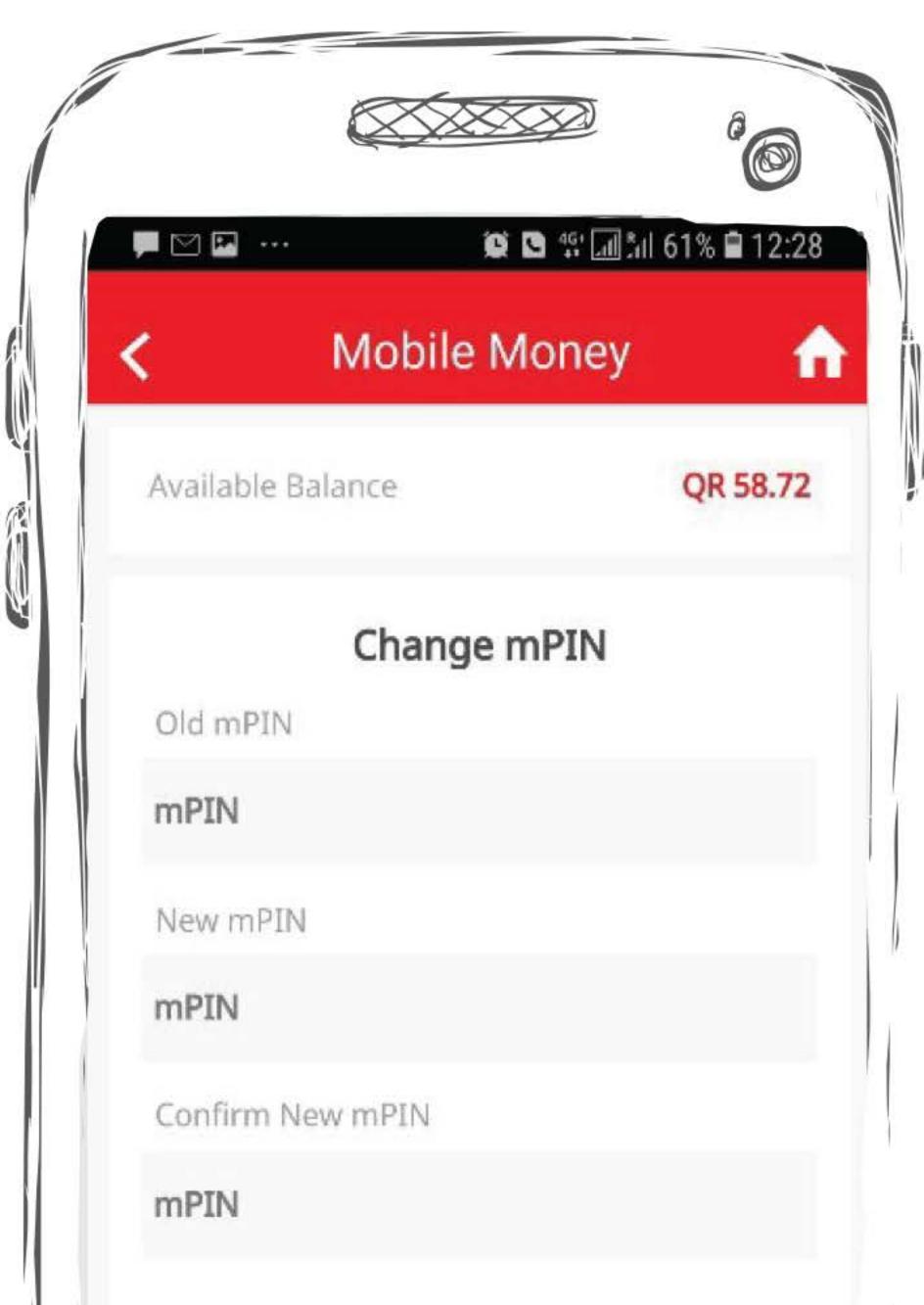
0. Main Menu

Reply

Your mPIN has been set,

Exit

reply with 0 to go to the main menu



# You are all set up!

### Now you can do the following from your phone:

1. Transfer money directly from your mobile. There are Four ways to make international transfer transactions with Mobile Money:

Option I: MoneyGram and OMM

Option II: Aldar Exchange

Option III: Alzaman Exchange

Option IV: Gulf Exchange

2. Transfer money locally within Qatar to:

Another OM Wallet

A QNB bank account

3. Buy Flexi Card, Hala Smart Card, Dawli International Calling Cards, Hala top-ups, data, and Passport cards for yourself or your friends, instantly.

4. Top up any mobile number in your home country directly from your Ooredoo Money Wallet.

5. Pay your children's school fees (available now for DPS).

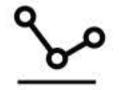
6. Pay your domestic workers salary

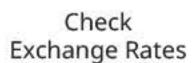
7. Recharge Karwa Smartcard

8. Pay your Ooredoo bills using your Ooredoo Money Wallet

9. Deposit or withdraw from your Wallet

10. Manage and control your Ooredoo Money Wallet through your phone



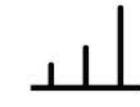




Change your mPIN



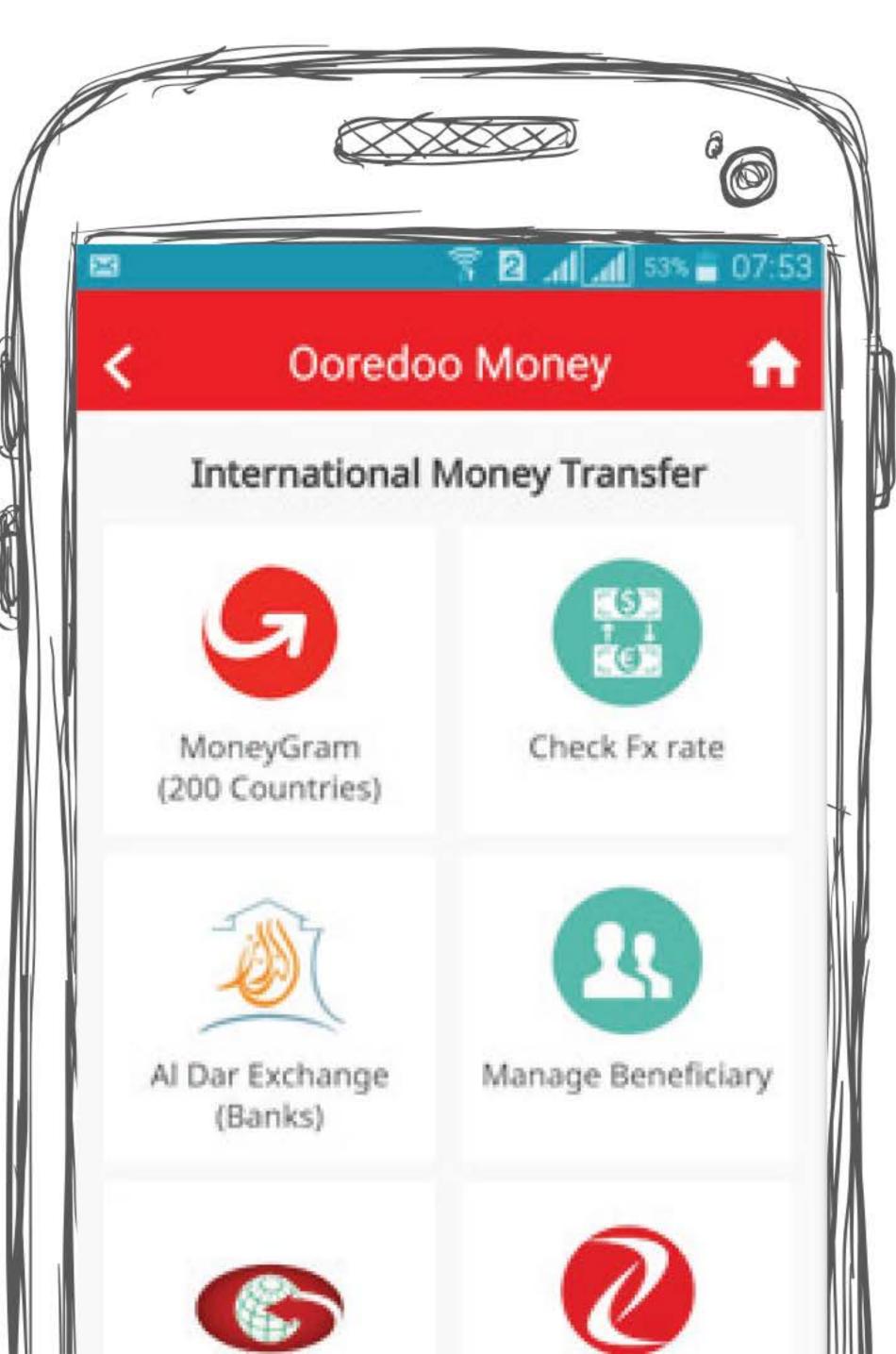
Check your balance



Check your statement



Add, delete or edit recipients



# Deposit (cash in) money into your OM Wallet

You can deposit money into your OMM Wallet as follows:



Using our multilingual, Self-Service Machines (SSM)

OPTION

At an Ooredoo Shop or dealer partner outlets

OPTION

From any QNB bank account inside Qatar

OPTION

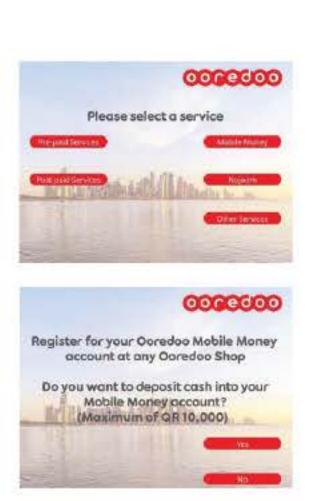
From any bankaccount in Qatar directly to your Wallet

OPTION

Salary transfer Ooredoo Money Payroll



Deposit (cash in) using our multilingual, Self-Service Machines (SSM)

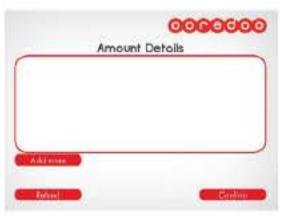




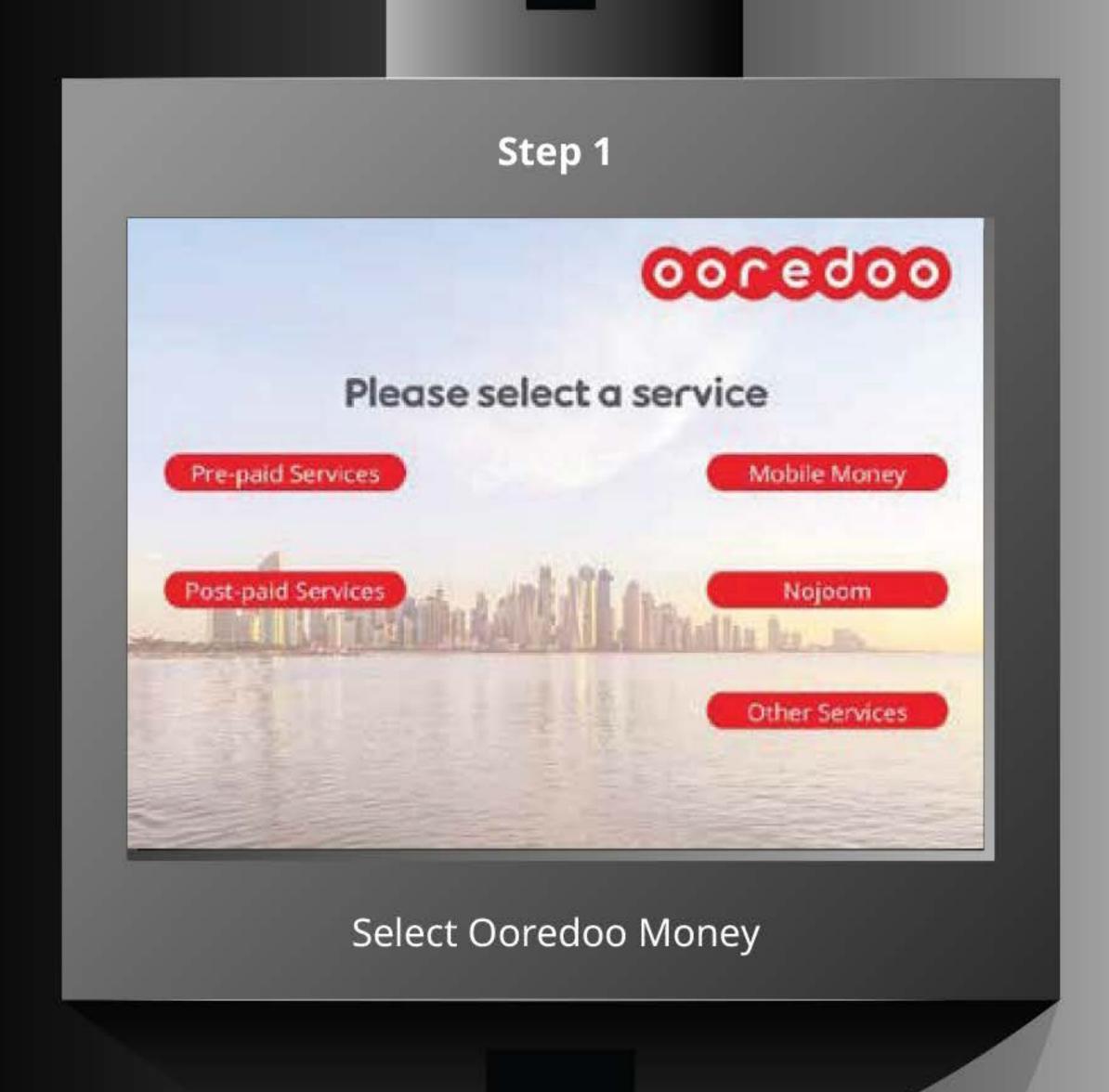




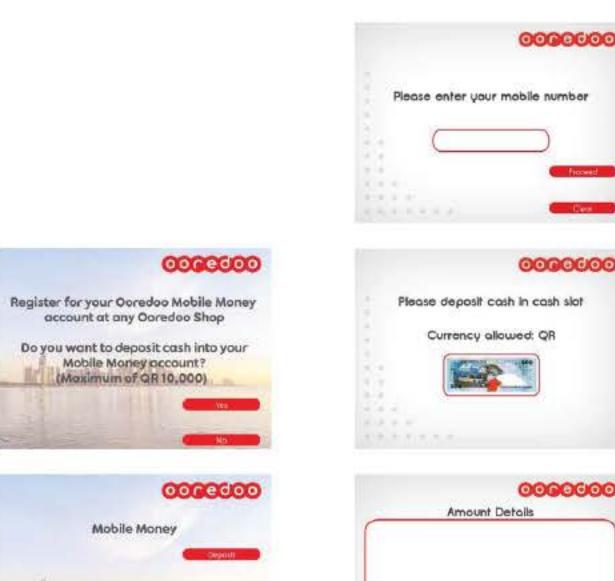






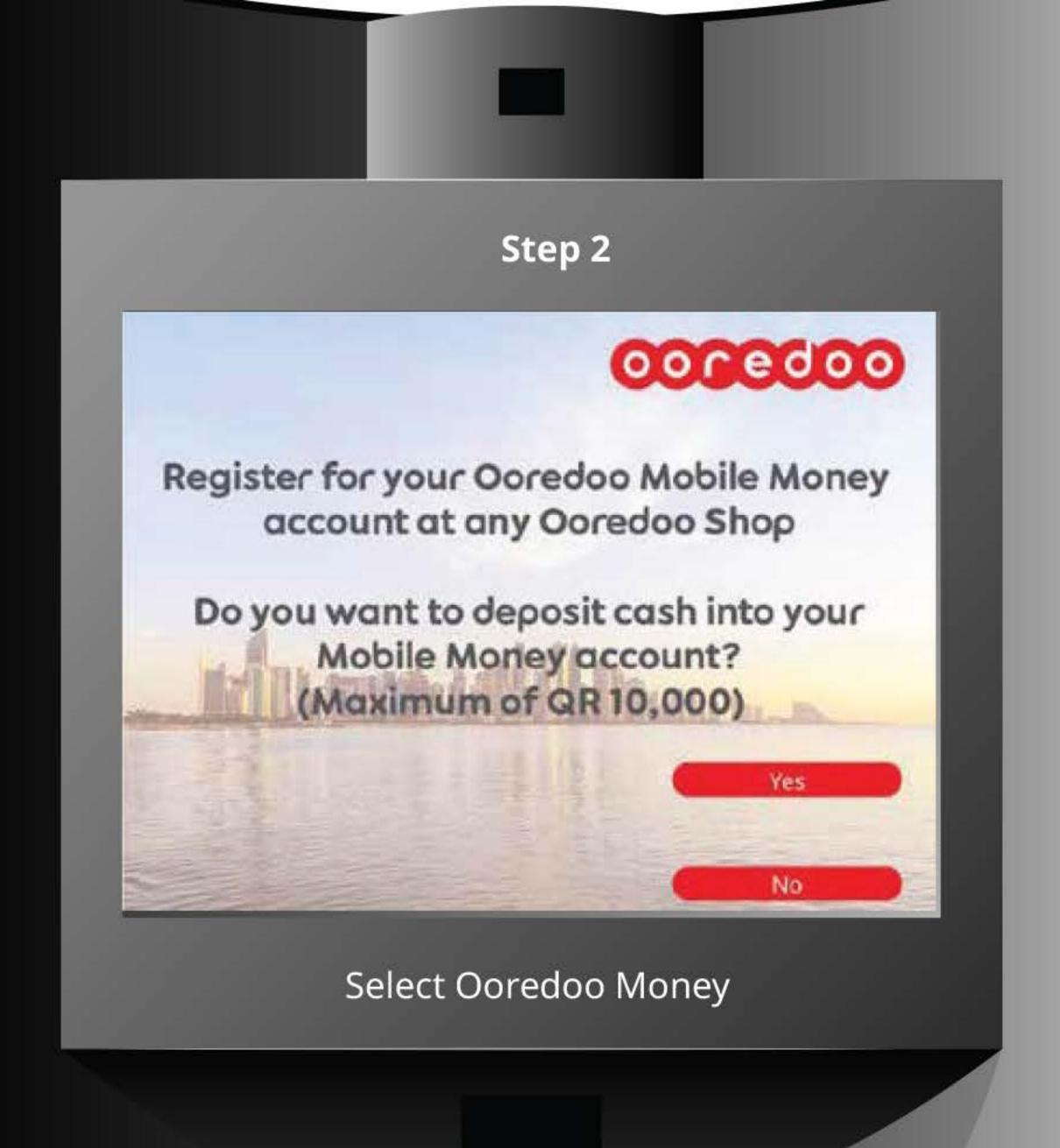


Deposit (cash in) using our multilingual, Self-Service Machines (SSM)

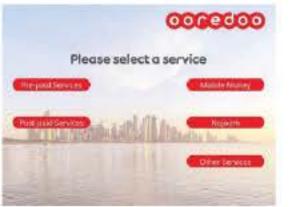








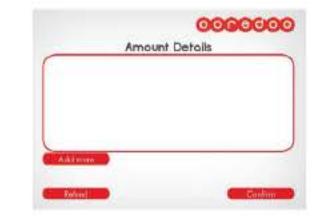
Deposit (cash in) using our multilingual, Self-Service Machines (SSM)





