
FAQs - Suspicious Transaction

1. How will I know when a suspicious transaction is taking place?

Any irregular transaction pattern by a customer (subscriber/merchant) can be considered as a suspicious activity. Some examples are:

- a. Customer comes to load their wallet more than 5 times within the same day.
- b. Customer comes to withdraw money from their wallet more than 5 times within the same day.
- c. Customer/Merchant attempts to convince employee not to disclose details being provided.
- d. Customer/Merchant unwilling to provide proof of identity.
- e. Huge balance/ transaction requests by customer.
- f. Frequent customer transactions/payment to a particular wallet number.

2. Who do I report a suspicious transaction to?

Your first point for reporting any suspicious activity is to send an e-mail with the details of suspicious transaction by completing the suspicious transaction template

mobilemoneystr@mtn.com.gh

Be assured that details provided and identities will be kept confidential.

You can also call 100 or visit any of our service centers to report your suspicions.

3. When must I report my suspicions?

This will either be before or after a transaction has taken place. To a large extent, the type of transaction requested by the customer will determine if they must report before or after the transaction has taken place. If you report before a transaction takes place then you must be able to, convincingly, inform the customer that the type of service requested involves a short wait. If this can be done successfully, you **must** report via email to mobilemoneystr@mtn.com.gh



If you are unable to delay the transaction without tipping-off the customer about your suspicion(s), then you should make the transaction, and then make a suspicion report via email -(mobilemoneystr@mtn.com.gh), as soon as possible.

4. What happens after I have submitted a suspicion report?

If you make a report after the transaction is completed, through the mobilemoneystr@mtn.com.gh, a maximum of fifteen (15) working days is required for a response, during which time the AML Officer will consider the report together with investigation and findings. The response will be communicated to the service center, and will either give consent to proceed, or advise on the transaction.

5. Are suspicion reports confidential?

The information exchanged in all suspicion reports (both internally and externally) are confidential with the AML officer knowing the details.