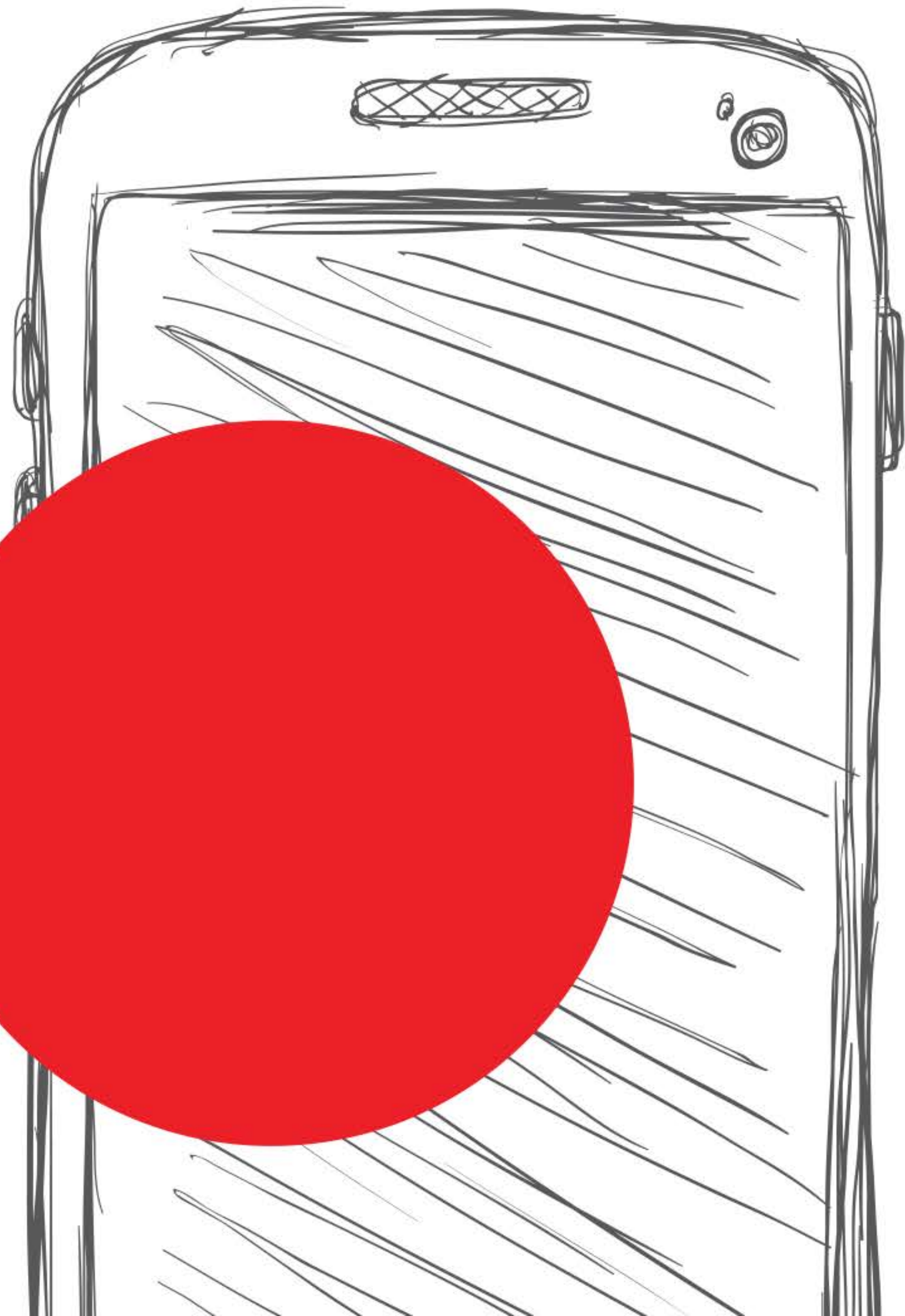
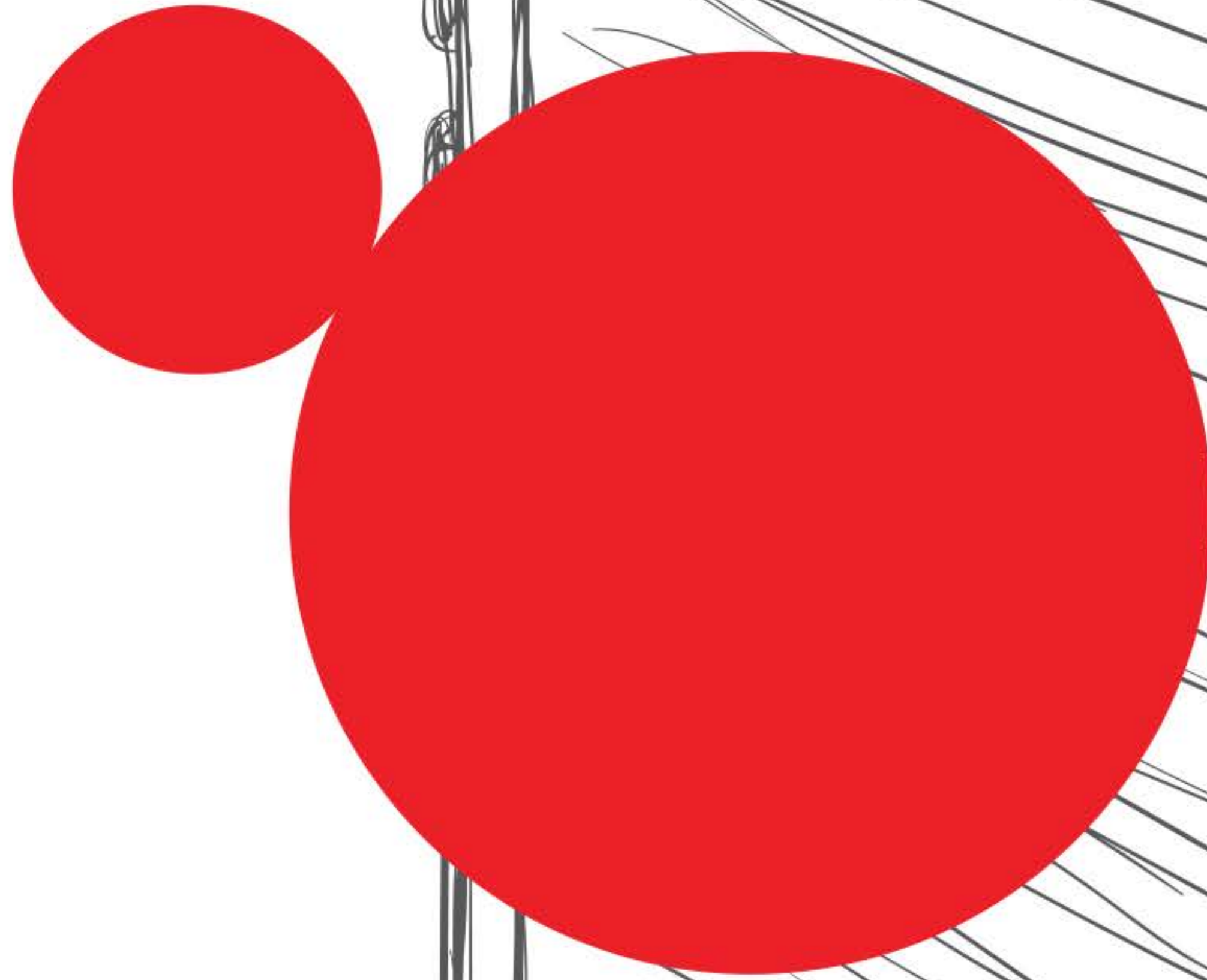


Ooredoo Money

PRESENTATION



ooredoo



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- 4-** What is Ooredoo Money (OM)?
- 5-** Welcome to Ooredoo Mobile Money
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Our International Remittance Partners

More exchange houses and delivery options like mobile wallets will be added soon! Download our FREE "Ooredoo Money" app or click www.Ooredoo.qa/en/omm to stay up to date!!



Ooredoo has partnered with **MoneyGram**, a leading global money transfers company. MoneyGram has more than 500,000 agent locations in **200 countries** and territories, which means that Ooredoo Money customers can send money to almost every country in the world **within 10 minutes!**



Ooredoo has also partnered with **Al Dar Exchange!** With the Al Dar Exchange option, you can send money to any bank account in **11 countries**, including India, Nepal, Bangladesh, Jordan, Pakistan, Sri Lanka, the Philippines, etc., with the most competitive fee and exchange rate, just like at the Al Dar counter!



Ooredoo has also partnered with "**AlZaman Exchange**" to enable the Direct to Bank Account for selected countries with possibility to extend the countries list in future.



Ooredoo Money has partnered with "**Gulf Exchange**" to offer:

- 1- 60 seconds transfers to any IMPS enabled bank accounts in India
- 2- Instant fund transfer to bKash wallet in Bangladesh
- 3- 48 hour credit to the bank Accounts in multiple other countries

Available International mobile Wallet List

Via Gulf Exchange to Bangladesh:



একটি ব্যাংক ব্যাংক প্রতিষ্ঠান

Via MoneyGram to Kenya:





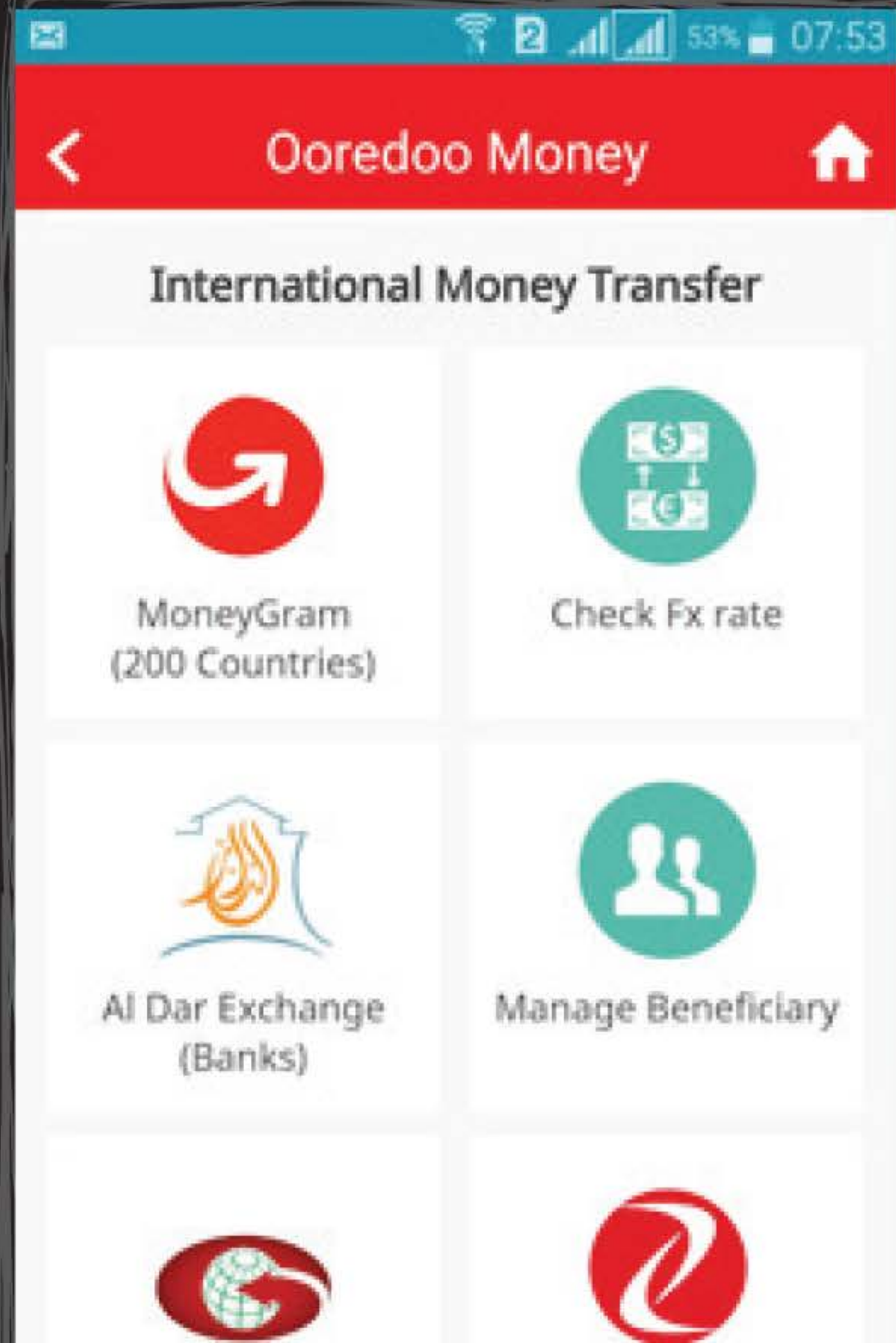
What is Ooredoo Money ?

Ooredoo Money (OM) is a mobile wallet (also called OMM Wallet/ Mobile Wallet/ mWallet/ mobile account) service that enables you to deposit, withdraw, send, pay or receive money instantly using your mobile phone.