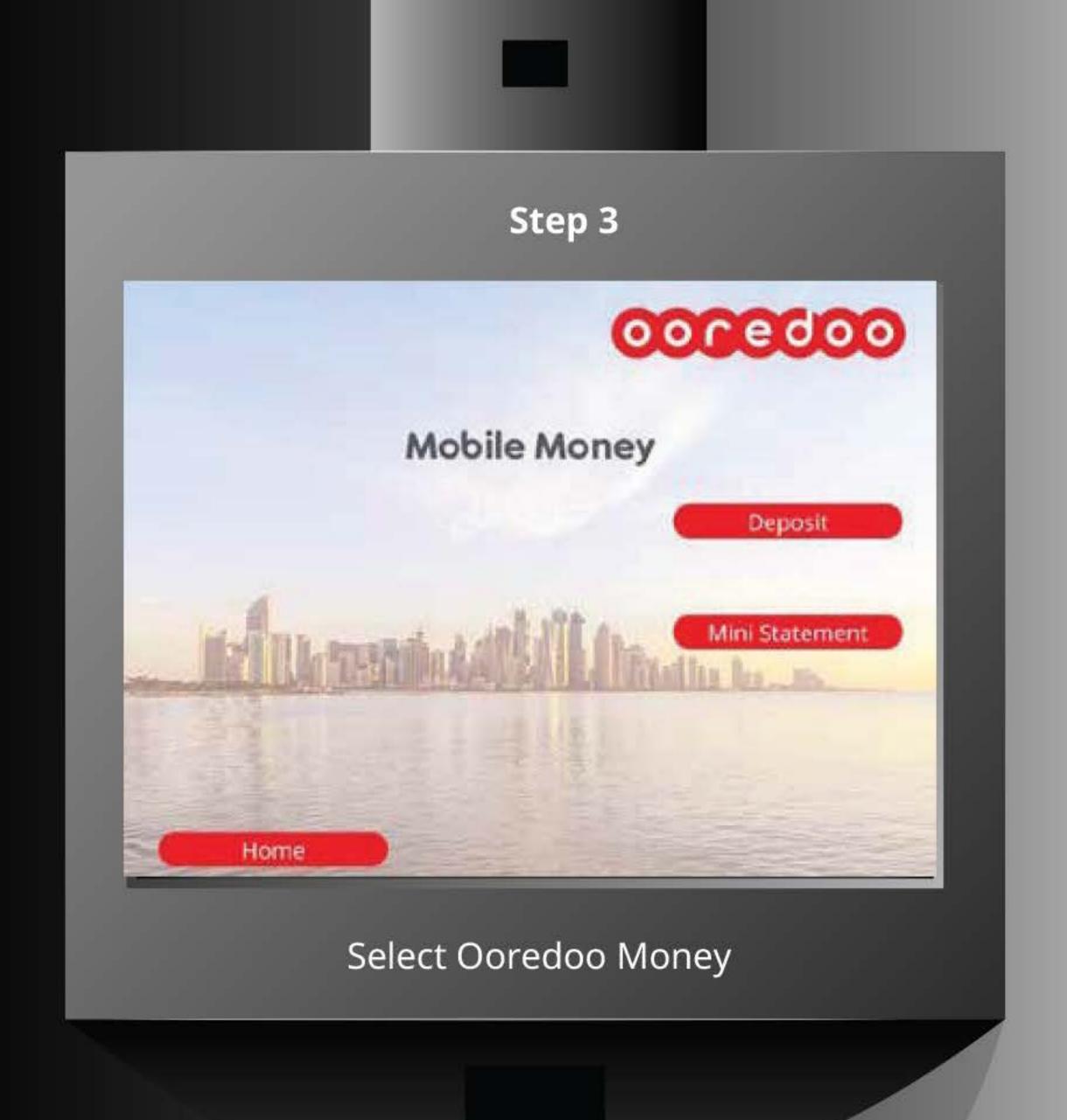




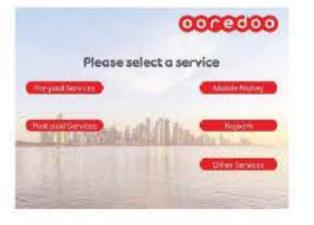


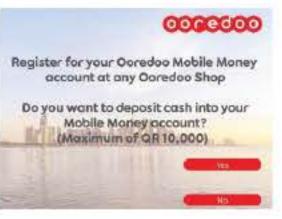






Deposit (cash in) using our multilingual, Self-Service Machines (SSM)





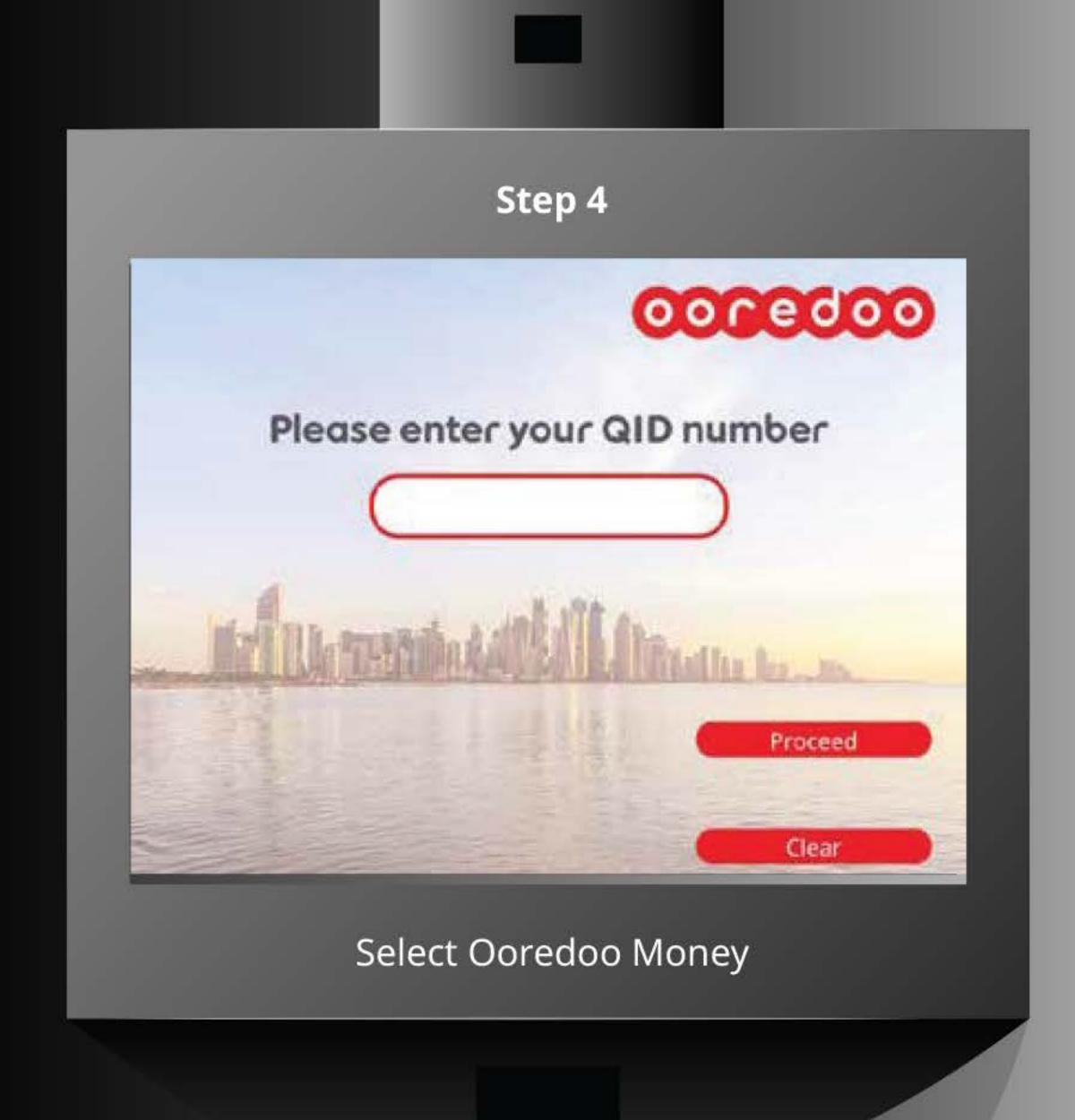




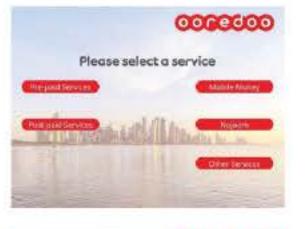








Deposit (cash in) using our multilingual, Self-Service Machines (SSM)





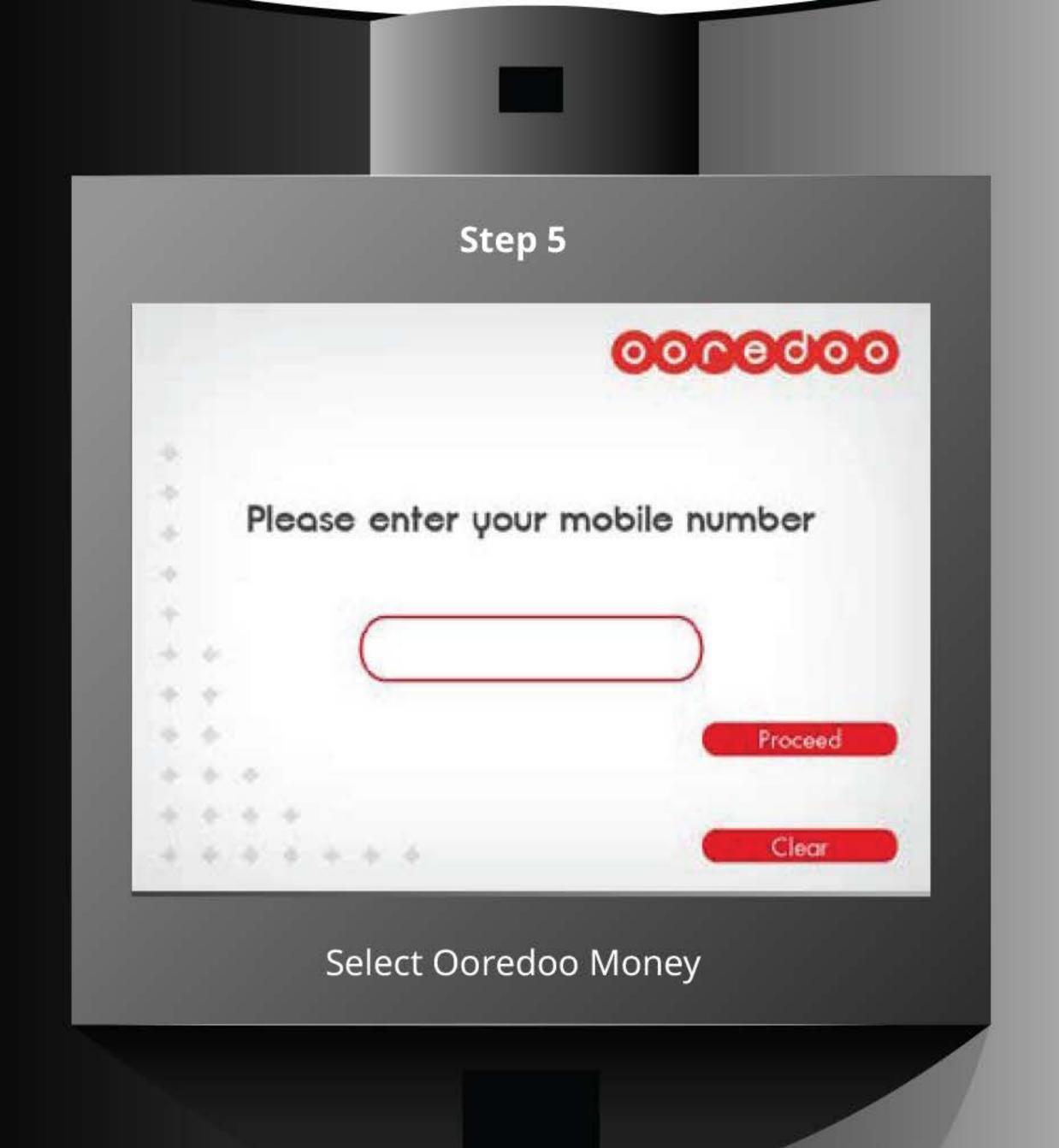




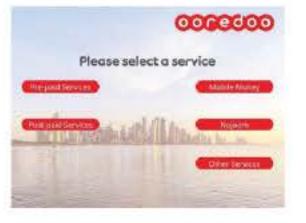


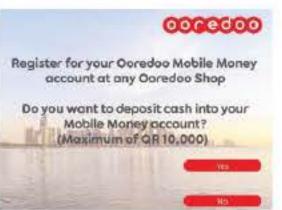






Deposit (cash in) using our multilingual, Self-Service Machines (SSM)





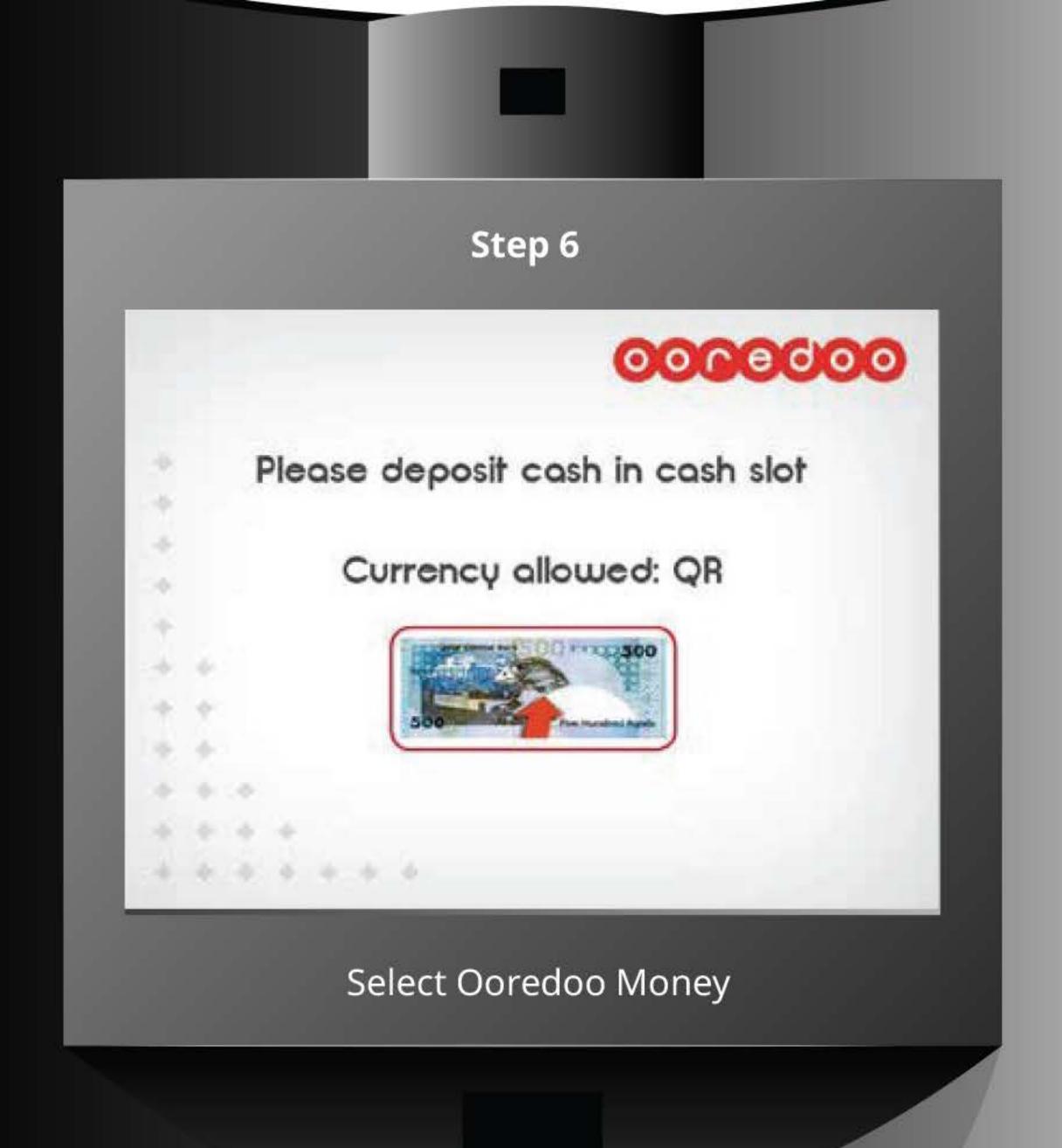












Deposit (cash in) using our multilingual, Self-Service Machines (SSM)





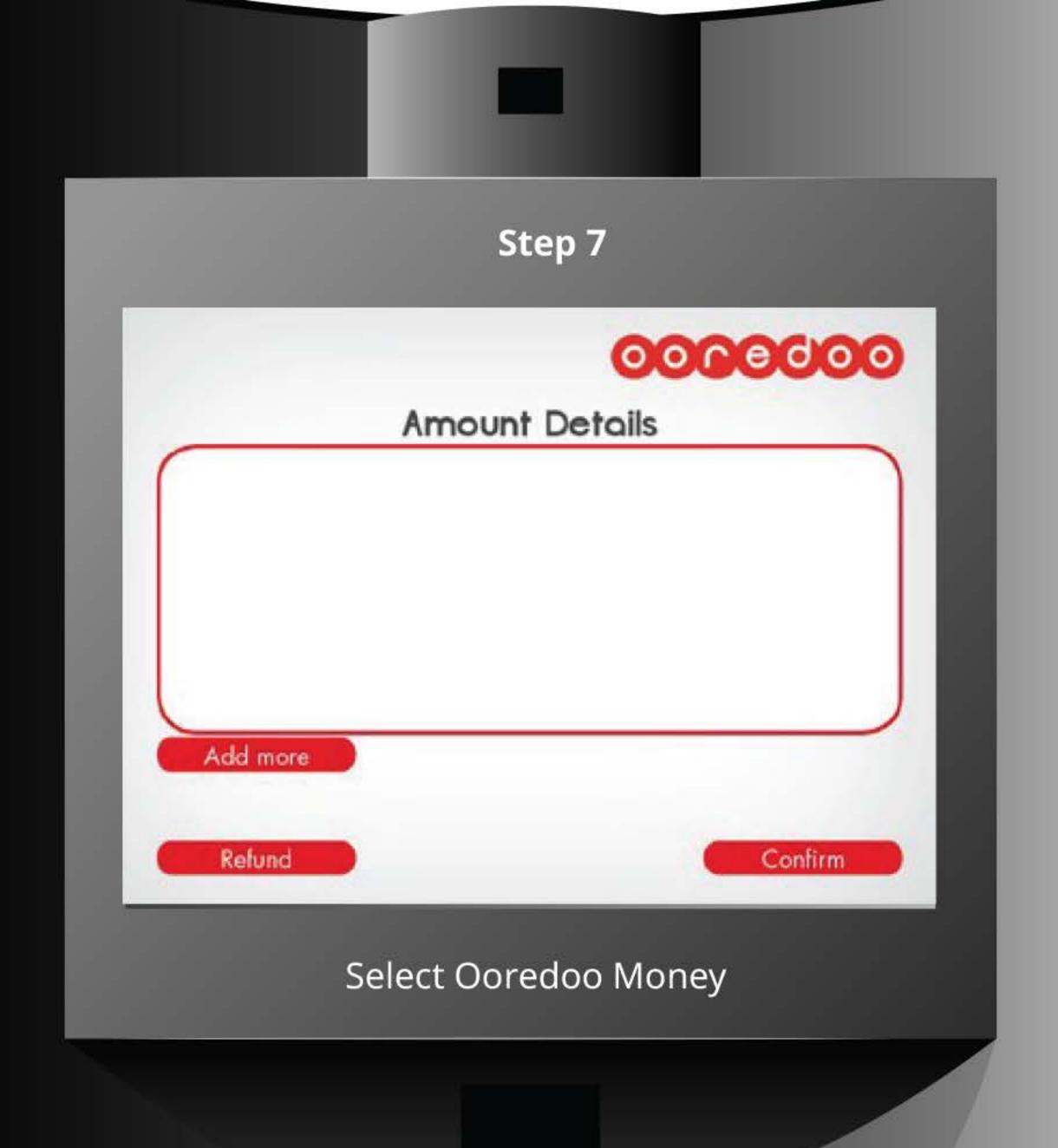




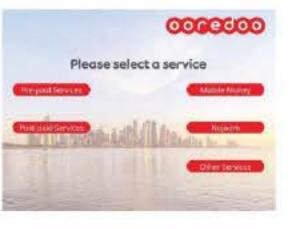








Deposit (cash in) using our multilingual, Self-Service Machines (SSM)





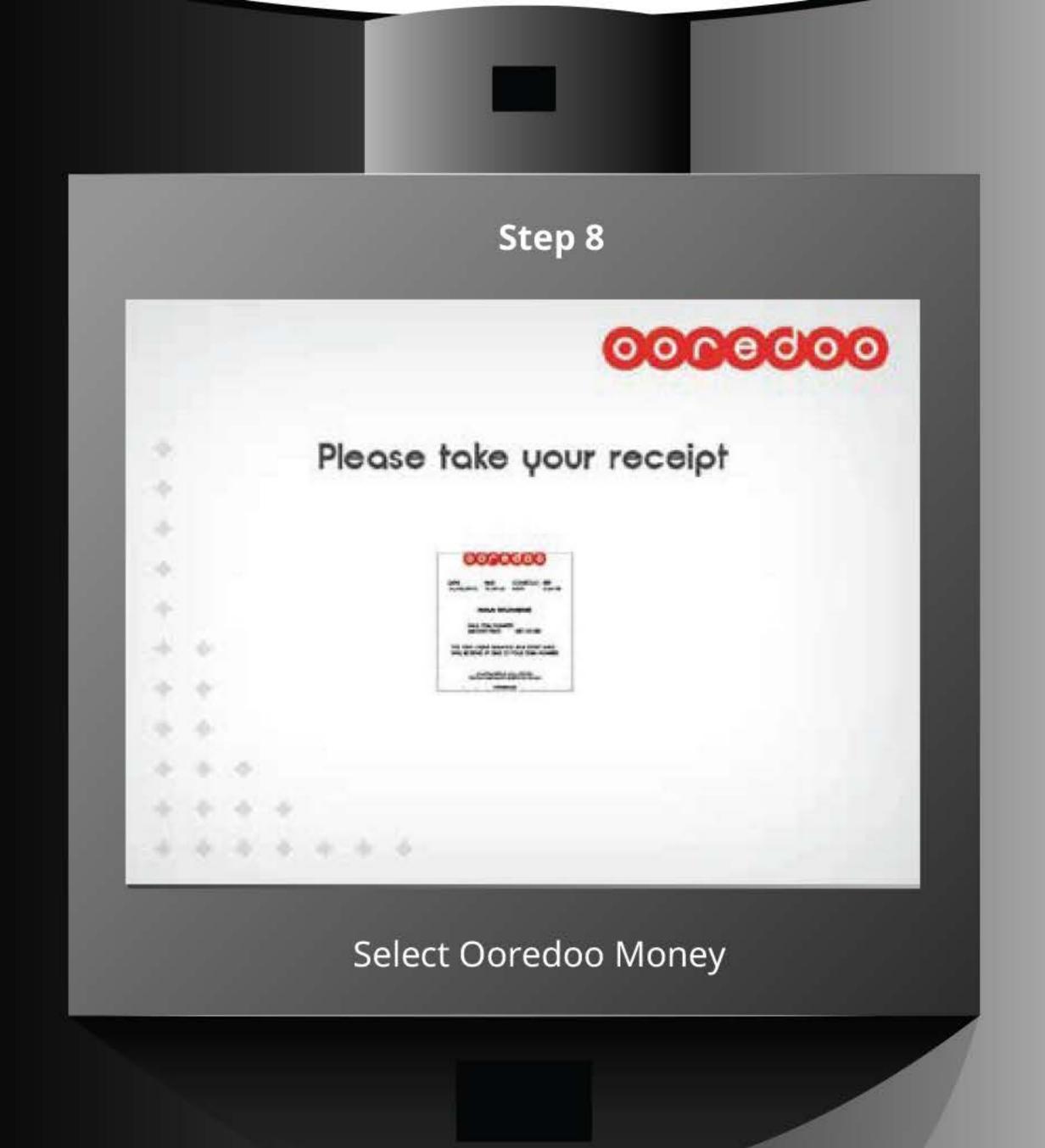




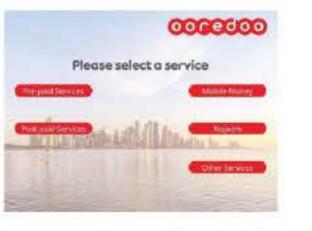


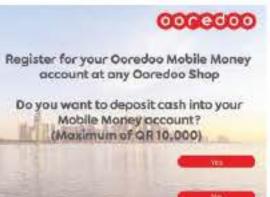






Deposit (cash in) using our multilingual, Self-Service Machines (SSM)















### Deposit cash at any Ooredoo Shop or Partner Dealers' Outlets

Go to any Ooredoo Shop our authorized partners with your registered Ooredoo mobile phone to deposit cash into your account.

