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# SIMBA FUNDS TRANSFER SYSTEM – ALPHA TEST

FINAL REPORT



**August, 2006**

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# Rural SPEED

Rural Savings Promotion & Enhancement of Enterprise Development

## SIMBA FUNDS TRANSFER SYSTEM – ALPHA TEST

FINAL REPORT

The author's views expressed in this publication do not necessarily reflect the views of the United States Agency for International Development or the United States Government.

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## **EXECUTIVE SUMMARY**

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SIMBA Telecom (“SIMBA”) has recognized the opportunity to leverage its existing retail network of over 40 corporate owned outlets and over 1,600 sub dealers to deliver basic financial services. This will compliment and extend the existing network of licensed financial institutions. SIMBA, as a fast moving consumer goods (“FMCG”) retailer accumulates significant levels of cash on a daily basis through its principal operation of selling MTN airtime as well as mobile phone handsets. The steady accumulation of cash throughout the working day makes SIMBA interesting as a network for providing basic transactional banking services that involve cash *disbursement*. *This ability is particularly important for the ‘pay out’ of domestic funds transfers; and provided a suitable banking partner institution can be identified - savings account withdrawals.*

SIMBA, recognizing that delivery of financial services will be a test of its processes, systems and staffs has worked closely with USAID/Rural SPEED to ensure its first step into an expanded product offering of financial services will be successful.

Enliten Limited was contracted to gather requirements related to the funds transfer system and develop a business model. The modelling stage of the process was completed in May of 2006, and now the model needed to be subjected to an alpha test (“alpha” refers to testing performed by known individuals as opposed to off-the-street customers) to confirm whether the system it represents will deliver an acceptable level of customer service while maintaining adequate internal control capabilities. An alpha test was therefore carried out from 7 - 17 August, 2006.

Issues arising out of the alpha test were noted as well as the associated risks. The implications of these issues with respect to a manual or a computerised system were assessed and adequate recommendations given. The issues and recommendations were drawn out of the user comments as well as analysis of data by the various Enliten representatives at the participating outlets and the SIMBA Telecom Head Office. At the end of the whole process this final report was prepared describing the entire process and its outcomes.

The results of the alpha test indicate that SIMBA as an organization is operationally capable of providing customer service levels necessary to deliver financial services through its existing retail outlets; however some capacity and design issues need to be addressed in the short term. This includes:

- a) Improve the FTS customer documentation, especially the terminology used on the forms and determining the required information to be gathered as well as reproduced on the receipts.
- b) Significantly raising SIMBA staff’s knowledge of the FTS system as designed for SIMBA including the ‘Business Rules’, required process inputs and resulting outputs as well as the procedures to follow given various scenarios.
- c) The phased introductions of the FTS system into the SIMBA outlets should be coupled with handholding in the introductory weeks.

The alpha test also confirmed that electrical power is only intermittently available in rural areas, and that the issue of backup power will need to be effectively addressed in any automated system installed to facilitate the delivery of financial services through the SIMBA outlets.

At the outlets, the Counter staff and Managers need to be aware of their performance. This needs to be achieved with information on different indicators being provided to the outlet staff including:

- d) Average Transaction time.
- e) Fastest Transaction time.
- f) Average Transfer amount.
- g) Total transfer amount and number of transactions (Per day, week, month).
- h) Average Payout amount.
- i) Total payout amount and number of transactions (Per day, week, month).
- j) Commission earned.

- k) Cash at Hand.
- l) Cash owed to SIMBA STL.

At the Head Office, the Managers need to be abreast with information on the indicators the outlets receive both at an aggregate and an outlet level. In addition, however, they need information on

- a) Average Head Office response times to outlets.
- b) Longest Head Office response time (In response to request for information, queries etc).
- c) The average time 'Customer funds transit' are in SIMBA's possession
- d) The 'To-From' locations of specific and the bulk of transfers.
- e) Errors by outlet and the reasons for the errors.

The managers house also be able to obtain information for any specific transaction in as far as the

- a) The Time of day "send" transaction was initiated
- b) The Time of day a "Receive" transaction was completed (transfer received)
- c) Time per transaction, send transfer
- d) Time per transaction, receive transfer

We expect that SIMBA will set up the General Ledger system to track FTS costs and revenues separately from STL enabling the tracking of both financial and operational results including:

- a) Net income, total
- b) Net income per hour of staff processing time
- c) Income from FTS relative to SIMBA's other income streams (airtime and cell phones)



## 1.0 BACKGROUND

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### 1.1 Introduction

The alpha test was carried out, primarily to test the 5 main business goals of the FTS system as outlined in the Business Modelling report dated 14 June 2006.

It was carried out in 5 SIMBA outlets; Kampala, Jinja, Mbarara and Ibanda from 7 – 17 August, 2006. This report is a compilation of the overall test results from all participating outlets.

### 1.2 Objectives

The purpose of the Alpha test was to carryout an analysis of the feasibility of the FTS Business Model in a manual environment, and to confirm whether the model will deliver an acceptable level of customer service without compromising internal controls.

The information gathered was used to specifically investigate the following:

The ability of the system as designed to achieve the 5 main business goals which are listed as:

1. Send Transfer - to take orders from the transferor to transfer money'
2. Change transfer - 'enable the change of transfer credentials by the transferor'
3. Provide the status of a transfer - 'provide the transferor with the status of his/her transaction'
4. Cancel transfer - 'enable the cancellation of transactions by the transferor'
5. Receive transfer. - 'payout the transaction to the recipient'
  - The opinion of the test clients on the adequacy and clarity of SIMBA information
  - The sufficiency of the information specified in the FTS model, that SIMBA is to provide to customers and staff.
  - The need for additional types of information.
  - The sufficiency of or need for additional business resources
  - The objects required for the business and the necessary relationships that should be created between the objects
  - The sufficiency of the planned FTS staff structure, which is designed to use the very same resources deployed in an outlet to sell airtime.
  - The adequacy of the financial management structure proposed (Ledger entries and processing of transactions
  - Cash management (Borrowings/banking)
  - The adequacy of the outlet and Head Office FTS Reports proposed

### 1.3 Methodology

The Alpha test examined the ability of the FTS model to perform the five main functions of the system (send, change, status check, cancel and receive Transfer). A select control group of SIMBA staff were identified, by management, to play the role of customers and initiate various transactions. Counter staff were trained and equipped to handle the various transactions, but did not know what kind of transaction to expect on any given day, nor did they know whom to expect.

Enliten staff conducted interviews, as far as possible, with each customer and staff member involved, after each transaction. This was done in a bid to obtain comments on the sufficiency and clarity of the information provided by SIMBA, as well as to gather perceptions of the customers and staff on the whole process. Observations on the items being tested were also made and recorded.

Information was captured and documented using various tools, and was later compiled and analysed as a basis for assessing the success of the alpha test and compilation of this report. The tools included questionnaires, checklists, observation, and meetings with SIMBA staff; as well as discussions and meetings amongst the Enliten team.

Enlaiten Team members discussed the challenges being faced, amongst the team and shared solutions in order to ensure the smooth progress of the alpha test. Daily exchange of information on the progress being made on the test at the various outlets facilitated the adoption of a team effort approach in addressing challenges. It also resulted in continuous assessment and tweaking of the alpha test plan during fieldwork.

Each of the parties involved (SIMBA staff and co-ordinators, customer respondents and Enlaiten representatives) had a predetermined role to play in order to ensure the success of the alpha test. These are presented in the appendices to this report.

### **1.3.1 Tools used and their sufficiency**

In order to collect sufficient information on, and assess the feasibility of performing the various FTS functions, a number of tools were used. The various tools are discussed in detail below:

- ***Questionnaires***

Each of the parties involved was given a questionnaire to fill out at the end of the alpha test. This questionnaire was designed to collect information about:

1. The feasibility of each of the customer facing FTS functions as designed.
2. The documents and resources used in the various processes.

The staff and customer questionnaires were, where possible, filled in under the guidance of an Enlaiten representative. The five types of questionnaires administered were;

- Enlaiten representative questionnaire
- Staff questionnaire
- Customer questionnaire
- Co-ordinator questionnaire
- Head Office Staff questionnaire

Questionnaires were sufficient in collecting information from the counter staff, the co-ordinators and the Enlaiten representative. However, some customers were not willing to receive guidance on how to complete the questionnaire due to workload pressures, not related to the alpha test.

- ***Checklists***

Checklists were prepared for use by the Enlaiten Representative, for each of the scenarios being tested during the alpha test. The checklists helped us gather data during the processing of each transaction and proved very easy to use.

- ***Interviews***

Two sets of interviews were performed after each transaction. First the customer interview, followed by the counter staff interview. In these interviews, data about how a transaction progressed, and the relevant party's perceptions/opinions and suggestions for improvement were captured.

The number of the interviews decreased as the transactions progressed, because respondents often had little to add to their comments after 4 or 5 interviews. A lot of critical information was collected through this customer interview process, which contributed to making the test worthwhile.

Most of the interviews of the counter staff interviews were not done immediately after the transaction, because the staff was busy with airtime and phone sales. To compound this, there was a SIMBA phone promotion and re-arrangement of the offices in Kampala and Mbarara during period the alpha test was being conducted. Some information was lost, as a result of the delay. Interviews with the Head Office FTS co-ordinator, Segawa, were held at the end of each day and gave valuable information for improving the alpha test on an ongoing basis.

▪ ***End of day reports and e-conference***

Information was shared between the Enlaiten Alpha-test team through end of day reports, which captured a brief record of the day's activities, observations, challenges and solutions. Together with one internet conference held on 12th/08/2006, these reports were an avenue for exchange of ideas and brainstorming with the aim of tackling Alpha-test challenges and ensuring the success of the test.

**1.3.2 Assumptions and limitations**

Assumptions

The sample of customers is representative of the population.

The customers' behavior would reflect that of the population.

The Alpha test would mirror what will happen when the FTS system is rolled out, with the difference being only one of automation.

Planned transactions reflect real life situations.

Limitations

The respondents, who played the role of customer, were actually SIMBA staff (with exception of a few in Ibanda) which may have affected the quality of information gathered.

Forged notes were difficult to obtain. Only 1 was used in the Kampala outlet.

Poor communication between outlet and Head Office (no email in Ibanda; no faxes in all outlets and intermittent electricity supply in all outlets).

Interviews were sometimes not possible due to the busy nature of the outlets

## 2.0 ALPHA TEST RESULTS

This section is a presentation of the actual results of the alpha test. It represents a compilation of reports from all SIMBA outlets that participated in the test.

### 2.1 Respondents

The results of the test were a compilation of responses from 52 respondents a breakdown of which is provided in the following table.

**Table 1: Breakdown of Alpha test respondents by category**

Location	Customers	SIMBA Counter staff	SIMBA Coordinators	SIMBA Head Office staff	Enliten Staff	Total
Kampala	10	1	1	3	2	17
Jinja	10	2	1	0	1	14
Mbarara	8	2	1	0	1	12
Ibanda	6	1	1	0	1	9
<b>Total</b>	<b>34</b>	<b>6</b>	<b>4</b>	<b>3</b>	<b>5</b>	<b>52</b>

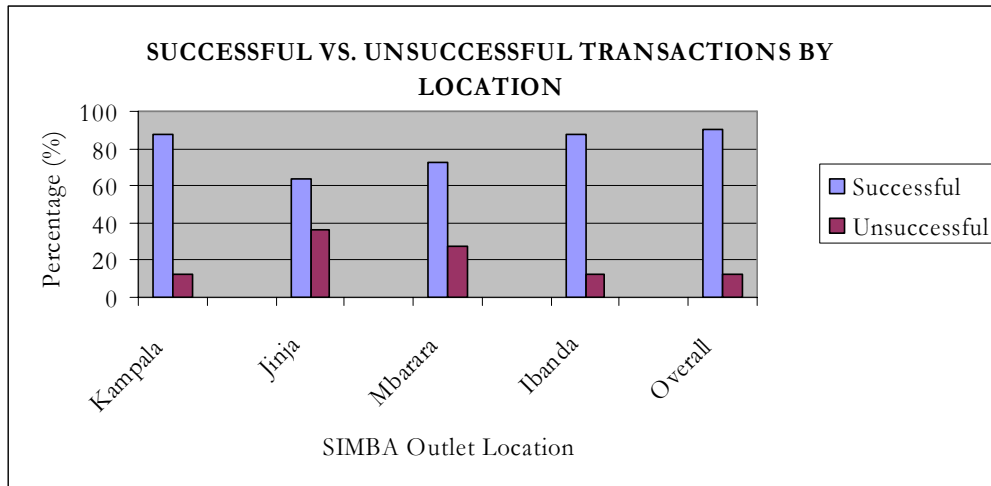
### 2.2 Transaction Analysis

The following diagram reflects the number of successful transactions by location. In total the planned transactions were 497 and the actual transactions were 382 representing 77%. Average transactions per day were 49.

