



product overview



About Selcom

Selcom is a wholly-Tanzanian owned private company that was founded in 2001 as a prepaid airtime distributor for Celtel in Dar es Salaam region, Tanzania. Since 2001, we have focused on playing a pioneering role in the vibrant and diverse financial technology sector - an important driver of the Tanzanian economy. We are best known for owning and operating the largest independent network of point-of-sale (POS) terminals with more than 17,000 terminals countrywide for bill pay, cash-in, cash-out for mobile money wallets and agency banking.

Selcom is a Tanzania Communications Regulatory Authority and Bank Of Tanzania licensee. We are also recognized by the Bank of Tanzania as a leading enabler of mobile banking and payment service provider. To date, Selcom has connected more than 20 banks to mobile banking for core services and over 30 banks for value added services such as bill payment, merchant payment and interoperability with other financial institutions.

Selcom enabled Africa's first SMS-based national text-and-win competition. In line with our first core principle of innovation, the service is built on technology that has been developed in-house by our local experts. Being at the forefront of innovation in the country has made us a reliable solution provider and developer for large clients such as, DSTV, Barclays Bank and TANESCO as a direct result of our second core principle. Led by our third and final core principle of service, we have developed an extensive portfolio of services that caters to a wide range of clients. Selcom has become the best known turn-key solution provider for channel-agnostic payment gateway integration, electronic value distribution, mobile banking, mobile commerce and mobile payment solutions. Further, all mobile money operators in the country are integrated with Selcom's bill payment gateway. On average, we currently process 300,000 transactions on a daily basis through our channels. All our products run on Selcom Conduit, the in-house developed platform.

Recently, Selcom has begun operations in Uganda.

Over 15 years have gone by since we took our first step but this is only the beginning for Selcom. At Selcom we turn challenges into opportunities for innovation and growth.

FACT CHECK
17,000+
POS terminals countrywide

FACT CHECK
300,000+
Transactions daily



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paypoint

Selcom Paypoint

POS

The current POS network consists of card based, card less and fully EMV and PCI-DSS and PTS compliant terminals with chip-and-pin and magnetic stripe card readers enabling the following functionality;

- Airtime Sales
- Utility sales i.e. water, power, TV subscription, etc.
- Cash-in/cash-out through mobile money wallets
- Ticketing i.e. lottery, ferry, bus, etc.
- Merchant payments i.e. super markets
- Fuel purchase at petrol stations, etc.
- Card transactions
- Agency banking

Selcom POS is used by our super agents, vendors and merchants. A Selcom PayPoint Vendor is typically a retailer who has obtained a POS terminal from Selcom and is able to dispense airtime and facilitate bill payments and card transactions on behalf of our clients and billers to its customers.

App/USSD

The Selcom PayPoint App is an alternative to the PayPoint POS. It allows individuals to remotely carry out any transaction that is possible on the POS at any time from a mobile phone, provided that the PayPoint App has sufficient funds, and earn a commission with minimal investment. The App is available on PlayStore and AppStore. The Selcom Paypoint service can also be accessed on a feature phone through a USSD interface.

Now everybody can become a Paypoint Agent.

Selcom Paypoint billers





Selcom Pay

Selcom has recently developed and launched a low-cost and simple merchant payment solution. Selcom Pay enables the collection of digital payments from a variety of channels via a unique till number assigned to the merchant by Selcom. Channels include mobile money (M-Pesa, Tigo Pesa, Airtel Money) Future channels will include banks through mobile banking and the Selcom Card.

Selcom Pay is aimed at merchants who would like to offer their customers a means of paying digitally and receive payments electronically. Where required, the solution is able to post payment notifications to ERP and/or accounting systems that may be in place. Merchants are able to track their payments in real-time through a web portal that has the capability to report transactions over a single or multiple tills. Collected funds are swept directly to the merchant's preferred bank account on a daily basis.

As part of the solution, a printer is provided for merchant locations where a receipt would need to be provided to the end user. Upon a payment being made, a receipt is automatically printed.

The initiative is supported by the Selcom Call Centre where customers and merchants can call in for any queries they may have and is available 24 hours.

Selcom Pay payment channels





Selcom Card

Selcom Card is a prepaid NFC card with a wide range of features and use cases.

The Selcom Card can be used for;

- Merchant & retail payments via POS
- M - Commerce and E - Commerce transactions

Benefits of using the Selcom Card;

- Safe, Secure and PIN protected
- Block lost/stolen cards
- Accepted at over 20 merchant locations
- 24/7 customer care service
- Withdraw at any Selcom - affiliated ATM

The card features can be accessed by dialing *150*50#, by downloading the mobile app (iOS and Android) and through tap & pay at merchant locations for;

- Cashless payments for goods and services
- Utility payments (LUKU, DAWASCO, NHC, TV subscriptions) airtime recharge, online payments etc.
- Immediate funds transfer to/from mobile wallets, other Selcom Cards and bank accounts
- Ticketing

How to top up the Selcom Card;