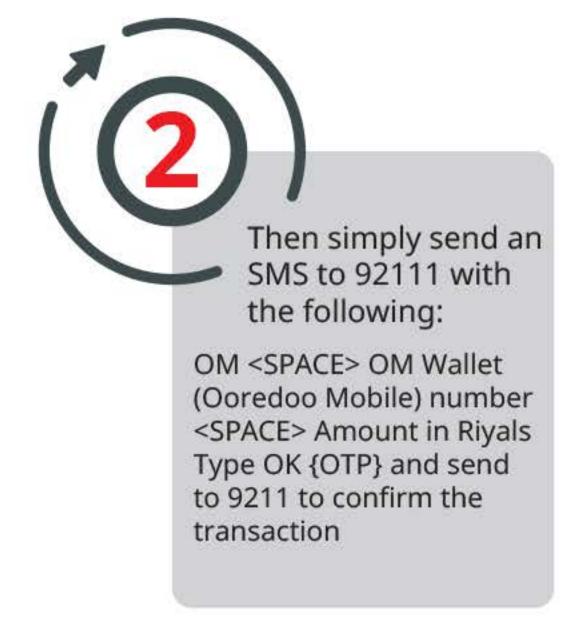
# Option III:

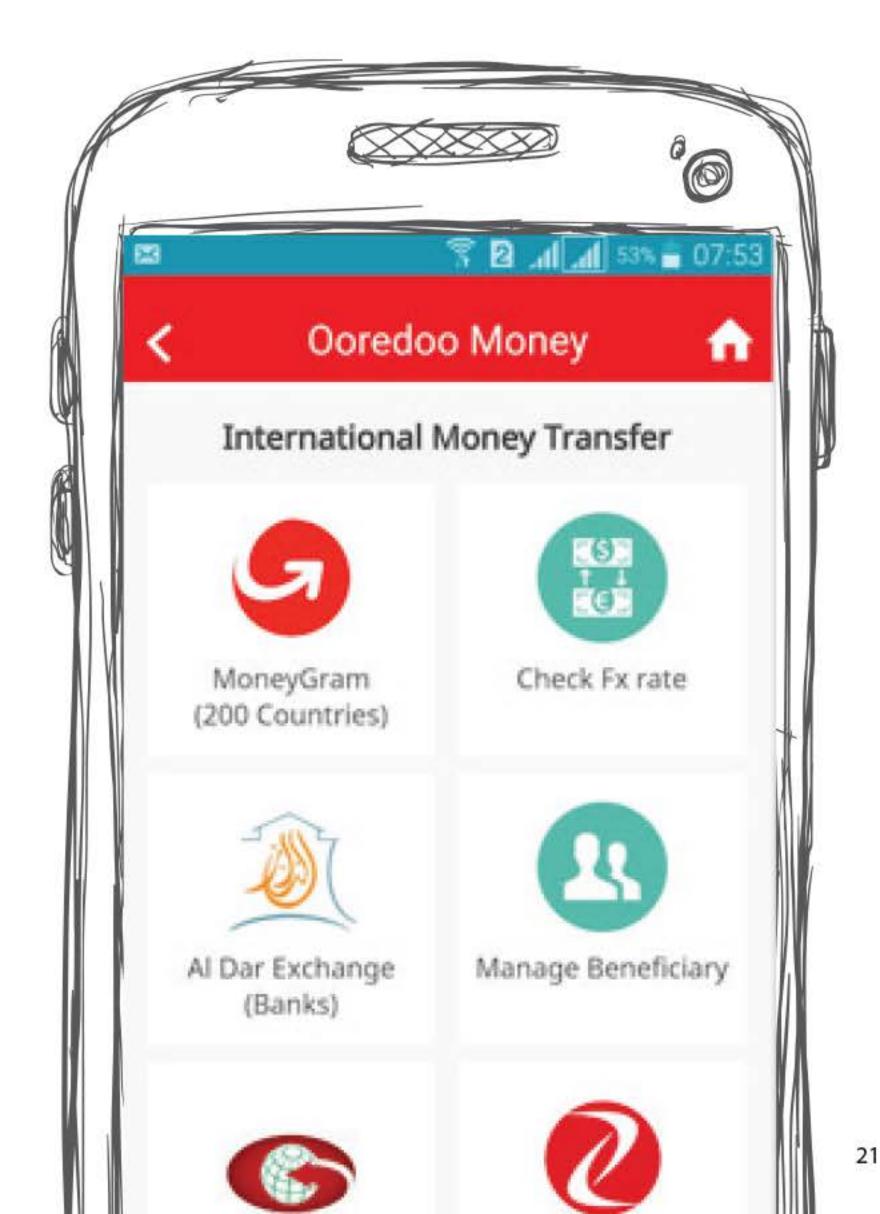
Deposit (cash in) money directly from any QNB bank account

For QNB



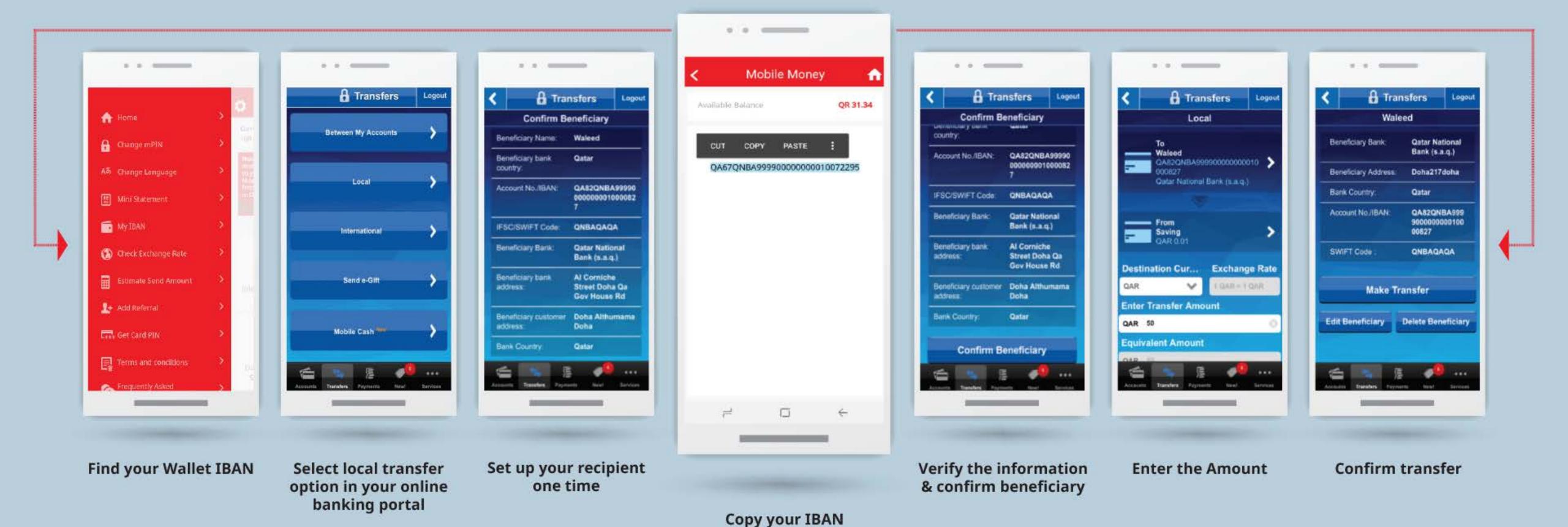
Call the QNB Call Center to register for the QNB Mobile Payment service





### From any bank account in Qatar directly to your Ooredoo Money wallet

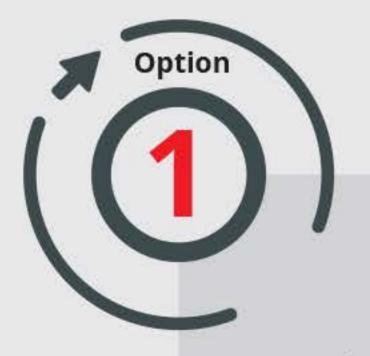
- **Step 1:** Go to the "Local Funds Transfer" section in your online banking portal.
- Step 2: Add a "New Beneficiary" with your Wallet IBAN, QNB as the recipient bank, and other details.
- **Step 3:** Transfer money



# Option V:

### Salary transfer (Ooredoo Payroll)

Ask your employer to send your salary directly to your Ooredoo Money mWallet. You will get your salary faster and it is much more secure.



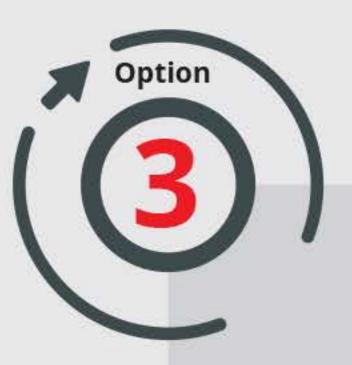
Just ask your employer to contact Ooredoo payroll numbers:

44400466 44002658



Call 111 and give us the following details:

- Name of your employer
- A company contact name and telephone number



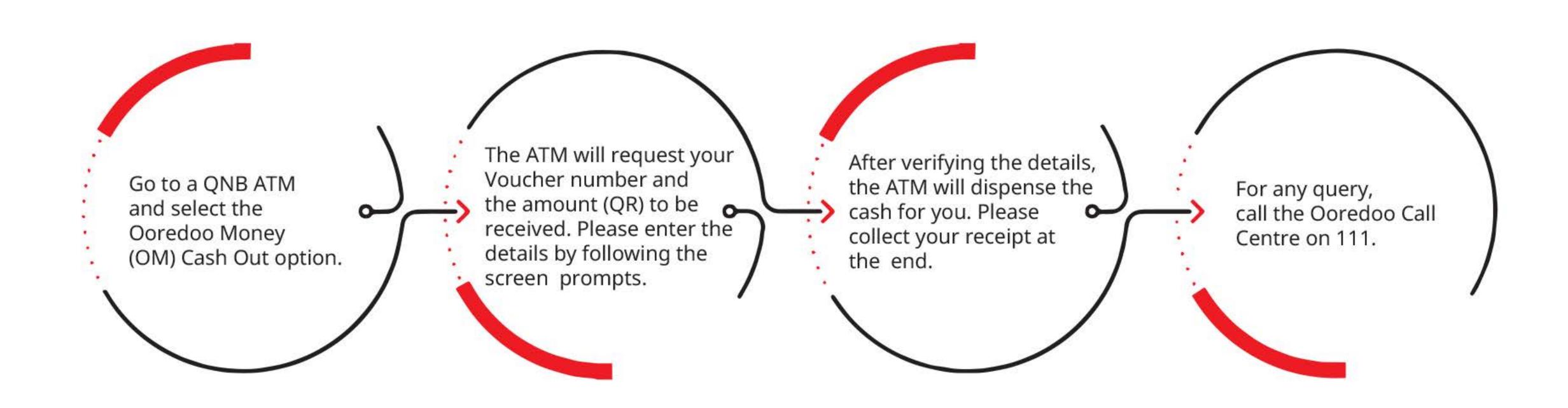
Visit **www.ooredoo.qa** to register your interest

# Withdraw (cash out) from your OM Wallet:

#### ATM (QNB) cash out

Create a Cash Out Voucher from your OM Menu by dialing \*140#.

Once you have your Cash Out Voucher number, follow these steps:



#### Create a Cash Out Voucher to withdraw Cash from QNB ATM

Dial \*140#

> Dial \*140# on your mobile to get started

Select option: 1. Get Voucher 2. Cancel Voucher 0. Back Reply Exit

Reply with 1 to select the Get Voucher option. You can cancel any existing voucher by replying with 2.

Remember to keep your mPIN secure, Ooredoo will NEVER call to ask for your mPIN or MoneyGram reference number.

Please enter your mPIN:

Exit Reply

1243

QR 523

0. Back

Reply

150

Reply with your 4-digit mPIN number to access the OM menu

Your mWallet Balance:

Please enter the voucher

amount (Multiple of QR 50)

Reply with the Cash Out

amount

Exit

#### Select option:

- 1. Local Money Transfer
- 2. International Money Transfer

Select option:

1. Cash In (SSM)

0. Back

Reply

2. Cash Out (ATM)

Reply with 2 to select the

Cash Out (ATM) option

Exit

- 3. Payments
- 4. Ooredoo Services
- 5. Cash In/Cash Out
- 6. mWallet Settings
- #. More
- 0. Back

Reply Exit

Cash In/Cash out Option

### Reply with 5 to select the

### Amount: QR 150

0. Back

Reply

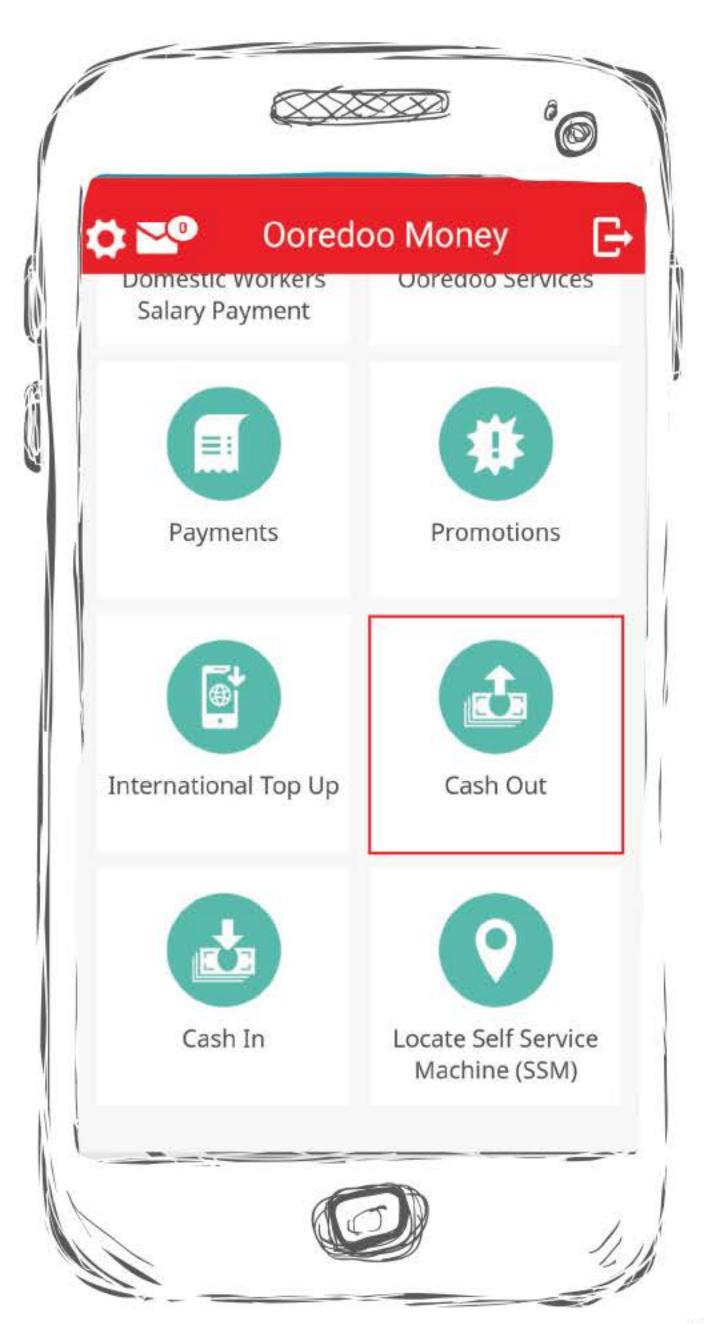
the transaction

Exit

### Fee: QR 3

1. Confirm

Reply with 1 to confirm





# Finally, start transferring

#### **International transfer**

International transfer is the most convenient, easy, safe, and fast way to send money around the world. It simplifies your life and saves you time and money by allowing you to remit simply by pressing a few buttons on your Ooredoo mobile phone.

With MoneyGram and Ooredoo Money, you can send money instantly to 196 countries across the world, almost instantly. The most popular form of transfer is cash pickup from MoneyGram locations in destination countries, but Mobile Wallet or bank account credit are also available for selected countries. Please check the menu for available options by dialing \*140#.

Al Dar Exchange is now available on Ooredoo Money!

With the Al Dar Exchange option, you can send money to any bank account in

11 countries: India, Nepal, Bangladesh, Jordan, Pakistan, Sri Lanka, Egypt, Saudi Arabia, the United Arab Emirates, and the Philippines.

For more details, visit www.ooredoo.qa/aldar

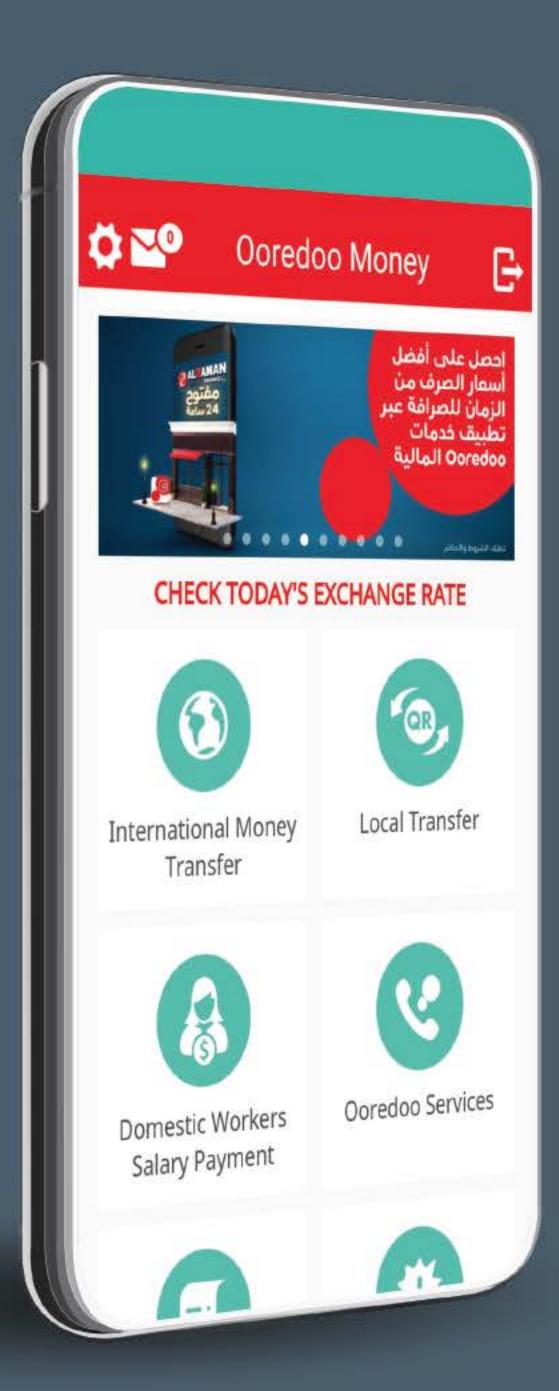
Al Zaman Exchange: Ooredoo Mobile Money customers can now send money directly to international bank accounts Al Zaman Exchange to selected 9 countries including India, Bangladesh, Egypt, Sri Lanka, Pakistan, Thailand, Philippines, Indonesia and Nepal

For more details, visit www.ooredoo.qa/alzaman

With Gulf Exchange and Ooredoo Money, customers can now send transfers to certain bank accounts in India in just 60 seconds, and instant transfers to any bKash account in Bangladesh, direct from mobile, 24/7! And send transfers to several other countries in as little as 72 hours. Get great rates, competitive fees and quick, reliable service! Customers can send transfers to Philippines, Nepal and Sri Lanka

· For more details, visit www.ooredoo.qa/gulf

MORE EXCHANGE HOUSES WIL BE ADDED SOON.