Ooredoo Money is a simple, easy-to-use service offering essential financial transactions, including international transfers, mobile top-ups and data bundle purchases. Anyone with a valid QID and Ooredoo mobile number can register for an Ooredoo Money Wallet, and – once registered – customers can transfer money from any bank account in Qatar to their Mobile Wallet.

Once the Wallet has balance, customers can then send international transfers, send money locally to banks and other mobile wallets, top up pre-paid Ooredoo mobile accounts, pay Ooredoo bills, purchase data for their Ooredoo mobile, and much more.

Ooredoo Money can also be used to recharge international pre-paid numbers in more than 100 countries, purchase data bundles, and even pay bills in selected countries, including India, Bangladesh, and the Philippines.

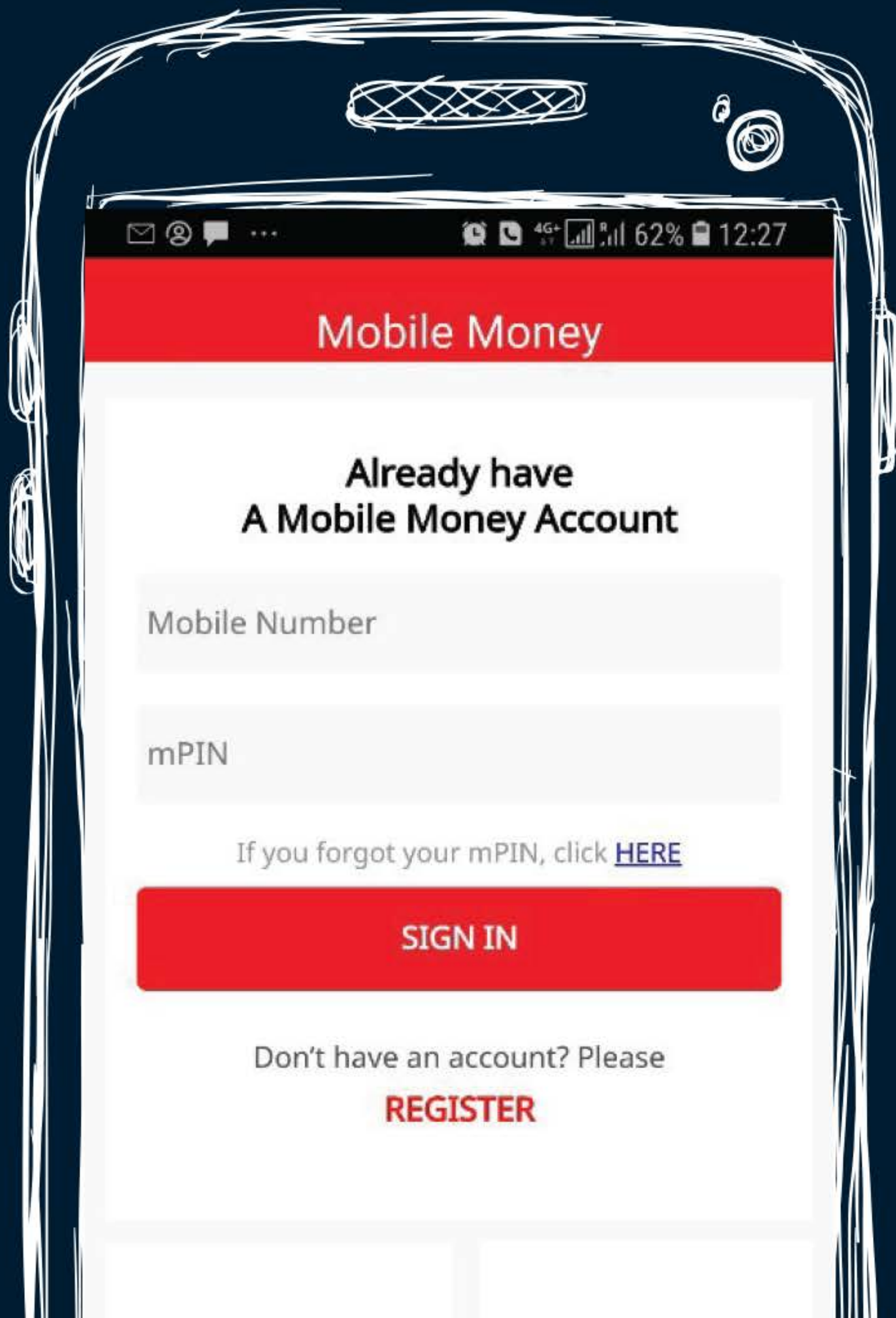


Welcome to Ooredoo Mobile Money

This short step-by-step guide takes you through the main features of your Ooredoo Money service

- A new way to open a bank account and access directly from your mobile phone. You have a account and you can use it for deposit, withdraw, send, receive or pay just like you Bank Account
- A new way to transfer money home instantly to 200 countries and territories, safely and securely
- A new way to pay your maid's salary or make any payment
- A new way to top-up your mobile phone or buy data bundle for your FnF back home





Register

First, register for free, It's easy!

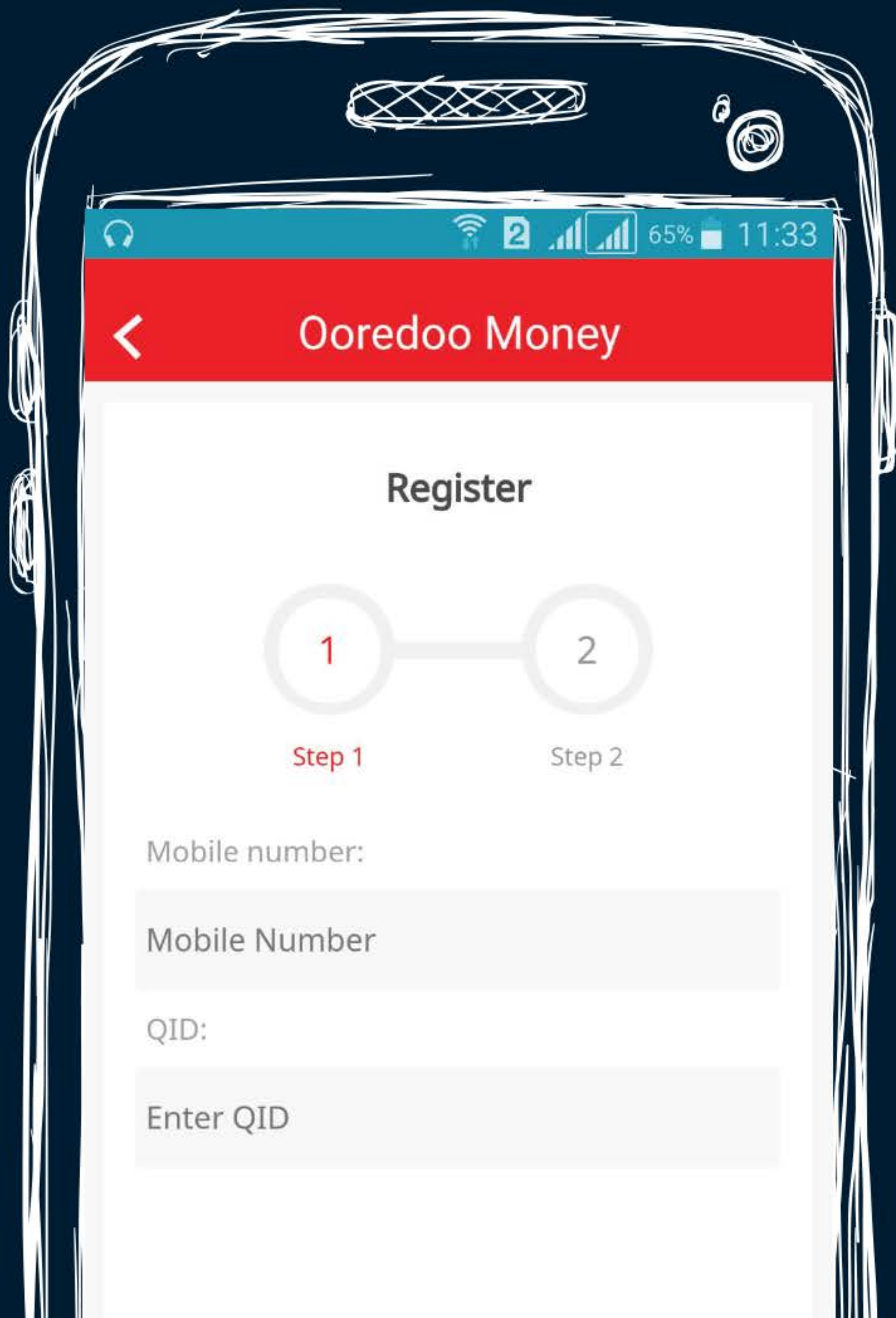
Option I: At an Ooredoo Shop

Just visit any Ooredoo Shop to register instantly with:

- Your ORIGINAL Qatar ID card (not a copy)
- An active Ooredoo connection (Hala or Shahry) registered under your name/QID

If you just arrived to Qatar and don't have your QID yet, Ooredoo Money allows you to register for an mWallet with your passport. This registration will be valid for 3 months. Within this time, you need to update your wallet information with a QID.

- To register for mWallet with a passport, you need to have the below details:
- Valid passport
- Valid work visa
- Entry date within 3 month from the date of entry to Qatar
- Ooredoo SIM registered under your passport in Ooredoo's records



Register

First, register for free, It's easy!

Option II: Directly from your Ooredoo Mobile (Mini Wallet)
only for QID customers

- Download "Ooredoo Money" app or simply dial *140# from your Ooredoo mobile
- Enter your QID & accept the Terms & Conditions

Once the registration is completed:

- You will receive an SMS confirmation and an SMS with a 4-digit temporary mPin (valid for 2 working days)
- Once done, simply access the "Ooredoo Money" app or dial *140# to set up your own 4-digit mPIN to access your mWallet.

Dial

***140#**

Dial *140# on your mobile to get started

Register with Ooredoo Money Mini Wallet?

1. Confirm
2. Exit

Reply Exit

1

Reply with 1 to confirm your Mini Wallet registration

Please Enter your QID

0. Back

Reply Exit

26863400276

Reply with your QID number

Refer to the Terms & Conditions of the service at www.ooredoo.qa

1. Accept
2. Reject
3. Back

Reply Exit

1

Reply with option 1 to accept the Terms & Conditions of the service

Purpose of mWallet:

1. Personal
2. Business

0. Back

Reply Exit

1

Reply with 1 to select your personal options, such as the purpose of the mWallet

Thank you for registering with mobile money, to start using the service, press:

1. Continue
0. Exit

Reply Exit

1

Reply with 1 to confirm



Set your 4-digit Ooredoo Money (OM) mPIN for secure access to your OM Wallet. Caution! Don't share your mPIN with anyone, for security reasons