The main reasons for the failure of transactions were;

- Staff and respondents making mistakes on the first 3 days of the test
- Few check status transactions due to respondents not understanding the importance of the transaction. Since there were no forms to fill out for this transaction respondents, were not motivated to return to check the status of the transactions they initiated.
- Counter staff in Jinja and Ibanda who were trained on 3rd August, 2006 in the Alpha preparation workshop, had to be replaced by new personnel. The Counter Staff from the Ibanda Outlet had to travel out of town; while the Counter Staff from Jinja was making numerous mistakes with the forms and a decision was taken to replace him on the fourth day of the test.
- Some transactions were designed to fail due to:
  - a) Insufficient funds.
  - b) Forged note.

The only transaction with a forged note failed the test, for the counter staff did not identify the note.



**Table 2: Breakdown of Successful Transactions by location**

Transaction type	Kampala	Jinja	Mbarara	Ibanda	Total
Send	51	53	50	50	<b>204</b>
Receive	39	34	29	25	<b>127</b>
Cancel	13	6	13	11	<b>43</b>
Change	14	14	12	11	<b>51</b>
Check Status	15	18	19	20	<b>72</b>
<b>Total</b>	<b>132</b>	<b>125</b>	<b>123</b>	<b>117</b>	<b>497</b>
Successful	116	80	90	96	<b>382</b>
Un-successful	16	45	33	21	<b>115</b>
<b>Average Transaction time (minutes)</b>	13	12	7	10	<b>10.6</b>

### 2.3 Item Tested

The business model items tested included the business goals, the information model, the business resources, the business object model diagram, FTS staff structure, SIMBA offices class diagram, ledger entry, processing transactions and reporting.

#### 2.3.1 Business Goals

- **Overall goal**

The overall business goal of the FTS system is to build the SIMBA brand. In order to test this, respondents were asked whether the transactions were successful. In addition, some respondents were asked to make general comments on this goal.

86% of the respondents thought that the transactions were successful, 8% replied thought they were un-successful and 6% did not respond. The respondent’s general view was that the FTS system is a good idea because it would not only broaden SIMBA product offering but also change the perception that the company is exclusively in the business of distributing MTN products.

57% of the respondents felt that the system needed further development before it can be implemented. The reasons given by the respondents for this view were needs for:

- a) Dedicated FTS staff. Respondents felt that the business goal would be achieved if staff working with FTS did not have any STL roles.
- b) An upgrade in the communication facilities at both outlets and Head Office. The communication facilities at the Head Office contributed to slow feedback to the branches. The test was carried out in a manual environment but required faster fax, email and telephone communication to be more efficient.
- c) Changes in the FTS forms and receipts to make them more user-friendly. Respondents highlighted the difficulty with using the forms as a qualitative issue affecting the success of the transactions.

- **“Send Transfer” Function**

The goal here is ‘to take orders from the transferor to transfer money’ and complete the service to the customer within 10 minutes of appearance at the outlet.

In addition, the FTS model has been planned in a manner that allows the funds to be immediately available to the recipient, if the amount transferred is less than UGS 500,000/=. For amounts above UGS 500,000/=: the design is for the funds to be available after three hours if the order is received before 2.00 pm. The model assumes an automated system, while the alpha test was carried out in a manual environment. The latter, as well as the fact that the staff and respondents needed to learn the system, resulted in relaxation of the immediate availability of funds ‘Business rule’. Transactions were scheduled to be received at least a day later.

Respondents were asked to comment on the time taken to complete the transaction, give feedback on the challenges faced and make suggestions for improvement of the function.

53% of the customer respondents said that the transactions took 10 minutes, 20% said it took 20 minutes, 9% said it took 30 minutes. 9% did not respond to the question.

The challenges faced while carrying out the send transfer function were cited as;

- |   |   |
|---|---|
| <ul style="list-style-type: none"> <li>▪ Filling documents with same information twice.</li> <li>▪ Charges were high</li> <li>▪ SIMBA Telecom retaining the commission when the customer has cancelled the transaction</li> <li>▪ Long wait and too many documents to fill i.e. form and receipt (note: this was an error because SIMBA Counter staff was supposed to fill in the receipts.)</li> </ul> | <ul style="list-style-type: none"> <li>▪ Making mistakes on forms</li> <li>▪ Takes too long sometimes if the client is in a hurry</li> <li>▪ Forms are reasonably difficult to fill</li> <li>▪ Terms used on the forms are confusing (e.g. on the ‘Send Transfer Form’ the reference to the receiving outlet is not clear)</li> <li>▪ ID options are unclear and not secure.</li> </ul> |
|---|---|

The suggestions given to improve the function were as follows;

- Transfer form for sending funds should be merged with the receipt to make one form
- Make short and precise forms and reduce on size
- Computerize the process
- Staff should be given all necessary payout information if the manual system is to be implemented
- Employ and dedicate staff to run the system
- Reduce transaction time even if it means increasing commission

- **“Change Transfer” Function**

The goal here is to ‘enable the change of transfer credentials by the transferor’ and complete the service to the customer within 10 minutes of appearance at the outlet.

Respondents were asked to comment on whether the change transfer function was successful; the time taken to complete the transaction, feedback on the challenges faced and suggestions for improvement of the function.

79% of the customer respondents said that the transaction was successful, 9% thought it was not, while the remaining 12% did not respond to the question.

35% said it took 10 minutes, 18% said 20 minutes, 12% said 30 minutes, 18% gave other comments and the remaining 18% did not respond to the question.

The challenges faced while carrying out the change transfer function were cited as;

- Having to pay to make a change
- Filling the form was confusing i.e. The respondent would fill their name instead of the recipients name’
- Paperwork for the change (the reference to original/new was confusing)
- Language used is complicated e.g. Description of ‘Transferor’ instead of ‘Sender’
- Forms and receipts are too many

The suggestions given to improve the function were as follows;

- Charge for making changes to the transfer should be a flat rate irrespective of changes you are making
- Forms should include only the necessary information e.g. ‘Only what I want to change on change form’
- Changes should be made on the original form
- Change transfer function is good but reduce on the change transfer charges (Some suggested that it should be free)
- Reduce the number of documents to fill out
- **Provide the Status of a Transfer Function**

The goal here is to ‘provide the transferor with the status of his/her transaction’ and to complete the service to the customer within 10 minutes of appearance at the outlet.

Enliten representatives were asked to observe and comment on the time taken to complete the transaction, give feedback on the challenges faced and make suggestions for improvement of the function.

The status function was tested by running check status transactions on various set items and observing the process. It was noted that the wait was sometimes too long and so transactions failed after a number of customers abandoned their check status requests. A challenge of communication with Head Office existed and was the only major issue with this function.

The possibility of somebody viewing confidential status information was also noted since in order to check status, one only needs the original ‘Send Transfer’ receipt and no strict verification of identification is done.

Due to the fact that most respondents were busy, this transaction was largely ignored. Many respondents were reluctant to return to the outlet to check the status of the transactions.

- **“Cancel Transfer” Function**

The goal here is to ‘enable the cancellation of transactions by the transferor’ and to complete the service to the customer within 10 minutes of appearance at the outlet.

Respondents were asked to comment on whether the cancel transfer function was successful; give feedback on the challenges faced and suggestions for improvement of the function.

88% of the customer respondents said that the transaction was successful, 6% thought it was not, while the remaining 6% did not respond to the question.

The challenges faced while carrying out the cancel transfer function were cited as;

- The commission is retained by SIMBA
- Information captured on the receipts is inadequate.
- Forgetting the secret question yet not reflected on ‘Sending Receipt’
- Some of the customers did not have ID card
- Cashier doesn’t sign anywhere on the receipt
- Forms were tricky and need a lot of time

The suggestions given to improve the function were as follows;

- Commission should be retained depending on the time taken before decision to cancel
- Cashier should sign on all forms
- Commission should be refunded on cancellation to those customers with accounts
- Refund half the commission on cancellation
- Merge the receipt and form

- **“Receive Transfer” Function**

The goal of this function is to ‘payout the transaction to the recipient’ and complete the service to the customer within 10 minutes of their appearance at the outlet.

Respondents were asked to comment on whether the receive transfer function was successful; the time taken to complete the transaction, feedback on the challenges faced and suggestions for improvement of the function.

82% of the customer respondents said that the transaction was successful, 3% thought it was not, while the remaining 15% did not respond to the question. 47% said it took 10 minutes, 17% said 20 minutes, 15% said 30 minutes, 9% gave other comments and the remaining 12% did not respond to the question.



The challenges faced while carrying out the receive transfer function were cited as;

- Filling more than one document (a receipt was issued to customers to fill, by the counter staff. This was an error.)
- Lack of proper ID
- Too much paperwork and signing
- Long wait
- Had to fill new forms to correct a mistake; would prefer to correct old one
- ‘I wish the codes could be fewer digits’
- The suggestions given to improve the function were as follows;
- Form and receipt for receiving money should be merged
- Apart from PIN other ways of identification should be used
- Staff should be strict on identifying the recipients
- Sender should be informed to give correct information to Receiver
- Allow cheque payments for transfer of large amounts of money
- Up-country outlets should get security officers since they are dealing with large sums of money

### **2.3.2 Information Model**

The goal here is to ensure that all FTS information, that SIMBA needs to provide will be readily accessible (clearly displayed, timely, accurate and useful).

Respondents were asked to comment on whether the information provided was adequate, comment on the time taken to receive information. They were also asked to comment on whether the information was useful and suggest improvements in this regard.

64% said it took 2-5 minutes to receive information on charges, 19% said 10-15 minutes, and 4% gave others comments while the remaining 13% did not respond to the question.

83% of the respondents said that the information provided was useful, 11% thought some information was not, while the remaining 6% did not respond to the question. One respondent did not see the use of the FTS ID.

Cash balance information was provided by all outlets at the end of each day with exception of the first day when transactions started late because of a delay in issuing cash to respondents.

In some instances information from the Head Office to the outlets was not clear or was delayed due to challenges with communication.

In response to the question as to what further information would be required for the FTS system to operate smoothly, the respondents gave the following input:

- The Counter staff/ clients need additional training on the transaction procedures
- SIMBA should alert the Transferor that the funds have been received (on phone)
- Information should be given on the participating outlets (The radius of the services i.e. Is the service in all outlets and all districts?)
- The time during which the FTS service is available, (Opening time and closing time), should be clearly displayed
- Customers should be given handouts on the FTS system.
- Transactions slip to show that the transaction has been completed (for FTS ID holders). FTS ID holders would benefit from a slip similar to an end of period statement showing movements on the FTS ID number.
- Terms and conditions of service should be included at the back of the forms.

### 2.3.3 *Business Resources*

- **Money:**

Due to the fact that the test transactions were organized and cash was provided before hand, the majority of respondents felt that the money provided was adequate and on time.

There was only 1 forged note used in Kampala outlet on 17th but none of the staff were able to detect it. No test for tattered notes was carried out however, SIMBA's policy on tattered bank notes is that the cashiers should reject them and if they do not then they are liable for the loss because the cash office will ultimately reject them.

- **Business forms:**

There were an overwhelming number of negative responses to the forms and business receipts. This was partly because the respondents were busy and could not understand why so much paper work was required to complete one transaction, especially when they had to return to the outlet at least twice to initiate additional transactions.

Respondents also felt that the forms and receipts should be merged to reduce the paper work and ease the filling out process. Note, however, that the Counter Staff erroneously gave the receipts to the customers to fill out.

- **Cashbox**

FTS cash was kept separate from SIMBA STL cash. However it was noted that although these were separate, neither of the cash boxes is secure. Sometimes staff would leave the counter without securing the cash. In one instance a respondent in Jinja left his outlet to carryout an FTS transaction and returned to find some of his STL cash missing.