# Step 1

\*140#

Dial \*140# on your

Ooredoo mobile

Select Service Provider:

Reply with 1 to select MoneyGram

to transfer money

1. Aldar Exchange

3. Gulf Exchange

4. Money Gram

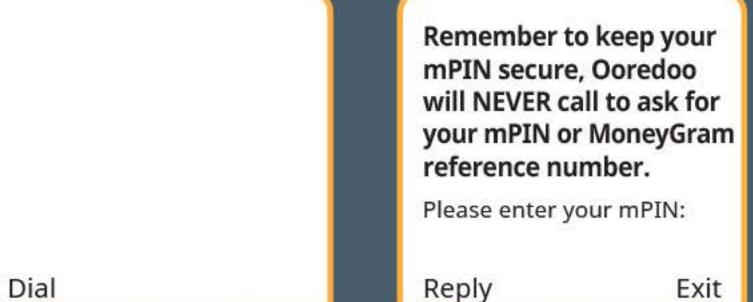
0. Back

Reply

2. Alzaman Exchange

Add the recipient details by following the on-screen instructions:

This needs to be done only once. You may add up to 10 beneficiaries / Service provider or edit or delete existing beneficiaries any time from your mobile menu, **Dial \*140#** and go to **International Money Transfer -> My Recipients**.



Exit

Reply with your 4-digit mPIN number to access the OM menu

## Enter the recipient details:

- 1. Sender Nationality (IDIA)
- 2. Mobile Number
- 3. Location

1243

0. Back

Reply Exit

Reply with 1 to select the sender's nationality. You may also select Mobile Number or Location

#### Select option:

- 1. Local Money Transfer
- 2. International Money Transfer
- 3. Payments
- 4. Ooredoo Services
- 5. Cash In/Cash Out
- 6. mWallet Settings
- #. More
- 0. Back

Reply Exit

2

Reply with 2 to select International Money Transfer

#### 1. Send Money

- 2. Estimate Send Amount
- 3. Check FX Rate
- 4. Add Beneficiary
- 5. Repeat Last Transaction
- 6. My Recipients
- 0. Back

Reply Exit

4

Reply with 4 to select Add Beneficiary

### Please Select Delivery Option:

- 1. Account Deposit
- 2. Cash Collection Local
- 0. Back

Reply Exit

2

Reply with 1 if you will send money to a bank account or 2 for cash collection

#### Selected Country: INDIA Delivery Option: Cash Collection Local

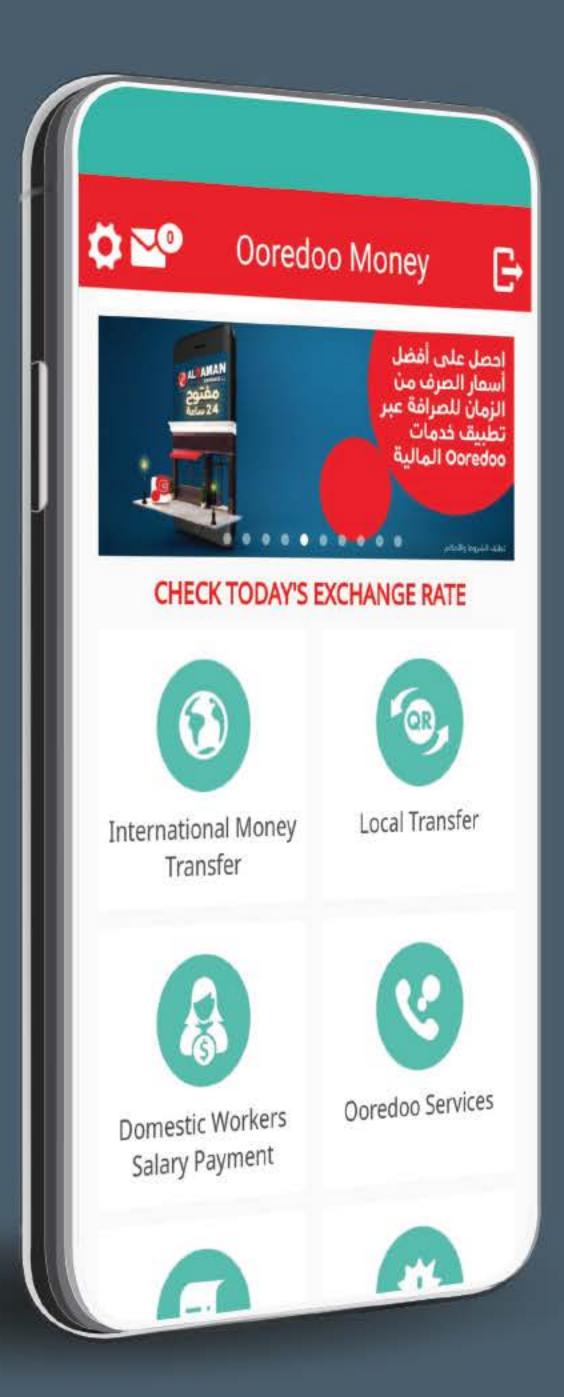
#### **Currency: INDIAN RUPEE**

- 1. Confirm
- 0. Back

Reply Exit

4

Reply with 1 to confirm the transaction details



Please enter the recipient's first name (full name without surname).

Spaces can be used to separate name parts)

Reply Exit

Reply with the recipient's first name, e.g. KARAN

Please enter the recipient's alias nickname - this will appear in your recipient list for money transfers

Use First Name as Nick name
 Back

Reply

Exit

Reply with the recipient's alias or reply with 1 to use the recipient's first name as a nickname

Please enter the recipient's middle name (if any)

1. No Middle Name

0. Back

Reply Exit

1

Reply with the recipient's middle name, reply with 1 if no middle name

Please enter the recipient's last name (surname)

Reply

Exit

**SHUVRA** 

Reply with the recipient's last name, e.g. SHUVRA

Alias Name: Karan

1. Confirm

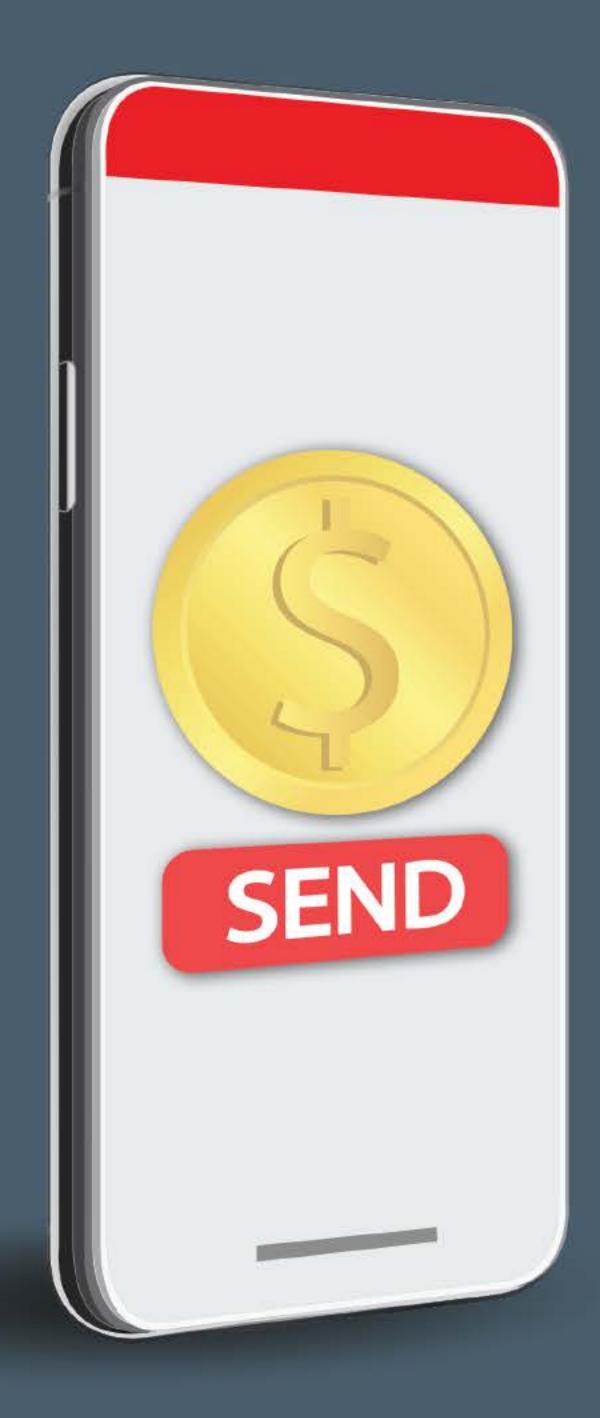
0. Back

Reply

1

Reply with 1 to confirm

Exit



# Step 2 Send money

Remember to keep your mPIN secure, Ooredoo will NEVER call to ask for your mPIN or MoneyGram reference number.

Please enter your mPIN:

Reply Exit

1243

Reply with your 4-digit mPIN number to access the OM menu

#### Select option:

- 1. Local Money Transfer
- 2. International Money Transfer
- 3. Payments
- 4. Ooredoo Services
- 5. Cash In/Cash Out
- 6. mWallet Settings
- #. More
- 0. Back

Reply Exit

2

Reply with 2 to select International Money Transfer 1. Send Money

- 2. Estimate Send Amount
- 3. Check FX Rate
- 4. Add Beneficiary
- 5. Repeat Last Transaction
- 6. My Recipients

0. Back

Reply Exit

4

Reply with 1 to select Send Money

#### Send to:

Dial

\*140#

- 1. Add New 2. KARAN
- 0. Back

Reply

Exit

2

Reply with 2 to send money to KARAN

Dial \*140# on your

Ooredoo mobile

### Your current balance is QR 3967.50

Please enter amount to transfer (QR).

0. Back

Reply Exit

1000

Reply with the Amount you wish to transfer to Karan.

#### Amount: QR 1000.00 Fee: QR 18.00

Name: Karan Country: India DO: Cash Collection

Expected Amount: 14790.00 Receive Currency:

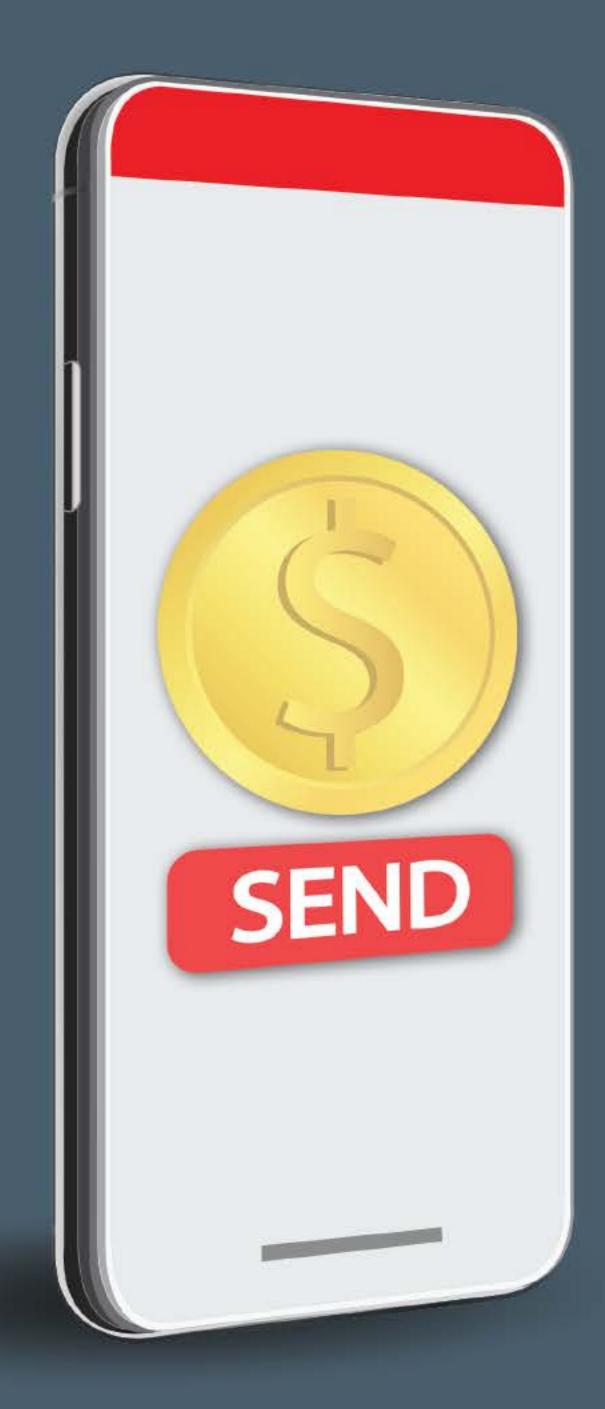
INRExchange Rate: 14.79

1. Confirm 0. Back

Reply Exit

Ш

Reply with 1 to confirm the transaction



# International Money Transfer

### Exchange Rates

#### Select option:

- 1. Local Money Transfer
- 2. International Money Transfer
- 3. Payments
- 4. Ooredoo Services
- 5. Cash In/Cash Out
- 6. mWallet Settings
- #. More
- 0. Back

Reply Exit

2

Reply with 2 to select International Money Transfer

- 1. Send Money
- 2. Estimate Send Amount
- 3. Check FX Rate
- 4. Add Beneficiary
- 5. Repeat Last Transaction
- 6. My Recipients
- 0. Back

Reply Exit

3

Reply with 3 to select select Check FX Rate

#### Send to:

- 1. Mohamed
- 2. KARAN
- 0. Back

Reply

2

Select your beneficiary

#### Please enter amount

0. Back

Reply Exit

1

Exit

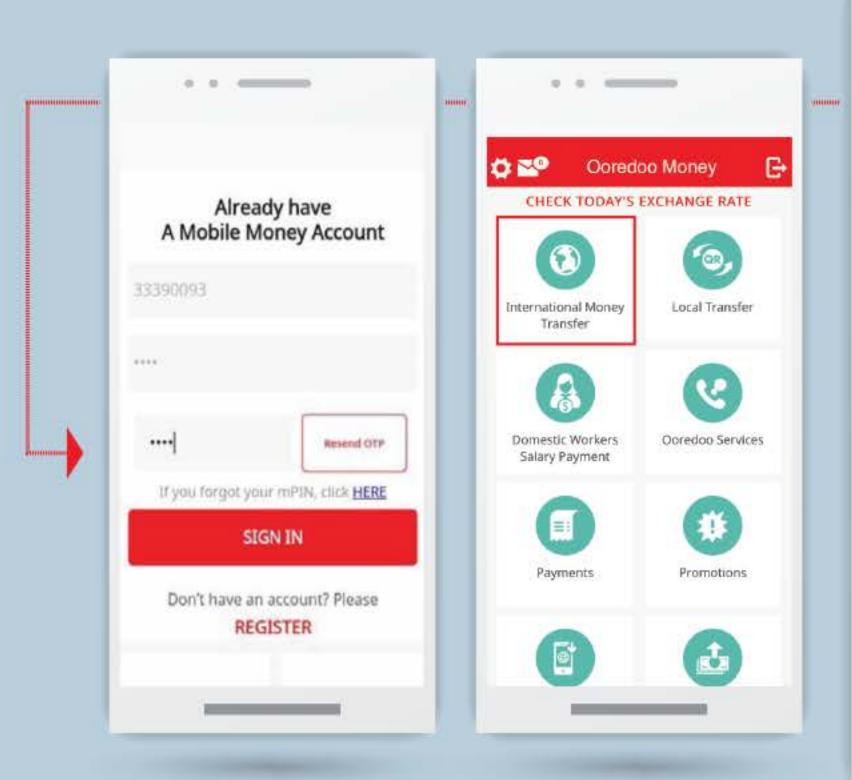
Reply with any amount to check the FX rate

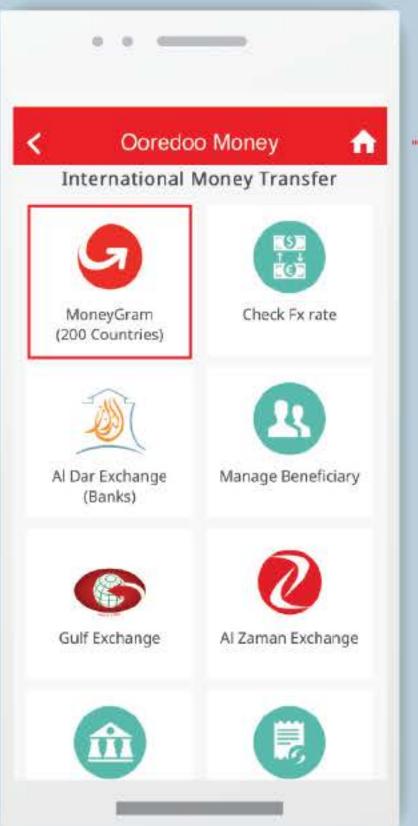
Send Amount: 1.00
First Name: KAMRAN
Country :INDIA
Receive Currency: INDIA
RUPEE
Exchange Rate: 17.74
Est. Receive amount: 17.74

1. Main Menu
Reply Exit

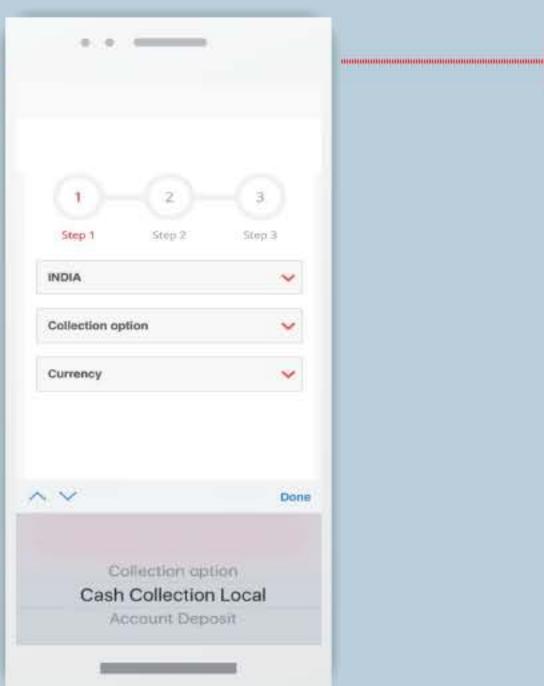
# Add beneficiary:

### App Flow



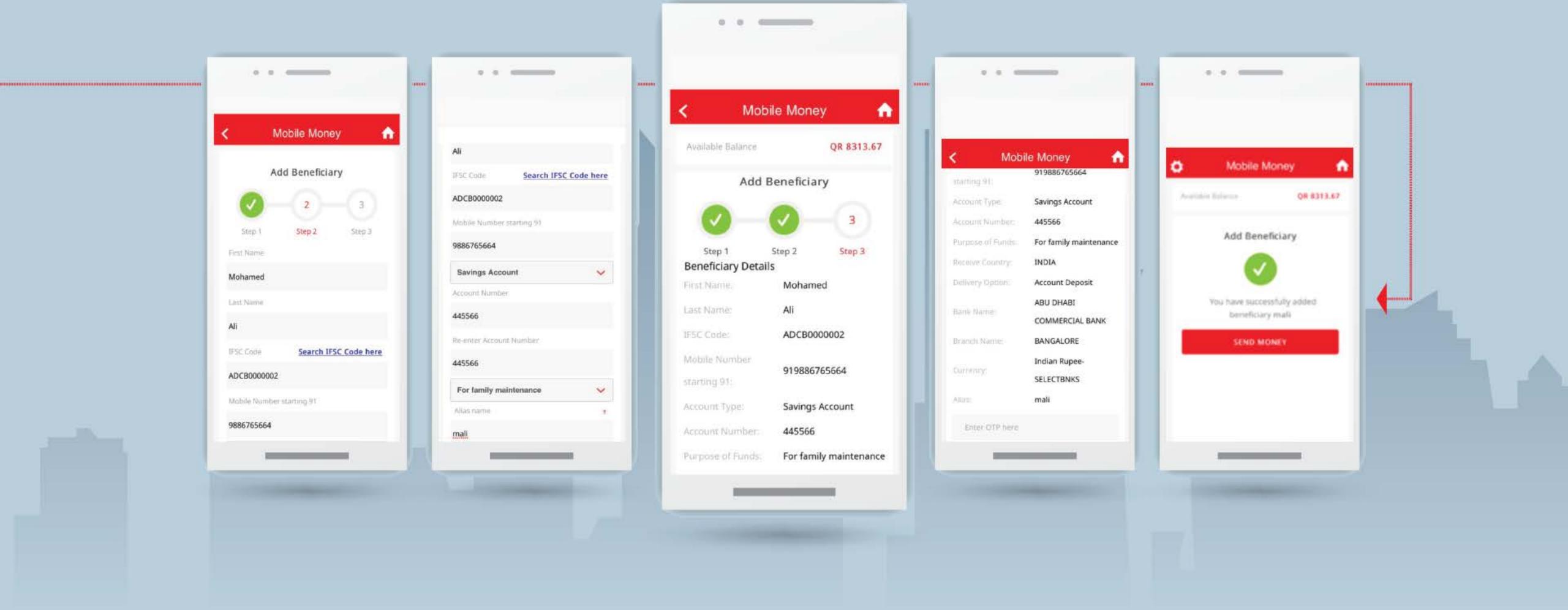




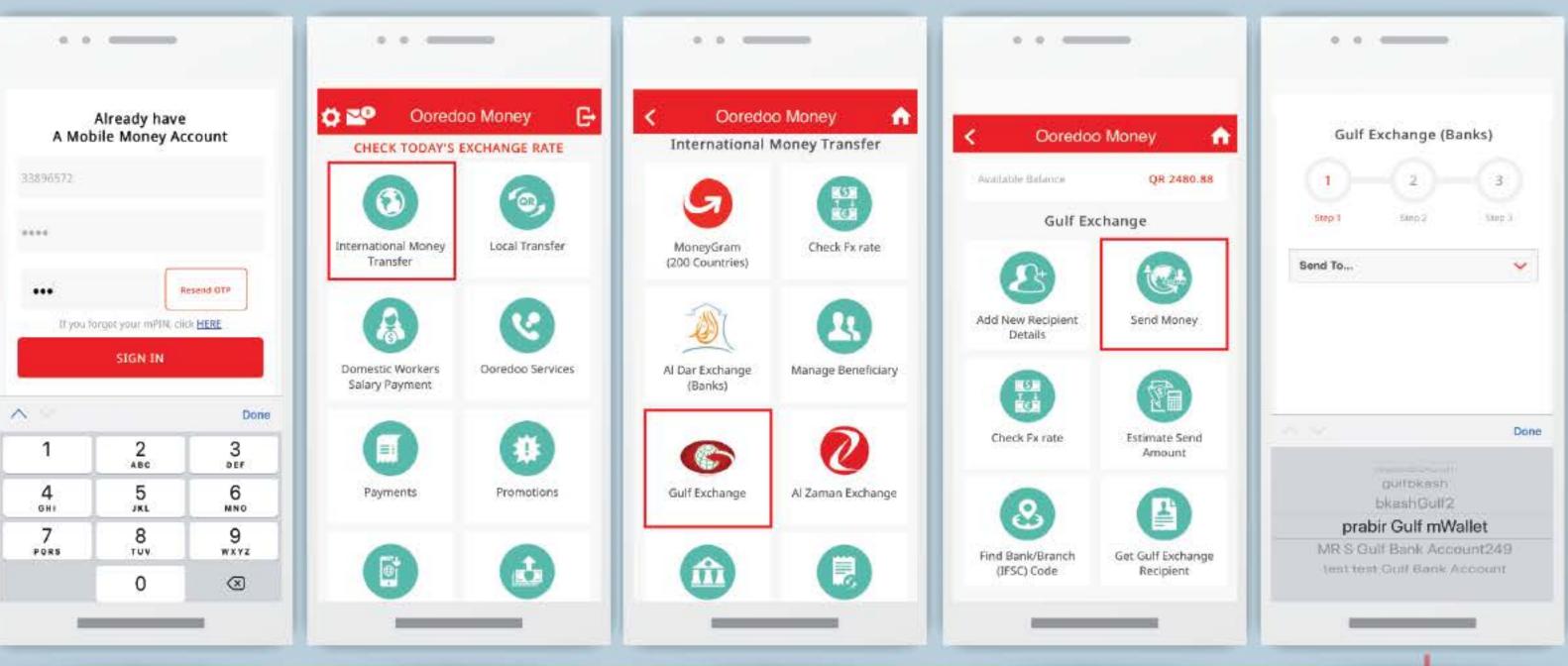


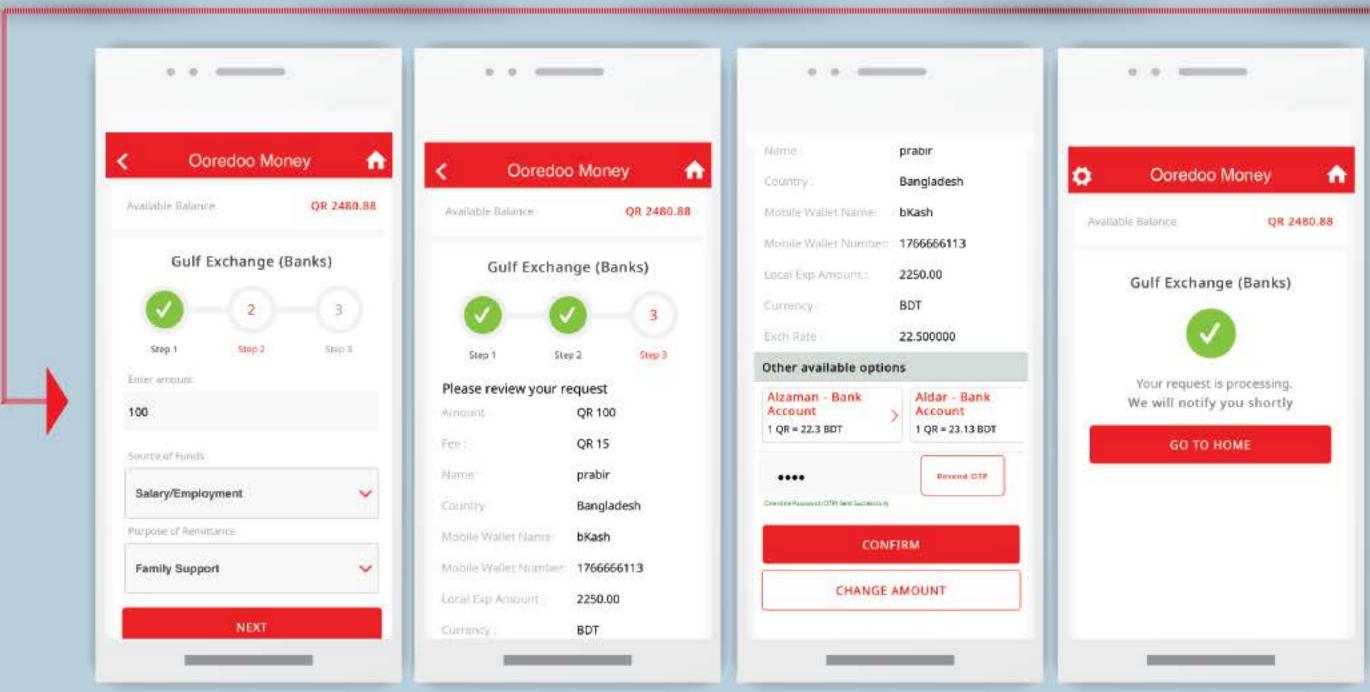
# Add beneficiary:

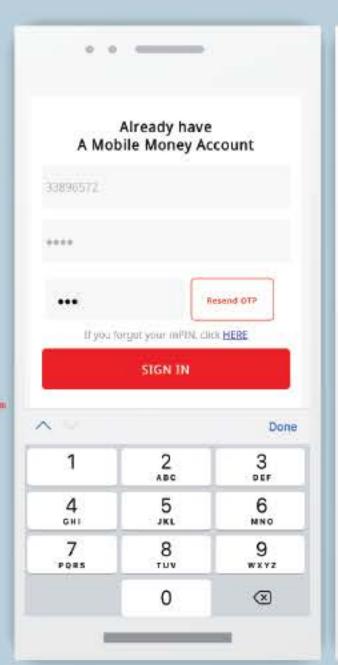
App Flow

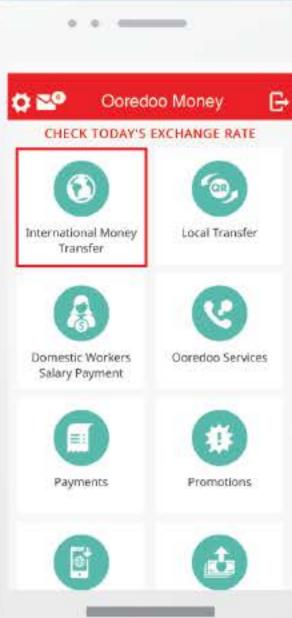


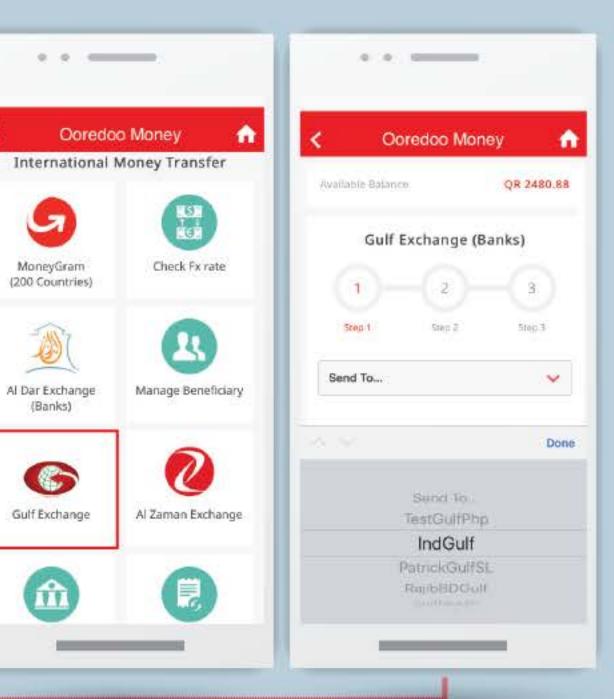
# Send bkash transactions: App Flow





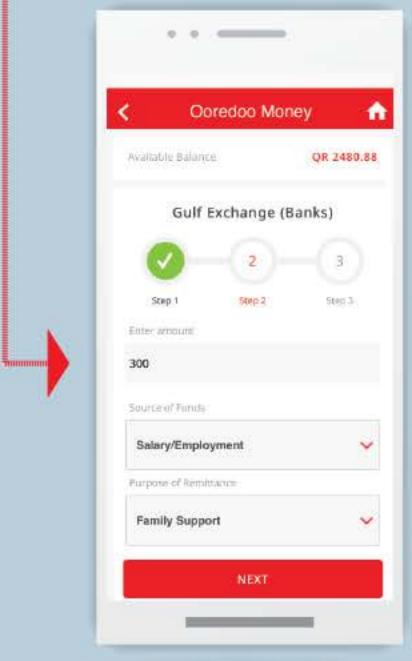


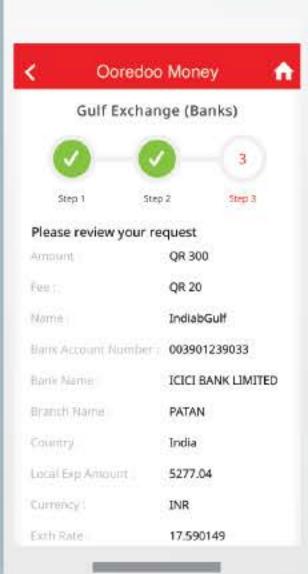


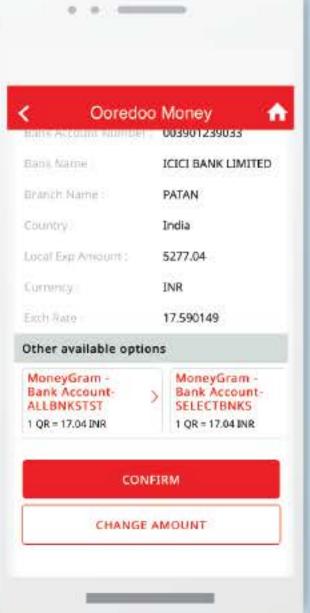


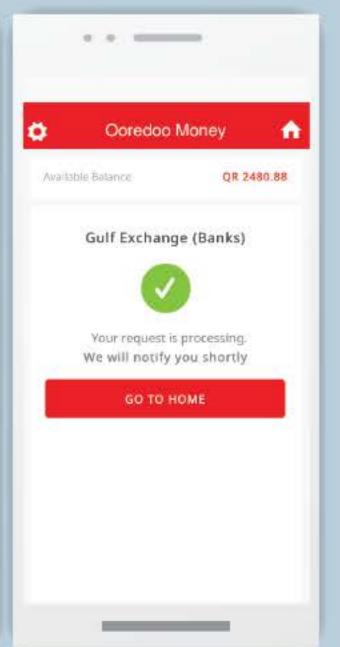


App Flow







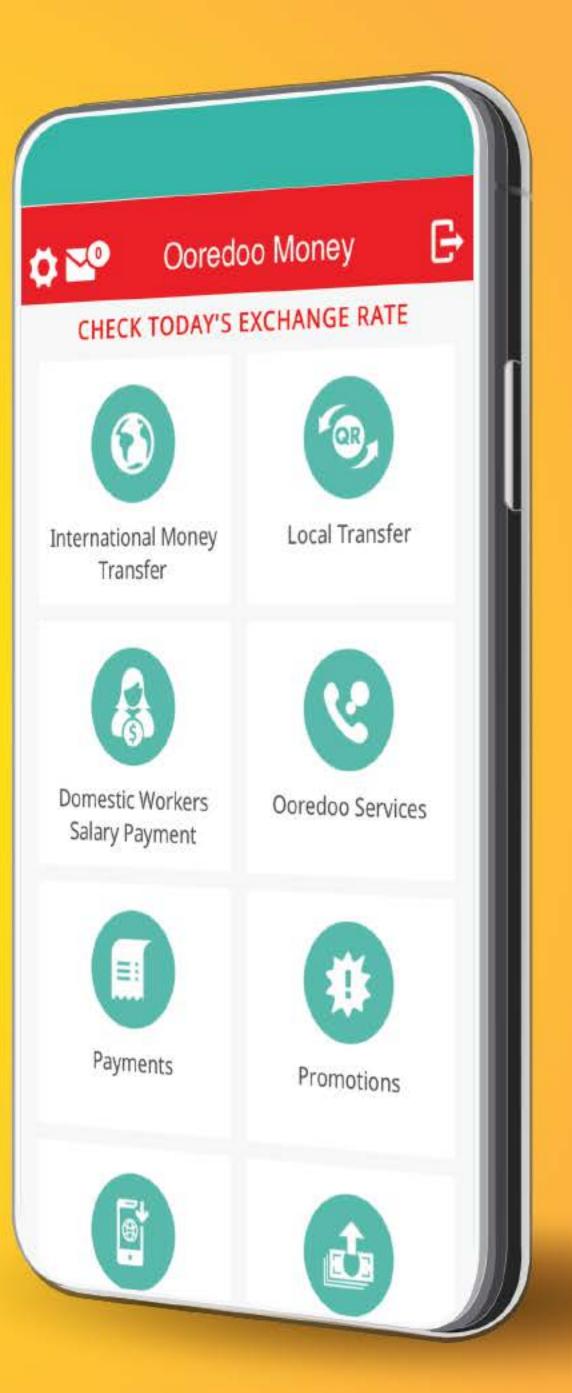


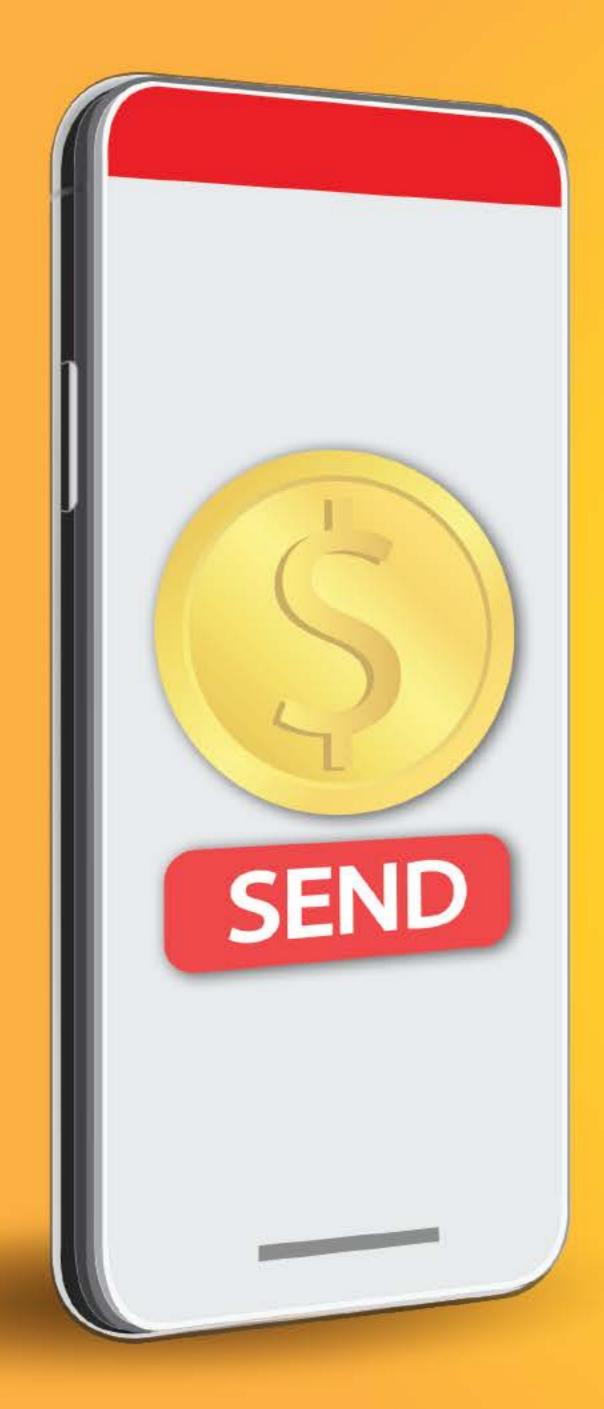
### **Local Transfers**

Sending money to friends and family in Qatar is now easy, quick, convenient, and completely secure. Ooredoo Money allows Wallet holders to transfer money locally to:

**Another Registered Wallet** 

**QNB Bank Account** 





### Local Transfers to mWallet

Remember to keep your mPIN secure, Ooredoo will NEVER call to ask for your mPIN or MoneyGram reference number.

Please enter your mPIN:

Exit Reply

1243

Reply with your 4-digit mPIN number to access the OM menu Select option:

- 1. Local Money Transfer
- 2. International Money Transfer
- 3. Payments
- 4. Ooredoo Services
- 5. Cash In/Cash Out
- 6. mWallet Settings
- #. More
- 0. Back

Reply Exit

Reply with 1 to select International Money Transfer Select option:

- 1. Transfer to another Ooredoo Wallet
- 2. Transfer to QNB
- 0. Back

Exit Reply

Reply with 1 to select mWallet

Please enter the recipient's mobile number to transfer, e.g. 12345678

0. Back

Dial

\*140#

Reply Exit

Dial \*140# on your

Ooredoo mobile

33896572

Reply with your Ooredoo Mobile (Wallet) number to send money

Your current balance is QR 3967.50

Please enter amount to transfer (QR).

0. Back

Reply Exit

150

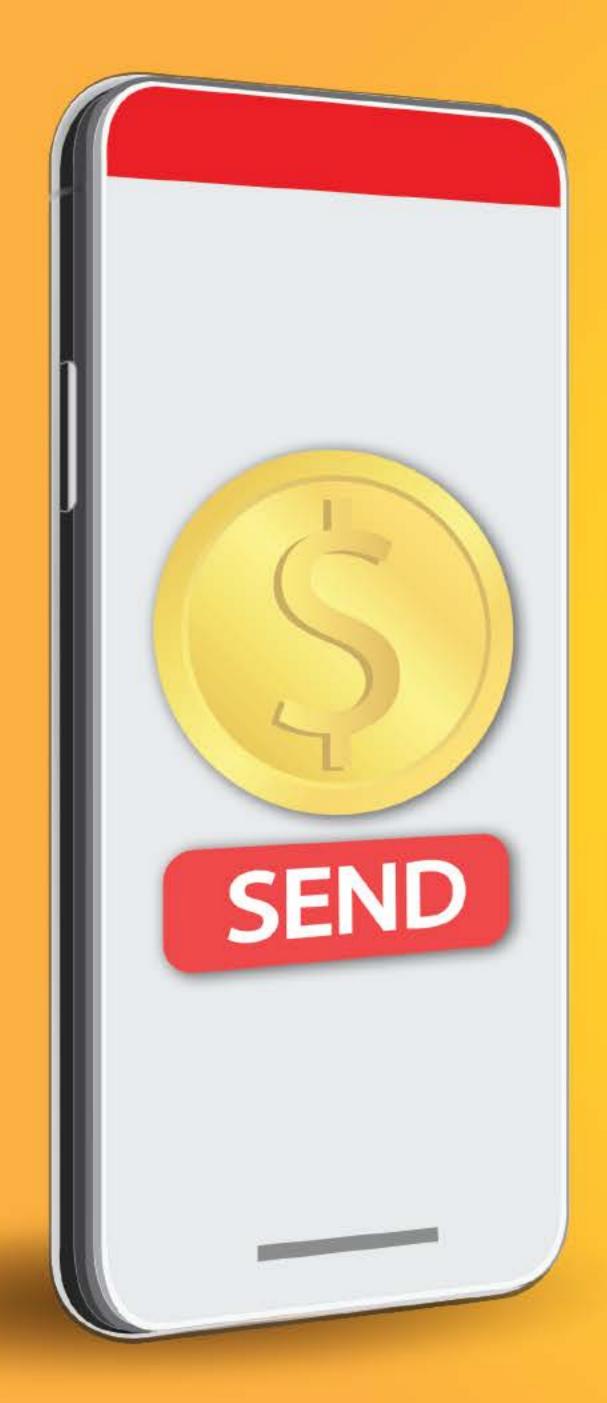
Reply with the amount you wish to transfer

Transfer QR 150 to +97412345678, Fee: QR 2.00

1. Confirm 0. Back

Reply Exit

Reply with 1 to confirm the transaction



### Local Transfers to QNB Account

Remember to keep your mPIN secure, Ooredoo will NEVER call to ask for your mPIN or MoneyGram reference number.