Dial

*140#

Dial *140# on your mobile to get started

Please enter your 4-digit temporary mPIN

ReplyExit

7705

Reply with the 4-digit temporary that received by SMS

Please enter your new 4-digit mPIN

ReplyExit

1243

Reply with any 4 digits to set your mPIN

Please Re-Enter your new 4digit mPIN

0. Back

ReplyExit

1243

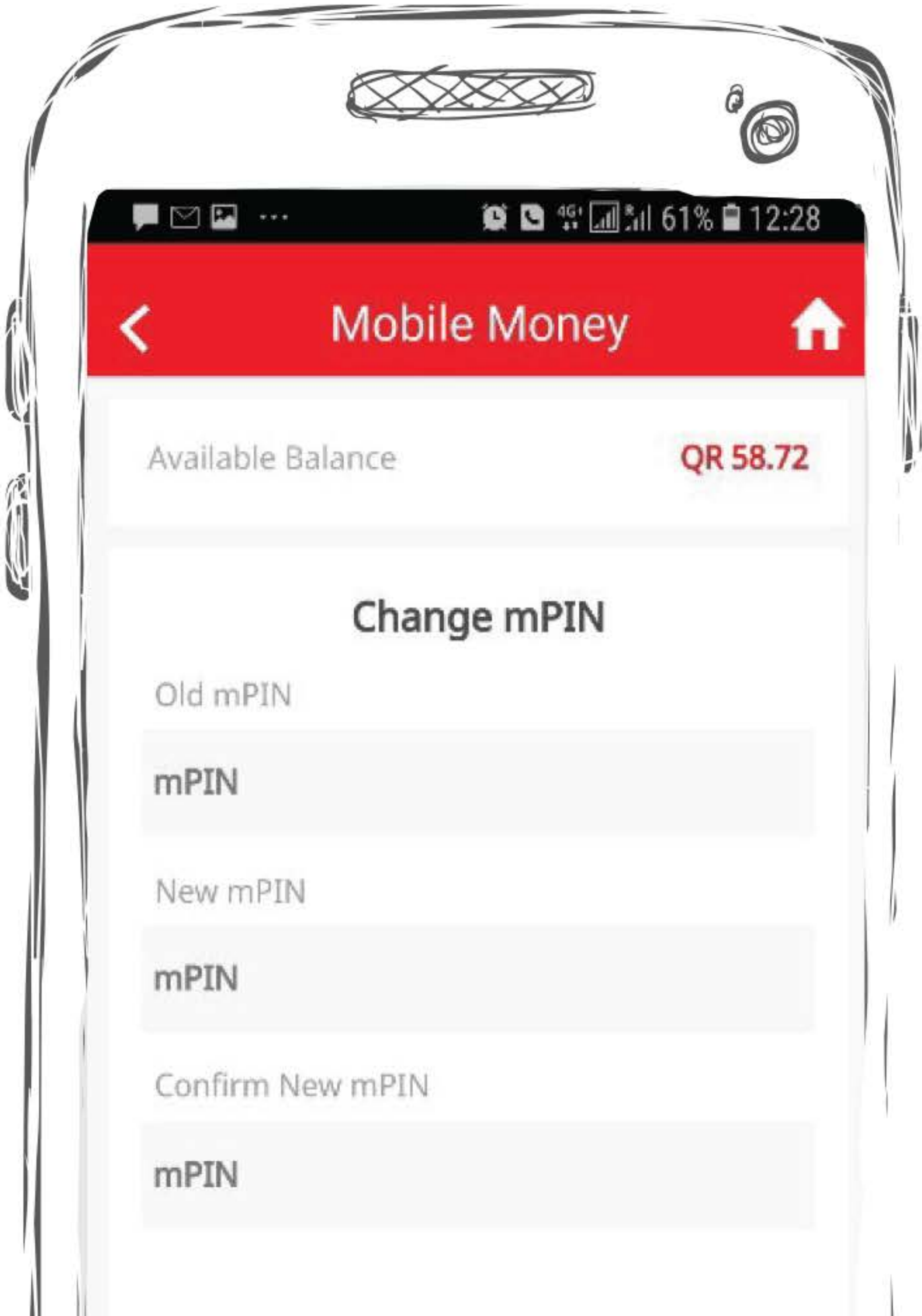
Reply with the same 4 digits to confirm your mPIN

Your mPIN has been set

0. Main Menu

ReplyExit

Your mPIN has been set, reply with 0 to go to the main menu



You are all set up!

Now you can do the following from your phone:

1. Transfer money directly from your mobile. There are Four ways to make international transfer transactions with Mobile Money:

Option I: MoneyGram and OMM

Option II: Aldar Exchange

Option III: Alzaman Exchange

Option IV: Gulf Exchange

2. Transfer money locally within Qatar to:

- Another OM Wallet
- A QNB bank account

3. Buy Flexi Card, Hala Smart Card, Dawli International Calling Cards, Hala top-ups, data, and Passport cards for yourself or your friends, instantly.

4. Top up any mobile number in your home country directly from your Ooredoo Money Wallet.

5. Pay your children's school fees (available now for DPS).

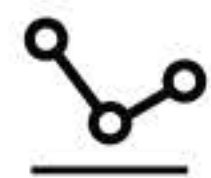
6. Pay your domestic workers salary

7. Recharge Karwa Smartcard

8. Pay your Ooredoo bills using your Ooredoo Money Wallet

9. Deposit or withdraw from your Wallet

10. Manage and control your Ooredoo Money Wallet through your phone



Check
Exchange Rates



Change
your mPIN



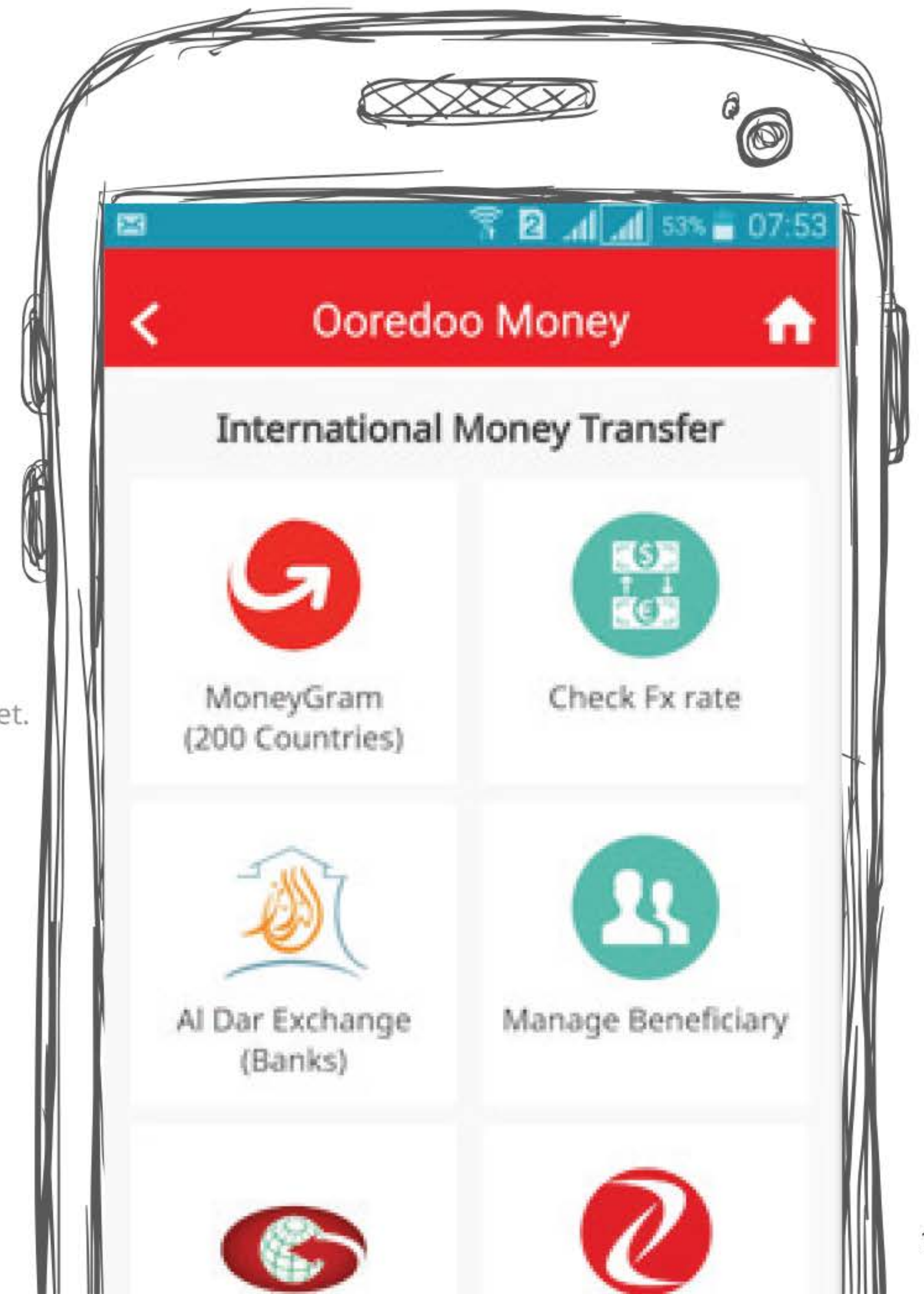
Check
your balance



Check
your statement



Add, delete or
edit recipients



Deposit (cash in) money into your OM Wallet

You can deposit money into your
OMM Wallet as follows:

OPTION

01

Using our multilingual,
Self-Service Machines (SSM)

OPTION

02

At an Ooredoo Shop
or dealer partner outlets

OPTION

03

From any QNB bank account
inside Qatar

OPTION

04

From any bankaccount in Qatar
directly to your Wallet

OPTION

05

Salary transfer
Ooredoo Money Payroll

You can also receive local transfers from other OM Wallets or QNB bank account holders (EasyPay service) as a means to cash in.

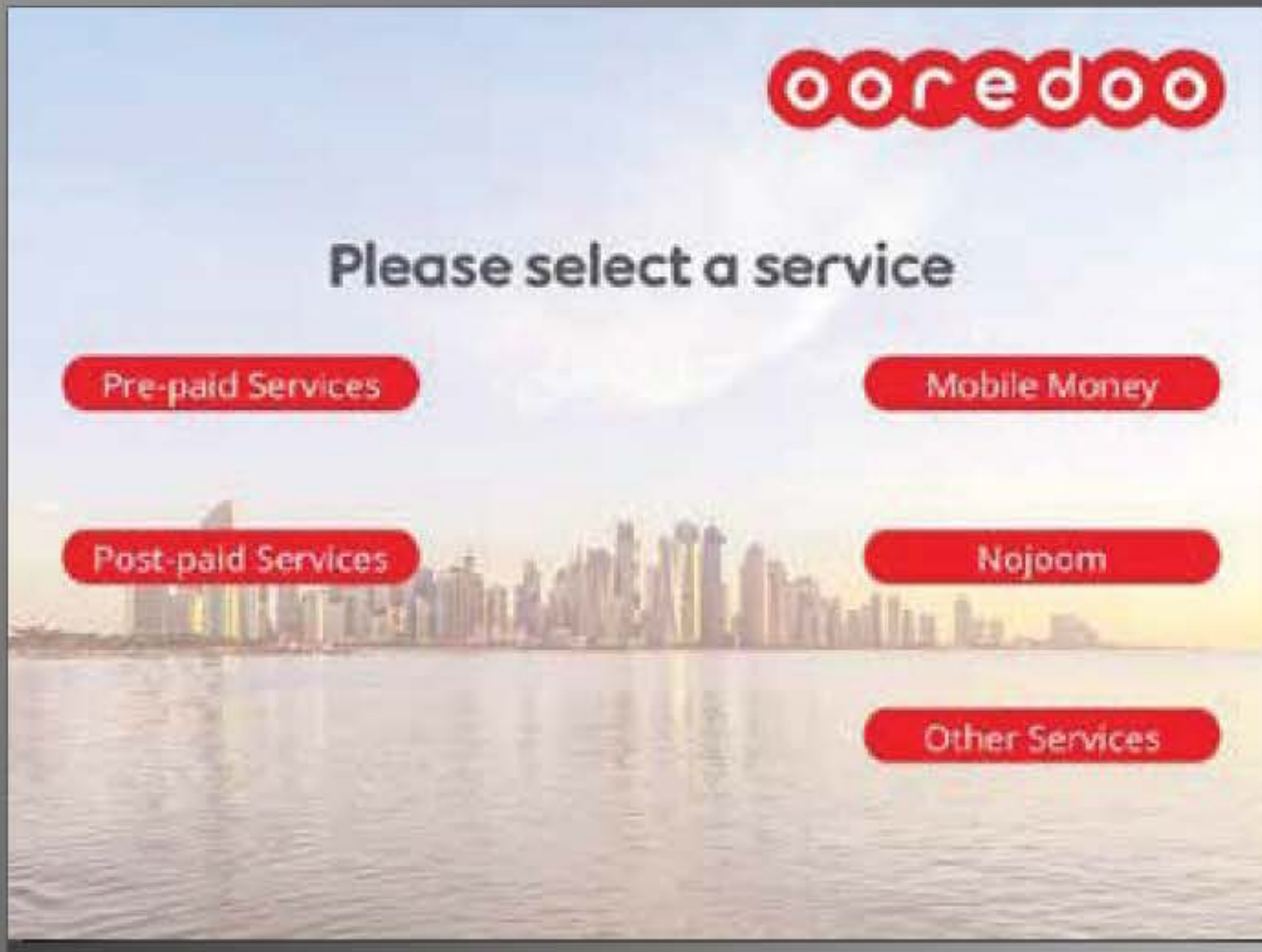


Option I:

Deposit (cash in) using our multilingual, Self-Service Machines (SSM)



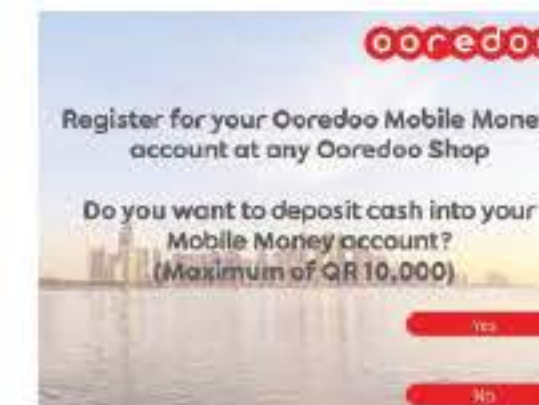
Step 1



Select Ooredoo Money

Option I:

Deposit (cash in) using our multilingual, Self-Service Machines (SSM)



Step 2



Register for your Ooredoo Mobile Money account at any Ooredoo Shop

Do you want to deposit cash into your Mobile Money account?
(Maximum of QR 10,000)

Yes

No

Select Ooredoo Money

Option I:

Deposit (cash in) using our multilingual, Self-Service Machines (SSM)