Clear records of borrowing and payments to and from STL were observed. Cash given to respondents was documented using vouchers; and balances were checked every evening. In Ibanda however, there were some borrowings from STL and as a result, in once instance the outlet reports had a mistake.

- **Stamps**

The stamps used during the test were not appropriate and did not include all the information required. The stamps showed only the date of the transaction. This problem was due to the difficulty in getting the right type of stamps made by the suppliers, given the short period of time between signing of the contract and starting of the alpha test fieldwork.

### 2.3.4 *Business Object Model Diagram*

The relationships between FTS objects and the types of objects portrayed in the FTS business object model diagram (refer to FTS Business Model report dated 14 June 2006) corresponded very closely to the objects used during the alpha test field work. However it was noted that respondents and staff did not understand the relevance of the FTS ID (FTS ID number) hence did not use them. They were therefore no comments gathered with relation to potential customers obtaining an FTS ID.

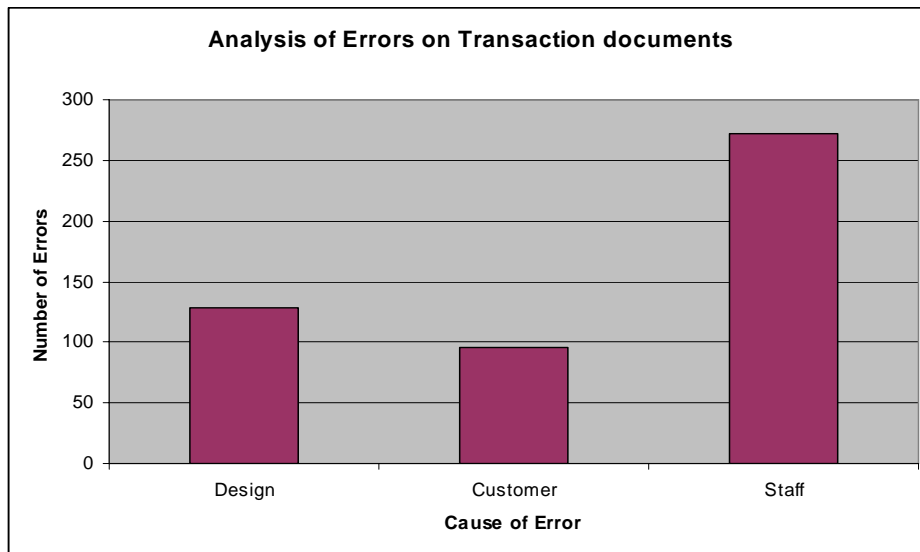
### 2.3.5 *FTS Staff Structure*

The objective here was to observe whether the current STL structure would be adequate for FTS transactions.

23% of the respondents thought that the current structure was adequate for FTS requirements, 50% thought that it was not adequate while the remaining 27% gave no response to the question.

Below is the analysis of the rate of errors made during the test. It was noted that the highest number of errors were made by SIMBA staff.

**Figure 2**



**Table 3: Showing overall error rate from documents reviewed<sup>1</sup>**

Transaction document action	Number of documents	%
Filled out by customers and staff	750	100
Reviewed for errors by Enlaiten	579	77
Documents found with errors*	496	66
Documents found without errors	170	23

A high error rate is usual for new system implementation. The trend observed was that errors reduced as the alpha test progressed. A few more weeks practice would significantly reduce the errors.

**2.3.6 Ledger Entry and Processing Transactions**

The goal here was to review the proposed ledger entry batch processing from FTS to SIMBA Telecom accounting software, TALLY. Batch processing of information from reports produced by FTS to TALLY was carried out on the last day of the Alpha test. This was not possible on all other days because the compilation of daily Head Office FTS reports was incomplete.

Respondents noted the following gaps in the documents required for ledger entry;

- There was no clear document summarizing funds borrowed from STL by the outlet. These should be included in the end of day reports by the outlet.
- Erroneous duplicate transaction numbers were identified for cancelled transactions.

At Head Office level end of day reports summarizing FTS transaction in the outlets were reviewed. In addition, reports produced in the accounting software TALLY were analyzed for error.

The issues identified in the TALLY reports, by SIMBA accountant, revealed that there was a mix-up of transactions in some locations. The errors in postings were reflected in the TALLY trial balance sheet.

<sup>1</sup> Refer to Appendix 5 and 7 for details on errors

The following issues reflect a sample of the TALLY observations;

- Ideally TALLY entries should be based on Head Office FTS reports which summarize the transactions at each outlet. 19 entries were posted directly to the FTS ledger accounts in TALLY but do not correspond with the information on the reports. For example Ibanda TRA40000018 on the 12th for 50,000UGX. This reflects an error in the report because transactions should not be posted individually.
- 4 commission records were omitted from the report. 16,000UGX recorded in Ibanda on 7th, 35,000UGX in Jinja on the 7th, 23,000UGX and 13,000 in Mbarara on 8th and 9th respectively.
- 19,000UGX commission was recorded in Jinja on 15th but could not be traced to Head Office reports.

At the outlet level, the ledger system was tested using a ledger book that was to be filled in by the counter staff as they performed their transactions. Most of the entries were made at the end of the day and not immediately after the transaction. The ledgers were easy to fill in, if SIMBA staff sought guidance on the process and requirements. Unfortunately, entries into the ledger were made for only two days and were thereafter abandoned by the staff.

Many of the SIMBA staff was not familiar with double entry accounting. In Ibanda staff found the process of making ledger entries quite easy. The information contained in the Ibanda ledgers was quite useful. However, the busy outlet activity led to staff abandoning ledger entries before the end of the test. In Kampala on the other hand, staff frequently filled in transactions on the wrong side of the account.

The following suggestions were made by respondents:

- One ledger sheet should be drafted catering for all the descriptions, that is, cash on hand, commission and cash on transit.
- Columns for opening and closing balances, transferors and recipient names should be included on the ledger sheets to ease preparation of reports.

### **2.3.7 Cash Management**

The goal was to observe whether cash is readily available for FTS transactions.

The aspect of availability of SIMBA funds in transit was not tested and would most likely have failed under the alpha test circumstances. A fail scenario did not occur, only because money paid out was cycled back to FTS immediately after each transaction.

Often, the payout outlet was not notified, at the time of taking order for a transfer, about the need to mobilise funds for a large receive transaction. Reliance was put on the daily transactions prepared for the alpha test by Enliten which in real life shall not exist.

In Ibanda, cash pay outs above one million shillings will need to be mobilized from other outlets. The branch would not be able to raise this locally.

### **2.3.8 FTS Reports**

A review was made of the FTS outlet and Head Office reports in order to comment on their sufficiency and timeliness.

It was noted that the report structure did not give room for changes and cancel transaction records. Report titles were sometimes subjective and could be interpreted in a number of ways and staff found this confusing. E.g. 'Payments made' it was not clear which entity was being referred to, FTS or clients?

For the first three days, reports were not timely and this was because transactions started late due to delays in receiving opening cash. This however was resolved. Staff was confused by descriptions

‘Items received’ and ‘Items sent’. Also the presentation format was not clear e.g. whether to record pin number or transaction number and the main identifier.

A suggestion was made that reports should be merged into one transaction report to save time and reduce on the paper work. On average, preparation of reports took between 45 minutes to an hour, and provided relevant information.

### 3.0 RECOMMENDATIONS<sup>2</sup>

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In stating our recommendations a distinction has been made between the drawbacks of the FTS system running in a manual environment and the drawbacks in the design that will affect even planned automated FTS system. The main implications and recommendations are detailed in appendices 6 and 8.

Some of the problems highlighted in the ‘Customer Forms’ arose because this was a test, where forms were printed in a rush and some of the planned design items were not captured. For instance, the design of the FTS includes for the Terms and Conditions to be printed on the back of the form, and also provides for signatures by Staff and customers at various points, confirming different issues. These were erroneously omitted in the printing of the forms.

In addition to appendices 6 and 8, our recommendations center on the following:

1. A workshop to explain the FTS system design issues to staff in detail. This would include the business rules, FTS risks to look out for, the inputs into a particular process or function and what the outputs of the system are. This is lacking and needs to be addressed before system implementation.
2. A ‘handholding’ during the introductory 1 or 2 weeks at the various outlets (in phases, starting with two outlets plus Head Office or similar model) to help the staff to get over the hurdles, answer customer queries.
3. A priority program to revisit all the customer forms and receipts with the help of the various comments gathered during the alpha test, as well as knowledge of what is required for identification, audit trail and what will be produced by the automated system.
4. A review of the reports/information that should be produced at the outlets, Head Office, taking into account, the training and competence of staff in the outlets as well as the capacity of the Tally system that SIMBA uses.
5. An FTS performance management system should be designed to monitor Counter staff and Managers. This needs to be achieved with information on different indicators being provided to the outlet staff including:
  - Average Transaction time.
  - Fastest Transaction time.
  - Average Transfer amount.
  - Total transfer amount and number of transactions (Per day, week, month).
  - Average Payout amount.
  - Total payout amount and number of transactions (Per day, week, month).
  - Commission earned.
  - Cash at Hand.
  - Cash owed to SIMBA STL.

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<sup>2</sup> Refer to Appendix 8 for details

At the Head Office, the Managers need to be abreast with information on the indicators the outlets receive both at an aggregate and an outlet level. In addition, however, they need information on

- Average Head Office response times to outlets.
- Longest Head Office response time (In response to request for information, queries etc).
- The average time ‘Customer funds transit’ are in SIMBA’s possession
- The ‘To-From’ locations of specific and the bulk of transfers.
- Errors by outlet and the reasons for the errors.

The Managers should also be able to obtain information for any specific transaction in as far as the

- The Time of day “send” transaction was initiated
- The Time of day a “Receive” transaction was completed (transfer received)
- Time per transaction, send transfer
- Time per transaction, receive transfer

We expect that SIMBA will set up the General Ledger system to track FTS costs and revenues separately from STL enabling the tracking of both financial and operational results including:

- Net income, total
- Net income per hour of staff processing time
- Income from FTS relative to SIMBA’s other income streams (airtime and cell phones)

#### **Implication of proposed Electronic Funds Transfer at Point Of Sale (EFTPOS) option**

EFTPOS is a device by which transactions can be directly debited to the customer's bank account at the point of sale, through the use of a card or other data entry tool.

*The customer's card is swiped through a card reader or inserted into chip reader and the merchant usually enters the amount of the transaction before the customer enters their account and PIN. There is usually a short delay while the EFTPOS terminal contacts the server (over a phone line or mobile connection) before a message of Accepted or Declined is returned. Often, at peak times, the system can become overloaded and the delay will become extended or even time out<sup>3</sup>.*

SIMBA Telecom has the option of implementing the model using EFTPOS devices rather than Desktop computers. The implications of and recommendations for adopting EFTPOS would be similar to those for adopting the Enliten FTS computerized model (see Appendix 7). The SIMBA information management and technology will need to be upgraded to provide real time information. The manual system should be set up along side it to ensure adequate back up facility when during system down time. In addition, there will be significantly lower costs of implementation since there may be no need to purchase computers for each outlet.

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<sup>3</sup> Source: Wikipedia, the free encyclopedia. <http://en.wikipedia.org>

#### **4.0 CONCLUSION**

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The alpha test largely demonstrated that the SIMBA funds transfer system can operate successfully and is feasible. However, some challenges clearly exist, especially with the manual system and also in the staff sufficiency among other areas. The issues identified need to be addressed and with adequate adjustments, the FTS model as tested during this alpha test will sufficiently meet the set requirements.



**APPENDIX 1:           READING MATERIALS**

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1. FTS business model report
2. Wikipedia software testing procedure
3. Alpha test plan
4. SIMBA Telecom website

**APPENDIX 2: SAMPLE CUSTOMER ALPHA TEST QUESTIONNAIRE**

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Your contribution to the development of the Funds Transfer Service is very valuable to us. Please answer the following questions with as much detail as possible. In making suggestions please be as precise as possible. Please circle and fill out as appropriate. Thank you!

**1. Business goals.**

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- a) Were the transactions successful? Yes No
  
- b) Is there anything you feel would add value to the process? Yes No  
 If the answer is yes, insert explanation here  


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- c) What do you think of the charge for the transaction?  
 Realistic       Un-realistic       No comment

**2. Information.**

---

- a) Was the information provided to you adequate? Yes No
  
- b) On average how long did it take for you to receive information on charges?  
 2mins       5mins       10       15       other (please specify) \_\_\_\_\_
  
- c) What further information do you think you would require the next time you carry out this transaction?  