Please enter your mPIN:

Reply Exit

16

Reply with your 4-digit mPIN number to access the OM menu Select option:

- 1. Local Money Transfer
- 2. International Money Transfer
- 3. Payments
- 4. Ooredoo Services
- 5. Cash In/Cash Out
- 6. mWallet Settings
- #. More
- 0. Back

Reply Exit

1

Reply with 1 to select International Money Transfer Select option:

- Transfer to another
   Ooredoo Wallet
- 2. Transfer to QNB
- 0. Back

Reply Exit

2

Reply with 2 to select QNB

1. By Mobile Number

Dial \*140# on your

Ooredoo mobile

2. By Account Number

0. Back

Dial

\*140#

Reply

2

Reply with 2 to select Account Number

Exit

Please Enter the Receiver QNB Account Number (13-Digits) to transfer

0. Back

Reply Exit

1234567890123

Reply with the QNB bank account number to transfer money

Your current balance is QR 3967.50

Please enter amount to transfer (QR).

0. Back

Reply Exit

150

Reply with the amount you wish to transfer

Please Confirm the Amount:

150.00 QAR, the Transaction Fee is 4.00 QAR,

Mobile No:

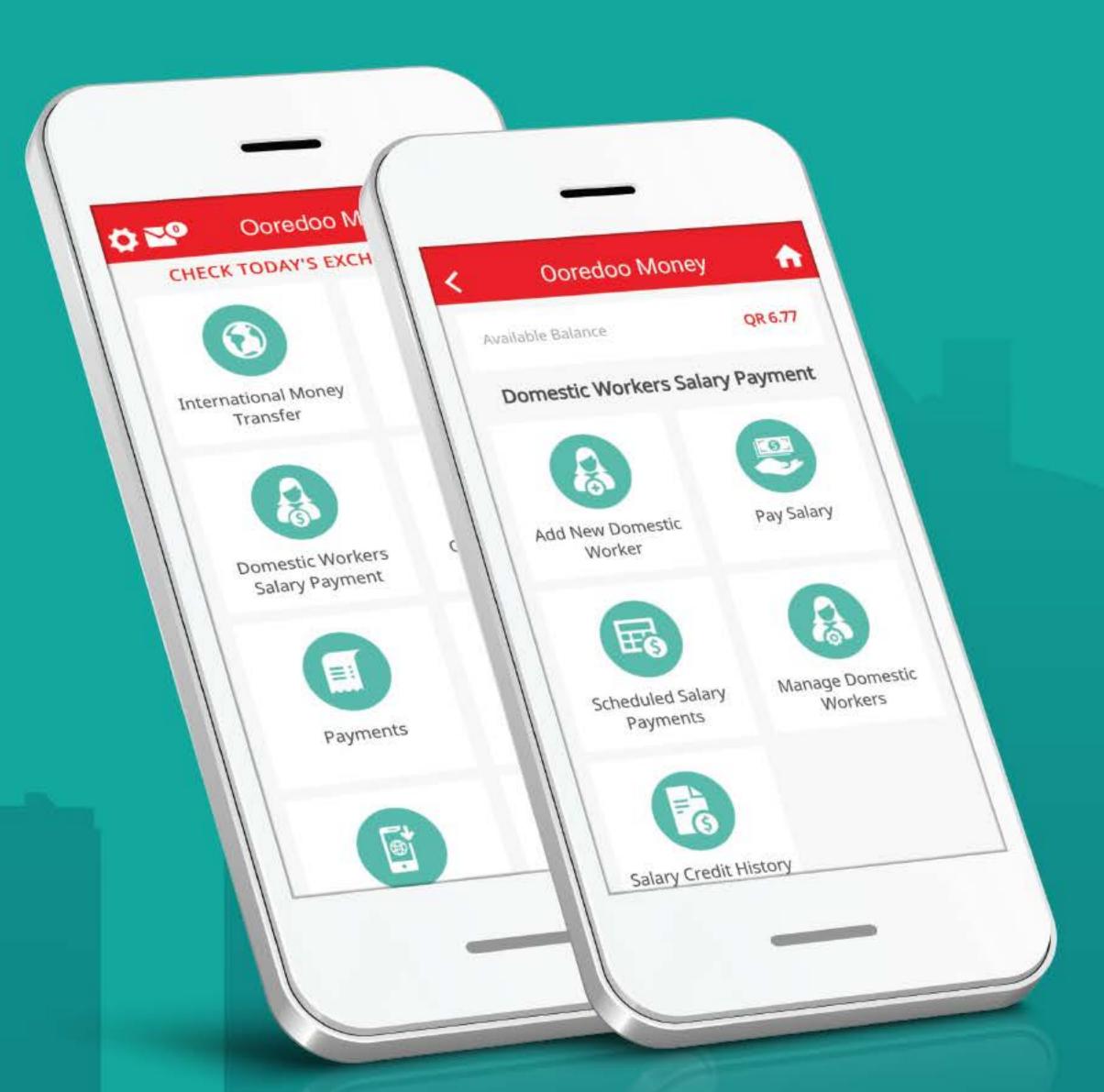
1234567890123

1. Confirm

0. Back

Reply Exit

Reply with 1 to confirm the transaction



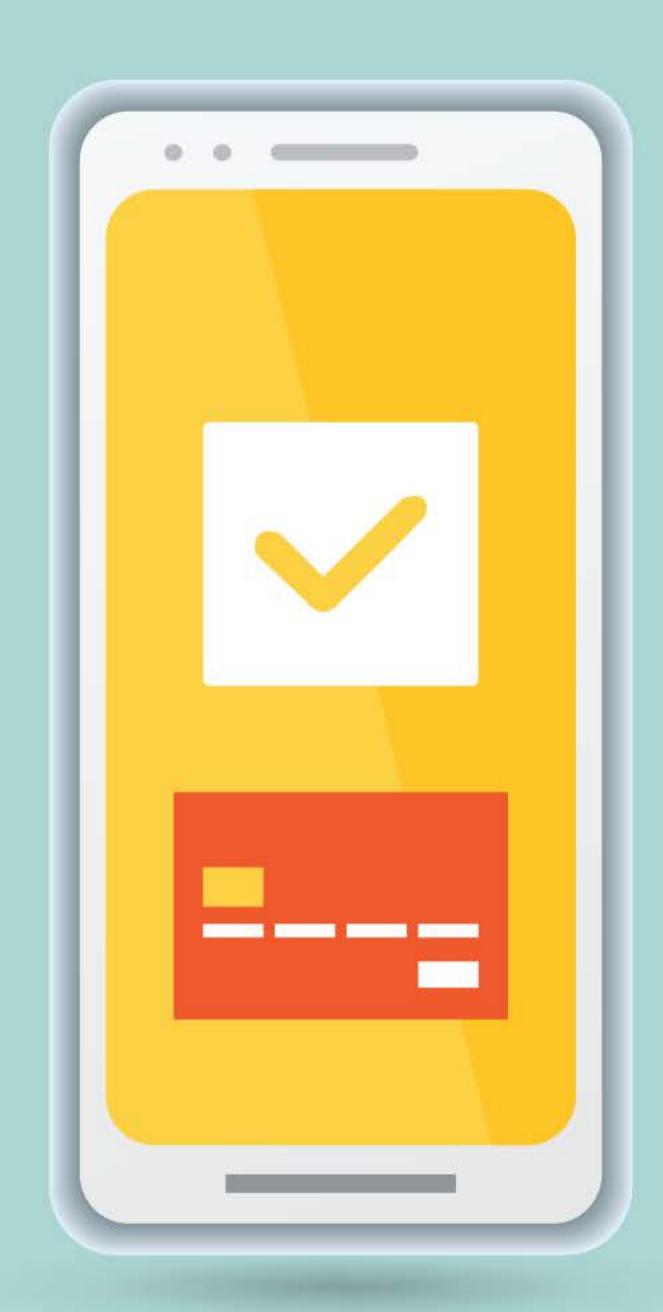
# Domestic Workers Salary

You can also use your Ooredoo Money mWallet to pay your Domestic Workers Salary

a quick, easy and reliable way to pay salaries to domestic workers. To make tracking easy, you will have complete digital record of every salary payment with option to download salary payment certificate or email to anyone directly from the app.

This service allows you to register domestic workers on your Ooredoo Money app, add funds to your mWallet and then pay your domestic workers, either as a single transaction or as a scheduled regular transaction.

Just navigate to the Domestic Workers Salary Payment feature on your app, then choose from the sub-options in order to add a domestic worker and schedule a salary payment or pay a salary



# You can use your Ooredoo Money mWallet to pay your Ooredoo bills

Dial \*140#

> Dial \*140# on your Ooredoo mobile

Remember to keep your mPIN secure, Ooredoo will NEVER call to ask for your mPIN or MoneyGram reference number. Please enter your mPIN:

Reply

1243

Reply with your 4-digit mPIN number to access the OM menu

Select option:

Exit

- 1. Local Money Transfer
- 2. International Money Transfer
- 3. Payments
- 4. Ooredoo Services
- 5. Cash In/Cash Out
- 6. mWallet Settings
- #. More
- 0. Back

Exit Reply

Reply with 3 to select **Payments** 

1. Shahry Bill Payment 2. Karwa Smart Card Top-up 3. DPS School Payment 0. Back Exit Reply

> Reply with 1 to select Shahry Bill Payment

To pay your Ooredoo bill, please enter your 8-digit service number

For example: 12345678

0. Back

Reply Exit

33584795

Reply with your Shahry number

Your outstanding bill amount: QR 1035.00 mWallet Balance: QR 1500.00 Please enter amount to pay 0. Back

Reply Exit

1000

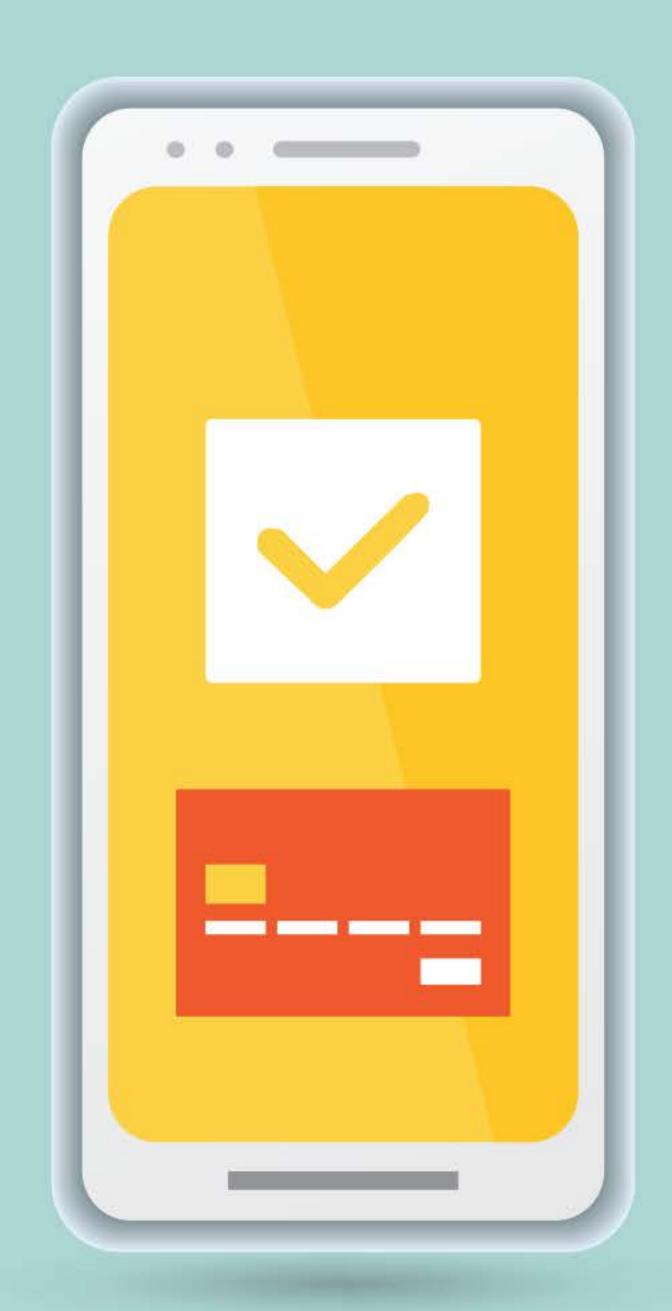
Reply with the amount to pay

Please Confirm the Amount: 1500.00 QAR, the Transaction Fee is 0.00 QAR, Mobile No: 33584795

1. Confirm 0. Back

Reply Exit

Reply with 1 to confirm the transaction



# You can use your Ooredoo Money mWallet to pay your children's school fees

Dial \*140#

Dial \*140# on your Ooredoo mobile your mPIN or MoneyGram reference number.
Please enter your mPIN:

Reply Exit

Remember to keep your

will NEVER call to ask for

mPIN secure, Ooredoo

Reply with your 4-digit mPIN number to access the OM menu

Your outstanding amount is: QR 3994.00 You are about to make payment of QR 4004.00 including Fee: QR 10.00 to DPS School Payments

0. Back

Reply Exit

1

Reply with 1 to confirm

Select option:

- 1. Local Money Transfer
- 2. International Money Transfer
- 3. Payments
- 4. Ooredoo Services
- 5. Cash In/Cash Out
- 6. mWallet Settings
- #. More
- 0. Back

Reply Exit

1

Reply with 3 to select Payments

Please Confirm the

Mobile No: 33584795

1. Shahry Bill Payment
2. Karwa Smart Card Top-up
3. DPS School Payment

0. Back

Reply

Exit

Reply with 2 to select DPS School Payment

3

Please enter
Admission Number

Your outst
QR 3994.0

0. Back

Reply Exit

33584795

Reply with the admission number

1. Confirm
0. Back

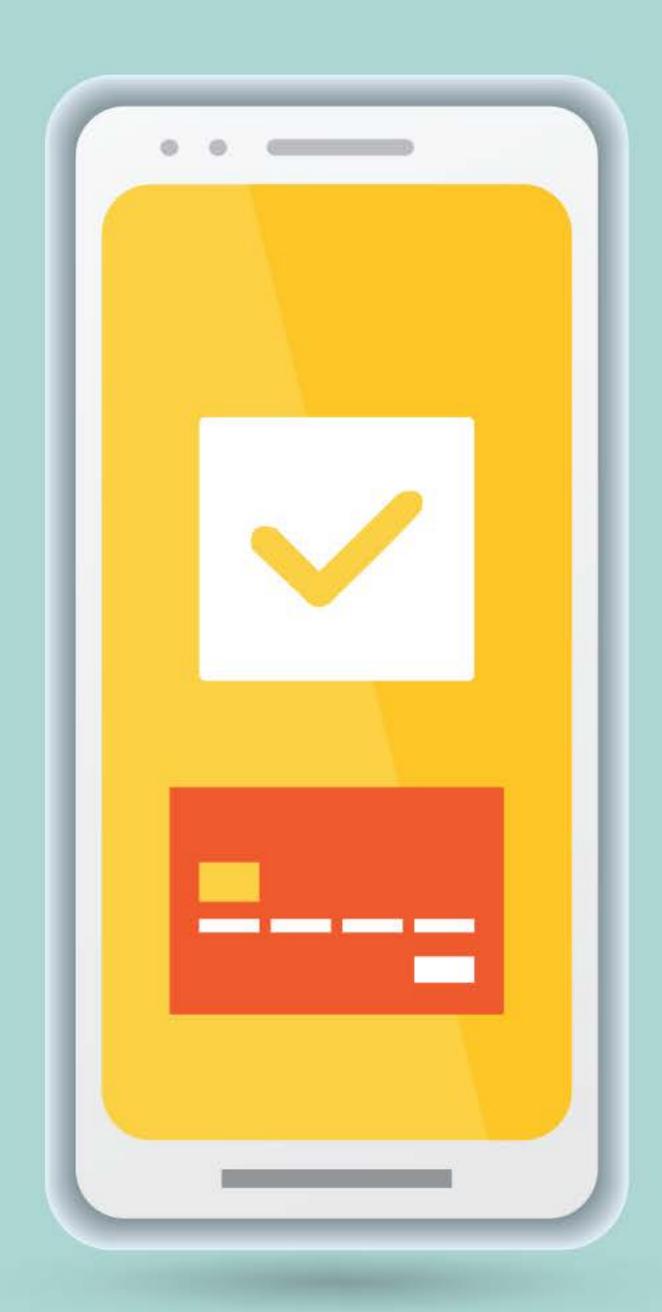
Reply Exit

Amount: 1500.00 QAR, the

Transaction Fee is 0.00 QAR,

1

Reply with 1 to confirm the transaction



# Hala top-up

### You can top up any Hala using your mWallet

Dial Remei mPIN will NI your n refere
Please
Reply

Dial \*140# on your Ooredoo mobile Remember to keep your mPIN secure, Ooredoo will NEVER call to ask for your mPIN or MoneyGram reference number.

Please enter your mPIN:

Exit

1243

Reply with your 4-digit mPIN number to access the OM menu

#### Select option:

- 1. Local Money Transfer
- 2. International Money Transfer
- 3. Payments
- 4. Ooredoo Services
- 5. Cash In/Cash Out
- 6. mWallet Settings
- #. More
- 0. Back

Reply Exit

4

Reply with 4 to select Ooredoo Services

- 1. Data Recharge
- 2. Hala Top-Up
- 3. Passport card
- 4. International Top-Up
- 5. Dawli Intl. Calling Card
- 6. Flexi Card
- 7. Hala Smart Card
- 0. Back

Reply Exit

2

Reply with 2 to select Hala Top-Up

#### Select option:

- 1. Top-up Own Account
- 2. Top-up Other Account

0. Back

\*140#

Reply Exit

2

Reply with 2 to select Top-Up Other Account

#### Please enter Ooredoo Mobile Number to Top Up.

E.g. 12345678

0. Back

Reply Exit

12345678

Reply with your Ooredoo mobile number

#### Your mWallet Balance:

QR 1500.00. Please enter amount to pay

0. Back

Reply Exit

100

Reply with the amount to pay

Please Confirm the Amount: QR 100.00, the Transaction Fee is QR 0.00, Mobile No: 12345678

- 1. Confirm
- 0. Back

Reply Exit

Reply with 1 to confirm the transaction



# Karwa Smart Card Top-up



Remember to keep your mPIN secure, Ooredoo will NEVER call to ask for your mPIN or MoneyGram reference number.

Please enter your mPIN:

Reply

Exit

1243

Reply with your 4-digit mPIN number to access the OM menu

Select option:

- 1. Local Money Transfer
- 2. International Money Transfer
- 3. Payments
- 4. Ooredoo Services
- 5. Cash In/Cash Out
- 6. mWallet Settings
- #. More
- 0. Back

