FREQUENTLY ASKED QUESTIONS (FAQs)

CUSTOMERS

1. What is m- GURUSH?
m-GURUSH is South Sudan's pioneer mobile money platform that provides a fast, easy, safe and convenient way to send and receive money, pay for goods and services across South Sudan.

2. How does m-GURUSH work?
m-GURUSH enables a customer to have a mobile money wallet that can:
- Send and Receive Money
- Pay for goods and Services

All in South Sudanese Pounds (SSPS)

3. How can I contact m-GURUSH?
You can contact m-GURUSH by:
- Call Zain Call Centre on **123**
- Visiting an m-GURUSH agent
- Call **0917 609 107 / 0917 609 108** office line
- Writing an email to: **customercare@mgurush.com**
- Visiting any of our **Care Centres**. In the city we have; **Bilpham Road, Customs, Konyokonyo, Gumbo Shirkat, Gurrei located at Trinity Energy Petrol Stations**. We also have **Hai Malakia, Hai Nim** among many others.

4. How can I register on m-GURUSH?
Visit the nearest **m-GURUSH agent to register.** You can also visit our **Customer Care Centres** ,we also have people in strategic locations registering customers. Then dial ***355#** to access our simple step by step menu.

5. What do I need to register?
Visit the nearest agent with your valid **National ID or Passport.**

6. How do I send Money on m-GURUSH?
After registration, you will be able to send money by simply dialing ***355#**, select **Send Money** and **enter details such as phone number and amount**. You will then confirm the details and **enter your transaction PIN** to complete the transaction.

If you are using the customer application, tap on **'Send Money'** and **enter details such as phone number and amount**. You will then confirm the details and **enter your transaction PIN** to complete the transaction.

7. How can I withdraw money from m-GURUSH?
For cash withdrawal from your m-GURUSH account, **please visit the nearest agent** and you will be assisted to withdraw the desired amount of cash. **Do not share your PIN with anyone, it is your secret.**

8. How can I pay for goods and services using m-GURUSH and am I charged?
Yes, as a registered customer, you can pay for goods and services using m-GURUSH by dialing ***355#** on the Zain network, **select m-GURUSH Pay**, enter the **Merchant Code** displayed at the shop/ service point and t**he amount needed** for goods or service provided and your **transaction PIN** to complete the transaction after confirming the details.

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The merchant/ business owner will also be able to assist you to pay using m-GURUSH should you have any questions.

There is no charge for buying goods and services using m-GURUSH and the business owner should also be registered as an m-GURUSH Merchant.

9. How can I check my m-GURUSH account balance?
You can check your balance by dialing ***355#**, select **'My Account'** and then **'Balance Enquiry'.**

If you are using the application, click on **'My Account'** then **'Balance Enquiry'** to view your m-GURUSH balance.

10. How can I view my recent m-GURUSH transactions?
To view your most recent transaction dial ***355#**, select **'My Account'** and then select **'Mini Statement'**. If you are using the application, click on **'My Account'** then **'Mini statement'**.

11. What should I do if I forget my transaction PIN?
If you forget your transaction pin, **contact m-GURUSH Customer Care and we will reset your PIN.**

12. If I am using the customer application and I forget my login PIN, what should I do?
Please tap on **'Forgot Password'** and follow the steps

and you shall receive an **OTP (One Time Password)** which will enable you to change your login PIN. Should you encounter difficulties contact m-GURUSH Customer Care.

13. How can I ensure my m-GURUSH account is safe?
m-GURUSH is a fast, easy, safe and convenient mobile money platform. We advise you to always **keep your transaction PIN a secret** and in case of any suspicious activity to call Customer Care immediately for assistance.

If you lose your phone, all you need is to notify m-GURUSH and replace your line.