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---
  
- d) Is there any information that you were given that was not useful? Yes No  
 If yes, Please specify below  


---

**3. Business resources.**

---

- a) **Money**
  - i. Did you receive money expected on time from the transferor?  
Yes      No
  
  - ii. Did you receive money expected on time after a cancellation?  
Yes      No
  
  - iii. Were there any forged notes in the money given to you? Yes No

**b) Business forms:**

- i. Is there anything you can suggest to improve the FTS forms the customer filled out?

\_\_\_\_\_

**4. FTS staff structure.**

- a) Is the number of staff to carry out FTS transactions adequate? Yes No  
If no, how many would you recommend and why?

\_\_\_\_\_

**5. FTS forms.**

- a) Comment on the time taken to fill in the forms? Too long Adequate  
Please explain.

\_\_\_\_\_

**6. Send transfer function.**

- a) What 3 challenges did you face while carrying out the send transfer function?

i) \_\_\_\_\_

ii) \_\_\_\_\_

iii) \_\_\_\_\_

- b) How long did the transaction take from start to finish

10mins 20mins 30  other (please specify) \_\_\_\_\_

- c) Please suggest any improvements to the process

\_\_\_\_\_

\_\_\_\_\_

**7. Change transfer function.**

- a) Was the change transfer process successful? Yes No

If not please explain \_\_\_\_\_

- b) How long did the transaction take from start to finish

10mins 20mins 30  other (please specify) \_\_\_\_\_

- c) What 3 challenges did you face while carrying out the change transfer function?

i) \_\_\_\_\_

ii) \_\_\_\_\_

iii) \_\_\_\_\_

d) Please suggest any improvements to the process

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**8. Cancel transfer function.**

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a) Was the cancel transfer transaction successful? Yes No

If no please explain \_\_\_\_\_

b) What 3 challenges did you face while carrying out the send transfer function?

i) \_\_\_\_\_

ii) \_\_\_\_\_

iii) \_\_\_\_\_

c) Please suggest any improvements to the process

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**9. Receive transfer function.**

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a) Was the receive transfer process successful? Yes No

If no please explain \_\_\_\_\_

b) How long did the transaction take from start to finish

10mins  20mins  30  other (please specify) \_\_\_\_\_

d) What 3 challenges did you face while carrying out the receive transfer function?

i) \_\_\_\_\_

ii) \_\_\_\_\_

iii) \_\_\_\_\_

e) Please suggest any improvements to the process

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**10. Please write any other relevant comments or observations in the space provided below.**

Thank you for your attention to this! We appreciate your feedback!

**APPENDIX 3: ROLES OF THE PARTIES INVOLVED IN THE ALPHA TEST**

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*Roles of Enlaiten representative*

- Collect data using the various data collection tools.
- Communicate with head office on a daily basis.
- Train staff to ensure smooth flow of the alpha test.
- Address issues and give advice regarding transaction procedures at outlet level.
- Make observations on transactions
- Observe opening and closing procedures
- Observe other outlet activities that might affect the FTS.
- Ensure daily on time reporting by outlet.
- Compile and submit Enlaiten representative end-of-day report
- Compile and hand over a final outlet report.
- Cooperate with the coordinator and outlet staff where necessary to ensure that the alpha test is successful. (e.g.: in faxing documents to head office)
- Fill out alpha test questionnaire
- Distribute and collect staff and customer questionnaires
- Perform any other roles as required by head office

*Roles of Coordinator from head office*

- Ensure proper cash management during the FTS.
- Cooperate to ensure normal operation of the outlet. (AT and Phone sales)
- Coordinating customer activities
- Liaising between counter staff and head office.
- Ensuring sufficient funds are available to run the FTS.
- Perform any other duties to ensure success of the alpha test process.

*Roles of counter staff/outlet manager*

- Perform transactions according to the use case document.
- Properly handle and manage FTS funds
- Compile daily outlet reports
- Respond to interviews
- Fill out counter staff/manager questionnaires.

*Roles of Customers*

- Perform transactions as instructed by coordinator.
- Comment on transactions performed and the system during interviews.
- Fill out customer questionnaires diligently.
- Safely return all alpha test documents and funds in their possession.

**APPENDIX 4: DESCRIPTION OF ERRORS**

DESCRIPTION	NUMBER OF ERRORS	ASSOCIATED RISKS
<p><b>Design Errors</b></p> <ul style="list-style-type: none"> <li>- No provision for Pin &amp; transaction number on forms and receipts</li> <li>- No provision for account number on form</li> <li>- Date stamp without description</li> </ul>	<p><b>128</b></p>	<ul style="list-style-type: none"> <li>- It will be difficult for Head Office FTS Manager and accounting staff to trace documents by date and outlet of origin leading to potential delay in paying out transactions</li> <li>- Fraud or error may occur from re-use of documents</li> </ul>
<p><b>Customer Errors</b></p> <ul style="list-style-type: none"> <li>- Writing out wrong transaction and Pin numbers on receipt/forms</li> <li>- Amounts received in figures and words not included</li> <li>- Amounts in words incorrect</li> <li>- Change made not reflected in the change form – the customer signed the form but did not fill out any other information</li> <li>- Form not signed by recipient</li> <li>- Pay date not included</li> <li>- Transferor’s transaction number used as an account number</li> <li>- Account number written instead of recipients’ name</li> <li>- Pin and transaction number interchanged</li> <li>- Wrong receiving outlet</li> <li>- Sending date not included</li> <li>- Last and middle name confusion</li> <li>- Destination not included</li> </ul>	<p><b>96</b></p>	<ul style="list-style-type: none"> <li>- Recipient identity confusion leading to customer agitation</li> <li>- Abuse of system by fraudsters posing as customers</li> <li>- Delays in transactions</li> <li>- Financial loss</li> </ul>
<p><b>Staff Error</b></p> <ul style="list-style-type: none"> <li>- Recorded sender account number instead of same as recipient account number</li> <li>- Money paid out without a receiving money form and/or</li> </ul>	<p><b>272</b></p>	<ul style="list-style-type: none"> <li>- No audit trail for transactions</li> <li>- Recipient identity confusion leading to customer agitation</li> <li>- Abuse of system by staff</li> <li>- Financial loss</li> <li>- Litigation</li> </ul>

<ul style="list-style-type: none"> <li>receipt</li> <li>- Identification option not ticked by counter staff when paying out</li> <li>- Receipts not signed by counter staff</li> <li>- Pay out made to a recipient with a different name</li> <li>- Wrong date written on stamp</li> <li>- Receipt not stamped</li> <li>- Wrong spelling of recipients' name</li> <li>- Amount received recorded different from amount sent</li> <li>- Recipient did not sign the receipt</li> <li>- Wrong identification option used to pay out money</li> <li>- Indemnity clause not ticked</li> <li>- Error on form not countersigned by customer</li> <li>- Secret question changed but money paid using original answers</li> </ul>		
<b>Total</b>	<b>496</b>	



**APPENDIX 5: TABLE SHOWING ISSUES, IMPLICATIONS AND RECOMMENDATIONS**

No.	ISSUE IDENTIFIED	IMPLICATIONS		RECOMMENDATION
		IF SYSTEM IS RUN MANUALLY	IF SYSTEM IS COMPUTERISED	
1.	<p><b>Business goals</b></p> <ul style="list-style-type: none"> <li>• SIMBA staff involved in the test did not understand the importance of the system. This was reflected in the waning interest in carrying out transactions</li> <li>• Overall transaction time needs to be reduced</li> <li>• Overall error rate needs to be reduced</li> </ul>	<ul style="list-style-type: none"> <li>• System will be slow and customer satisfaction will be compromised</li> <li>• High transaction error rate</li> </ul>	<ul style="list-style-type: none"> <li>• High transaction error rate</li> </ul>	<ul style="list-style-type: none"> <li>• Staff training for both the manual and computerised FTS to emphasize the need for speed and efficiency in achieving the overall goals of FTS.</li> <li>• Make adjustment to FTS system to correct design flaws identified (List these somewhere so that this can be thought through and management makes a decision about what should be done to the model).</li> </ul>
2.	<p><b>Information Model</b></p> <ul style="list-style-type: none"> <li>• Communication between Head Office and Outlets was not adequately maintained. The outlets do not have fax machines and the internet connection is unreliable.</li> <li>• Communication to customers on FTS function and feedback on transactions is not adequate</li> </ul>	<ul style="list-style-type: none"> <li>• Customer dissatisfaction because they cannot receive information about transactions as and when they require it.</li> <li>• A break in communication could lead to financial loss</li> <li>• High transaction costs for both SIMBA and the customer</li> </ul>	<ul style="list-style-type: none"> <li>• Customer dissatisfaction because they cannot receive information about transactions as and when they require it during periods of system down time.</li> <li>• A break in communication could lead to financial loss</li> <li>• High transaction costs for both SIMBA and the</li> </ul>	<ul style="list-style-type: none"> <li>• If the manual system is to be run all outlets should be fully equipped and able to access Head Office and vice versa, as and when required.</li> <li>• For the computerised environment SIMBA information management system and technology needs to be reviewed and upgraded to provide information in real time.</li> <li>• System should be developed to ensure that minimal errors on transaction are incurred</li> <li>• Provide customer service point to deal with FTS customer queries especially during the introductory phase</li> </ul>

			customer	
3.	<p><b>Business Resources</b></p> <ul style="list-style-type: none"> <li>• Communication of cash requirement for transactions is not adequate</li> <li>• FTS and STL cash security is not adequate. In some instance cash from FTS and STL was not kept separate.</li> <li>• Staff was not able to identify a forged note in Kampala outlet</li> <li>• Business forms and receipts are lengthy and capture repetitive information</li> <li>• The PIN code, Transaction and Customer Account numbers were confusing and sometimes not reflected on the documents. As a result it difficult to trace transactions.</li> </ul>	<ul style="list-style-type: none"> <li>• Customer dissatisfaction because they cannot receive cash when they require it.</li> <li>• Financial loss due to poor security and manual cash verification</li> <li>• High transaction error rate resulting from mix up of transaction and PIN code by customer</li> <li>• Average time taken to serve customers will be high because of no clear system to track customer accounts</li> </ul>	<ul style="list-style-type: none"> <li>• Customer dissatisfaction because they cannot receive cash when they require it.</li> <li>• Financial loss due to poor security and cash verification</li> </ul>	<ul style="list-style-type: none"> <li>• FTS model should include a cash management function</li> <li>• Improve outlet security</li> <li>• Provide staff with electronic cash verification machine</li> <li>• Review business forms</li> </ul>
4.	<p><b>Business Object Model Diagram</b></p> <ul style="list-style-type: none"> <li>• Customer accounts were not utilised</li> </ul>	<ul style="list-style-type: none"> <li>• Lengthy transaction time</li> </ul>	<ul style="list-style-type: none"> <li>• Lengthy transaction time</li> </ul>	<ul style="list-style-type: none"> <li>• Emphasis benefits of using unique customer FTS ID numbers in staff training and to the customer</li> <li>• Design separate report to capture information on customer accounts for manual system</li> </ul>
5.	<p><b>FTS staff Structure</b></p> <ul style="list-style-type: none"> <li>• The FTS Staff Structure is not adequate. As a result there was a high staff error rate.</li> </ul>	<ul style="list-style-type: none"> <li>• High staff error rate</li> </ul>	<ul style="list-style-type: none"> <li>• Increased workload at head office level</li> </ul>	<ul style="list-style-type: none"> <li>• Review FTS staff structure for manual system</li> </ul>

			leading to delayed reporting	<ul style="list-style-type: none"> <li>At Head Office there should be one staff member dedicated to FTS</li> </ul>
<b>6.</b>	<b>Ledger Entry and processing transactions</b> <ul style="list-style-type: none"> <li>Batch posting of transactions to TALLY recorded errors</li> <li>Outlet staff found it difficult to use the ledger book</li> </ul>	<ul style="list-style-type: none"> <li>Inadequate financial monitoring and reporting system</li> </ul>	<ul style="list-style-type: none"> <li>Inadequate financial monitoring and reporting system</li> </ul>	<ul style="list-style-type: none"> <li>Ensure daily posting into TALLY</li> <li>Review reports to ensure all required information for TALLY is included</li> <li>For manual system train staff to use ledger book</li> </ul>
<b>7.</b>	<b>Cash Management</b> <ul style="list-style-type: none"> <li>The system of recording borrowing from STL is not adequate. Reports to Head Office do not clearly reflect this.</li> </ul>	<ul style="list-style-type: none"> <li>STL Financial loss</li> </ul>	<ul style="list-style-type: none"> <li>STL Financial loss</li> </ul>	<ul style="list-style-type: none"> <li>A separate outlet report showing borrowing from STL should be submitted to accounts on a daily basis</li> </ul>
<b>8.</b>	<b>FTS Reports</b> <ul style="list-style-type: none"> <li>Reports at Head Office were produced late</li> </ul>	<ul style="list-style-type: none"> <li>Delayed approval of FTS opening cash balance</li> </ul>	<ul style="list-style-type: none"> <li>Delayed approval of FTS opening cash balance</li> </ul>	<ul style="list-style-type: none"> <li>Ensure daily reports are prepared at Head Office. This should improve if 1 staff is dedicated to the system.</li> </ul>