Please select a service

Prepaid Services

Mobile Money

Postpaid Services

Recharge

Other Services



Please enter your mobile number

Forward

Cancel



Please deposit cash in cash slot

Currency allowed: QR



Mobile Money

Deposit

Min Statement

Home



Amount Details

Add more

Cancel

Continue



Please enter your QID number

Forward

Cancel



Please take your receipt



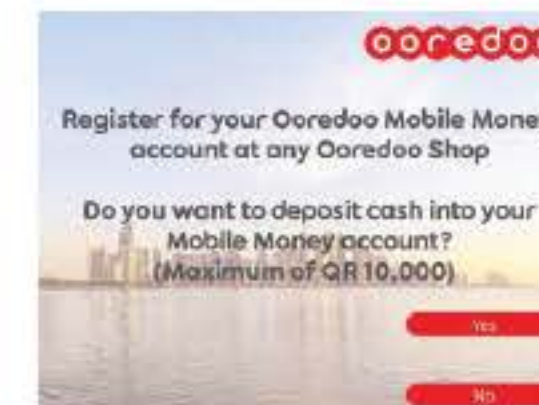
Step 3



Select Ooredoo Money

Option I:

Deposit (cash in) using our multilingual, Self-Service Machines (SSM)



Step 4



Please enter your QID number

Proceed

Clear

Select Ooredoo Money

Option I:

Deposit (cash in) using our multilingual, Self-Service Machines (SSM)



Please select a service

Prepaid Services

Mobile Money

Postpaid Services

Recharge

Other Services



Please enter your mobile number

Forward

Cancel



Register for your Ooredoo Mobile Money account at any Ooredoo Shop

Do you want to deposit cash into your Mobile Money account? (Maximum of QR 10,000)

Yes

No



Please deposit cash in cash slot

Currency allowed: QR



Mobile Money

Deposit

View Statement

Home



Amount Details

Add more

Cancel

Continue



Please take your receipt



Step 5



Please enter your mobile number

Proceed

Clear

Select Ooredoo Money

Option I:

Deposit (cash in) using our multilingual, Self-Service Machines (SSM)



Please select a service

Prepaid Services Mobile Money

Postpaid Services Recharge

Other Services



Register for your Ooredoo Mobile Money account at any Ooredoo Shop

Do you want to deposit cash into your Mobile Money account? (Maximum of QR 10,000)

Yes

No



Mobile Money

Deposit

View Statement

Home



Please enter your QID number

Refresh

Next



Please deposit cash in cash slot

Currency allowed: QR



Amount Details

Add more

Cancel

Confirm



Please take your receipt



Step 6



Please deposit cash in cash slot

Currency allowed: QR



Select Ooredoo Money

Option I:

Deposit (cash in) using our multilingual, Self-Service Machines (SSM)



Step 7



Amount Details

Add more

Refund

Confirm

Select Ooredoo Money

Option I:

Deposit (cash in) using our multilingual, Self-Service Machines (SSM)



Step 8



Please take your receipt



Select Ooredoo Money

Option I:

Deposit (cash in) using our multilingual, Self-Service Machines (SSM)



Option II:

Deposit cash at any Ooredoo Shop or Partner Dealers' Outlets

Go to any Ooredoo Shop or authorized partners with your registered Ooredoo mobile phone to deposit cash into your account.

Option III:

Deposit (cash in) money directly from any QNB bank account

For QNB



Call the QNB Call Center to register for the QNB Mobile Payment service



Then simply send an SMS to 92111 with the following:

OM <SPACE> OM Wallet
(Ooredoo Mobile) number
<SPACE> Amount in Riyals
Type OK {OTP} and send
to 9211 to confirm the transaction



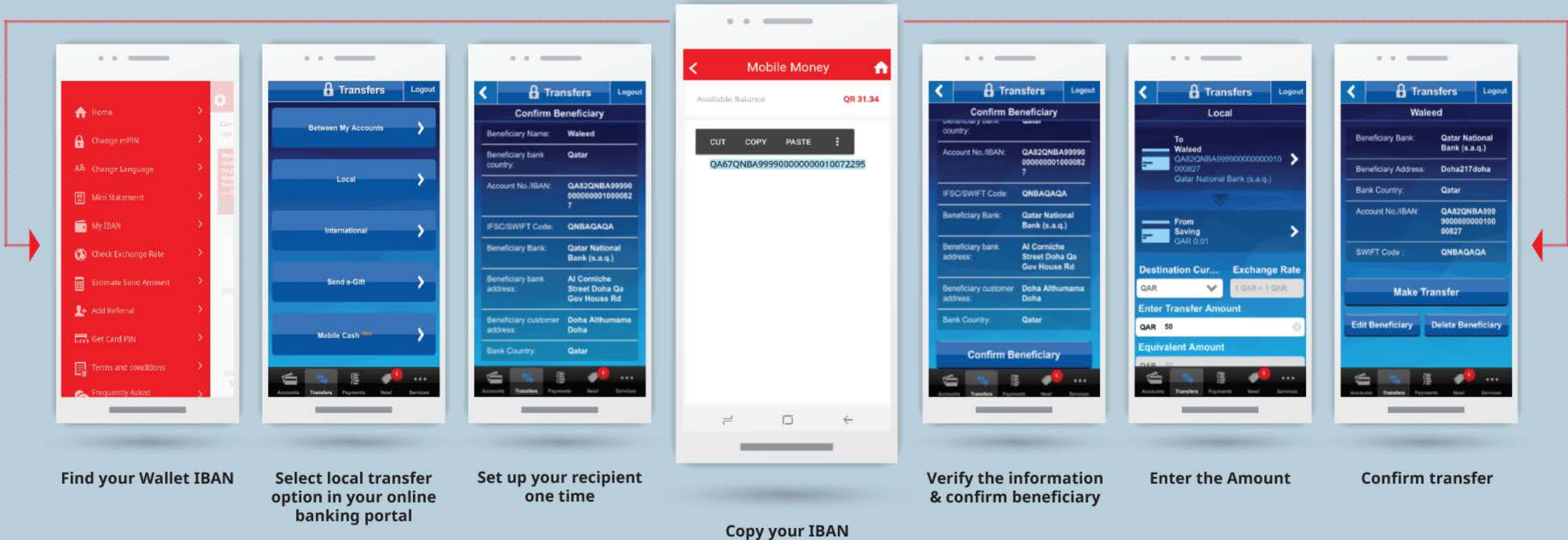
Option IV:

From any bank account in Qatar directly to your Ooredoo Money wallet

Step 1: Go to the “Local Funds Transfer” section in your online banking portal.

Step 2: Add a “New Beneficiary” with your Wallet IBAN, QNB as the recipient bank, and other details.

Step 3: Transfer money



Note: To find your Wallet IBAN in the Ooredoo Money app, go to “Settings” and click on “My Wallet Info” or simply dial ***140*mPIN*6*6#**

Option V:

Salary transfer (Ooredoo Payroll)

Ask your employer to send your salary directly to your Ooredoo Money mWallet. You will get your salary faster and it is much more secure.



Just ask your employer to contact Ooredoo payroll numbers:

44400466
44002658



Call 111 and give us the following details:

- Name of your employer
- A company contact name and telephone number



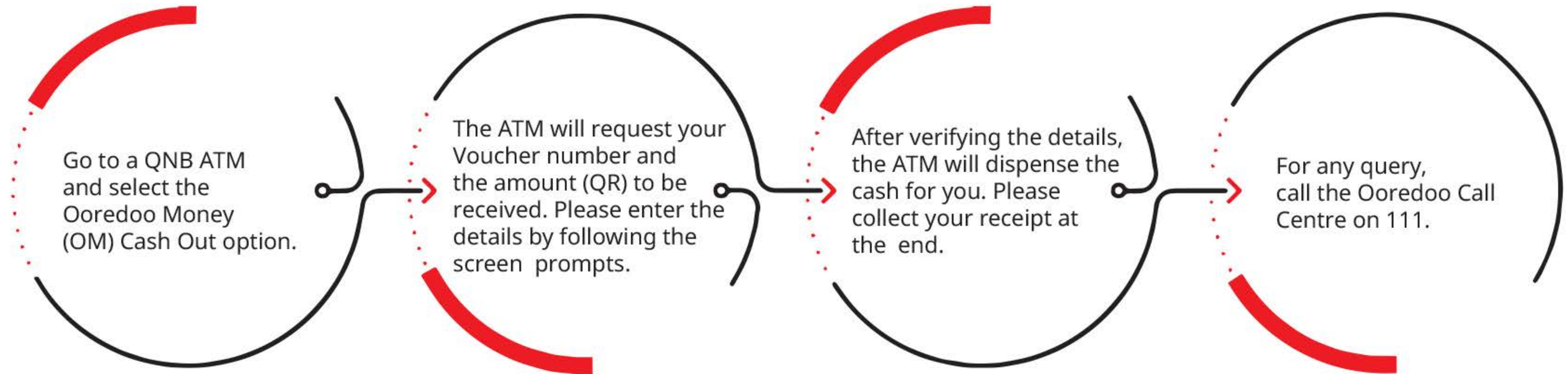
Visit **www.ooredoo.qa** to register your interest

Withdraw (cash out) from your OM Wallet:

ATM (QNB) cash out

Create a Cash Out Voucher from your OM Menu by dialing *140#.

Once you have your Cash Out Voucher number, follow these steps:



Voucher is valid for 2 hours

Create a Cash Out Voucher to withdraw Cash from QNB ATM

Dial

***140#**

Dial *140# on your mobile to get started

Remember to keep your mPIN secure, Ooredoo will NEVER call to ask for your mPIN or MoneyGram reference number.

Please enter your mPIN:

Reply

Exit

1243

Reply with your 4-digit mPIN number to access the OM menu

Select option:

- 1. Local Money Transfer
- 2. International Money Transfer
- 3. Payments
- 4. Ooredoo Services
- 5. Cash In/Cash Out
- 6. mWallet Settings
- #. More
- 0. Back

Reply

Exit

5

Reply with 5 to select the Cash In/Cash out Option

Select option:

- 1. Cash In (SSM)
- 2. Cash Out (ATM)

0. Back

Reply

Exit

2

Reply with 2 to select the Cash Out (ATM) option

Select option:

- 1. Get Voucher
- 2. Cancel Voucher

0. Back

Reply

Exit

1

Reply with 1 to select the Get Voucher option. You can cancel any existing voucher by replying with 2.

Your mWallet Balance: QR 523

Please enter the voucher amount (Multiple of QR 50)

0. Back

Reply

Exit

150

Reply with the Cash Out amount

**Amount: QR 150
Fee: QR 3**

1. Confirm

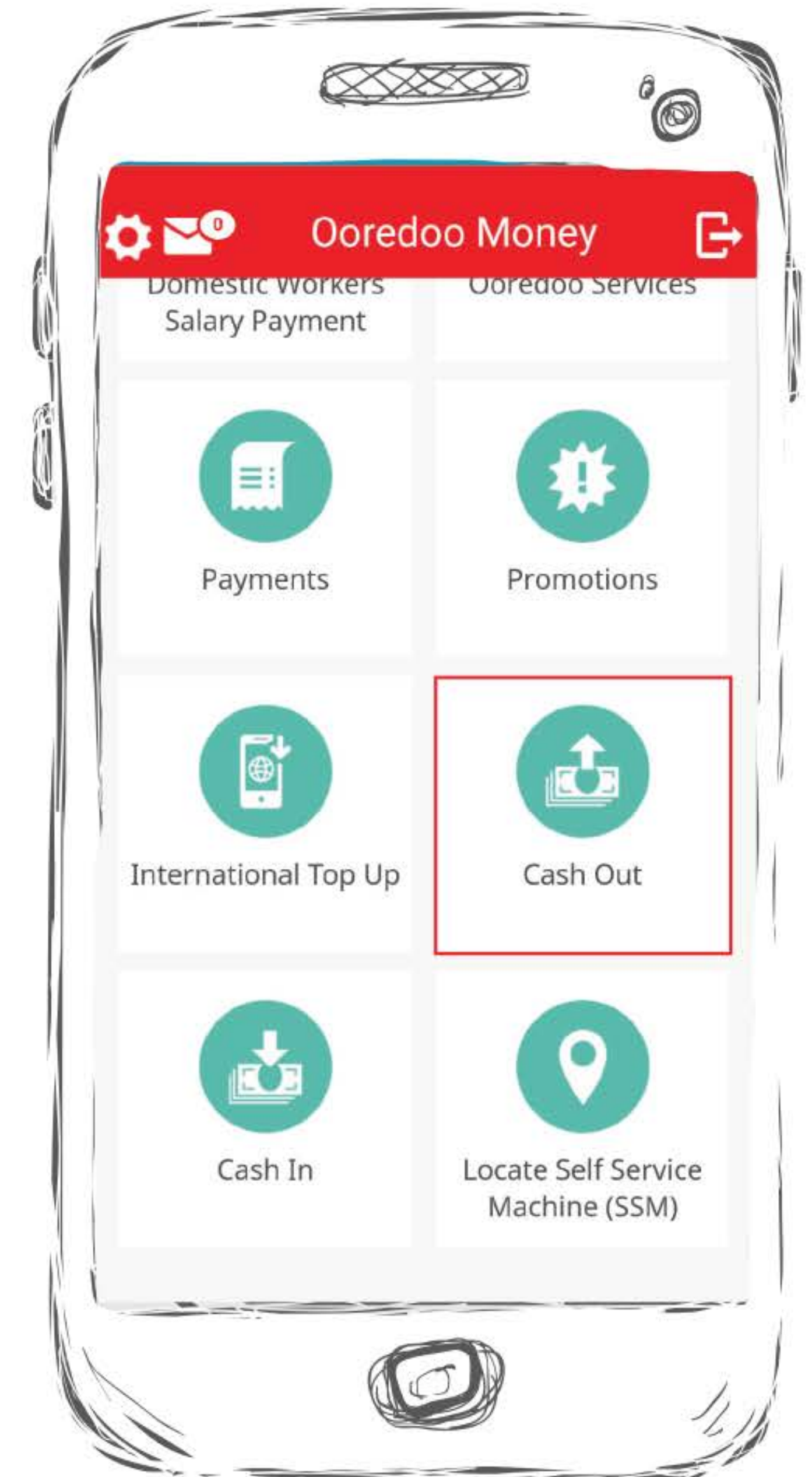
0. Back

Reply

Exit

1

Reply with 1 to confirm the transaction



Finally, start transferring

International transfer

International transfer is the most convenient, easy, safe, and fast way to send money around the world. It simplifies your life and saves you time and money by allowing you to remit simply by pressing a few buttons on your Ooredoo mobile phone.