- Using cash at any Selcom Paypoint agent/shop (17,000 agent locations)
- From another Selcom Card
- Through mobile banking (Akiba Commercial Bank, Exim Bank, CBA Bank, Tanzania Postal Bank, Mkombozi Bank, DCB, Yetu Microfinance Bank and Stanbic Bank)
- Mobile money

Merchants accepting Selcom Card





selcom[™]
hub

Mobile Banking

Benefits of Mobile Banking;

- Value-added service and customer retention tool
- Primary 24/7 self-help channel for customers USSD
- Reduces in-branch and ATM traffic for trivial services

Current service offering;

- Mini statement and account balance enquiry
- Cheque status enquiry and cheque book request
- Fund transfer (intra-bank, inter-bank and unbanked)
- Merchant payment (pay for goods and services)
- Agency/branchless banking

Marketing, reminders and notifications;

- New product notification, periodic advice and promotions
- Account activity alerts (high credit/debit, loan approval, installment reminder)
- ATM withdrawal alerts
- Reduce month-end ATM line-up and traffic with salary alerts

Mobile money transfer (mobile and ATM);

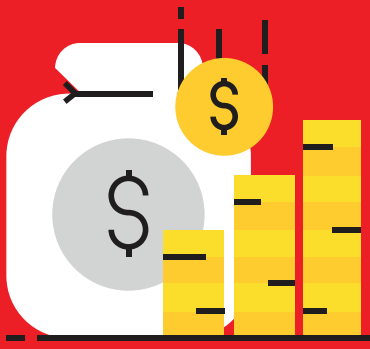
- Enable account holders and non-account holders to send money to friends and family
- B2C/C2B transfers between bank & mobile wallets - M-pesa, Airtel Money, TigoPesa & EzyPesa.

Airtime and utility services (mobile and ATM);

- All mobile operators covered (Vodacom, Airtel, Tigo, Zantel, TTCL, Smart)
- All major utilities covered (LUKU, DAWASCO, DSTV, StarTime, NHC, TFDA)
- Pension funds
- Internet service providers

Mobile banking partners





Boresha Maisha

Savings groups have been a very effective tool for financial inclusion but largely cash-based. Cash transactions are inefficient, and the internal transactions of cash-based savings groups cannot be tracked and used by the private sector to promote value-added financial services to group members.

The Aga Khan Foundation (AKF), Selcom and Bankable Frontier Associates (BFA) have developed and piloted a digital savings group model, Boresha Maisha, in the Mtwara/Lindi region which allows groups to come together and effect contributions, request loans and receive pay-outs at the end of the group's cycle digitally.

Given that Digital Financial Services (DFS) are scaling in Tanzania, and access to cash-in, cash-out points is improving, fully digital (cashless) savings groups have potential to ultimately promote longer-term savings in banks and individual enterprise or agriculture credit, based on internal savings and repayment histories which can now be tracked and analyzed.

Boresha Maisha partners





M-Afya – Digitizing Health Payments

Pharmaccess Foundation and Selcom have engaged in an initiative to digitize payments made at health facilities. The initiative, named M-Afya allows holders of the M - Afya Card or the Selcom Card to make cashless payments at Pharmaccess-affiliated health facilities.

The M -Afya Card is a Selcom/Pharmaccess co-branded card which allows the cardholder to use the card as s/he would the Selcom Card but in addition, make payments at designated locations. In addition, the option to pay at these locations using Selcom Pay is also available. These health facilities are equipped with POS devices which are able to accept cash payments through Selcom Pay in the case where the end user may not be able to pay using the M - Afya Card, Selcom Card or other Selcom Pay channels.

M - Afya partner

PharmAccess
FOUNDATION



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cashpoint

Selcom Cashpoint

Cashpoint is Selcom's very own brand of multi-channel ATMs. Cashpoint aims to integrate mobile wallets and mobile banking products allowing card-based and cardless withdrawals hassle-free.

Selcom Cashpoint enables customers to withdraw funds from and check their balance on their;

- Selcom Card
- Mobile Wallets (M-Pesa, Tigo Pesa and Airtel Money)
- Bank account with Selcom-affiliated banks
- Any EMV card

Benefits of using Selcom Cashpoint;

- 24/7 ATMs availability
- Multiple withdrawal options
- Card-based and cardless withdrawals
- Selcom call centre available at all times for support

Selcom Cashpoint channels





selcomtm
online

Selcom Online

Selcom Online allows the user to make online bill payments in and outside of Tanzania using Visa Card and MasterCard.

You can pay instantly for any of the following services through Selcom Online;

- TV subscriptions (DSTV, BoxOffice, Startimes, ZUKU and AzamTV)
- Internet packages (Smile, Smart and TTCL)
- Utilities (NHC, Dawasco, LUKU)
- Mobile Topup (Airtel, Vodacom, Tigo, Zantel, Halotel, Smart and TTCL)

To register for Selcom Online, visit <http://selcom.online> click on the login tab on the top right corner of the page then click the link to “Register”.

Selcom Online billers





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