**APPENDIX 6: DETAILED TRANSACTION REVIEW REPORT**

		Design error: D			Customer error: C			
		System error: S			Staff error: E			
<b>Review of documents from outlets:</b>								
Date	TRA NO.		Document reviewed	Outlet	Comment/Error	Type of error	Risk	Action required
7th	KLA1000001	1	Sending Money Form (SMF)	1	- PIN & TRA start letter reference omitted	D1	- Hard for HO and staff to trace documents to outlet of origin	- Enliten representative requested to ensure that this is included
					- No provision for account number on form	D2	- Staff error. No. is required on form.	- Noted for form development
					- Paying outlet section on form is not clear (Reads: Destination which recipient is to receive funds)	D3	- Customer error	- Noted for form development
					- No identification option ticked although secret question and answer provided	D4	- Customer error	- Clarify whether secret question and answer are mandatory or not
						E1		- Ensure staff training includes attention to such details because risk is that
						C1	- Customer could claim that the identification option choice was not made leaving system open to abuse	- Clarify in FTS rules at back of form. Include indemnity clause.

		2	Sending Money receipt (SMR)	1	- Recipient a/c no. same as sender a/c no.	E2	- Wrong customer a/c information diminishing advantage of opening a/c	- Staff training
					- Date stamp without description	D5	- Fraud or error from form re-use	- Noted for correction in final system implementation
		3	Changing transaction (CTF)	1	- All information filled out	D6	- Reduced repeat clients/form not user friendly	- Noted for correction in final system implementation
		4	Receiving money Form (RMF)	2	- Secret question was changed but the money was paid out using the original answer	SI	- Financial loss	- Staff training to ensure no money is paid out without clear communication
								- Noted for correction in final system implementation
7th	<b>KLA1000002</b>	1	SMF	1	Payout date corrected but not counter signed	C2	- Disputed payout date	- Staff training
		2	SMR	1	-Indemnity clause not ticked	S2	- Litigation	- Staff training
		3	RMF	2	-Error on form not countersigned	S3	- Financial loss (low risk)	- Staff training
	<b>KLA1000003</b>		All		No new comment			
	<b>KLA1000004</b>	1	SMF	1	- Last and middle name confusion	C3	- Sender name confusion	- Noted for form development

				2	-Indemnity clause not ticked	S2	- Litigation	- Staff training
		2	SMR	1	-Indemnity clause not ticked	S2	- Litigation	- Staff training
		3	n/a	1	No Receiving money form and Receiving money receipt	E3	- non	- non
	<b>KLA1000005</b>	1	SMF	1	-Indemnity clause not ticked	S2	- Litigation	- Staff training
		2	n/a	1	No Receiving money form and Receiving money receipt	E3	- No audit trail	- Check with Ibanda stat
	<b>KLA100006</b>	1	SMF	1	Error on form not countersigned	S3	- Recipient identity confusion	- Staff training
				2	-Indemnity clause not ticked	S2	- Litigation	- Staff training
		2	SMR	1	- Recipient a/c no. same as sender a/c no.	E2	- Wrong customer a/c information diminishing advantage of opening a/c	- Staff training
				2	-Indemnity clause not ticked	S2	- Litigation	- Staff training
		3	n/a	3	No Receiving money form and Receiving money receipt	E3	- No audit trail	- Check with Ibanda stat
	<b>KLA1007</b>	1	RMR	1	Error not countersigned	S3	- Difficulty tracing transaction (low risk)	- Staff training
				2	Identification section not filled out	S5	- Financial Loss	- Staff training
		2	SMR	1	indemnity clause not ticked	S2	-Litigation	-Staff training
				2	PIN &TRA not reflected on numbers	D1	-confusion between transaction number &account number.	Staff training
		3	SMF	1		S5		Staff training
						S2		Staff training
	<b>KLA1008</b>	1	SMF	1		D1		
				2		S2		Staff training

		2	SMR	1		D1		Staff training
				2	Date stamp with no description	D5		Staff training
		3	RMF	1		D1		Staff training
		4	RMR	1		S2	-Customer forgery	
				2		D5	customer can claim that they did not receive the money	
	<b>KLA1009</b>	1	SMF	1		D1		
				2	Ticked wrong identification option box	C4	Recieipient will incur problems at the receiving outlet.	
				3		S2		
		2	Cancellation Form (CF)	1	Error not countersigned	S3		
	<b>KLA1010</b>	1	SMF	1	Date of sending not indicated	C5	difficulties in accountability.	
		2	SMR	1		D1		
						C5		
				2	No receiving form and re cieving money reciept	E3	-Hard to trace if transaction was complete.	Check with jinja staff
	<b>KLA1011</b>	1	SMF	1		S3	customer can claim that they are not responsible for the error.	
		2	SMR	1		D1		
				2		D5		
				3		E3		
		3	RMF	1		D1		
				2	Indentification option not ticked by staff	E4	Difficulties in confirmation	
				3	Staff did not sign the form	E5	difficulties in accountability.	

		4	RMR	1		E5		
				2		D5		
9th	<b>KLA1012</b>	1	SMF	1	Destination not indicated	C6	Money cannot be sent	
		2	SMR	1		D5		
				2		D1		
				3		E3		Check with kampala staff
	<b>KLA1013</b>	1	SMF	1		E		
				2		S2		
		2	SMR	1		D5		
				2		S2		
				3		D1		
				4	Wrong receiving outlet	C7	Confusion while checking status	
		3	Change money Form(CMF)	1		E		
				2		E3		Check with jinja staff
	<b>KLA1014</b>	1	SMF	1		D4		
				2		S2		
				3		D1		
		2	SMR	1		S2		
						D5		
		3	CMF	1	Most information not filled in	C8	Tracing the transaction will be hard.	
				2		E		
		4	RMF	1	Tin and transaction number not included	D7	Difficulties in the following transaction	
				2		E4		
		5	RMR	1		E4		
	<b>KLA1015</b>	1	SMF	1		S2		
		2	SMR	1		D1		



				2		D5		
		3	RMF	1	Wrong transaction number	S4	Transaction incomplete	Communication should be clearer and effective
				2	Two identification options ticked	E5		
	<b>KLA1016</b>	1	SMF	1	Error not countersigned	S3		
				2		D1		
		2	SMR	1		D1		
		3	CF	1		D1		
		4	Cancellation Receipt (CR)	1		D1		
						D5		
	<b>KLA1017</b>	1	SMF	1		E		
				2		D1		
				3		S2		
		2	SMR	1		S2		
		3	CMF	1	Transaction number not included	C9	Difficulties in tracing the transaction	staff should ensure that all information is filled in adequately
				2		E		
		4	Change money Receipt (CMR)	1	All information filled in	D6		
		5	RMF	1	Different recipient	E6	Financial loss	Staff should pay cash to the actual recipient mentioned in the information.
10th	<b>KLA1018</b>	1	SMF	1		S2		
		2	SMR	2	All information filled in	D6		
		3	RMF	1		D1		
				2		E4		
		4	RMR	1		D1		
				2		E4		
	<b>KLA1019</b>	1	SMF	1		E		
				2		S2		

		2	SMR	1		D1		
				2		S2		
	<b>KLA1020</b>	1	RMF	1	All information filled in	D6		
				2	Date of sending not indicated	D5		
		2	SMF	1		S2		
		3	SMR	1		S2		
		4	RMF	1		E4		
		5	RMR	2		E4		
11th	<b>KLA1022</b>	1	SMF	1	All information filled in	D6		
		2	SMR	1	Ticked wrong identification option box	C4		
		3	RMF	1	Two identification options ticked	E5		
	<b>KLA1023</b>	1	SMF	1		S2		
				2		E		
		2	SMR	1		S2		
		3	CMF	1		E		
		4	CMR	1	All information filled in	D6		
		5	RMF	1		D6		
	<b>KLA1024</b>	1	SMF	1		S2		
		2	SMR	1		S2		
		3	RMF	1	All information filled in	D6		
	<b>KLA1025</b>	1	SMF	1		S2		
		2	SMR	1	Wrong transaction number and pin number	C11	Difficulties in checking status	
				2		S2		
		3	RMF	1		E4		
		4	RMR	1		E4		
12TH	<b>KLA1026</b>	1	SMF	1		S2		
				2		E		
		2	SMR	1		S2		
		3	RMF	1		E4		
	<b>KLA1027</b>	1	SMF	1	ALL information filled in correctly	D6		
		2	SMR	2	All information filled in correctly	D6		
		3	RMF	1	All information filled in correctly	D6		

		4	RMR	1	Amount received in words and figures not filled in	C12		
				2		D5		
	<b>KLA1028</b>	1	SMF	1		S3		
				2		S2		
		2	SMR	1		S2		
		3	CF	1		D6		
		4	CR	2		D6		
	<b>KLA1029</b>	1	SMF	1		S2		
		2	SMR	1		D6		
				2	No receiving form and receiving money receipt	E3		Check with ibanda staff
14th	<b>KLA1030</b>	1	SMF	1		D6		
		2	SMR	1		D6		
		3	CF	1		D6		
		4	CR	1		D6		
	<b>KLA1031</b>	1	SMF	1		S2		
		2	SMR	1		S2		
		3	CF	1		D6		
		4	CR	1		D6		
	<b>KLA1032</b>	1	SMF	1	Error on pin number not countersigned	S3		
				2	Error on id not countersigned	S3		
				3		S2		
				4		D1		
		2	SMR	1		D1		
				2		S2		
		3	CF	1		D1		
		4	CR	1		D1		
	<b>KLA1034</b>	1	SMF	1		S2		
				2		E5		
		2	SMR	1		D1		
				2		S2		

		3	CF	1		D1		
		4	CR	1		DI		
	<b>KLA1035</b>	1	SMF	1		D1		
		2	SMR	1		D1		
		3	CF	1		D1		
		4	CR	1		D1		
	<b>KLA1036</b>	1	SMF	1		D1		
				2		S2		
		2	SMR	1		D1		
				2		S2		
		3	CMF	1		E		
				2		D1		
		4	CR	1	PIN and transaction number mixed	C13		
	<b>KLA1037</b>	1	SMF	1		D1		
				2		S2		
		2	SMR	1		S2		
		3	RMF	1		D6		
15TH	<b>KLA1038</b>	1	SMF	1		D6		
		2	SMR	1		D1		
				2	No receiving receipt and form	E3	Transaction incomplete	Check with jinja staff
	<b>KLA1039</b>	1	SMF	1		S2		
		2	SMR	1		S2		
		3	CF	1	Transaction number in wrong place	C14		
				2	No PIN number on form	C15		
		4	CR	1		D6		
	<b>KLA1040</b>	1	SMF	1		S2		
		2	SMR	1	Account no confused with recipients name	C16		
		3	CF	1		D6		
		4	CR	1		D6		
16TH	<b>KLA1041</b>	1	SMR	1		S2		
				2		DI		

