

AGREEMENT

FOR

**A PAYMENT SOLUTION USING THE AIRTEL
MOBILE COMMERCE SOLUTION**

BETWEEN

.....

&

AIRTEL (SL) LIMITED

THIS AGREEMENT is made on the day of Two
Thousand and Thirteen **BETWEEN**

1. **AIRTEL (SL) LIMITED** a limited liability company incorporated in accordance with the Laws of Sierra Leone and having its registered office at 42 Main Motor Road, Wilberforce, Freetown (hereinafter referred to as “**AIRTEL**” which expression shall where the context so admits include its successors and assigns) of the one part,

AND

2. a company in the Republic of Sierra Leone whose principal place of operation is at(hereinafter called the “**CLIENT**” which expression shall except where the context otherwise provides include its successors and assigns) of the other part.

WHEREAS

1. AIRTEL is duly licensed to operate a GSM telecommunications Network and offer associated services and value added services in Sierra Leone.
2. The CLIENT is a duly registered entity and is desirous that AIRTEL facilitate the disbursement of the CLIENT’s payments on its behalf to persons /suppliers/entities and/or any of the CLIENT’s nominees (the “**Third Parties**”)as shall be indicated by CLIENT from time to time.
3. AIRTEL has agreed to offer the CLIENT a solution to facilitate the disbursement of the CLIENT’s payments to the Third Parties on behalf of the CLIENT through mobile phones that involves the use of AIRTEL’s Mobile Commerce service, otherwise known as Airtel Money subject to the terms and conditions hereinafter contained.
4. AIRTEL and the CLIENT confirm that they have the authority and the capacity to enter into and give effect to this Agreement.

NOW THIS AGREEMENT WITNESSETH AS FOLLOWS:

1) DEFINITIONS

Unless the context otherwise provides, the following terms whenever used in this Agreement document shall have the meanings given here below:-

‘**The CLIENT’s payments Account**’ shall mean an account held in the AIRTEL mobile commerce system with E-value equivalent to real-money deposited in the AIRTEL Account by the CLIENT to be used for payments of the Third Parties.

‘**E-Value**’ means the electronic value recorded in an E-Value Account, such electronic value representing that E-Value Account holder’s entitlement to

an equivalent amount of the Real Money held in the Bank Account.

'Real Money' means Leones being the lawful currency of the Republic of Sierra Leone.

'Cash Payment Service' shall mean the service extended to the Third Parties through AIRTEL for the disbursement of payments through the mobile phones in accordance with AIRTEL's operating procedures.

'Third Parties' shall mean anyone receiving payment from CLIENT.

'Force Majeure' shall mean any event or circumstance which affects either party and is not within the reasonable control (directly or indirectly) of the Party affected, to the extent that such event or circumstance or its effects cannot be prevented, avoided or removed by such party acting in accordance with Prudent Operating Practice. "Force Majeure" shall include each of the following events and requirements:

- i) Any act of war (whether declared or undeclared), invasion, armed conflict or act of foreign enemy, blockade, embargo, revolution, riot, insurrection, civil commotion, act of terrorism, or sabotage provided that any such event occurs within or directly involves the Republic of Sierra Leone .
- ii) Any act of God including but not limited to lightning, fire, earthquakes, volcanic activity, floods, storms, cyclones, typhoons, or tornadoes.
- iii) Epidemics or plagues.
- iv) Explosions or chemical contamination (other than resulting from an act of war).
- v) Labour disputes including strikes, go-slows or lockouts that are extended beyond AIRTEL's control or are widespread or nation-wide; except where the same is occasioned by AIRTEL's default.
- vi) Change in Law to the extent that it will adversely affect any party's performance of its obligations under this Agreement.

'Instruments' shall mean Electronic funds transfer (EFT).

'The CLIENT's MSISDN' shall mean the CLIENT's designated AIRTEL mobile number, as shall be advised by the CLIENT, where all payments shall be made through and to which AIRTEL will be crediting E-value.

'Operating Procedures' shall refer to the procedures and processes through which payments shall be remitted to the Persons /suppliers through AIRTEL to CLIENT.

'Service' shall mean the Payments Service provided by AIRTEL pursuant to this Agreement.

