

## TEREK BE M-PESA PRODUCT MECHANICS

### WHAT IS TEREK BE M-PESA?

Terek Be M-PESA is a national lucky draw promotion that seeks to reward M-PESA customers and Businesses who register and transact on M-PESA. Users will be awarded draw codes which will be entered into daily, bimonthly (Twice a month), and monthly draws where winners will get amazing prizes

### HOW THE SERVICE WORKS

One unique draw code will be sent via SMS for every 20birr or more transacted on M-PESA by Customers, Agents and Merchants.

- M-PESA registration-Receive 5 Draw Codes
- M-PESA transactions- 20 Birr earns 1 Draw Code
- Less than 20Birr does not earn any draw code.
- Maximum Daily Draw codes – 10 unique draw Codes
- Users earn codes in multiples of 20Birr e.g. 100Birr transaction =5 codes

a) Customers will be awarded draw codes every time they do below transactions

- M-PESA Deposit
- M-PESA Withdrawal
- Buy Airtime
- Buy Bundles
- Pay with M-PESA (Merchant + Pay Bill)
- Send Money
- Bank to M-PESA

- M-PESA to Bank
- IMT Receive
- Customer Registration for GSM & M-PESA
- Business to Customer payment

b) Agents will be awarded draw codes every time they do below transactions:

- Deposit to Customer
- Deposit to Agent
- Customer Cash Out
- Agent Cash Out
- OTC Sell Airtime
- Bank to M-PESA Agent Till
- Register Customer on GSM & M-PESA
- Agent Account Creation

c) Merchants will be awarded draw codes every time they do below transactions:

- Customer Pay Merchant
- Merchant to Customer
- Merchant to Merchant.
- Merchant Pay Utility
- Merchant Withdraw to Owner's Mobile Phone
- Merchant Withdraw to Bank
- Merchant Withdraw from Agent
- Merchant Account Creation

## **ELIGIBILITY**

- All M-PESA customers, Agents & Merchants will be eligible to participate in the promotion.
- To be eligible for get draw codes, users should transact a value of 20 Birr or more.

## **REWARD PRIZES**

<b>Awards</b>	<b>Frequency (Monthly/weekly/daily)</b>	<b>Total number of win by Partners</b>	<b>Total number of win by Customers</b>
Attrage – Mitsubishi	Monthly	1	3
Bajaj	Biweekly	12	12
Awaze Phone	Biweekly	NA	1,800
Nana Phone	Biweekly	NA	360
ETB 250 Bonus Airtime	Biweekly	NA	7,200
ETB 20 Bonus Airtime	Daily	324,000	999,000
ETB 50 Bonus Airtime	Daily	108,000	NA

## **DRAWS AND SELECTION OF WINNERS**

- Safaricom M-PESA will randomly select the winners using a draw engine. Safaricom M-PESA will conduct daily draws and select daily winners. These winners will be awarded Bonus Airtime. Eligibility for daily draws will be based on Draw Codes accumulated on the previous day between 00:00HRS and 23:59HRS.
- Safaricom M-PESA will conduct both biweekly and monthly draws for awards of Cars, Bajaj, Phones and Bonus Airtime and announce the winners biweekly and monthly. Eligibility for biweekly and monthly draws will be based on the Draw Codes accumulated in the preceding days of the draw.
- Winners will be published on Safaricom M-PESA’s website and any other media as Safaricom M-PESA may choose.