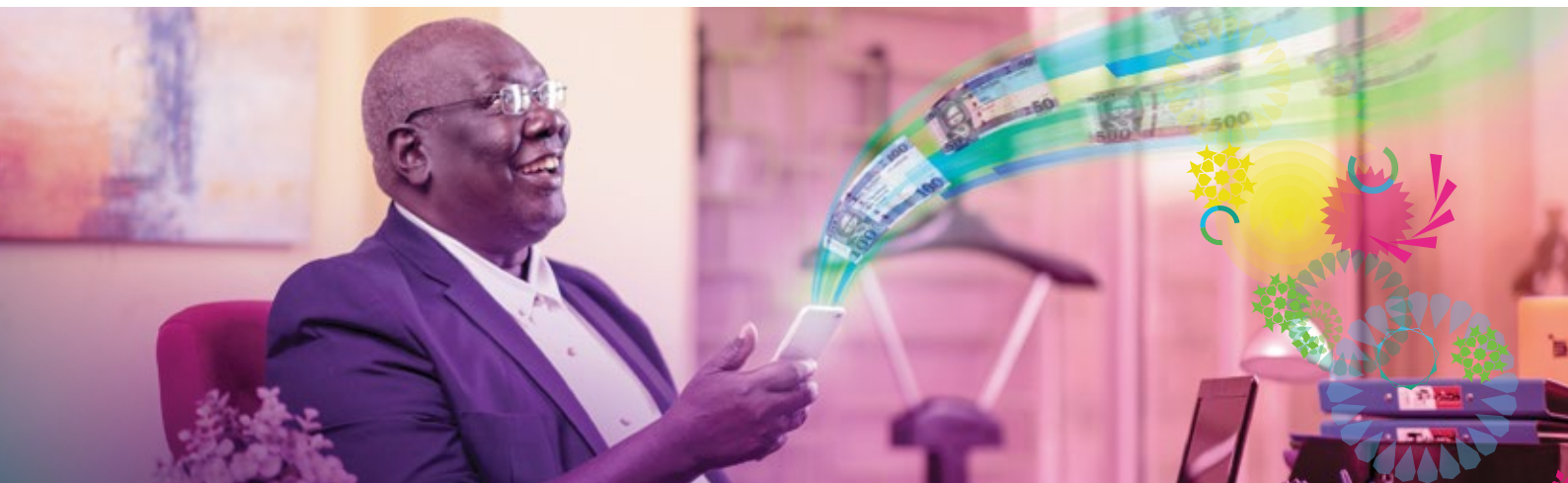### What is the maximum amount I can hold in my m-GURUSH Wallet?
You can hold a **maximum of SSP 200,000** in your m-GURUSH wallet. It is also the maximum you can send.

14. What is the minimum you can send on m-GURUSH?
The minimum you can send is **100 SSP.**

15. Can I send money outside the country?
Currently, one cannot send the money outside the country but we are working towards having international remittances.

FREQUENTLY ASKED QUESTIONS (FAQs)

AGENT

16. Who is an m-GURUSH agent?

An Agent is a business entity in partnership with m-GURUSH with an agreement to offer services such as withdrawals, deposits and customer registrations.

17. How can I become an m-GURUSH agent?

For more details on how you can become an m-GURUSH Agent, kindly contact us on: **+211 917 609 107 / 917 609 108 or write an email to info@mgurush.com.**

MERCHANT/BUSINESS

18. How can customers pay for goods and services using m-GURUSH?

Both customers and business owners will enjoy the convenience of m-GURUSH.

For customers to pay for goods and services using m-GURUSH, the business owner should register with m-GURUSH by filling a form and attaching business registration documents together with the owner/director's national ID or Passport.

The Business will be given a unique merchant code which with be displayed to customers to identify his or her business during payment.

19. How much will I be charged?

You are charged 1% of the total sale.

BULK PAYMENT SOLUTION

20. What is m-GURUSH Bulk Payment solution?

This m-GURUSH service is ideal for small and medium-sized businesses that wish to make multiple payments to groups of people in one batch.

m-GURUSH offers Bulk Payments Services that are **available from our Customer Care Centres**. It is a simple, convenient and secure way to make regular payments such as airtime, salaries, expenses and supplier payments.

21. What are some of the services available under the Bulk Payment Solution?

Services available on the m-GURUSH Bulk Payment platform include:
- Salaries disbursements.
- Temporary staff payments.
- Payment of suppliers.
- Petty cash.
- Daily wages.
- Disbursements of various project funds.