'Bank Account' means a bank account held with any of the commercial banks in Sierra Leone.

'AIRTEL Account' means a Bank Account held by AIRTEL.

2. SCOPE OF SERVICES

2.1 The Service shall be based on AIRTEL's Mobile Commerce Platform which uses AIRTEL's encrypted short messaging service (SMS) platform and which will run off a AIRTEL SIM card Tool Kit on the same technology as the AIRTEL MONEY Service.

2.2 The AIRTEL MONEY Service has now been developed by AIRTEL to collect information that allows for the payment of Client's payments through the AIRTEL Sim Card.

3. DURATION

This Agreement shall remain in force unless and until terminated by either party in accordance with the provisions of Clauses 9 to 10 hereinafter appearing.

4. FEES AND CHARGES

4.1 The CLIENT shall pay AIRTEL 0.25% for each transaction carried out using the Service, irrespective of the amount transferred (hereinafter referred to as the "**Transaction Fee**").

4.2 The parties expressly agree that the Transaction Fee shall be subject to review upon Seven (7) days notice from AIRTEL to the CLIENT **PROVIDED THAT** the Transaction Fee shall apply until a new Transaction Fee are agreed upon by the parties.

4.3 AIRTEL will invoice the CLIENT for the amount in Clause 4.2 above 15 days from the date of the provision of the Services and the CLIENT will make payment of the amount to AIRTEL 15 days after the date of receipt of a valid invoice.

5. COLLECTION AND TRANSMISSION OF MONIES

5.1 AIRTEL will install the application for payments processing in the CLIENT's computers.

5.2 The CLIENT shall provide AIRTEL with the MSISDN on which AIRTEL will credit E-value equivalent to real-money paid to AIRTEL.

- 5.3 Prior to launching the Service herein the parties shall carry out tests to a satisfactory level to confirm the compatibility and use of acceptable file formats with regard to the Service as being suitable for the proper functioning and performance of each party's obligations under this Agreement.
- 5.4 The payments by the CLIENT will be executed via AIRTEL's Core Application system that will be interfaced with a connection to the CLIENT's computer system for purposes of providing the payment particulars to the CLIENT.
- 5.5 AIRTEL will provide the CLIENT with full details of all payments through the connection in accordance with the Operating Procedures and Process Flow in the **Annex 1** hereto.
- 5.6 AIRTEL undertakes to ensure that the information posted through the connection is accurate and up to date; however AIRTEL shall not be liable to the CLIENT for any loss that the CLIENT may suffer in the event that such information is tampered with by the CLIENT's staff or such other persons outside the control of AIRTEL who may gain un-authorized access thereto or for any incorrect information provided by the Third Parties **PROVIDED THAT** AIRTEL shall be liable for any losses that arise from the negligence or breach of contract of AIRTEL's employees, agents and/or independent contractors.
- 5.7 AIRTEL further undertakes to indemnify and keep the CLIENT fully indemnified from any losses; expenses, costs damages arising from such negligence or breach of contract.

6. STANDARD OF PERFORMANCE

- 6.1 AIRTEL shall perform the services and carry out its obligations under this Agreement with all due diligence and efficiency in accordance with the generally accepted techniques and practices commonly recognized by the industry.
- 6.2 The CLIENT acknowledges that the Service is not fault free and the quality and availability of the Service may be affected by factors outside the control of AIRTEL such as local geographic or physical obstructions atmospheric conditions and other causes of radio interference as well as faults in other telecommunication networks to which the Network is connected or dependent. The Network and the Service may also from time to time require upgrading modification maintenance or other works that may also result in the Service or any part thereof becoming temporarily unavailable. AIRTEL however undertakes to act on such interferences promptly.

7. OBLIGATIONS OF CLIENT

- 7.1 Inform the general public and Third Parties in a sufficiently prominent manner about AIRTEL MONEY Service as a collection agent for the CLIENT's receivables.
- 7.2 Advise AIRTEL promptly in the event of any changes in or re-organization of the CLIENT and any other relevant departments which may have a material implication on the operations of this Agreement as envisaged by Clause 11.3 herein.
- 7.3 To ensure appropriate system safeguards are in place to protect the unauthorized access to and/or use of or tampering with information held by the CLIENT in connection with this Agreement.