Exit Reply

Reply with 3 to select **Payments** 

1. Shahry Bill Payment

- 2. Karwa Smart Card Top-up
- 3. DPS School Payment

0. Back

Reply

2

Reply with 2 to select Karwa Smart Card Top-up

Exit

**Enter Karwa Smart** Card number

Dial \*140# on your

Ooredoo mobile

0. Back

Reply Exit

0110494853

Reply with Karwa Smart Card umber

Your current mWallet balance is 2,614.00 QAR. Please enter Amount to top-up

0. Back

Reply Exit

10

Reply with the amount to top-up Top-up amount: 10 QAR and fee: 0.00 QAR

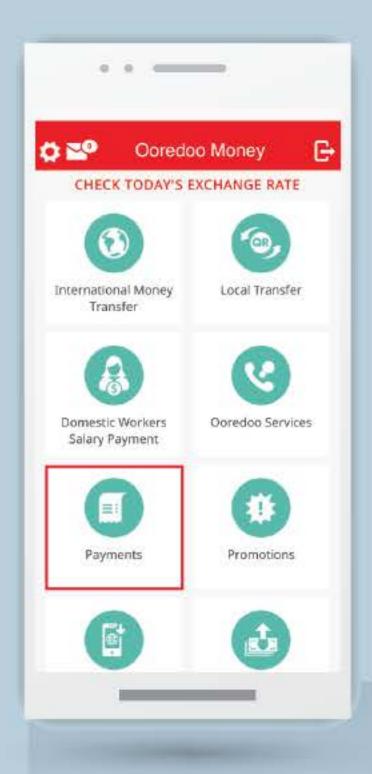
1. Confirm

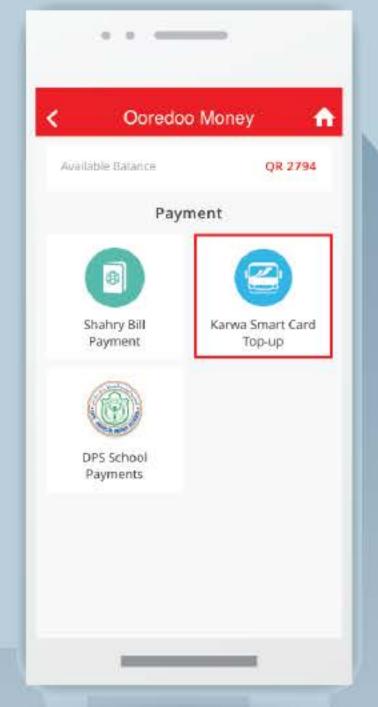
0. Back

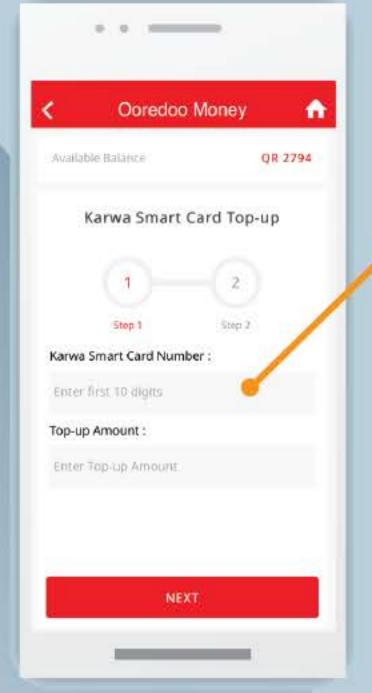
Reply Exit

Reply with 1 to confirm the transaction

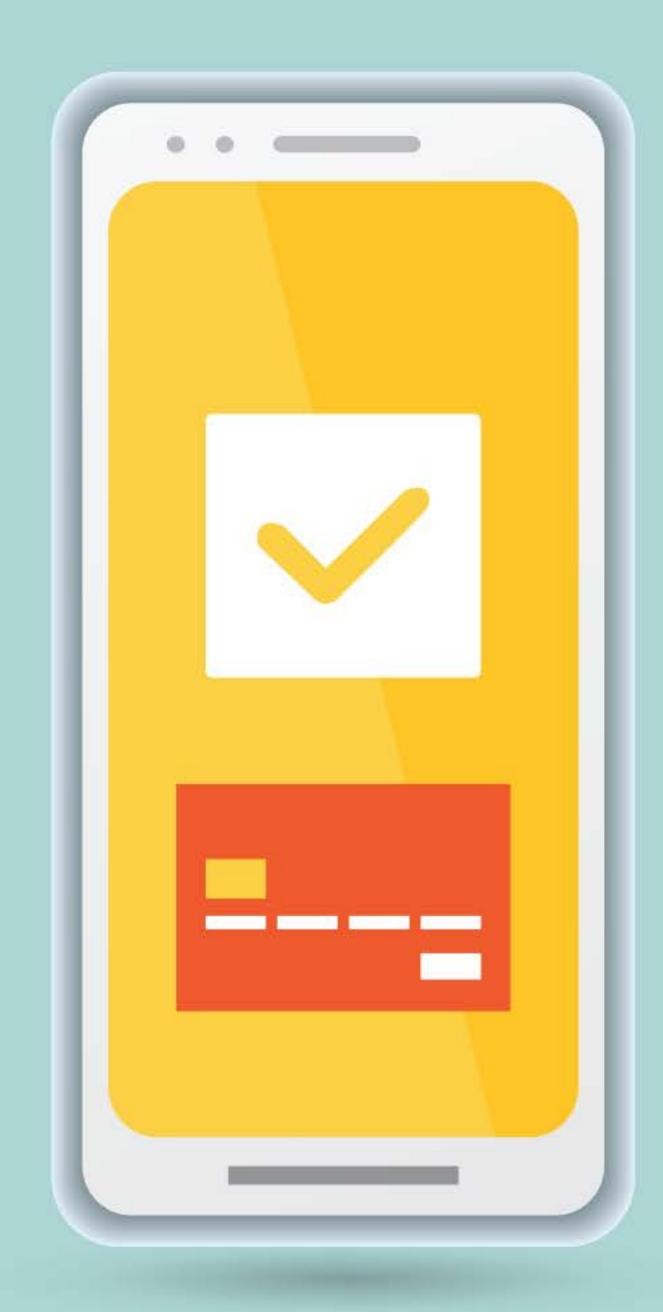
## Payments: App Flow





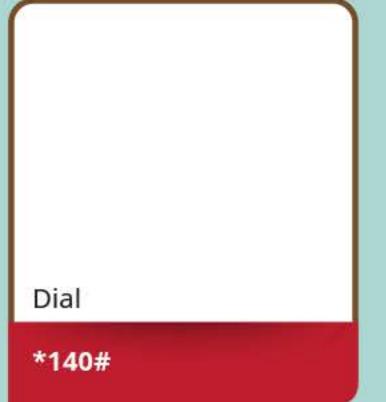






# Data recharge

### You can also buy data using your mWallet



Dial \*140# on your Ooredoo mobile

Data Recharge
 Hala Top-Up
 Passport card

International Top-Up
 Dawli Intl. Calling Card

6. Flexi Card

7. Hala Smart Card

0. Back

Reply Exit

1

Reply with 2 to select Data Recharge Remember to keep your mPIN secure, Ooredoo will NEVER call to ask for your mPIN or MoneyGram reference number.

Please enter your mPIN:

Reply Exit

1243

Reply with your 4-digit mPIN number to access the OM menu Select option:

- 1. Local Money Transfer
- 2. International Money Transfer
- 3. Payments
- 4. Ooredoo Services
- 5. Cash In/Cash Out
- 6. mWallet Settings
- #. More
- 0. Back

Reply Exit

4

Reply with 4 to select Ooredoo Services

Your balance is QAR 350.00. Select denomination to transfer:

- 1. 100 MB =QR10
- 2. 500 MB=QR 30
- 3. 205 GB=QR 60
- 4. 4 GB= QR 80
- 5. 7 GB= QR 100
- 9. More
- 0. Back

Reply Exit

2

Reply with the denomination to pay

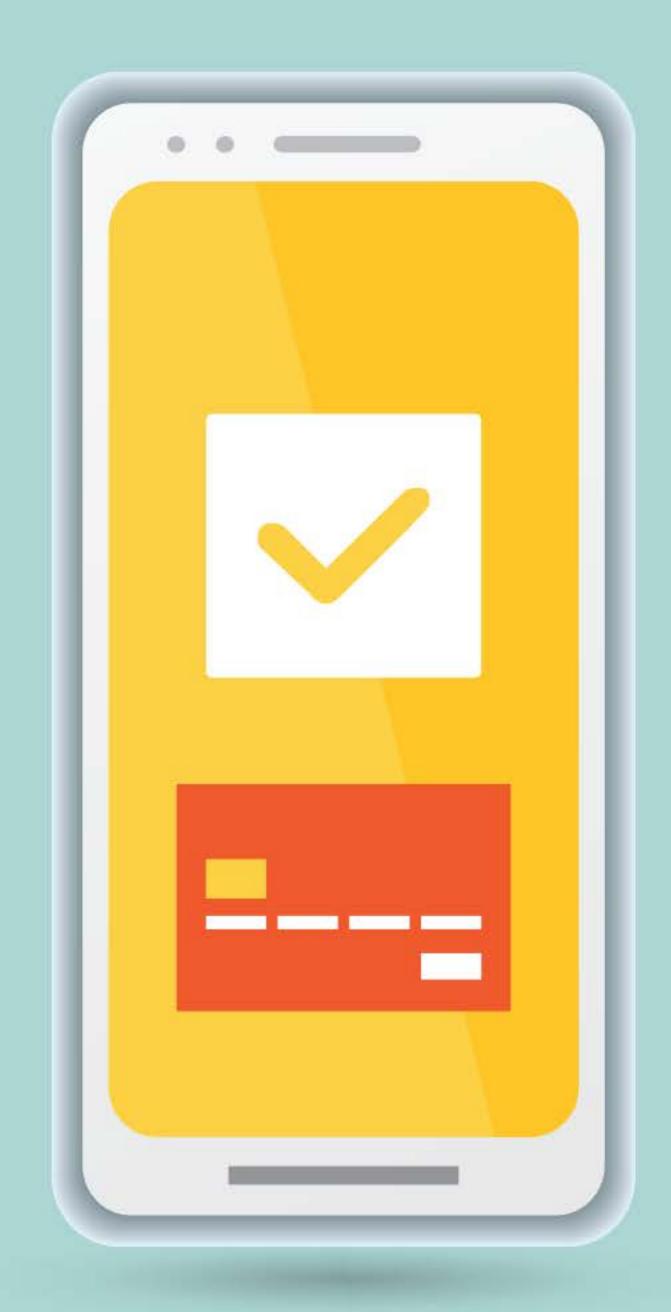
You are about to buy 100 MB of Data recharge. You will be charged QR 10.00

- 1. Confirm
- 0. Back

Reply Exit

1

Reply with 1 to confirm



## International top-up

# You can top up any mobile in your country and even buy goods and data bundles in several countries



Dial \*140# on your Ooredoo mobile

Airtime Top-Up
 Others
 Back

Reply

Select the service e,g, Reply with 1 for Airtime Top-Up - you can select 2 for data bundles and other services

Exit

Remember to keep your mPIN secure, Ooredoo will NEVER call to ask for your mPIN or MoneyGram reference number.

Please enter your mPIN:

Reply Exit

1243

Reply with your 4-digit mPIN number to access the OM menu Select option:

- 1. Local Money Transfer
- 2. International Money Transfer
- 3. Payments
- 4. Ooredoo Services
- 5. Cash In/Cash Out
- 6. mWallet Settings
- #. More
- 0. Back

Reply

Exit

4

Reply with 3 to select Payments 1. Data Recharge

- 2. Hala Top-Up
- 3. Passport card
- 4. International Top-Up
- 5. Dawli Intl. Calling Card
- 6. Flexi Card
- 7. Hala Smart Card
- 0. Back

Reply Exit

4

Reply with 2 to select International Top-UP

Mobile number of destination country with ISD code

(e.g.919891326548 for India)

0. Back

Reply Exit

00201206420896

Reply with the mobile number of the destination country Country: Egypt
Operator: Orange Egypt
Select Denomination:
1. EGP 63 - QR 16.39
2. EGP 635 - QR 165.16
3. EGP 159 - QR 41.35

4. EGP 317 - QR 82.45

0. Back

Reply Exit

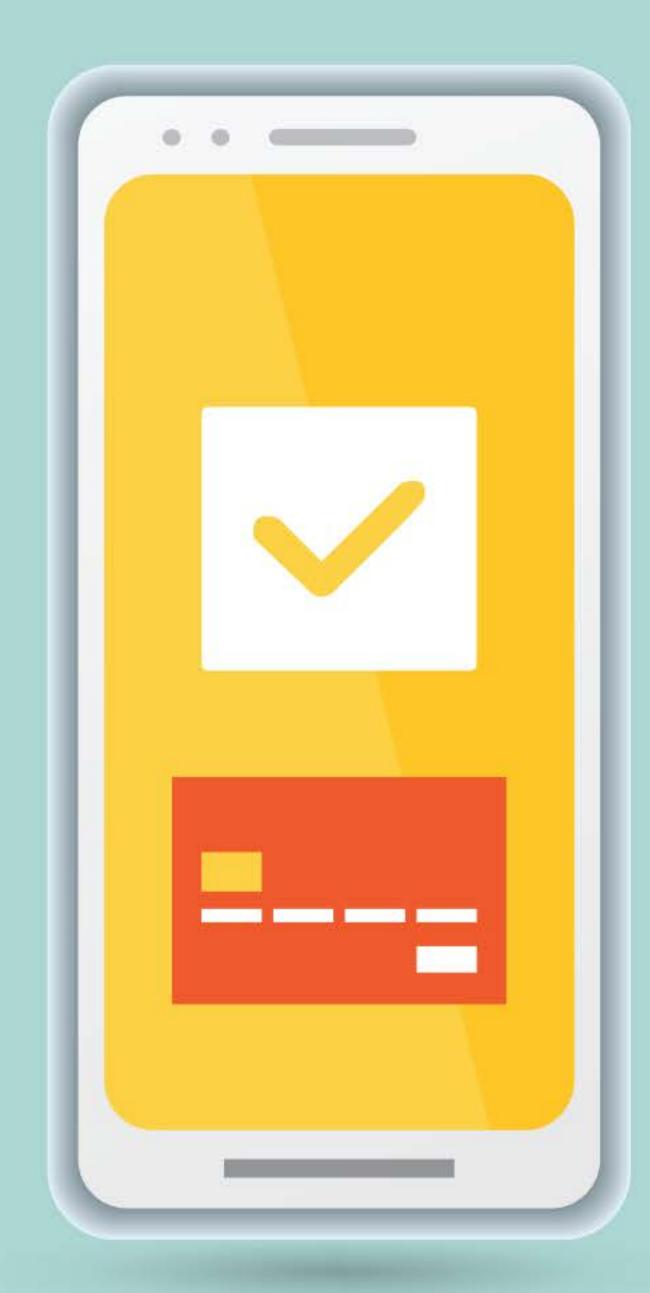
1

Select the denomination e.g. Reply with 1 to transfer EGP 63 - QR 16.39

Country: Egypt
Service: Top-up
Operator: Orange Egypt
MSIDIN: 00201206420896
Amount: QR 16.39
Fee: QR 0.00

1. Confirm
0. Back
Reply Exit

Reply with 1 to confirm



# Flexi Card recharge

### You can recharge you own Hala number or any other Hala number

Dial \*140#

> Dial \*140# on your Ooredoo mobile

Remember to keep your mPIN secure, Ooredoo will NEVER call to ask for your mPIN or MoneyGram reference number.

Please enter your mPIN:

Reply Exit

1243

Reply with your 4-digit mPIN number to access the OM menu Select option:

- 1. Local Money Transfer
- 2. International Money Transfer
- 3. Payments
- 4. Ooredoo Services
- 5. Cash In/Cash Out
- 6. mWallet Settings
- #. More
- 0. Back

Reply Exit

Reply with 4 to select Ooredoo Services

- 1. Data Recharge
- 2. Hala Top-Up
- 3. Passport card
- 4. International Top-Up
- 5. Dawli Intl. Calling Card
- 6. Flexi Card
- 7. Hala Smart Card
- 0. Back

Exit Reply

6

Reply with 6 to select Flexi Card

#### Select option:

- 1. Own number
- 2. Other
- 3.50652717

0. Back

Reply Exit

#### Your Balance is QR xxxx. Buy the denomination that you wish too transfer:

QR 5 = 30 points QR 10 = 70 points

Qr 20 = 150 points 9. More

0. Back

Reply Exit

Select the denomination

#### You are about to buy Qr 10 = 70 points of Flexi card, Fee 0.00. you will be charged QR 10.00

1. Confirm

0. Back

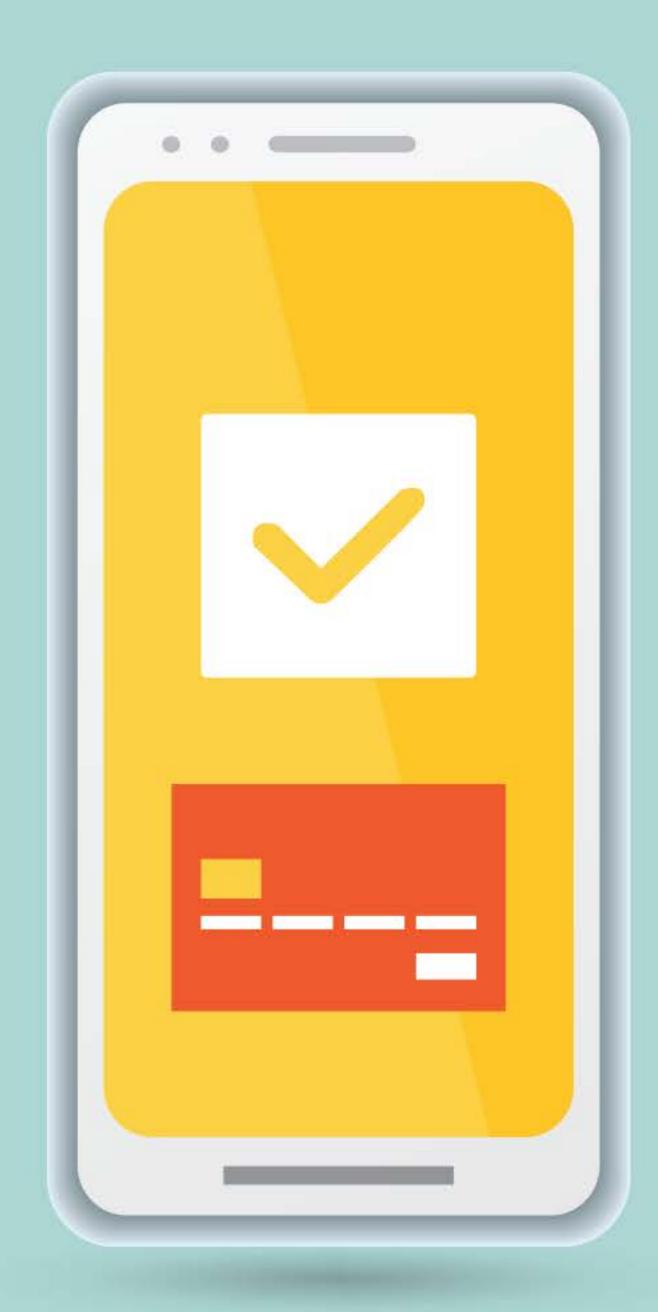
Reply Exit

Reply with 1 to confirm

Your request is im process, We will get back to you Shortly

0. Back

Reply Exit



### Hala Smart Card

You can buy Hala Smart Card for your own Hala number or any other Hala number.

Dial \*140#

Dial \*140# on your Ooredoo mobile Remember to keep your mPIN secure, Ooredoo will NEVER call to ask for your mPIN or MoneyGram reference number.

Please enter your mPIN:

Reply Exit

1243

Reply with your 4-digit mPIN number to access the OM menu Select option:

- 1. Local Money Transfer
- 2. International Money Transfer
- 3. Payments
- 4. Ooredoo Services
- 5. Cash In/Cash Out
- 6. mWallet Settings
- #. More
- 0. Back

Reply Exit

4

Reply with 4 to select Ooredoo Services 1. Data Recharge

- 2. Hala Top-Up
- 3. Passport card
- 4. International Top-Up
- 5. Dawli Intl. Calling Card
- 6. Flexi Card
- 7. Hala Smart Card
- 0. Back

Reply Exit

7

Reply with 7 to select Hala Smart Card

#### Select option:

- 1. Own number
- 2. Other
- 3. 50652717

0. Back

Reply Exit

3

# Your Balance is QR xxxx. Buy the denomination that you wish too transfer:

QR 10 - 100 Local mins + 1000 MB local data + (55Dhs/min int'l Call)

- 9. More
- 0. Back

Reply Exit

1

Select the denomination

#### You are about to buy Qr 10 - 100 Local mins +

1000 MB local data + (55Dhs/min int'l Call) of Hala Smart card, Fee 0.00. you will be charged QR 10.00

- 1. Confirm
- 0. Back

Reply Exit

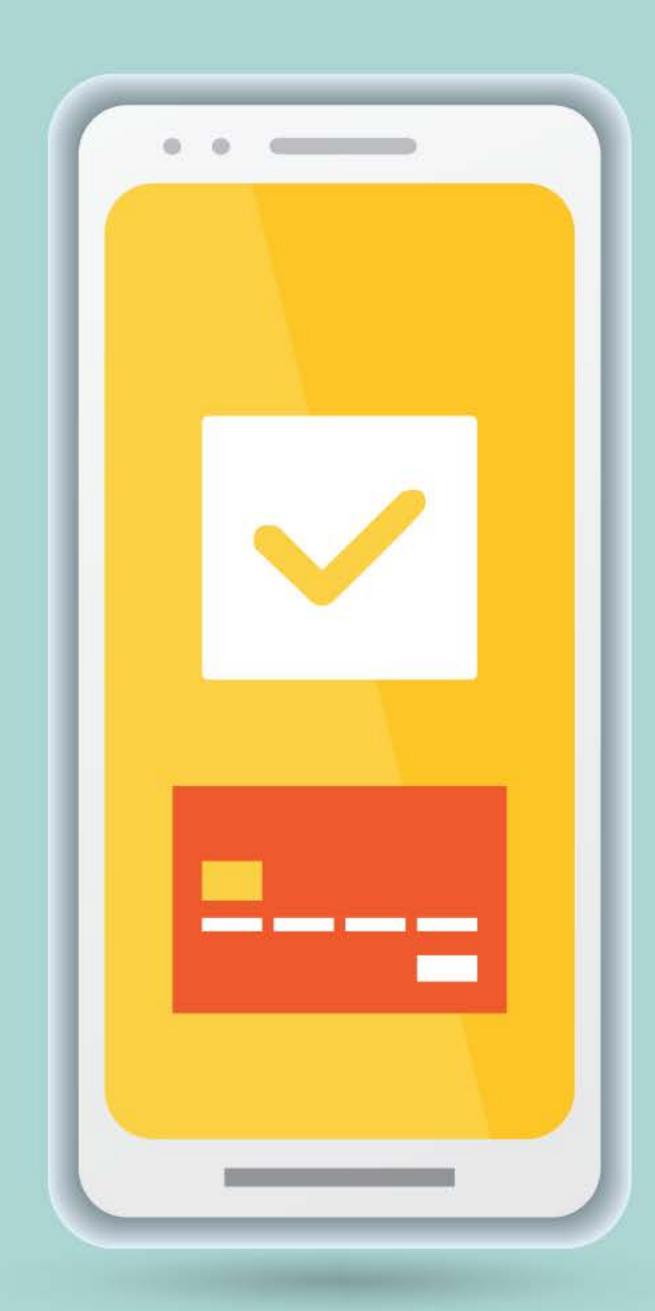
1

Reply with 1 to confirm

Your request is im process, We will get back to you Shortly

0. Back

Reply Exit



# Dawli Intl. Calling Card

### You can buy Dawli cards for you or your Friends



Dial \*140# on your Ooredoo mobile

Remember to keep your mPIN secure, Ooredoo will NEVER call to ask for your mPIN or MoneyGram reference number. Please enter your mPIN:

Reply Exit

1243

Reply with your 4-digit mPIN number to access the OM menu Select option:

- 1. Local Money Transfer
- 2. International Money Transfer
- 3. Payments
- 4. Ooredoo Services
- 5. Cash In/Cash Out
- 6. mWallet Settings
- #. More
- 0. Back

Reply Exit

Reply with 4 to select Ooredoo Services

1. Data Recharge 2. Hala Top-Up

- 3. Passport card
- 4. International Top-Up
- 5. Dawli Intl. Calling Card
- 6. Flexi Card
- 7. Hala Smart Card
- 0. Back

Exit Reply

5

Reply with 5 to select Dawli Intl. Calling Card

#### Select option:

- 1. Own number
- 2. Other
- 3.50652717

0. Back

Reply Exit

Reply with 3 to select the mobile number - you can also select Own Number or Other

Your balance is QR 13,311.00. Buy the denomination that you wish to transfer:

- 1. QR 5
- 2. QR 10
- 3. QR 20 0. Back

Reply Exit

Reply with the denomination number, e.g. Reply with 1 to transfer QR 5

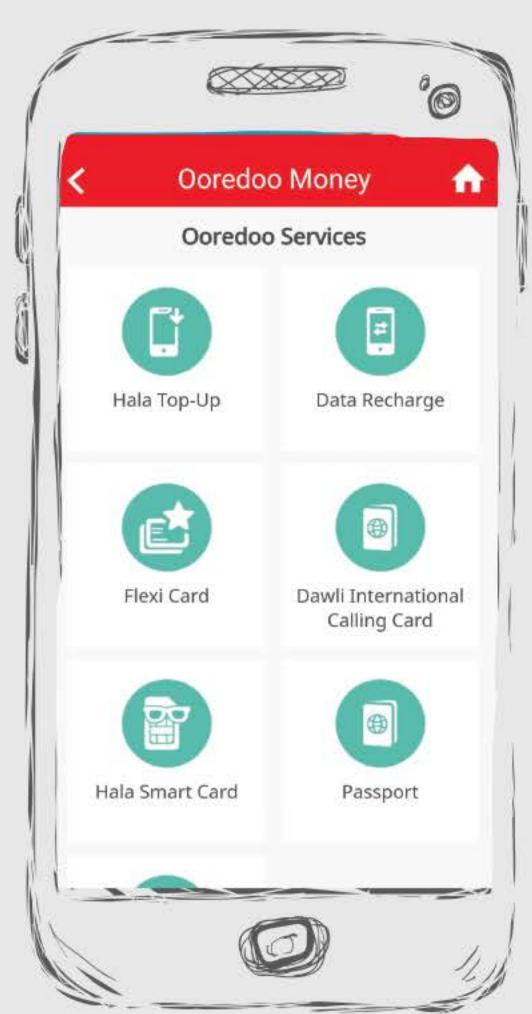
You are about to buy QR 5 Intl Calling Card. You will be charged QR 5.00

- 1. Confirm
- 0. Back

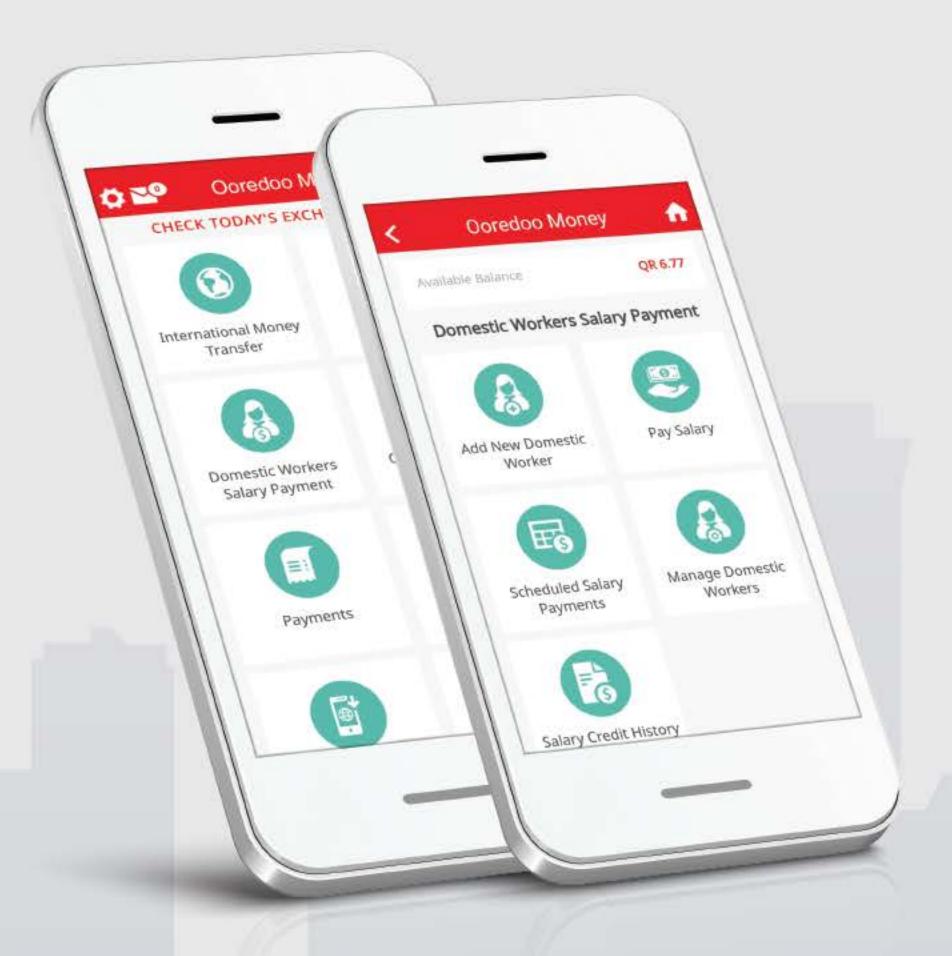
Reply Exit

Reply with 1 to confirm





# Ooredoo Services App Flow



# mWallet Settings

Ooredoo Money is a complete solution that keeps you in charge of your cash. There are no minimum balance requirements, no complicated documentation and processes, and no unknown charges.

You have the power to manage your finances securely, conveniently, and affordably. OM Wallet comes with an account management option, which means that you have complete control of what you do, all the time.



Dial \*140# on your Ooredoo mobile Remember to keep your mPIN secure, Ooredoo will NEVER call to ask for your mPIN or MoneyGram reference number.

Please enter your mPIN:

Reply

1243

Reply with your 4-digit mPIN number to access the OM menu

#### Select option:

- 1. Local Money Transfer
- 2. International Money Transfer
- 3. Payments
- 4. Ooredoo Services
- 5. Cash In/Cash Out
- mWallet Settings
- #. More
- 0. Back

Reply Exit

6

Exit

Reply with 6 to select mWallet Settings

#### Select option:

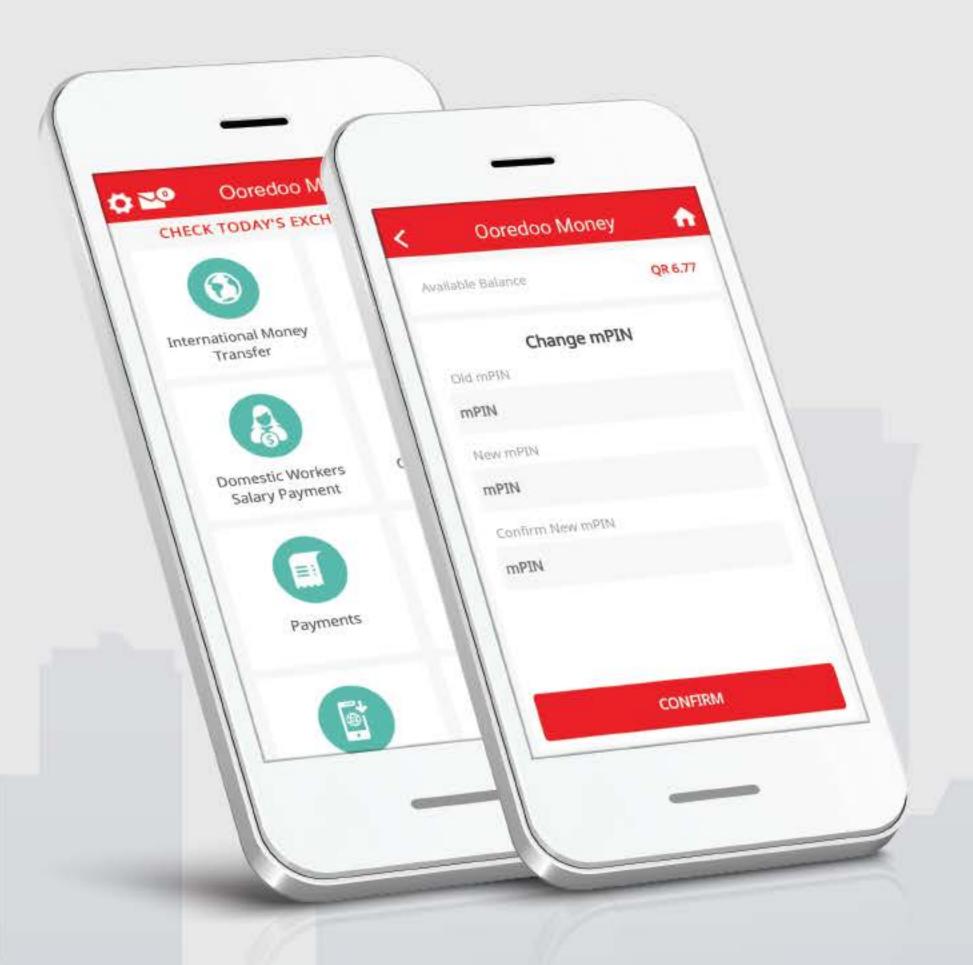
- 1. Refer Others
- 2. Change mPIN
- 3. Balance Check
- 4. mStatement
- 5. Change Language
- 6. View IBAN
- 7. SMS Opt Out
- 0. Back

Reply Exit

Reply with the appropriate number to choose your option

# mWallet Settings

### **Change PIN**



#### Select option:

- 1. Refer Others
- 2. Change mPIN
- 3. Balance Check
- 4. mStatement
- 5. Change Language
- 6. View IBAN
- 0. Back

Reply Exit

2

Reply with 2 to select Change mPIN

#### Please re-enter your new mPIN

0. Back

Dial

3625

Retype your new mPIN to confirm

### Please enter your existing mPIN

0. Back

Reply Exit

1234

Reply with your existing mPIN

# You mPIN has been changed successfully

0. Main Menu

Reply Exit

0

### Please enter your new mPIN

0. Back

Reply

y Exit

3643

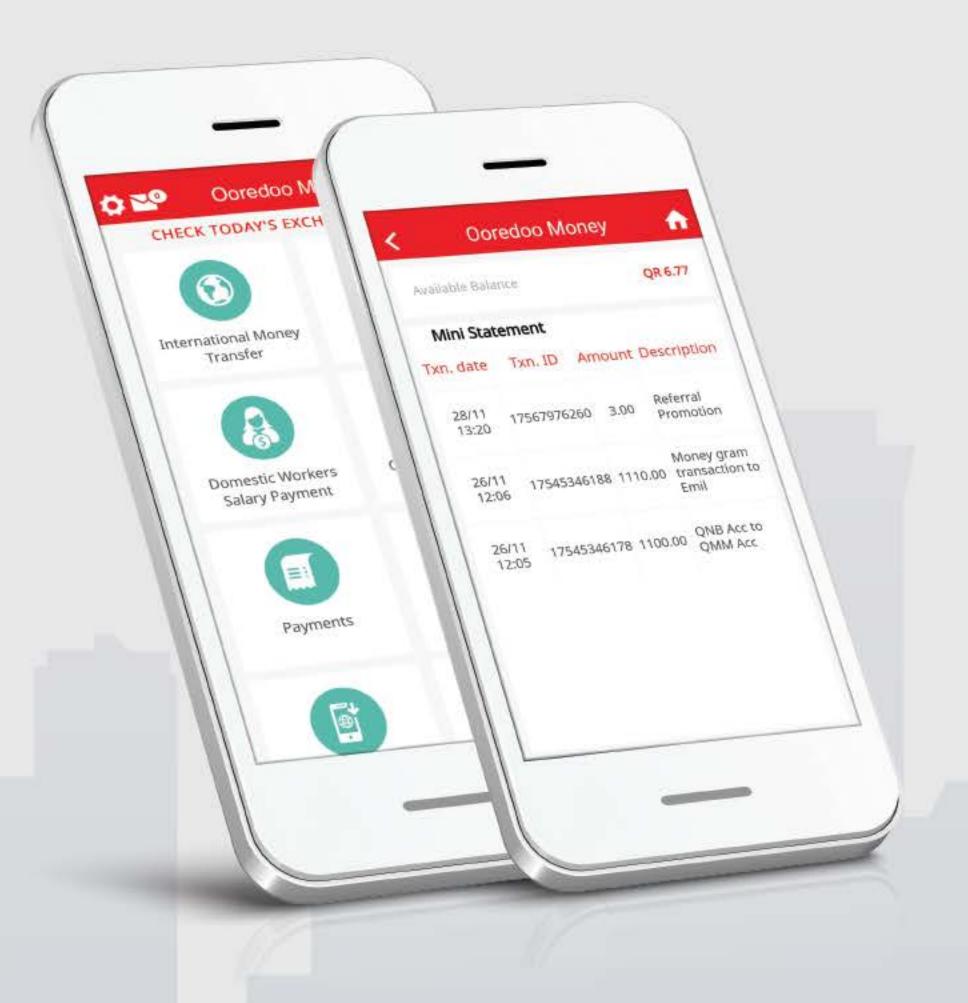
Reply with your new mPIN

#### Ooredoo MM Your mPIN has been changed successfully

Reply Exit

SMS confirmation

# mWallet Settings



#### Select option:

- 1. Refer Others
- 2. Change mPIN
- 3. Balance Check
- 4. mStatement
- 5. Change Language
- 6. View IBAN
- 0. Back

Reply Exit

3

Reply with 3 to select Balance Check

#### Select option:

- 1. Refer Others
- 2. Change mPIN
- 3. Balance Check
- 4. mStatement
- 5. Change Language
- 6. View IBAN
- 0. Back

Reply

4

Reply with 2 to select mStatement

Exit

### Your mWallet balance is QR 1350.00

0. Main Menu

Reply Exit

### Last 3 Transactions: 19/04 20:44 15220477

QR 25.00 P2P 19/04 19:44 15220234 QR 5.00 P2P 19/04 00:44 15220127

QR 15.00 P2P

0. Main Menu

Reply Exit

You will get a reply with the last 3 transactions

### **Balance Check**

mStatement



## Referral

Offer referral incentive to existing Ooredoo Money customers ("Referrer") to upsell International Remittance to the new/inactive customers ("Referee").

**Incentive:** QR 3 payable to the "Referrer" per International Remittance (IR) Trx done by the "Referee"

**Conditions:** Incentive applicable for first 3 transactions only in customer lifetime.

If any customer already did 3 transactions in lifetime they will not be eligible to be referred.

Payment Term: Instantly to "Referrer" Wallet.



# Referral customer journey

USSD \*140#

#### Select option:

- 1. Transfer Local
- 2. Transfer International
- 3. Payments
- 4. Ooredoo Services
- 5. Cash In / Cash Out
- 6. mWallet Settings
- 0. Exit

Cancel Send

6

Dial \*140# on your Ooredoo mobile

#### Select option:

- 1. Refer Others
- 2. Change mPIN
- 3. Balance Check
- 4. mStatement
- 5. Change Language
- 6. View IBAN
- 0. Back

Cancel Send

1

Reply with your 4-digit mPIN number to access the OM menu

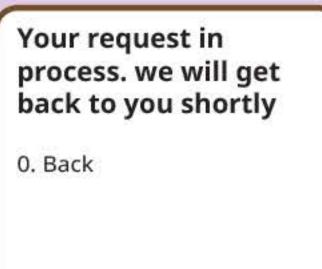
#### Enter Mobile Number of Referral

0. Back

Cancel

Send

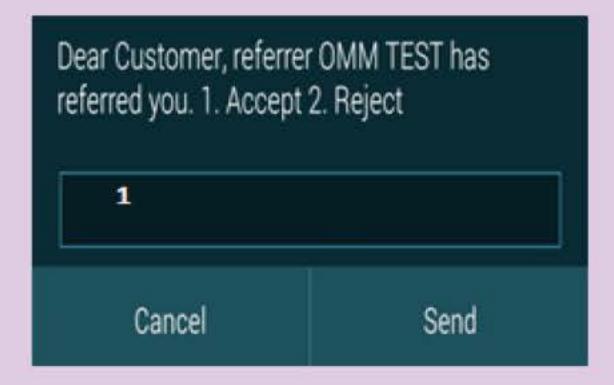
Reply with 4 to select Ooredoo Services



Cancel

Send

#### **SMS to Referee**

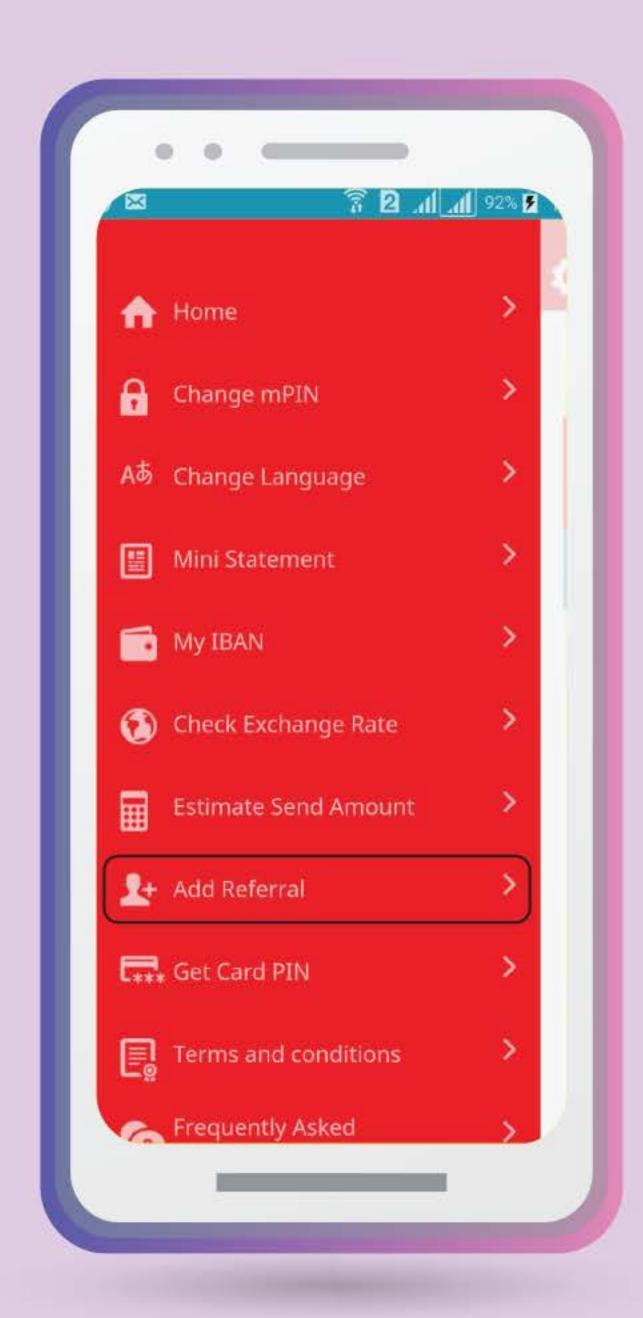


The referee need to reply with 1 to accept you as a referrer

Dear {Referrer Name}, you have successfully registered {Referee Mobile Number} as your referral.

For the next 3 International Remittance done by your Referral, you will get QR 3 per transaction.

T&C applies



# Referral customer journey

**Mobile App** 

### How to add a Referral

- 1. Setting
- 2. add referral
- 3. Enter the mobile number for the referee

## Frequently Asked Questions



#### How can I send money to my home country?

OM has partnered with MoneyGram – an internationally-renowned money transfer company. With MoneyGram, you can send money to 196 countries in the world using your Ooredoo mobile. Ooredoo has also partnered with Al Dar Exchange! With the Al Dar Exchange, you can send money to any bank account in 11 countries, including India, Nepal, Bangladesh, Jordan, Pakistan, Sri Lanka, the Philippines, etc.

### How can my relatives receive money in the receiving country?

Your relatives in the home country can go to any of the MoneyGram outlets and ask for cash by giving the 8-digit MoneyGram reference number with a valid photo ID card. MoneyGram has more than 310,000 agent locations in 196 countries across the globe.

#### Who can get the Ooredoo Money service?

Any person who is over the age of 18 and who has a Qatar ID is eligible to register for the OM service

### Do I need to have a bank account to open an OM account?

No, OM has been created so people without bank accounts can also use it.

#### What kind of phones can be used for the OM service?

The OM service is available for use on any model of mobile phone and functions on both a feature phone and a smartphone.

#### Who manages the money in the OM Wallet?

Your money is managed and secured by QNB.

#### Can I use my existing SIM for the OM service?

As a registered Ooredoo mobile customer, as long as the SIM is active and also registered for OM, you will be able to use OM services.

#### Is there a minimum balance for OM accounts?

No.

#### How long can my money remain in an OM account?

Will it get deleted after a period of time?
Your money is safe for an unlimited period of time.

### Do I get charged for an SMS when I receive confirmation?

No, you do not get charged for your SMS transaction confirmations.



ooredoo