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**FAQs - MOBILE MONEY ATM WITHDRAWAL (Crane Bank)**

**1. How do I withdraw my Mobile Money from an ATM machine?**

**On the Phone:**

* + Press \*165# to get the MTN Mobile Money menu
  + Select **1.** On the menu which is for “ATM Withdrawal”
  + Select 1 to Generate the “TIN Code” It is 4 digits
  + Enter your Mobile Money PIN
  + You will then receive an SMS message with your TIN Code.

Note: The TIN Code is only valid for 10 Minutes.

**At the ATM Machine:**

* + Wait or press any button for the Mobile money interface to appear on the screen.
  + Select Mobile Money
  + Select MTN Mobile Money
  + Enter your Phone number
  + Enter the Amount you wish to withdraw
  + Enter the TIN Code which was sent to you on your phone
  + Choose whether or not you require a receipt for your withdraw, then Press OK.
  + The Machine will then dispense the cash and the receipt (if requested).
  + You will also receive a message on your phone confirming the transaction.

**2. From which ATM machines can I withdraw MTN Mobile Money?**

* At all Crane Bank ATMs countrywide. The service will however also be introduced with other bank ATMs in due course.

**3. Are there specific times when I can withdraw money from the ATM machines?**

* No. You have 24 hour access to withdraw your Mobile Money from any Crane bank ATM machines around the country.

**4. Do I have priority over other ATM users when I arrive at the ATM machine?**

* No. You will kindly follow normal waiting procedure in case you find other users already lined up to use the ATM machine.
* You are advised to only start the transaction of getting a TIN code from your phone when you are next in line to access the ATM machine. The TIN expires after 10 minutes.

**5. How long will it take my TIN Code to expire?**

* + A TIN will be received as an SMS message. The TIN Code once generated by a user is only valid for 10 Minutes. One should therefore be close to an ATM before generating the code on his phone.

**6. Can I send the TIN code to another person to withdraw money on an ATM?**

* + Yes. You can give another person the TIN to withdraw Money from the ATM machine on your behalf. However they must be sure to be at the ATM within less than 10 minutes since the TIN code expires in 10 minutes.
  + The person sent should also remember to enter your Mobile Number at the ATM when prompted.

**7. Does one require a PIN number when withdrawing from an ATM?**

* No. The PIN is only required when generating the TIN code on the phone. At the ATM machine, only the TIN and Mobile Number of the phone which generated it is required.

**8. Is the withdraw service from the ATM machine Free of charge?**

* No. The Mobile Money system will automatically charge you for the withdrawal once the transaction is successful.

**9. Does the bank also charge me a withdraw Fee?**

* No. The bank does not charge you any withdraw fees. You are only charged through your Mobile Money for each withdrawal.

**10. Who bears the Charges for ATM withdrawal?**

* All charges are borne by the person who has generated the TIN code and whose number is entered at the ATM machine.

**11. What are the withdraw charges when I withdraw my Mobile Money from the ATM machine?**

|  |  |  |  |
| --- | --- | --- | --- |
| **Withdraw Amount** | | |  |
|  |
| **Min** |  | **Max** | **Fee** |
| 5,000 | - | 30,000 | 1,000 |
| 30,001 | - | 60,000 | 1,200 |
| 60,001 | - | 125,000 | 1,850 |
| 125,001 | - | 250,000 | 3,450 |
| 250,001 | - | 500,000 | 5,750 |
| 500,001 | - | 1,000,000 | 10,350 |

**12. What are the withdrawal Limits at the ATM machines if I am withdrawing using Mobile Money?**

* The minimum withdraw amount is Shs. 5,000/-
* The maximum withdraw limit both on a single transaction or in several transaction on a single day is Shs. 1,000,000/-.

**13. Do I need to have a bank account to use this service?**

* + No. You do not need a bank account or a Bank ATM card in order to withdraw your Mobile Money at the ATM. All you need is your phone.

**14. Do MTN Mobile Money Subscribers have to register for this service first?**

* + No. As long as you are registered for MTN Mobile Money, you are automatically eligible to use this service.

**15. Can I generate 2 TIN Codes and have them all active from the same number?**

* + No. A TIN Code expires automatically when another code is created by the same Mobile Number.

**16. How many times do I enter my TIN wrongly before it expires?**

* + The TIN expires when you wrongly enter it three times.

**17. In case of a failed withdrawal Transaction, does the ATM Machine give me a reason for failure?**

* + Yes. The reason for failure will be reflected on the receipt issued out by the Machine.

**18. What happens in case of power failure at the ATM after I have processed the Transaction but the ATM Machine has not yet dispensed the cash?**

* + In such a scenario, the system will automatically make a reversal and will send back the Money to your Mobile Money Account.

**19. If somebody knows the TIN code which I have generated and proceeds to the ATM machine before me, can they successfully withdraw my money through the ATM machine?**

* If they have both the TIN you generated, as well as your Mobile Number to enter at the ATM machine, it is possible that they may withdraw the money.
* You are advised to guard your TIN number in confidence.
* In case of such a fraud, please report to the Police and also notify the MTN Customer Service for guidance.

**20. Where can I find additional information about this service?**

* You can visit any MTN service Center, call our helpline on 122 or 123, or simply visit our website [www.mtn.co.ug](http://www.mtn.co.ug)/Mobilemoney for additional information.