8. OBLIGATIONS OF AIRTEL

- 8.1 To advise the CLIENT promptly in the event of any changes in or re-organization of AIRTEL and any other relevant departments, which may have a material implication on the operations of this Agreement as envisaged by Clause 11.3 herein.
- 8.2 To ensure appropriate system safeguards are in place to protect the unauthorized access to and/or use of or tampering with information held by AIRTEL in connection with this Agreement.

9. TERMINATION

9.1 Termination for Convenience

Either party shall have the right to terminate this Agreement at any time for convenience by giving to the other a prior Three (3) Months written notice.

9.2 Termination for Breach

If either of the Parties commits a breach of any material obligation imposed on it in terms of this Agreement (hereinafter the "Defaulting Party"), and fails to remedy such breach within a period of 30 (thirty) days from the date on which written notice is given to the Defaulting Party by the other Party (hereinafter the "Aggrieved Party") requiring the Defaulting Party to remedy the breach, then the Aggrieved Party shall be entitled to terminate this Agreement on the expiry of such written notice and the Aggrieved Party shall be entitled to hold the Defaulting Party liable in damages as a result of such termination.

10. AUTOMATIC TERMINATION IN CERTAIN CIRCUMSTANCES

- 10.1 The agreement shall forthwith terminate if at any time any party becomes incapable of acting, or is adjudged bankrupt or insolvent, or files a voluntary petition in bankruptcy or makes an assignment for the

benefit of its creditors or consents to the appointment of a receiver or other similar official of all or any substantial part of its property or admits in writing its inability to pay or meet its debts as they mature or suspends payment thereof, or if a resolution is passed or an order made for the winding up or dissolution of either parties or if a receiver, administrator or other similar official of such Agent or all or any substantial part of its property or if any order of any court is entered approving any petition filed by or against it under the provisions of any applicable bankruptcy or insolvency law, or if any public officer takes charge or control of either party or its property or affairs for the purpose of rehabilitation, conservation or liquidation so as to render this agreement impossible to perform.

10.2 If any law is passed for the de-establishment of any party so as to render this Agreement impossible to perform.

10.3 In the event of any changes in and or re-organization of AIRTEL or CLIENT which may have a material implication on the operations of this Agreement, rendering the implementation thereof to be impossible.

11. EFFECT OF TERMINATION

11.1 Any termination of the agreement in whole or in part however occasioned shall not affect any accrued rights or liabilities of either party, nor shall it affect the coming into force or continuance in force of any provision hereon which is expressly or by implication intended to come into or continue in force on or after such termination.

11.2 In the event of termination CLIENT shall be entitled to payment of all monies collected on behalf of CLIENT by AIRTEL.

11.3 In the event of termination AIRTEL shall be entitled to all payments of fees due up to the effective date of actual termination.

12. INDEMNITY AND LIMITATION OF LIABILITY

12.1 AIRTEL shall indemnify the CLIENT, and keep the CLIENT indemnified, from and against any and all loss, damage or liability, whether criminal or civil, suffered, any legal fees and costs incurred by the CLIENT resulting from a material breach of this Agreement by AIRTEL including breaches caused by any act, neglect or default of AIRTEL provided that the liability has not been incurred directly through any default of the CLIENT in relation to its obligations under this Agreement.

12.2 The CLIENT shall indemnify AIRTEL, and keep AIRTEL indemnified, from and against any and all loss, damage or liability, whether criminal or civil, suffered, any legal fees and costs incurred by AIRTEL resulting from a material breach of this Agreement by The CLIENT including breaches caused by any act, neglect or default of The CLIENT provided that the liability has not been incurred directly through any default by AIRTEL in relation to its obligations under this Agreement.

- 12.3 No party will be liable to the other in respect of any special, indirect or consequential loss of any type or loss that occurs due to any of the events of Force Majeure as defined herein even if such loss was reasonably foreseeable or if a party had been advised of the possibility of the party (as the case may be) incurring it, unless arising as a result of the gross negligence or willful misconduct of the defaulting party.
- 12.4 The value of the indemnity in this clause 12 will be strictly limited to the value of the loss in question.