		2	CF	1		D6		
		3	CR	1		D6		
	<b>KLA1042</b>	1	SMR	1	transferors account number same as transaction number	C17	staff will find it hard differentiating between account number and transaction number	
				2		S2		
		2	CF	1		D6		
		3	CR	1		D6		
	<b>KLA1043</b>	1	SMR	1		S2		
		2	CF	1		D6		
		3	CR	1		D6		
	<b>KLA1044</b>	1	SMF	1		S2		
		2	SMR	1		S2		
		3	CMF	1	No error	D6		
		4	RMF	1		D6		
		5	RMR	1		D6		
17th	<b>KLA1046</b>	1	SMF	1	No error	D6		
		2	CMF	1		D6		
		3	CMR	1	No error	D6		
		4	SMR	1		D6		
		5	RMF	1	Wrong transaction and pin number	C11	Financial loss	
		5	RMR	1	wrong transaction number	C11	Financial loss	
				2	Amount received in figyres and words not filled in	C12	Customer can claim that they did not receive the money	
	<b>KLA1047</b>	1	SMF	1		D6		
		2	SMR	1		D6		
		3	RMF	1	Identification option not ticked by stsff	E4		
		4	RMR	1		E4		
	<b>KLA1048</b>	1	SMF	1	Indeminity clause not ticked	S2		

				2	Amounts to be transferred in words written wrongly	C18		
		2	SMR	1		C18		
				2		D1		
				3		S2		
		3	RMF	1		D6		
		4	RMR	1		D6		
	<b>KLA1049</b>	1	SMF	1		S2		
		2	SMR	1		S2		
		3	CF	1		D6		
		4	CR	1		D6		
	<b>KLA1050</b>	1	SMF	1		D6		
				2		C18		
		2	SMR	1		C18		
		3	RMF	1		D1		
		4	RMR	1		D1		
	<b>KLA1051</b>	1	SMF	1		S2		
		2	SMR	1		S2		
		3	RMF	1		D6		
		4	RMR	1		D6		
	<b>KLA1052</b>	1	SMF	1		S2		
		2	SMR	1		S2		
		3	RMF	1		D6		
		4	RMR	1		D6		
	<b>KLA1053</b>	1	SMF	1	Pay date not included	C19	Recieipient maynot be able to receive cash immediately	
				2	No identification option ticked	E		
				3		S2		
		2	SMR	1		S2		
		3	RMF	1		E		
		4	RMR	1		E		
	<b>KLA1054</b>	1	SMF	1		C18		
		2	SMR	1		C18		

		3	RMF	1	Form not signed by staff	E7		
		4	RMR	1	Identification option not ticked by staff	E4		
				2	Date stamp with no description	D5		
	<b>JINJA</b>							
7TH	<b>JJA2001</b>	1	SMF	1	No PIN and Transaction number	D7		
		2	CMF	1	Almost all information not filled in	C8	Hard to trace whether the transaction was complete	
		3	RMF	1		D6		
		4	RMR	1		D6		
				2		D5		
	<b>JJA2002</b>	1	SMF	1		D6		
				2		D7		
		2	CMF	1	Original and new changes not clear	C8	staff will find it hard identifying the options changed.	
		3	RMF	1		D6		
8TH	<b>JJA2004</b>	1	SMF	1	Amount in figures not reflected	C12		
		2	RMF	1	Form not signed by recipient	C20		
				2		E4		
	<b>JJA2005</b>	1	SMF	1		D7		
		2	SMR	1		D1		
				2		S2		
		3	CF	1		D1		
		4	CR	1		D1		
9TH	<b>JJA2006</b>	1	SMF	1	No transaction number	D7		
		2	SMR	1		D6		
		3	RMF	1		E4		
				2	form not signed by staff	E7		
		4	RMR	1		E4		

				2		D6		
	<b>JJA2007</b>	1	SMF	1	Error on form not countersigned	S3		
				2		S2		
		2	CMF	1		C8		
				2		E		
		3	RMF	1	Wrong secret answer	E8	Financial loss	
				2		E5		
10TH	<b>JJA2008</b>	1	SMF	1		S2		
		2	CMF	1	Change not reflected in the form	C21		
				2		C8		
		3	RMF	1	Different recipient from the intended one	E6		
				2		D1		
	<b>JJA2009</b>	1	SMF	1		D6		
				2	No receiving receipt and form	E3		Check with jinja staff
11TH	<b>JJA2010</b>	1	SMF	1		D4		
		2	RMF	1		E4		
		3	RMR	1		C18		
	<b>JJA2011</b>	1	SMF	1		D6		
		2	RMF	1		D6		
		3	RMR	1		D6		
	<b>JJA2012</b>	1	SMF	1		S2		
		2	RMF	1		D6		
		3	RMR	1		E4		
12TH	<b>JJA2013</b>	1	SMF	1		D6		
				2	No receiving receipt and form	E3		Check with mbarara staff.
	<b>JJA2014</b>	1	SMF	1	Wrong identification box ticked	C4		
				2	No receiving receipt and form	E3		Check with mbarara staff
	<b>JJA2015</b>	1	SMF	1		D6		
				2	No receiving receipt and form	E3		Check with kampala staff.



	<b>JJA2016</b>	1	SMF	1		D6		
				2	No receiving receipt and form	E3		Check with ibanda staff.
	<b>JJA2017</b>	1	SMF	1		D6		
				2	No receiving receipt and form	E3		Check with jinja staff.
14th	<b>JJA2018</b>	1	SMF	1		D6		
		2	RMF	1		D6		
		3	RMR	1		D6		
	<b>JJA2019</b>	1	SMF	1	Amounts in words written wrongly	C18		
		2	RMF	1	Transferor not mention	C22		
		3	RMR	1		D6		
	<b>JJA2020</b>	1	SMF	1		D6		
		2	RMF	1		D6		
		3	RMR	1	Amounts received in figures and words not included	C12		
	<b>JJA2021</b>	1	SMF	1		S2		
		2	CMF	1		C8		
15TH	<b>JJA2022</b>	1	SMF	1		D6		
		2	SMR	1		D6		
		3	RMR	1		C12		
	<b>JJA2023</b>	1	SMF	1		D6		
		2	RMF	1		E4		
		3	RMR	1		C18		
				2		D5		
				3		E4		
	<b>JJA2024</b>	1	SMF	1		D6		
					No receiving receipt and form	E3		Check with jinja staff
	<b>JJA2025</b>	1	SMF	1		D6		
					No receiving receipt and form	E3		
	<b>JJA2026</b>	1	SMF	1		D6		
		2	RMF	1	Wrong PIN number	C11	Financial loss	

		3	RMR	1	Amounts received in figyres and words not included	C12		
				2		D5		
16TH	JJA2027	1	SMF	1	Wrong date on stamp	E9	Difficulties in accountability	
				2	No receiving receipt and form	E3		Check with jinja staff
	JJA2028	1		1		E9		
		2	RMF	1	Wrong transaction and Pin number	C11		
				2		E4		
	JJA2029	1	SMF	1		E9		
		2	CMF	1		E9		
				2	Almost all information not filled in	C8		
		3	RMF	1		D6		
	JJA2030	1	SMF	1		E9		
		2	RMF	1	Error on form not countersigned	S3		
	JJA2031	1	SMF	1		E9		
				2	No receiving receipt and form	E3		Check with ibanda staff
17th	JJA2032	1	SMF	1		D6		
		2	RMF	1		D6		
	JJA2033	1	SMF	1		D6		
		2	RMF	1		D6		
	JJA2034	1	SMF	1		D6		
		2	RMF	1		D6		
	JJA2035	1	SMF	1		D6		
		2	RMF	1		D6		
	JJA2036	1	SMF	1		D6		
		2	RMF	1		D6		
	JJA2037	1	SMF	1		D6		
		2	RMF	1		D6		
	JJA2038	1	SMF	1		D6		
		2	RMF	1		D6		

	<b>MBARARA</b>							
7TH	<b>MBR3001</b>	1	SMF	1		S2		
				2	Ticked wrong identification box	C4		
				3	Date not signed by transferor	D5		
		2	RMF	1		E5		
		3	RMR	1	No transaction number	D7		
				1		S2		
				2		D5		
	<b>MBR3002</b>	1	SMF	1		S3		
				2		S2		
				3		C4		
		2	RMF	1	Dffferent spelling of recipients name	E6		
		3	RMR	1		E6		
	<b>MBR3003</b>	1	SMF	1		C4		
		2	SMR	1		D6		
		3	RMF	1		D6		
		4	RMR	1		D5		
	<b>MBR3004</b>	1	SMF	1		S2		
				2		C4		
		2	SMR	1		D5		
				2	No receiving reciept and form	E3		Check with kampala staff
	<b>MBR3005</b>	1	SMF	1		C4		
	<b>3000005</b>			2		S2		
		2	SMR	1	Not stamped	E10	Transaction not approved	staff training
		3	RMF	1		D6		
8TH	<b>MBR3005</b>	1	SMF	1	Pin and transaction number ommitted	D7		
	<b>3000006</b>			2		C4		

		2	SMR	1		S2	
		3	CF	1		D6	
		4	CR	1	Not stamped	E10	
	<b>MBR3006</b>	1	SMF	1		C4	
	<b>3000007</b>	2	SMR	1		D6	
		3	RMF	1	identification box not ticked by staff	E4	
				2	Form not signed by staff	E7	
		4	RMR	1	Stamp with no description.	D5	
	<b>MBR3007</b>	1	SMF	1	No Pin and transaction number	D7	
	<b>3000008</b>			2		C4	
		2	SMR	1	Wrong transaction number	C11	
		3	CF	1		C11	
		4	CR	1		C11	
				2		E10	
	<b>MBR3008</b>	1	SMF	1		D7	
	<b>3000008</b>	2	SMR	1		D5	
		3	CF	1		D6	
		4	CR	1		E10	
	<b>MBR3008</b>	1	SMR	1		D6	
	<b>3000009</b>	2	RMF	1		E4	
		3	RMR	1		D5	
	<b>MBR3009</b>	1	SMF	1		C4	
	<b>3000011</b>			2		D7	
		2	RMF	1	Wrong transaction and Pin number	C11	
				2	Two identification options ticked	E5	
	<b>MBR3010</b>	1	SMF	1		S2	
	<b>3000011</b>			2		C4	
		2	SMR	1		D6	
		3	RMR	1	Amount received different from amount sent	E11	Financial loss
				2		E5	
9TH	<b>MBR3012</b>	1	SMF	1	Wrong identification box ticked	C4	

	<b>3000013</b>	2	SMR	1		D6		
		3	RMF	1		D6		
10TH	<b>MBR3013</b>	1	SMF	1		C4		
		2	SMR	1		D6		
		3	CF	1		D6		
		4	CR	1	Stamp with no description.	D5		
	<b>MBR3014</b>	1	SMF	1		C4		
		2	SMR	1		D5		
		3	RMF	1		E4		
		4	RMR	1		E4		
	<b>MBR3015</b>	1	SMF	1		C4		
		2	SMR	1		D5		
		3	CF	1		D6		
		4	CR	1	Wrong transaction number	C11		
	<b>MBR3016</b>	1	SMF	1		C4		
		2	SMR	1		D6		
		3	CF	1		D6		
		4	CR	1		D5		
	<b>MBR3017</b>	1	SMF	1		C4		
		2	SMR	1		D5		
		3	RMF	1		E5		
	<b>MBR3018</b>	1	SMF	1	No Pin number	D7		
		2	SMR	1	Not stamped	E10		
		3	RMF	1		D6		
11TH	<b>MBR3019</b>	1	SMF	1		C4		
				2	No transaction and Pin number	D7		
		2	SMR	1	Not stamped	E10		
		3	RMF	1	identification box not ticked by staff	E4		
12TH	<b>MBR3020</b>	1	SMF	1		D7		
				2		C4		
		2	SMR	1	Stamp with no description.	D5		
		3	RMF	1	identification box not ticked by staff	E4		