13. RESOLUTION OF DISPUTES

- 13.1 The CLIENT and AIRTEL shall make all efforts to solve any dispute or disagreement arising between them under or in connection with this agreement amicably by direct informal negotiation.
- 13.2 In the event that any dispute has arisen and the parties have not been able to settle the same, within fourteen (14) days then, any party may elect to commence arbitration. Such dispute shall be referred to arbitration by a single arbitrator to be appointed by agreement between the Parties or in default of such agreement, by two Arbitrators one to be appointed by each party in accordance with the Arbitration Act Chapter 25 of the Laws of Sierra Leone 1960 or any Statutory enactment in that behalf for the time being in force.
- 13.3 Such arbitration shall be conducted in Sierra Leone and subject to and in accordance with the provisions of the Arbitration Act Chapter 25 of the Laws of Sierra Leone 1960.
- 13.4 To the extent permissible by Law, the determination of the Arbitrator shall be final, conclusive and binding upon the Parties hereto. Pending final settlement or determination of a dispute, the Parties shall continue to perform their subsisting obligations hereunder.
- 13.5 Nothing in this Agreement shall prevent or delay a Party seeking urgent injunctive or interlocutory relief in a court having jurisdiction.

14. CONFIDENTIALITY

- 14.1 The Parties acknowledge that during the course of this Agreement they may have access to financial, legal, marketing, technical and other knowledge and information pertaining to each other's business affairs as necessary under this Agreement (hereinafter referred to as "Confidential Information").
- 14.2 Each Party agrees to keep the Confidential Information confidential and agrees that it shall not without the prior written consent of the owner of the Confidential Information, disclose such Confidential Information either directly or by its representatives, employees and/or agents, to any person or in any manner whatsoever, in whole or in part. The Parties

agree that the Confidential Information shall not be used by the Parties or their representatives, employees and/or agents other than in connection with this Agreement. Moreover the Parties shall be responsible for any breach of this clause by their representatives, employees and/or agents.

14.3 The Parties agree that the Confidential Information shall so remain until such information becomes part of public domain through no fault or breach of this Agreement or the same is required by a body mandated under law to request for the same.

14.4 For the purpose of this clause '**Confidential Information**' means:

14.4.1 in respect of Information provided in documentary form or by way of a model or in other tangible form, Information which at the time of provision is marked or otherwise designated to show expressly or by necessary implication that it is imparted in confidence;

14.4.2 in respect of Information that is imparted orally, any information that the Disclosing Party or its representatives informed the Receiving Party at the time of disclosure was imparted in confidence and which is reduced to writing, marked 'confidential' and sent to the Receiving Party within 30 days of the original disclosure;

14.4.3 Any Information that a reasonable person would consider to be of a confidential nature;

14.4.4 in respect of Confidential Information imparted orally, any note or record of the disclosure;

14.4.5 Any copy of any of the foregoing.

15. ASSIGNMENT

Neither party shall assign or otherwise transfer any of its rights under this Agreement or any interest herein without the prior written consent of the other party and any such attempted assignment or transfer without the other party's consent shall be void and of no effect.

16. GOVERNING LAW

This agreement shall be governed by the Laws of Sierra Leone.

17. WAIVER

The waiver by either party of any breach of any of the provisions of this agreement shall not be construed as a waiver of any succeeding breach of the same or other provisions, nor shall delay or omission on the part of the aggrieved party to exercise or avail itself of any right, power or

privilege that it has, or may have hereunder operate as a waiver of any breach or default by the other party.

18. NOTICES

18.1 Any notice, request or consent required or permitted to be given or made pursuant to this agreement shall be in writing. Any such notice, request or consent shall be deemed to have been given or made when delivered in person to an authorized representative of the party to whom the communication is addressed, or when sent by registered mail, telegram or facsimile to such party at the following address;-

For the **CLIENT**:

.....
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.....
.....

For **AIRTEL**: The Managing Director
 AIRTEL (SL) Limited
 42 Main Motor Road, Wilberforce .
 Freetown

18.2 Notices will be deemed to be effective as follows:

- a) In the case of personal delivery, on delivery.
- b) In the case of registered mail, seven days from the date of registration, subject to the confirmation of the sender.
- c) In the case of telegrams, facsimiles e-mail 24 hours from the date of the confirmed transmission.