		4	RMR	1		E4	
				2		D5	
		5	CMF	1	Almost all information not filled in Stamp with no description.	C8	
		6	CMR	1		D5	
	<b>MBR3021</b>	1	SMF	1		D7	
	<b>3000021</b>			2		C4	
		2	SMR	1		D6	
		3	RMF	1		E4	
		4	RMR	1		E4	
	<b>MBR3021</b>	1	SMF	1		D7	
	<b>3000022</b>			2	Wrong identification box ticked	C4	
		2	SMR	1		D5	
		3	RMF	2		E4	
		4	CMF	1	Change not reflected( not clear )	C21	
		5	CMR	1	Not stamped	E10	
	<b>MBR3022</b>	1	SMF	1		D7	
	<b>3000022</b>			2		C4	
		2	RMF	1	Wrong secret answer	E8	
	<b>MBR3022</b>	1	SMF	1		C4	
	<b>3000023</b>			2		D7	
		2	SMR	1		D6	
		3	RMF	1		E4	
		4	RMR	1		E4	
	<b>MBR3023</b>	1	SMF	1		D7	
	<b>3000024</b>			2		C4	
		2	SMR	1	Not stamped	E10	
		3	CF	1		D6	
		4	CR	1	Date stamp without description.	D5	
	<b>MBR3025</b>	1	SMF	1		C4	
	<b>3000025</b>			2	No Pin and transaction number	D7	
		2	SMR	1		D5	
		3	RMF	1		D6	
		4	RMR	1		D5	
14TH	<b>MBR3026</b>	1	SMF	1		C4	

	<b>3000027</b>			2		D7		
		2	SMR	1		D5		
		3	CMF	1	only the change information filled in	C8		
				2	No change receipts and receive forms	E3		
	<b>MBR3027</b>	1	SMF	1		C4		
				2		D7		
		2	SMR	1		D5		
		3	RMF	1	identification box not ticked by staff	E4		
		4	RMR	1		E4		
				2		D5		
		5	CMF	1		C8		
		6	CMR	1	Not stamped	E10		
15TH	<b>MBR3029</b>	1	SMF	1		D7		
		2	SMR	1		D5		
		3	RMF	1	No Error	D6		
		4	RMR	1		E10		
	<b>MBR3030</b>	1	SMF	1		C4		
		2	SMR	1		D5		
		3	RMF	1	Amount received different from amount sent	E11	Financial loss	
							customer had no identification thus transaction was unsuccessful.	
	<b>MBR3032</b>	1	SMF	1		D6		
		2	SMR	1		D5		
		3	RMF	1	Error on form not countersigned	S3		
				2	Form not signed by staff	E7		
				3	identification box not ticked by staff	E4		
	<b>MBR3034</b>	1	SMF	1		D6		

		2	SMR	1	Date stamp without description.	D5		
		3	RMF	1		D6		
		4	RMR	1	Amount received in words and figures not included	C12		
				2	Date stamp without description.	D5		
				3	Recipient did not sign the receipt	E12		
	<b>MBR3035</b>	1	SMF	1		C4		
		2	SMR	1		D5		
		3	RMF	1		E4		
16TH	<b>MBR3036</b>	1	SMF	1		S2		
		2	SMR	1		S2		
				2		D5		
		3	RMF	1		D6		
		4	RMR	1	Amount received in words and figures not included	C12		
				2	Not stamped	E10		
	<b>MBR3037</b>	1	SMF	1	Wrong identification box ticked	C4		
		2	SMR	1	Ideminity clause not ticked	S2		
				2		D5		
		3	CF	1		D5		
		4	CR	1		D5		
				2	Error on form not countersigned	S3		
	<b>MBR3038</b>	1	SMF	1		D6		
		2	SMR	1		D5		
		3	RMF	1	Wrong Pin number	C11		
		4	RMR	1		D5		
				2	Amounts received in words and figures not included	C12		
	<b>MBR3039</b>	1	SMF	1		D6		
		2	SMR	1		D5		
		3	CF	1		D6		
		4	CR	1		D5		
	<b>MBR3040</b>	1	SMF	1		C4		
		2	SMR	1	Error on form not countersigned	S3		



				2	Date stamp without description.	D5		
		3	RMF	1	identification box not ticked by staff	E4		
				2	Form not signed by staff	E7		
		4	RMR	1		E4		
17TH	<b>MBR3041</b>	1	SMF	1	No transaction and Pin number	D7		
		2	SMR	1		D5		
		3	RMF	1		E4		
	<b>MBR3042</b>	1	SMF	1		D7		
		2	SMR	1		S2		
				2		D5		
		3	RMF	1	No secret answer(wrong identification option	E8		
	<b>MBR3043</b>	1	SMF	1		D7		
		2	SMR	1		D5		
		3	RMF	1		D6		
	<b>MBR3044</b>	1	SMF	1		D7		
		2	SMR	1	Date stamp without description.	D5		
		3	CF	1		D6		
		4	CR	1	Date stamp without description.	D5		
	<b>IBANDA</b>							
7TH	<b>IBA4001</b>	1	SMF	1	Ideminity clause not ticked	S2		
		2	SMR	1		D6		
		3	CF	1	Transaction documents for cancellation missing			
		4						
	<b>IBA4002</b>	1	SMF	1		D6		
		2	SMR	1	Not stamped	E10		

	<b>IBA4003</b>	1	SMF	1	Error on form not countersigned	S3		
		2	SMR	2	Not stamped	E10		
		3	RMF	1		D6		
		4	CMF	1		D6		
	<b>IBA4004</b>	1	SMF	1		D6		
		2	RMF	1	Amount received different from amount sent	E11	Financial loss	
		3	RMR	1	Date stamp without description	D5		
		4	CMF	1		D6		
8TH	<b>IBA4005</b>	1	SMF	1	Error on form not countersigned	S3		
		2	SMR	1		D5		
				2		S2		
		3	CR	1	Not stamped	E10		
		4	CF	1	Date stamp without description	D5		
	<b>IBA4006</b>	1	SMF	1		D6		
		2	SMR	1	Date stamp without description	D5		
		3	CR	1	Not stamped	E10		
		4	CF	1	Error on form not countersigned	S3		
	<b>IBA4007</b>	1	SMF	1		D6		
		2	SMFSMR	1		E4		
		3	SMF	1		E4		
9TH	<b>IBA4008</b>	1	SMF	1		D6		
		2	SMR	2		D5		
	<b>IBA4009</b>	1	SMF	1		D6		
		2	SMR	1		D6		
9TH	<b>1BA4010</b>	1	SMF	1		D6		
		2	SMR	1	Error on form not countersigned	S3		
		3	RMF	1		D6		
		4	RMR	1		D6		
10TH	<b>IBA4011</b>	1	SMF	1		D6		
		2	SMR	1	Not stamped	E10		

		3	CR	1	Not stamped	E10		
		4	CF	1		D6		
	<b>IBA4012</b>	1	SMF	1		D6		
		2	SMR	1	Not stamped	E10		
		3	CF	1		D6		
		4	CR	1		EIO		
	<b>IBA4013</b>	1	SMF	1		S2		
		2	SMR	1		D6		
		3						
11TH	<b>IBA4014</b>	1	SMF	1		D6		
		2	SMR	1	Not stamped	E10		
		3	RMF	1		D6		
		4	RMR	1	Not stamped	E10		
	<b>IBA4015</b>	1	SMF	1	Error on form not countersigned	S3		
		2	SMR	1	Not stamped	E10		
		3	CMF	1		D6		
		4	CMR	1		E10		
	<b>IBA4016</b>	1	SMF	1		D6		
		2	SMR	1		S2		
				2	Date stamp with no description	D5		
		3	CMF	1	Error on form not countersigned	S3		
		4	RMF	1		D6		
		5	RMR	1	Not stamped	E10		
12TH	<b>IBA4017</b>	1	SMF	1	Error on form not countersigned	S3		
		2	SMR	1		S2		
				2		D5		
		3	RMR	1	Amounts received in figures and words not included	C12		
		3	CMF	1		D6		
		4	CMR	1	Not stamped	E10		
	<b>IBA4018</b>	1	SMF	1	Error on form not countersigned	S3		
		2	SMR	1		D6		
		3	CF	1		D6		

		4	CR	1	Receipt not clear	E13	Difficulties in confirming transaction	
	<b>IBA4019</b>	1	SMF	1	Error on form not countersigned	S3		
		2	SMR	1		S2		
				2		E10		
		3	CMF	1	Transaction number not clear	C11		
		4	RMF	1	Wrong secret answer	E8		
		5	RMR	1	Not stamped	E10		
14TH	<b>IBA4020</b>	1	SMF	1		D6		
		2	SMR	1	Not stamped	E10		
		3	RMF	1		D6		
		4	RMR	1		E10		
	<b>1B4021</b>	1	SMF	1		D6		
		2	SMR	1		D5		
		3	CF	1		D6		
	<b>IBA4022</b>	1	SMF	1		S2		
		2	SMR	1	Not stamped	E10		
		3	CMF	1		D6		
								Check with Mbarara
						E3		
	<b>IBA4023</b>	1	SMF	1	Wrong identification box ticked	C4		
		2	SMR	1		D5		
		3	RMF	1	Form not signed by staff	E7		
				2		E4		
		4	RMR	1		E4		
				2		D5		
		3	CMF	1		D6		
15TH	<b>IBA4024</b>	1	SMF	1		D6		
		2	SMR	1		S2		
				2	Not stamped	E10		
		3	RMR	1	Error not countersigned	S3		

				1	Date stamp without description.	D5	
	<b>IBA 4025</b>	1	SMF	1		D6	
		2	SMR	1		D6	
		3	CMF	1	Some information not filled in	C8	
		4	RMF	1		D6	
		5	RMR	1		E10	
	<b>IBA4026</b>	1	SMF	1		D6	
		2	SMR	1		E10	
		3	CF	1		D6	
		4	CR	1	Not stamped	E10	
	<b>IBA4027</b>	1	SMF	1	No pay out date	C19	Recipient may not be able to receive cash immediately.
		2	SMR	1		S2	
				2	Not stamped	E10	
		3	RMF	1		E4	
		4	RMR	1		E4	
				2		D5	
	<b>IBA4028</b>	1	SMF	1		D6	
		2	SMR	1	Not stamped	E10	
		3	CMF	1	Some information not filled in	C8	
		4	CMR	1	Form not signed by transferor	C23	
				2	A lot of information not filled in	C8	
				3	Not stamped	E10	
		5	RMF	1	Identification option not ticked by staff	E4	
				2	Form not signed by staff	E7	
		6	RMR	1		E4	
16TH	<b>IBA4029</b>	1	SMF	1		D6	
		2	SMR	1		S2	
				2	Not stamped	E10	
		3	RMF	1		D6	
		4	RMR	1		E10	
				2	Receipt not signed by recipient	E12	

	<b>IBA4030</b>	1	SMF	1		D6		
		2	SMR	1		S2		
				2		E10		
		3	RMF	1		E4		
		4	RMR	1		E4		
	<b>IBA4031</b>	1	SMF	1		D6		
		2	SMR	1		E10		
		3	RMF	1	Form not signed by staff	E7		
				2		E4		
		4	RMR	1		E4		
	<b>IBA4032</b>	1	SMF	1		D6		
		2	SMR	1		S2		
						E10		
		3	CMF	1		D6		
		4	CMR	1		D6		
		5	SMF	1		D6		
		6	SMR	1		D6		
	<b>IBA4033</b>	1	SMF	1		D6		
		2	SMR	1		S2		
				2		E10		
		3	RMF	1		E4		
		4	RMR	1		E4		
	<b>IBA4034</b>	1	SMF	1	All identification options ticked	C24		
		2	SMR	1		S2		
		3	CF	1		D6		
		4	CR	1		E10		
	<b>IBA4035</b>	1	SMF	1		S2		
		2	SMR	1		S2		
				2		E10		
17TH	<b>IBA4036</b>	1	SMF	1	All identification options ticked	C24		
		2	SMR	1		S2		
				2		E10		

		3	CF	1		D6		
		4	CR	1	Not stamped	E10		
	<b>IBA4037</b>	1	SMF	1		D6		
		2	SMR	1		E10		
		3	RMF	1		D6		
		4	RMR	1	Date stamp without description	D5		
				2	Amounts received in figures and words not included	C12		
	<b>IBA4038</b>	1	SMF	1		D6		
		2	SMR	1	Not stamped	E10		
		3	RMF	1		D6		
	<b>IBA4039</b>	1	SMF	1		D6		
		2	SMR	1	Not stamped	E10		
				2		S2		
		3	RMF	1		D5		
		4	RMR	1	Amounts received in figures and words not included	C12		
				2	Receipt not signed by recipient	E12		
	<b>IBA4040</b>	1	SMF	1		D6		
		2	SMR	1	Not stamped	E10		
		3	CF	1		D6		
		4	CR	1		E10		