18.3 A Party may change its address for notice hereunder by giving the other Party notice of such change pursuant to this clause.

19. GENERAL

19.1 This Agreement constitutes the entire Agreement between the Parties and supersedes any previous Agreement or relationship in respect of the same matter.

19.2 A variation of this Agreement is valid only if it is in writing and signed by or on behalf of each Party.

19.3 Except where this Agreement provides otherwise, the rights and remedies contained in it are cumulative and not exclusive to rights or remedies provided by law. The failure by either Party to enforce at any time or for any period any one or more of the terms or conditions of this Agreement

shall not be a waiver of them or of the right at any time subsequently to enforce all terms and conditions of this Agreement.

- 19.4 If any provision of this Agreement is declared by any judicial or other competent authority or an arbitrator appointed hereunder to be void, illegal, or otherwise unenforceable, the Parties shall amend that provision in such reasonable manner as achieves the intention of the Parties without illegality.

20. COUNTERPARTS

This Agreement may be executed in any number of counterparts, each of which shall be deemed an original.

21 ETHICS AND CODE OF CONDUCT.

- 21.1 The Parties will conduct all their dealings in an ethical manner and with the highest business standards.
- 21.2 The Parties will provide all possible assistance to each other in order to investigate any possible instances of unethical behavior or business conduct violations by an employee and or authorized representative of the other. Each Party will forthwith disclose any breach of these provisions that comes to its knowledge to allow for timely action for prevention and detection of unethical behavior.
- 21.3 Both parties will adopt appropriate processes to prevent offering any illegal gratification in the form of bribes or kickbacks either in cash or kind in the course of all dealings with each other. Any instances of such violations will be viewed in a serious manner and either party reserves the right to take appropriate actions or remedies as may be required under the circumstances.

IN WITNESS WHEREOF the authorized representatives of the parties have set their hands the day hereinbefore mentioned.

SEALED WITH THE COMMON SEAL OF

THE CLIENT

In the presence of

.....

.....

.....

.....

**SEALED WITH THE COMMON SEAL OF
AIRTEL (SL) LIMITED**

In the presence of

.....

MANAGING DIRECTOR

.....

SECRETARY

ANNEX ONE

Operating Procedures and Process Flow

1. SCOPE of DOCUMENT

The purpose of this document is to outline the process of Airtel Money Bulk Payment Service for Airtel Money Merchants, improve and manage expectations, clarify responsibilities and build the foundation for a win-win relationship between the AIRTEL (SL) Limited herein referred to as 'AIRTEL', and the Client using the facility, as well as its clients (customers)

2. OBJECTIVES OF AIREL MONEY BULK PAYMENT SERVICES

Airtel Money Bulk Payment Solution enables corporate organizations (client) to send money in the form of Airtel Money Value to multiple recipients. The service was designed to assist clients in

1. Payment of salaries and wages.
2. Payment of suppliers for goods and or services supplied.
3. Payment of winners' cash prizes in Consumer Promotions.

This greatly reduces their costs in cash handling in terms of Bank charges, security and other

Administrative costs.

3. SERVICE DETAILS

3.1 Acquisition

A prospective client may be proactively approached by AIRTEL or seek Airtel Money Bulk payment services from AIRTEL.

3.2 The Client will be required to submit the following documents to AIRTEL for the purposes of KYC (Know Your Customer)

- Letter of application for Airtel Money Bulk payments service
- Duly filled Airtel Money Corporate Application form.
- Certified copy of PIN Certificate
- Certified Copy of Lease / Title Document for the company premises
- Certified Copies of at least 2 Directors' ID Cards / Passports
- Duly signed commercial contract between AIRTEL and the Client.

3.3 Implementation of the Airtel Money Bulk Payment Solution

- AIRTEL will then activate an Airtel Money dealer account for the client, with a preferred intelligent nickname (submitted by the client). The nickname functionality will appear in the SMS that customers will receive when funds have been transferred to them from the Airtel Money platform.
- The client will be required to deposit cash in the Trust Account. (details to be specified in communication to the client).this money will be allocated to the Clients' Airtel Money account by AIRTEL Treasury team.
- The client can choose to have access to the solution implemented in their premises through either
 - I. Internet Modem
 - II. Public Internet Protocol

The client will need to provide the Mac address of the PC or laptop that will be configured to use the application. This will be the PC or laptop on which the bulk payments solution will be run from, and no other. This is a measure put in place for purposes of enhancing security of the system.