**APPENDIX 7: REQUIRED ADJUSTMENTS TO FTS**

No.	Issue	Adjustment
1	<p><b><u>‘Send Transfer’ form:</u></b></p> <ol style="list-style-type: none"> <li>1) Descriptions of ‘Transferor’ and ‘Recipient’ are confusing</li> <li>2) Size of form is too large.</li> <li>3) Information captured is the same as that required for the ‘Send Transfer’ receipt</li> <li>4) Indemnity clause ‘tick box’ was not ticked by many respondents</li> <li>5) ‘Pin code’ and ‘Transaction number’ are not included on the form.</li> <li>6) Identification options were confusing i.e. respondents all felt obliged to include the ‘Secret question and answer’ and questions were raised about the relevance of the other options.</li> <li>7) The form has no provision for ‘Customer account numbers’ (In addition there is a suggestion that this should be renamed ‘Customer identification number’ because SIMBA should not be perceived as holding accounts similar to a bank</li> <li>8) No provision for customers who are illiterate or who cannot read or write in English.</li> </ol> <p><b><u>‘Send Transfer’ receipt:</u></b></p> <ol style="list-style-type: none"> <li>1) The information captured on the form is similar to that on the ‘Send Transfer’ form</li> <li>2) Indemnity tick box was ignored by most customers.(many respondents pointed out that the signature at the</li> </ol>	<ol style="list-style-type: none"> <li>1) Descriptions should be changed to ‘Sender’ and ‘Receiver’ respectively</li> <li>2) The size of the ‘Send Transfer’ forms should be reduced from full to half A4 size</li> <li>3) For a manual environment, the ‘Send Transfer’ receipt’ and ‘Send Transfer’ form should be merged by including the receipt as a tear-off section at the bottom of the ‘Send Transfer’ form. In a computerized environment the system will automatically print the receipt.</li> <li>4) The indemnity clause option should be changed from tick box to signature i.e. phrase should start with <i>‘By signing this document and continuing this transaction, I indemnify SIMBA of ...’</i></li> <li>5) The ‘Transaction number’ should be included on form for staff to fill out. In a computerized system this will be automatically generated. This is important for tracing and sequencing transactions.</li> <li>6) Explanation should be given, in writing, at the back of the form for the identification option section to guide customers</li> <li>7) Reference should be made to ‘Customers identification’ numbers rather than ‘Customer Account’ numbers.</li> <li>8) SIMBA should consider translating the forms to local languages. In addition, the PIN code should be a simple number to remember e.g. 4 digits.</li> </ol> <ol style="list-style-type: none"> <li>1) The size of the ‘Send Transfer’ forms should be reduced from full to half A4 size.</li> <li>2) The indemnity clause option should be changed from tick box to signature i.e. phrase should start with <i>‘By signing this</i></li> </ol>



	<p>bottom of the form was enough to show that they agreed with the clauses)</p> <p>3) ‘Customers’ were erroneously asked to fill out the ‘Send transfer’ receipt.</p> <p>4) First, Middle and last name spaces were confusing. (‘Customers’ made errors which revealed that they were not clear about where to fill in the respective names).</p> <p>5) ‘Send transfer’ receipt does not indicate the commission paid by the customer.</p> <p>6) There is no provision for the signature of the counter staff. This is necessary to confirm that they have received the money and processed the transaction</p> <p>7) Identification options are not reflected on the receipt. This makes it difficult to trace the original ‘Send transfer’ document when a ‘Change transfer’ transaction is made.</p> <p>8) ‘Customers’ mixed up the ‘Account number’ with ‘Transaction number’. In many cases the same number was duplicated.</p>	<p><i>document and continuing this transaction, I indemnify SIMBA of ....’</i></p> <p>3) The ‘Send Transfer’ receipt’ and ‘Send Transfer’ form should be merged by including the receipt as a tear-off section at the bottom of the ‘Send Transfer’ form. Receipt (or equivalent) should be filled in by the SIMBA staff.</p> <p>4) Arrangement of names on the forms should be made clearer by introducing ‘Name fill-out boxes’ rather than lines.</p> <p>5) Amount of commission paid should be included on the receipt.</p> <p>6) A provision should be made for SIMBA staff to stamp and sign on the receipt to confirm receipt of money.</p> <p>7) Identification options chosen by the ‘Sender’ should be included on the receipt to ease the change transfer process.</p> <p>8) During staff training emphasis should be placed on staff understanding the difference between the numbers and checking them before completion of transaction. Staff performance management system should include indicators an analysis of error rates including this issue.</p>
<p>2</p>	<p><b><u>‘Receive Transfer’ form:</u></b></p> <p>1) ‘Sending Outlet’ (from which money is expected) is not provided for on the form.</p> <p>2) The size of the form is too large</p> <p>3) Expiry date and identification option not filled in by SIMBA staff.</p>	<p>1) Form should be designed to include ‘Sending Outlet’</p> <p>2) The size of the ‘Receive Transfer’ forms should be reduced from full to half A4 size</p> <p>3) Staff should be trained to check for the validity of the identification option. By signing on the ‘Receive form’ staff is confirming that they have seen the identification that it is required and that it is a valid ID (i.e. not expired)</p>

	<p>4) Most receipts were not stamped by the SIMBA staff</p> <p>5) Filling in forms and receipts is tedious.</p> <p><b><u>‘Receive Transfer’ receipt:</u></b></p> <p>1) Requirement to fill out ‘Amount expected’ and ‘Amount received’ is duplicative.</p> <p>2) Information reflected on the ‘Receive Transfer’ receipt is the same as that on the ‘Receive Transfer’ form.</p> <p>3) Size of printed receipt is too large.</p>	<p>4) Staff should be trained on the importance of signing the receipts. Incentive scheme should be linked to reduced error rate</p> <p>5) Merging of the form and receipt will reduce on the information to be filled in by the customer. However, a manual process is always longer and more tedious than an automated one. This should be resolved by the planned automation.</p> <p>1) Only reference to ‘Amount received’ should be made i.e. remove requirement to fill out ‘Amount Expected’. The amount expected should be on the ‘Receive Transfer’ form.</p> <p>2) The ‘Receive Transfer’ receipt’ and ‘Receive Transfer’ form should be merged by including the receipt as a tear-off section at the bottom of the ‘Receive Transfer’ form</p> <p>3) The size of the ‘Receive Transfer’ receipt should be reduced from full to half A4 size</p>
<p>3</p>	<p><b><u>‘Cancel Transfer’ form</u></b></p> <p>1) <u>No provision on form for name</u> of the person canceling the transaction creating a difficulty in tracing the transaction. When the accounts department is tracing ‘Cancel transfer’ transactions this creates a difficulty</p> <p>2) No provision for ‘Amount to be refunded’ on the form.</p> <p><b><u>‘Cancel Transfer’ receipt</u></b></p> <p>1) No provision for ‘Staff Signature’ on receipt</p> <p>2) No provision for ‘Amount refunded to the customer’ after cancellation of the transaction</p>	<p>1) Provision should be made for Customer details.</p> <p>2) Provision for the customer to fill out ‘Amount to be refunded’</p> <p>1) Provision for ‘Staff signature’ should be made on the receipt to confirm cancellation</p> <p>2) Provision should be made on the receipt for ‘Amount refunded’. This should be filled out by the SIMBA staff</p>

<p>4</p>	<p><b><u>Change Transfer Form</u></b></p> <ol style="list-style-type: none"> <li>1) Some of the information required on the form is unnecessarily duplicating the ‘Send Transfer’ form.</li> <li>2) Size of the form is too large.</li> <li>3) Reference to ‘New’ and ‘Original’ input is confusing.</li> </ol> <p><b><u>Change Transfer Receipt</u></b></p> <ol style="list-style-type: none"> <li>1) First, Middle and last name spaces were confusing. (‘Customers’ made errors which revealed that they were not clear about where to fill in the respective names).</li> <li>2) No provision for ‘Staff Signature’</li> <li>3) ‘Change Transfer’ Receipt and form have duplicate information</li> </ol>	<ol style="list-style-type: none"> <li>1) Only ‘Change information’ should be filled in to save time.</li> <li>2) Size of the form should be reduced by half</li> <li>3) Descriptions should be changed to ‘New information’ and ‘Old information’ respectively. .</li> <li>1) Arrangement of names on the forms should be made clearer by using ‘Name fill-out boxes’.</li> <li>2) Provision should be made for ‘Staff Signature’ to confirm completion of the transaction.</li> <li>3) Form and receipt should be merged to reduce on the information to be filled in the forms.</li> </ol>
<p>5</p>	<p><b><u>Check Status Transfer</u></b></p> <ol style="list-style-type: none"> <li>1) Customers frequently forgot to carry their receipts along with them.</li> <li>2) There is no requirement to verify identity</li> </ol>	<ol style="list-style-type: none"> <li>1) Customers will not be able to check status without their original receipts. This needs to be continuously emphasized in communication with the customer and rules and regulations.</li> <li>2) Customers should be required to present their valid identification before checking status. This should be emphasized during staff training.</li> </ol>
<p>6</p>	<p><b><u>Information Model</u></b></p> <ol style="list-style-type: none"> <li>1) Delayed communications between the outlet and the head office</li> <li>2) Terms and conditions of FTS not clearly displayed.</li> </ol>	<ol style="list-style-type: none"> <li>1) Equip all participating outlets with all communication resources necessary. For a manual environment this includes (but is not limited to) a fax machine, a dedicated phone line, back up power and 1 dedicated FTS staff (at Head Office). For a computerized environment communication mechanisms should be built into designing the prototype of the FTS system.</li> <li>2) Terms and conditions should be printed at the back of the forms for customers can read.</li> </ol>
<p>7</p>	<p><b><u>Money</u></b></p> <ol style="list-style-type: none"> <li>1) Customers raised concerns about the security of their money</li> <li>2) Counting large sums of money</li> </ol>	<ol style="list-style-type: none"> <li>1) An enclosed counter should be used for FTS for security purposes</li> <li>2) Counting machines should be used for</li> </ol>

	<p>consumed a lot of time.</p> <p>3) Difficult for staff to recognize forged notes in large sums of money.</p>	<p>large sums of money.</p> <p>3) A UV light should be purchased to facilitate the detection of forged notes.</p>
8	<p><b><u>Stamps</u></b></p> <p>1) Counter staff frequently forgot to stamp the receipts.</p> <p>2) Information captured on the stamp pad was inadequate( stamp only indicated the date)</p>	<p>1) Appropriate stamps with all the necessary information should be provided i.e. company logo, date, signature, received/paid descriptions. This could also be built into the incentive scheme to reward staff that consistently completes FTS documentation accurately.</p>
9	<p><b><u>Staff structure</u></b></p> <p>1) Staff was not conversant with the fund transfer system</p> <p>2) It was generally observed that staff will not be efficient if FTS and STL functions are performed by the same person.</p>	<p>1) Staff will be adequately trained on how to carry out FTS functions.</p> <p>2) Branches with an average-transaction-rate-per-day of at least 40<sup>4</sup> transactions should have 1 dedicated FTS staff. This is an estimate that would need to be reviewed depending on performance reviews and observation.</p>
10	<p><b><u>Ledgers and processing transactions</u></b></p> <p>1) Staff is not familiar with the double entry system. This was reflected in the number of errors in the outlet ledger books</p> <p>2) Descriptions to be filled in were many yet most of the information was a repetition.(For example filling in the transaction and pin numbers for the commission, cash on hand and cash in transit descriptions)</p>	<p>1) Staff should be trained in the basic accounting principles</p> <p>2) One ledger sheet should be drafted catering for all the descriptions, that is, cash on hand, commission and cash on transit.</p>
11	<p><b><u>FTS Reports</u></b></p> <p>1) Reports were onerous for example ‘Items Paid Out’ items, ‘Items Received items’ and ‘Items Outstanding’.</p> <p>2) Staff found difficulties in balancing the cash.( preparing the cash position report)</p> <p>3) Subjective report titles: ‘Items sent’ and ‘Items received’ were found confusing</p>	<p>1) All the reports mentions should be merged into an all transactions report which includes all information.</p> <p>2) Staff should be adequately trained on how to prepare cash position reports.</p> <p>3) Explanations on the report titles should be provided and staff should be taught how to prepare accurate and reliable reports during the training</p>

<sup>4</sup> This should be set after determining the breakeven point of transactions and related commissions to justify employing additional staff.