3.4 Features of Airtel Money Bulk Payment Dealer Account

- It is a virtual Airtel Money Account available in the Airtel Money System.
- Its operations are limited to the Airtel Money System available on a PC and not on a mobile phone.
- The account will have a nickname masked onto a mobile number (MSISDN).
- The account created can only be used for sending funds to multiple recipients using the Airtel Money application.

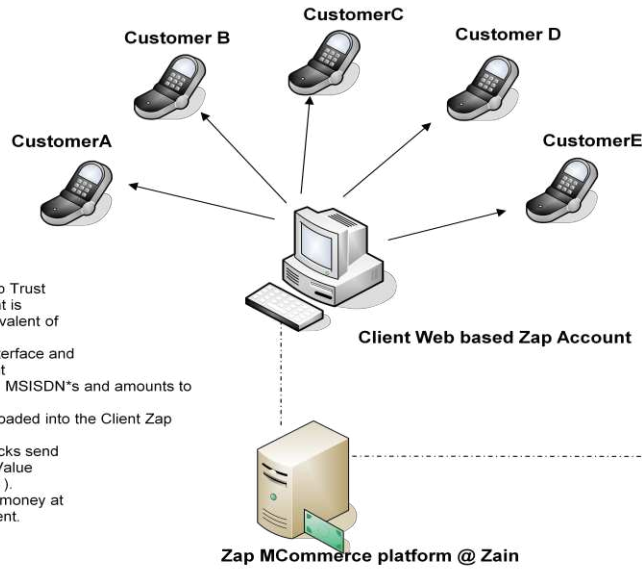
3.5 Transactional Process

- I. Funds must be available from the Dealers Airtel Money Account.
P/S. Recipients of funds must be registered Airtel Money Customers KYC'd)
- II. Client creates a register on an Excel file with the MSISDN's of the recipients as well as the corresponding amounts to be paid.
- III. This register is then encrypted and saved as a "csv" file.
- IV. Client logs into Airtel Money System and onward to the clients Airtel Money account.
- V. The csv. File is then uploaded onto the Airtel Money System.

- VI. Client Airtel Money administrator clicks send.
- VII. The Airtel Money Bulk payments system will then pick information from the file and send funds as allocated to the respective MSISDN's.
- VIII. Recipients will receive SMS with corresponding Airtel Money e-Value in their Airtel Money accounts. The SMS will contain the following information.
 - a. Transaction Reference number
 - b. Amount received
 - c. Merchant nickname
 - d. Airtel Money Available Balance
- IX. Recipients can CASH OUT / withdraw money either in part or full at the nearest Airtel Money point.

P/S: The Client will be responsible for errors associated with sending funds to the wrong MSISDN; this is because the client has the full responsibility to ensure that the csv file created tallies with the list of intended MSISDN's

WEB GUI Report.



Bulk Payments Services Usage

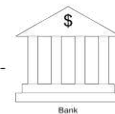
1. Payments of salaries & wages
2. Payments of suppliers
3. Dividend payments
4. Payments of winners of CASH winners of promotional campaigns for organizations
5. Loan disbursements

NB – all must be within the approved CBK AML limits

Process Flow

1. Client deposits funds in Zap Trust account. Client Zap account is allocated Zap E Value equivalent of CASH deposited.
2. Client accesses the Zap Interface and logs into Client Zap account
3. Client creates CSV file with MSISDN*s and amounts to be paid
4. CSV file encrypted and uploaded into the Client Zap account
5. Client Zap administrator clicks send
6. Customers receive Zap E Value (with an SMS confirmation)
7. Customer can CASH OUT money at nearest authorized Zap agent.

*MSISDN – Mobile number



Zap TRUST Account @ SCB

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ZAP TRANSACTION REPORTS

MY CURRENT BALANCE AS OF 15-Apr-2010 14:04:45 PM: 401,875.00

Date Range

FROM : 15-04-2010 TO : 15-04-2010

MY REPORTS MY BRANCHES

FUNDS COMMISSIONS AIRTIME BANK

FUNDS TRANSACTIONS

DATE TIME	REFERENCE ID	SOURCE NUMBER	DESTINATION	STOCK BEFORE	STOCK AFTER	AMOUNT	KEY COST	DESCRIPTION	REFERENCE	TYPE
4/15/2010 3:18:50 PM	10286	LIMITED.UNILEVER 254731140612	OMONDI,DOROTHY 254733801347	402925	402400	525	0	SUCCESS		BATCH PAYMENT
4/15/2010 3:18:50 PM	10285	LIMITED.UNILEVER 254731140612	, 254731906406	403450	402925	525	0	SUCCESS		BATCH PAYMENT
4/15/2010 3:18:50 PM	10284	LIMITED.UNILEVER 254731140612	KARINO,PIUS 254733949984	403975	403450	525	0	SUCCESS		BATCH PAYMENT
4/15/2010 3:18:50 PM	10283	LIMITED.UNILEVER 254731140612	MARTIN,OPICHO 254736096761	404500	403975	525	0	SUCCESS		BATCH PAYMENT
4/15/2010 3:18:50 PM	10282	LIMITED.UNILEVER 254731140612	, 254734988806	405025	404500	525	0	SUCCESS		BATCH PAYMENT
4/15/2010 3:18:50 PM	10287	LIMITED.UNILEVER 254731140612	, 254735709480	402400	401875	525	0	SUCCESS		BATCH PAYMENT
4/15/2010 3:18:49 PM	10274	LIMITED.UNILEVER 254731140612	MULINGE,PETER 254733517696	409225	408700	525	0	SUCCESS		BATCH PAYMENT
4/15/2010 3:18:49 PM	10275	LIMITED.UNILEVER 254731140612	KEGODE,NIVA 254733569559	408700	408175	525	0	SUCCESS		BATCH PAYMENT
4/15/2010 3:18:49 PM	10276	LIMITED.UNILEVER 254731140612	OTIENO,JULIUS 254733915202	408175	407650	525	0	SUCCESS		BATCH PAYMENT
4/15/2010 3:18:49 PM	10277	LIMITED.UNILEVER 254731140612	, 254738856378	407650	407125	525	0	SUCCESS		BATCH PAYMENT
4/15/2010 3:18:49 PM	10278	LIMITED.UNILEVER 254731140612	KINGIRWA,JOHN 254735399790	407125	406600	525	0	SUCCESS		BATCH PAYMENT
4/15/2010 3:18:49 PM	10279	LIMITED.UNILEVER 254731140612	OLWANGU,ASAMI 254738708073	406600	406075	525	0	SUCCESS		BATCH PAYMENT
4/15/2010 3:18:49 PM	10280	LIMITED.UNILEVER 254731140612	, 254738696910	406075	405550	525	0	SUCCESS		BATCH PAYMENT
4/15/2010 3:18:49 PM	10281	LIMITED.UNILEVER 254731140612	, 254735660026	405550	405025	525	0	SUCCESS		BATCH PAYMENT
4/15/2010 3:18:49 PM	10273	LIMITED.UNILEVER 254731140612	ORWARU,LEONIDA 254737650955	409750	409225	525	0	SUCCESS		BATCH PAYMENT

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4 OPERATIONAL EXPECTATIONS

ACTIVITY	DELIVERY EXPECTATION and by Who	MODE OF DELIVERY / BY WHO
Service Integration	AIRTEL and Clients Technical teams to work as quickly as possible within their mandate and expertise to ensure the Integration is done in within the shortest time possible.	AIRTEL and Client discussions.
Launch of Service	AIRTEL and Merchant to agree on commercial launch mechanism. Merchant to monitor sweeps through the Internet Banking tool as provided by the bank and confirm to AIRTEL on success of funds transfer to their bank account.	AIRTEL / Merchant Merchant
Testing	AIRTEL and Technical Teams to ensure preliminary tests are done, and respective concerned departments are duly informed eg finance, IT, risk or fraud and customer care	AIRTEL and Client.