With MoneyGram and Ooredoo Money, you can send money instantly to 196 countries across the world, almost instantly. The most popular form of transfer is cash pickup from MoneyGram locations in destination countries, but Mobile Wallet or bank account credit are also available for selected countries. Please check the menu for available options by dialing *140#.

Al Dar Exchange is now available on Ooredoo Money!

With the Al Dar Exchange option, you can send money to any bank account in

11 countries: India, Nepal, Bangladesh, Jordan, Pakistan, Sri Lanka, Egypt, Saudi Arabia, the United Arab Emirates, and the Philippines.

For more details, visit www.ooredoo.qa/alдар

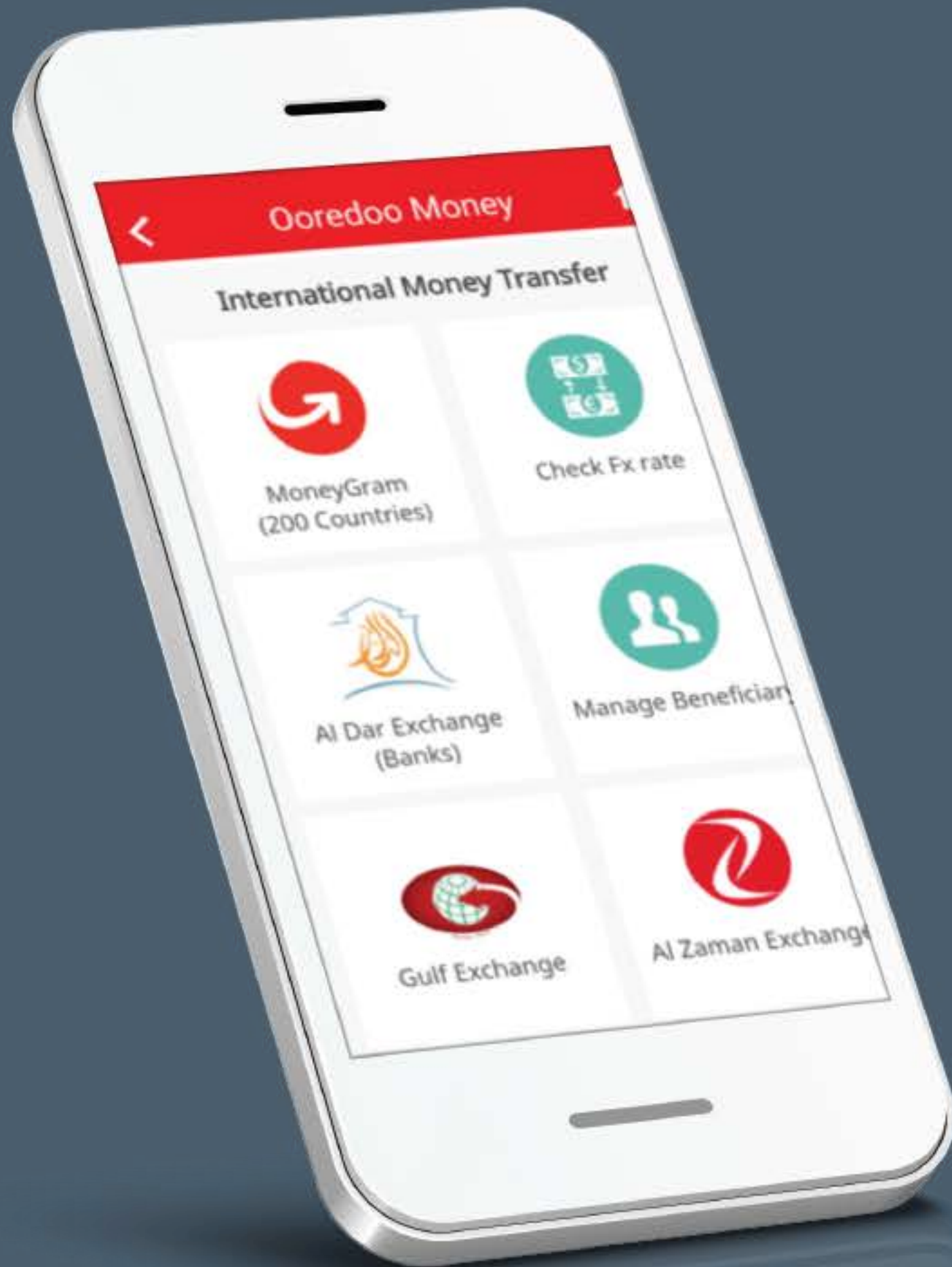
Al Zaman Exchange: Ooredoo Mobile Money customers can now send money directly to international bank accounts Al Zaman Exchange to selected 9 countries including India, Bangladesh, Egypt, Sri Lanka, Pakistan, Thailand, Philippines, Indonesia and Nepal

For more details, visit www.ooredoo.qa/alzaman

With Gulf Exchange and Ooredoo Money, customers can now send transfers to certain bank accounts in India in just 60 seconds, and instant transfers to any bKash account in Bangladesh, direct from mobile, 24/7! And send transfers to several other countries in as little as 72 hours. Get great rates, competitive fees and quick, reliable service! Customers can send transfers to Philippines, Nepal and Sri Lanka

· For more details, visit www.ooredoo.qa/gulf

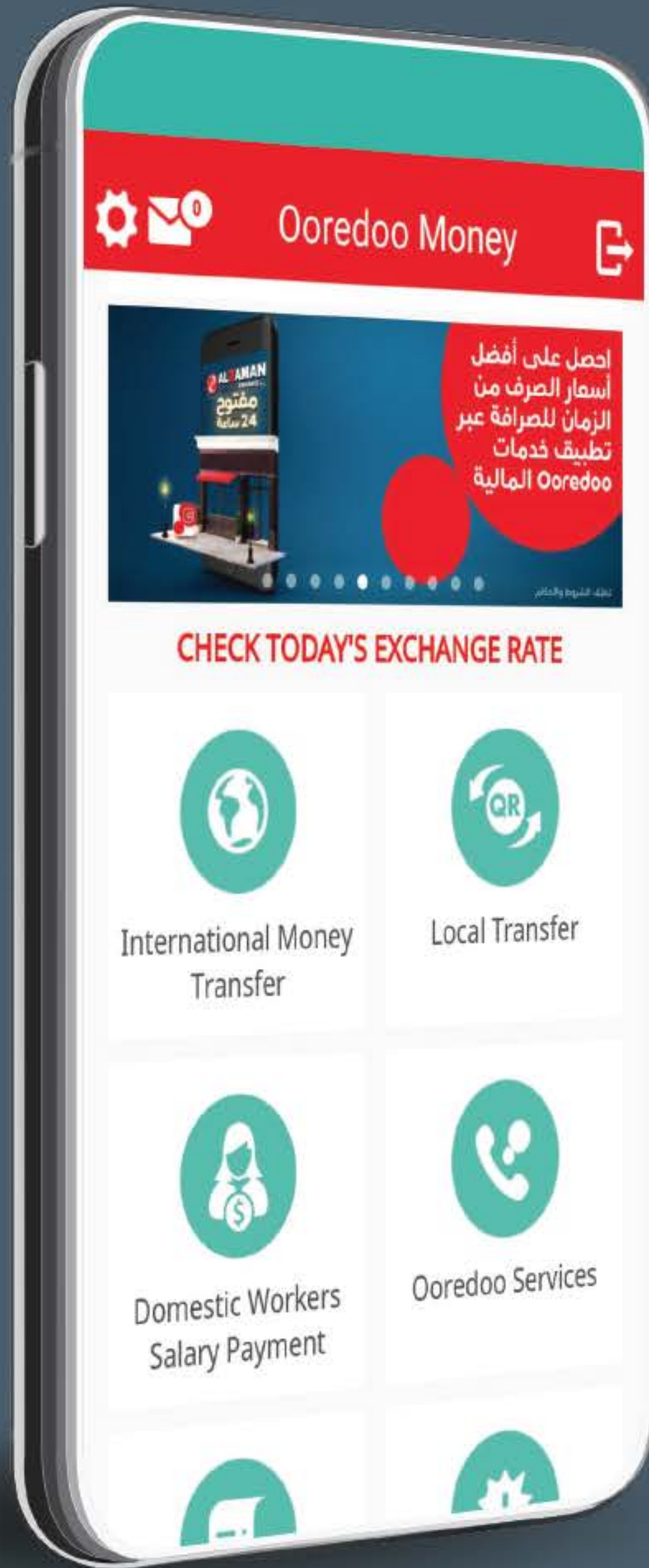
MORE EXCHANGE HOUSES WIL BE ADDED SOON.



Step 1

Add the recipient details by following the on-screen instructions:

This needs to be done only once. You may add up to 10 beneficiaries / Service provider or edit or delete existing beneficiaries any time from your mobile menu, **Dial *140#** and go to **International Money Transfer -> My Recipients**.



Dial

***140#**

Dial *140# on your Ooredoo mobile

Remember to keep your mPIN secure, Ooredoo will NEVER call to ask for your mPIN or MoneyGram reference number.

Please enter your mPIN:

Reply

1243

Exit

Reply with your 4-digit mPIN number to access the OM menu

Select option:

- 1. Local Money Transfer
- 2. International Money Transfer
- 3. Payments
- 4. Ooredoo Services
- 5. Cash In/Cash Out
- 6. mWallet Settings
- #. More
- 0. Back

Reply

2

Exit

Reply with 2 to select International Money Transfer

- 1. Send Money
- 2. Estimate Send Amount
- 3. Check FX Rate
- 4. Add Beneficiary
- 5. Repeat Last Transaction
- 6. My Recipients
- 0. Back

Reply

4

Exit

Reply with 4 to select Add Beneficiary

Select Service Provider:

- 1. Aldar Exchange
- 2. Alzaman Exchange
- 3. Gulf Exchange
- 4. Money Gram
- 0. Back

Reply

1

Exit

Reply with 1 to select MoneyGram to transfer money

Enter the recipient details:

- 1. Sender Nationality (IDIA)
- 2. Mobile Number
- 3. Location
- 0. Back

Reply

1

Exit

Reply with 1 to select the sender's nationality. You may also select Mobile Number or Location

Please Select Delivery Option:

- 1. Account Deposit
- 2. Cash Collection Local
- 0. Back

Reply

2

Exit

Reply with 1 if you will send money to a bank account or 2 for cash collection

Selected Country: INDIA

Delivery Option: Cash Collection Local

Currency: INDIAN RUPEE

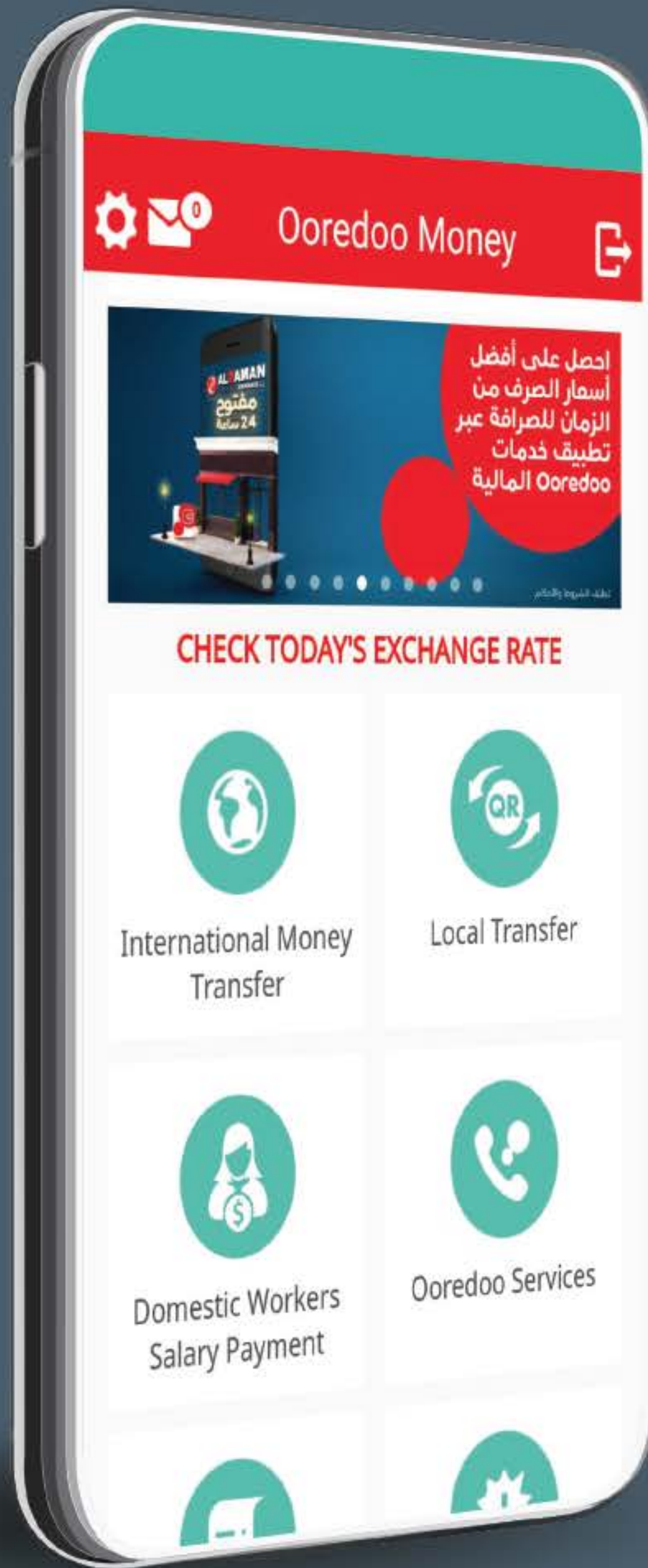
- 1. Confirm
- 0. Back

Reply

1

Exit

Reply with 1 to confirm the transaction details



Please enter the recipient's first name (full name without surname).

Spaces can be used to separate name parts)

Reply

Exit

Reply with the recipient's first name, e.g. KARAN

Please enter the recipient's middle name (if any)

1. No Middle Name
0. Back

Reply

Exit

1

Reply with the recipient's middle name, reply with 1 if no middle name

Please enter the recipient's last name (surname)

Reply

Exit

SHUVRA

Reply with the recipient's last name, e.g. SHUVRA

Please enter the recipient's alias nickname - this will appear in your recipient list for money transfers

1. Use First Name as Nick name
0. Back

Reply

Exit

1

Reply with the recipient's alias or reply with 1 to use the recipient's first name as a nickname

Alias Name: Karan

1. Confirm
0. Back

Reply

Exit

1

Reply with 1 to confirm

Step 2

Send money



Dial

***140#**

Dial *140# on your
Ooredoo mobile

**Remember to keep your
mPIN secure, Ooredoo
will NEVER call to ask for
your mPIN or MoneyGram
reference number.**

Please enter your mPIN:

Reply

Exit

1243

Reply with your
4-digit mPIN number
to access the OM menu

Select option:

1. Local Money Transfer
2. International Money Transfer
3. Payments
4. Ooredoo Services
5. Cash In/Cash Out
6. mWallet Settings
- #. More
0. Back

Reply

Exit

2

Reply with 2 to select
International Money Transfer

1. Send Money
2. Estimate Send Amount
3. Check FX Rate
4. Add Beneficiary
5. Repeat Last Transaction
6. My Recipients

0. Back

Reply

Exit

1

Reply with 1 to select
Send Money

Send to :

1. Add New
2. KARAN

0. Back

Reply

Exit

2

Reply with 2 to send money
to KARAN

**Your current balance
is QR 3967.50**

Please enter amount to
transfer (QR).

0. Back

Reply

Exit

1000

Reply with the Amount you
wish to transfer to Karan.

Amount: QR 1000.00
Fee: QR 18.00
Name: Karan Country: India
DO: Cash Collection
Expected Amount: 14790.00
Receive Currency:
INRExchange
Rate : 14.79
1. Confirm
0. Back

Reply

Exit

1

Reply with 1 to confirm
the transaction

International Money Transfer

Exchange Rates



Select option:

- 1. Local Money Transfer
- 2. International Money Transfer
- 3. Payments
- 4. Ooredoo Services
- 5. Cash In/Cash Out
- 6. mWallet Settings
- #. More
- 0. Back

Reply

Exit

2

Reply with 2 to select
International Money Transfer

- 1. Send Money
- 2. Estimate Send Amount
- 3. Check FX Rate
- 4. Add Beneficiary
- 5. Repeat Last Transaction
- 6. My Recipients

0. Back

Reply

Exit

3

Reply with 3 to select
select Check FX Rate

Send to :

- 1. Mohamed
- 2. KARAN

0. Back

Reply

Exit

2

Select your beneficiary

Please enter amount

0. Back

Reply

Exit

1

Reply with any amount to
check the FX rate

Send Amount: 1.00
First Name: KAMRAN
Country :INDIA
Receive Currency: INDIA
RUPEE
Exchange Rate: 17.74
Est. Receive amount: 17.74

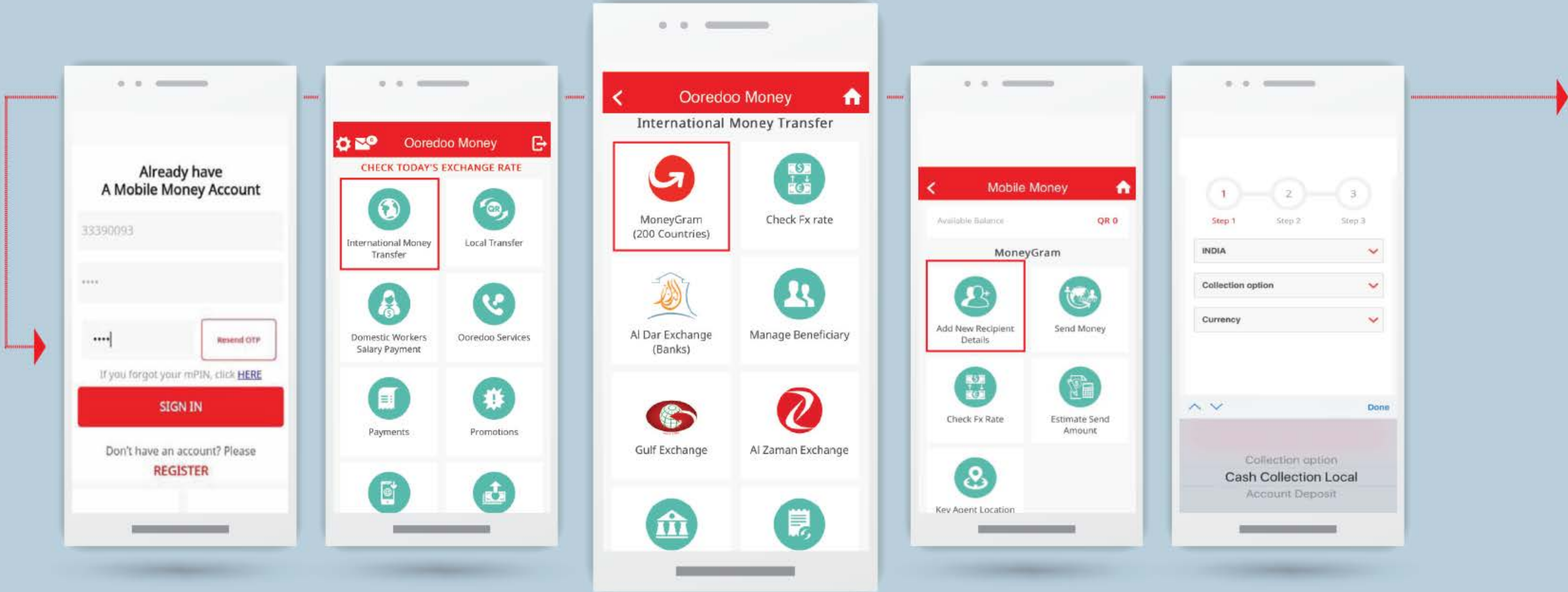
1. Main Menu

Reply

Exit

Add beneficiary:

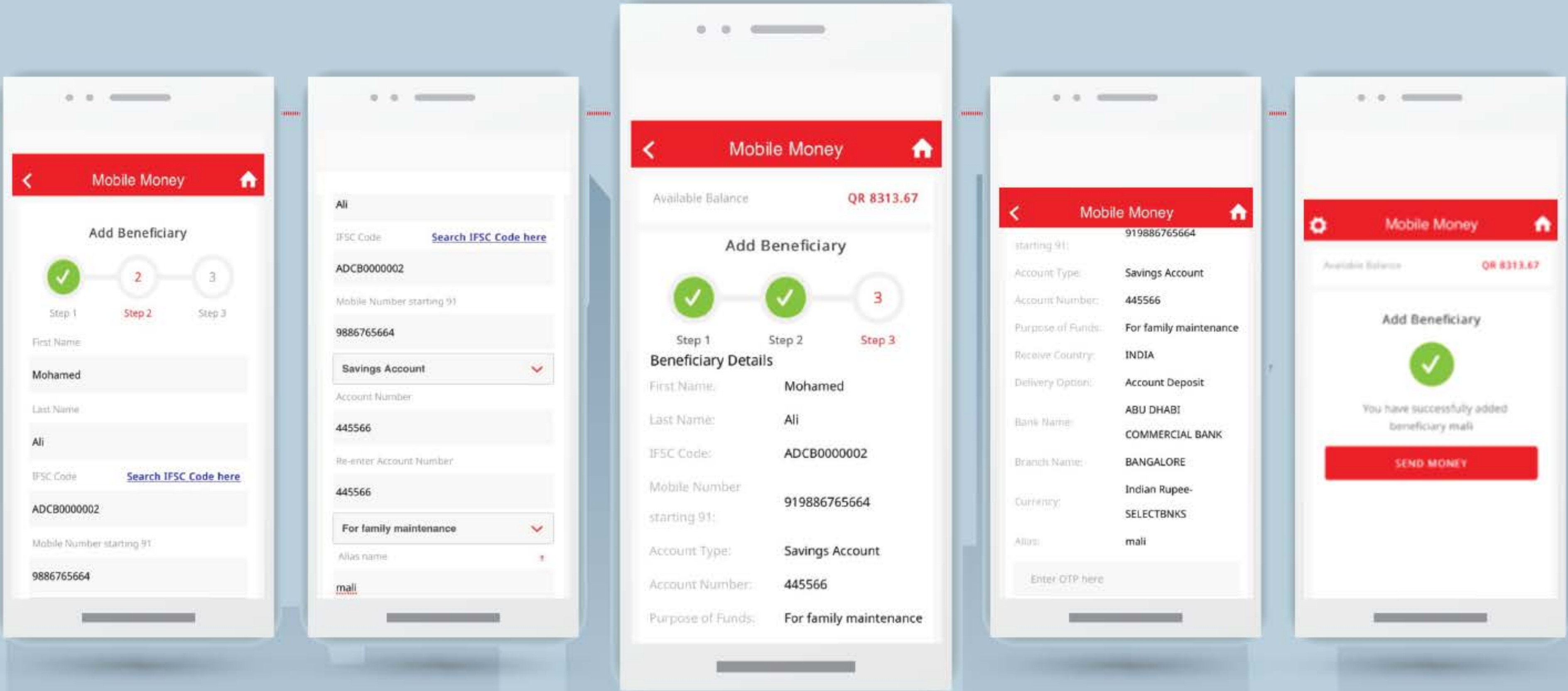
App Flow



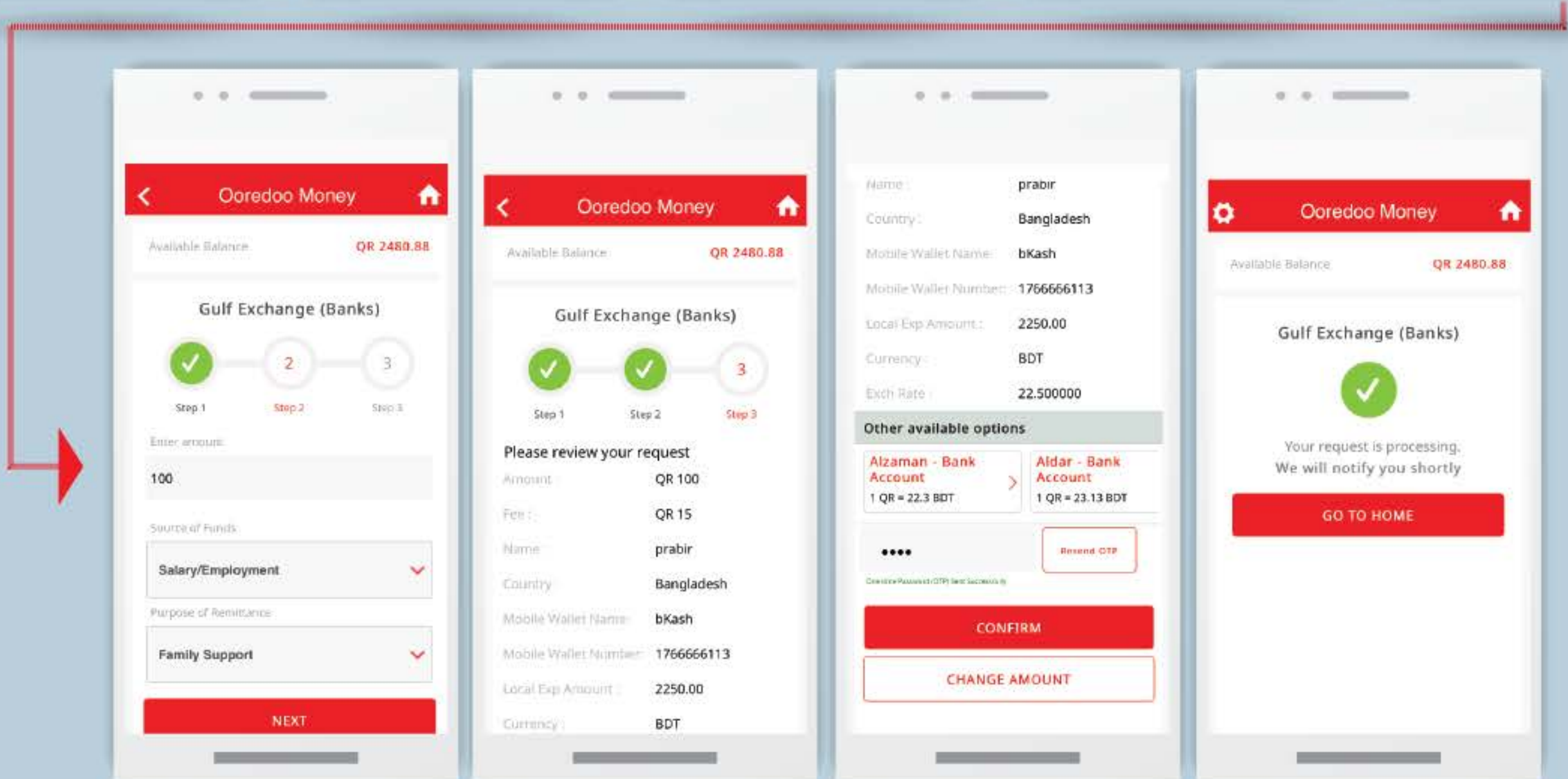
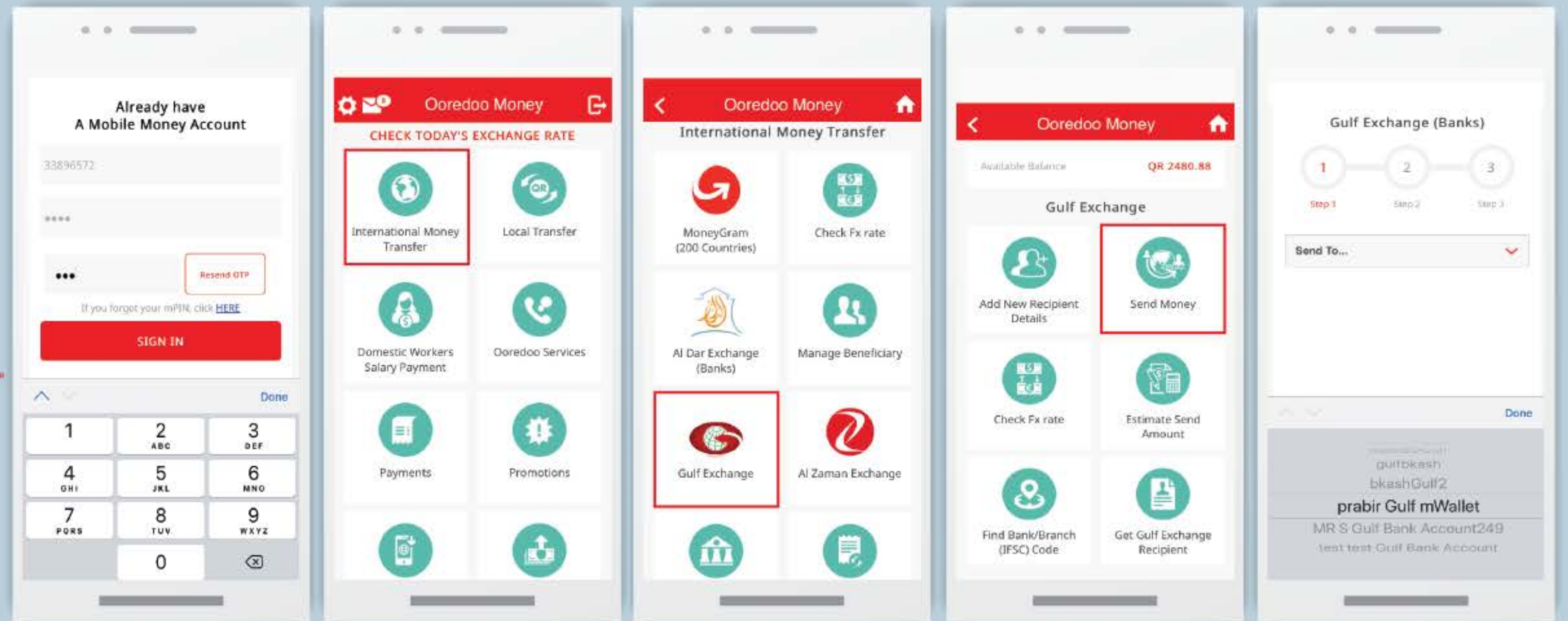
NEXT

Add beneficiary:

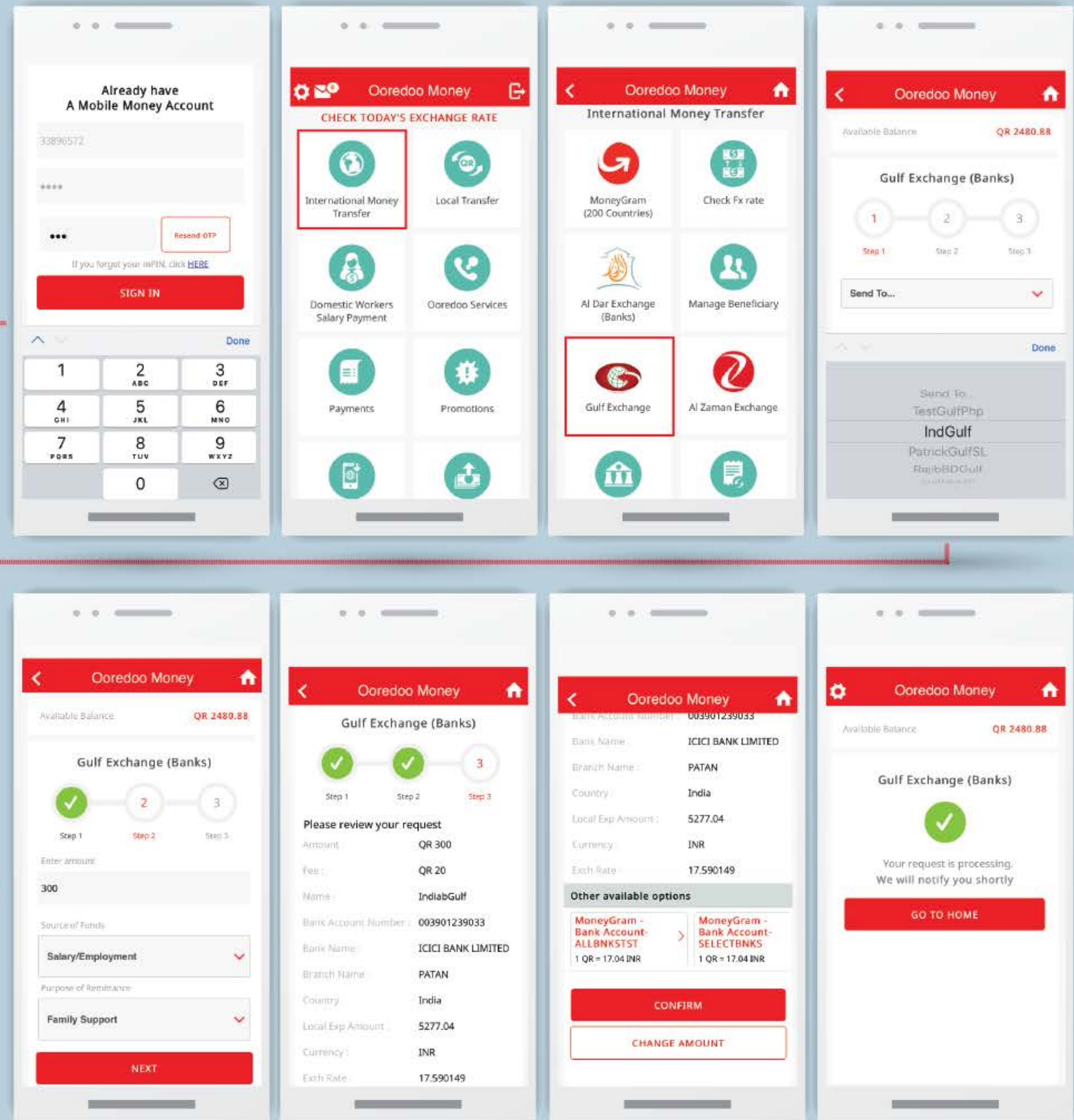
App Flow



Send bKash transactions: App Flow



Send Gulf India transactions: App Flow

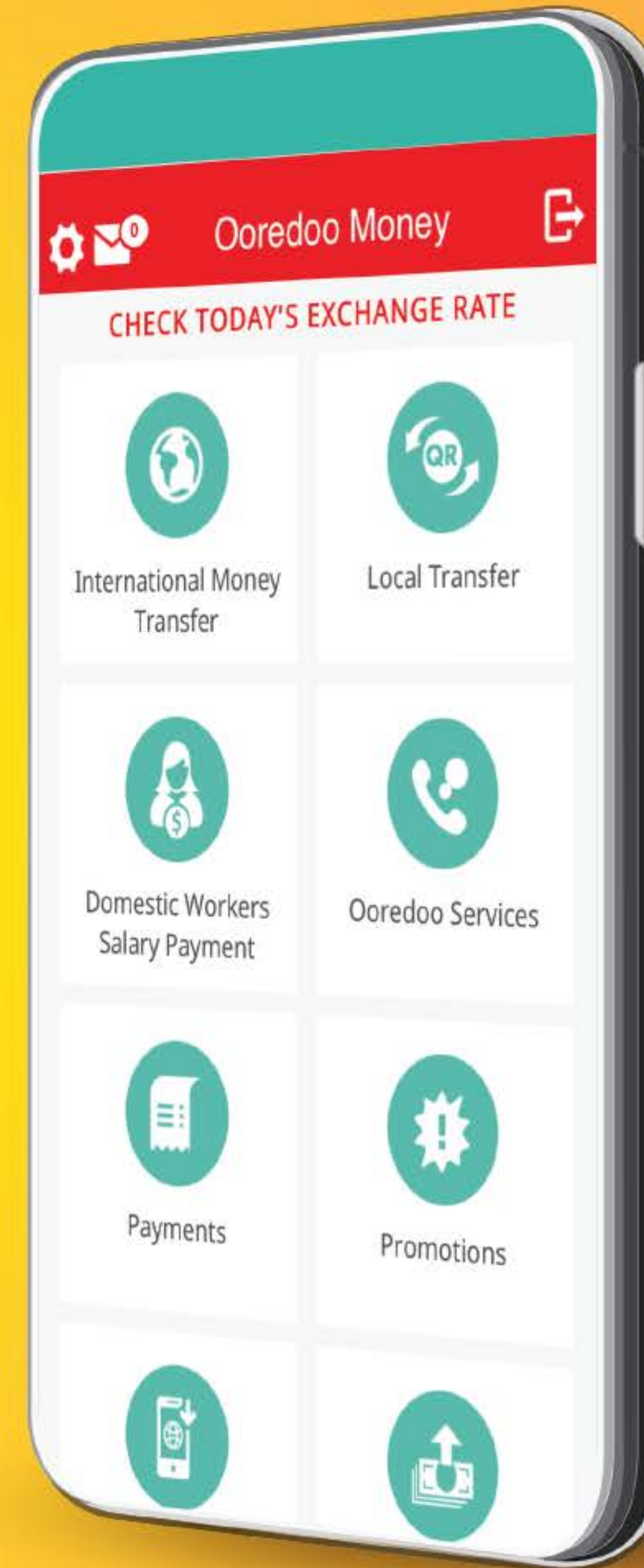


Local Transfers

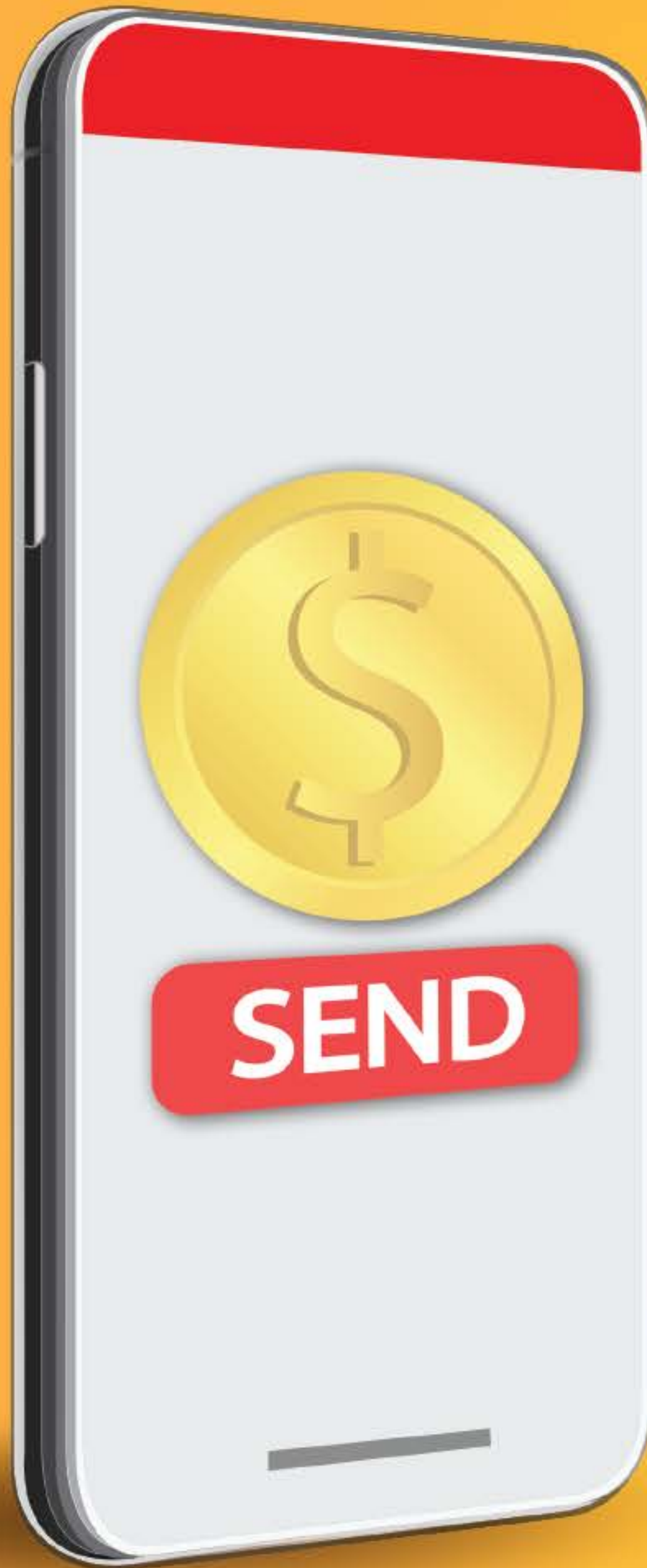
Sending money to friends and family in Qatar is now easy, quick, convenient, and completely secure. Ooredoo Money allows Wallet holders to transfer money locally to:

Another Registered Wallet

QNB Bank Account



Local Transfers to mWallet



Dial

***140#**

Dial *140# on your
Ooredoo mobile

**Remember to keep your
mPIN secure, Ooredoo
will NEVER call to ask for
your mPIN or MoneyGram
reference number.**

Please enter your mPIN:

Reply

Exit

1243

Reply with your
4-digit mPIN number
to access the OM menu

Select option:

- 1. Local Money Transfer
- 2. International Money Transfer
- 3. Payments
- 4. Ooredoo Services
- 5. Cash In/Cash Out
- 6. mWallet Settings
- #. More
- 0. Back

Reply

Exit

1

Reply with 1 to select
International Money Transfer

Select option:

- 1. Transfer to another
Ooredoo Wallet
- 2. Transfer to QNB
- 0. Back

Reply

Exit

1

Reply with 1 to select
mWallet

**Please enter the
recipient's mobile
number to transfer,
e.g. 12345678**

0. Back

Reply

Exit

33896572

Reply with your Ooredoo Mobile
(Wallet) number to send money

**Your current balance
is QR 3967.50**

Please enter amount to
transfer (QR).

0. Back

Reply

Exit

150

Reply with the amount you
wish to transfer

**Transfer QR 150 to
+97412345678,
Fee: QR 2.00**

- 1. Confirm
- 0. Back

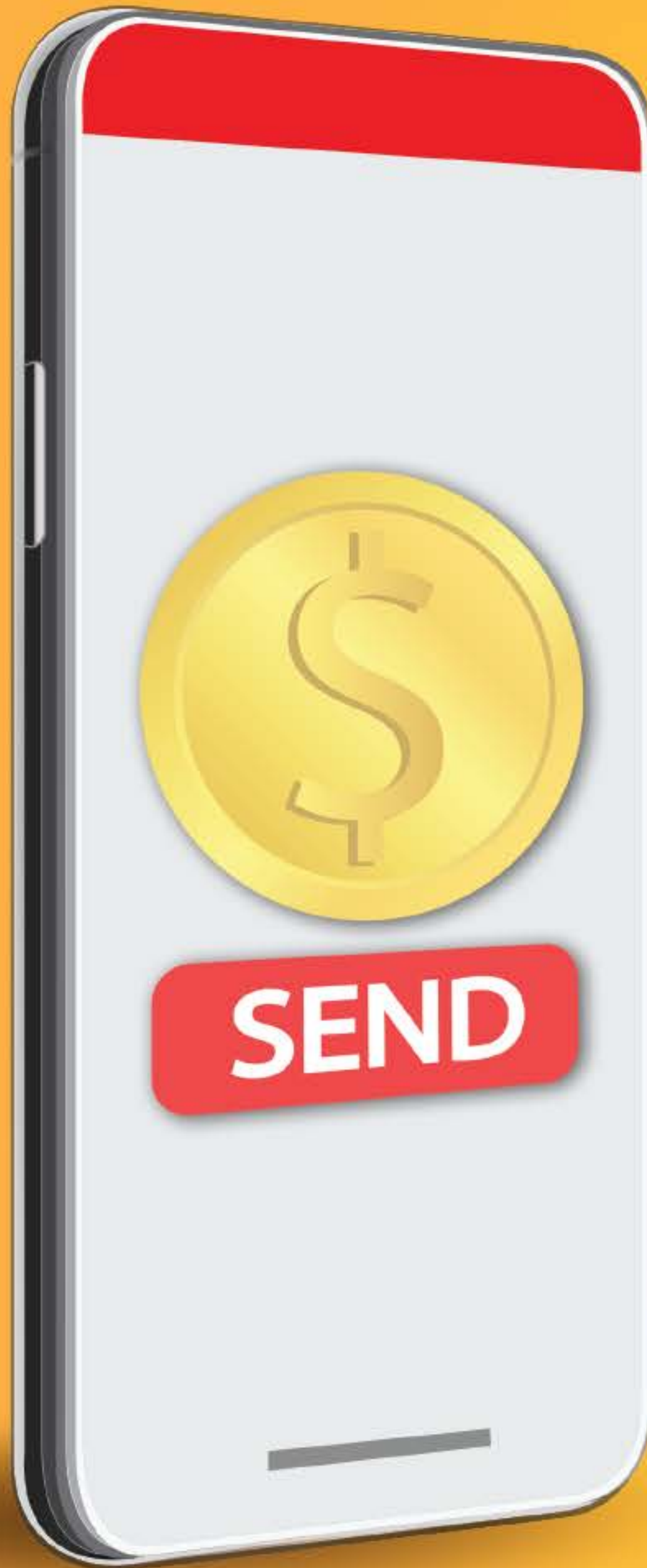
Reply

Exit

1

Reply with 1 to confirm
the transaction

Local Transfers to QNB Account



Dial

***140#**

Dial *140# on your Ooredoo mobile

Remember to keep your mPIN secure, Ooredoo will NEVER call to ask for your mPIN or MoneyGram reference number.

Please enter your mPIN:

Reply Exit

16

Reply with your 4-digit mPIN number to access the OM menu

Select option:

- 1. Local Money Transfer
- 2. International Money Transfer
- 3. Payments
- 4. Ooredoo Services
- 5. Cash In/Cash Out
- 6. mWallet Settings
- #. More
- 0. Back

Reply Exit

1

Reply with 1 to select International Money Transfer

Select option:

- 1. Transfer to another Ooredoo Wallet
- 2. Transfer to QNB
- 0. Back

Reply Exit

2

Reply with 2 to select QNB

- 1. By Mobile Number
- 2. By Account Number
- 0. Back

Reply Exit

2

Reply with 2 to select Account Number

Please Enter the Receiver QNB Account Number (13-Digits) to transfer

0. Back

Reply Exit

1234567890123

Reply with the QNB bank account number to transfer money

Your current balance is QR 3967.50

Please enter amount to transfer (QR).

0. Back

Reply Exit

150

Reply with the amount you wish to transfer

Please Confirm the Amount:

150.00 QAR, the Transaction Fee is 4.00 QAR,

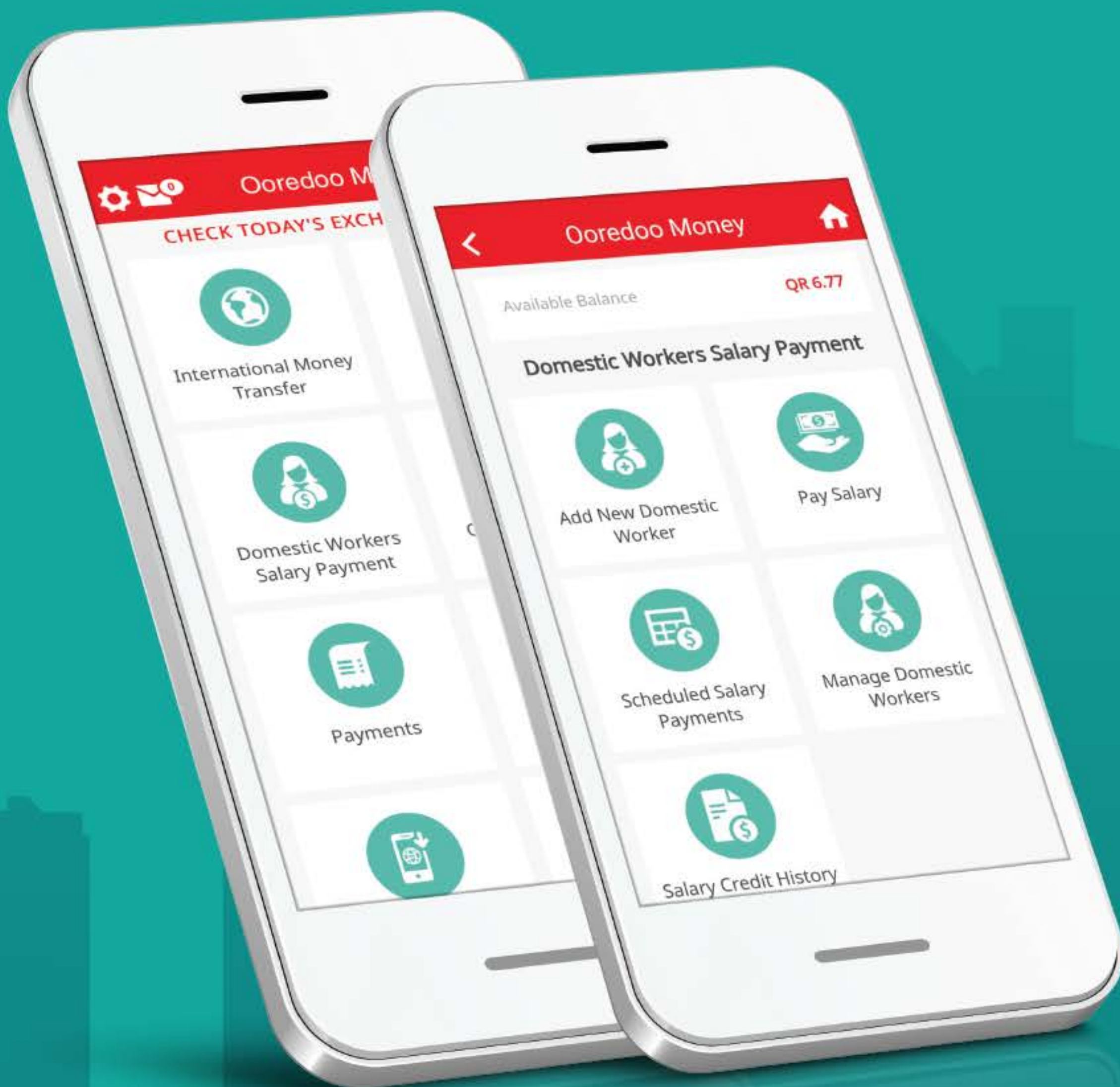
Mobile No:
1234567890123

- 1. Confirm
- 0. Back

Reply Exit

1

Reply with 1 to confirm the transaction



Domestic Workers Salary

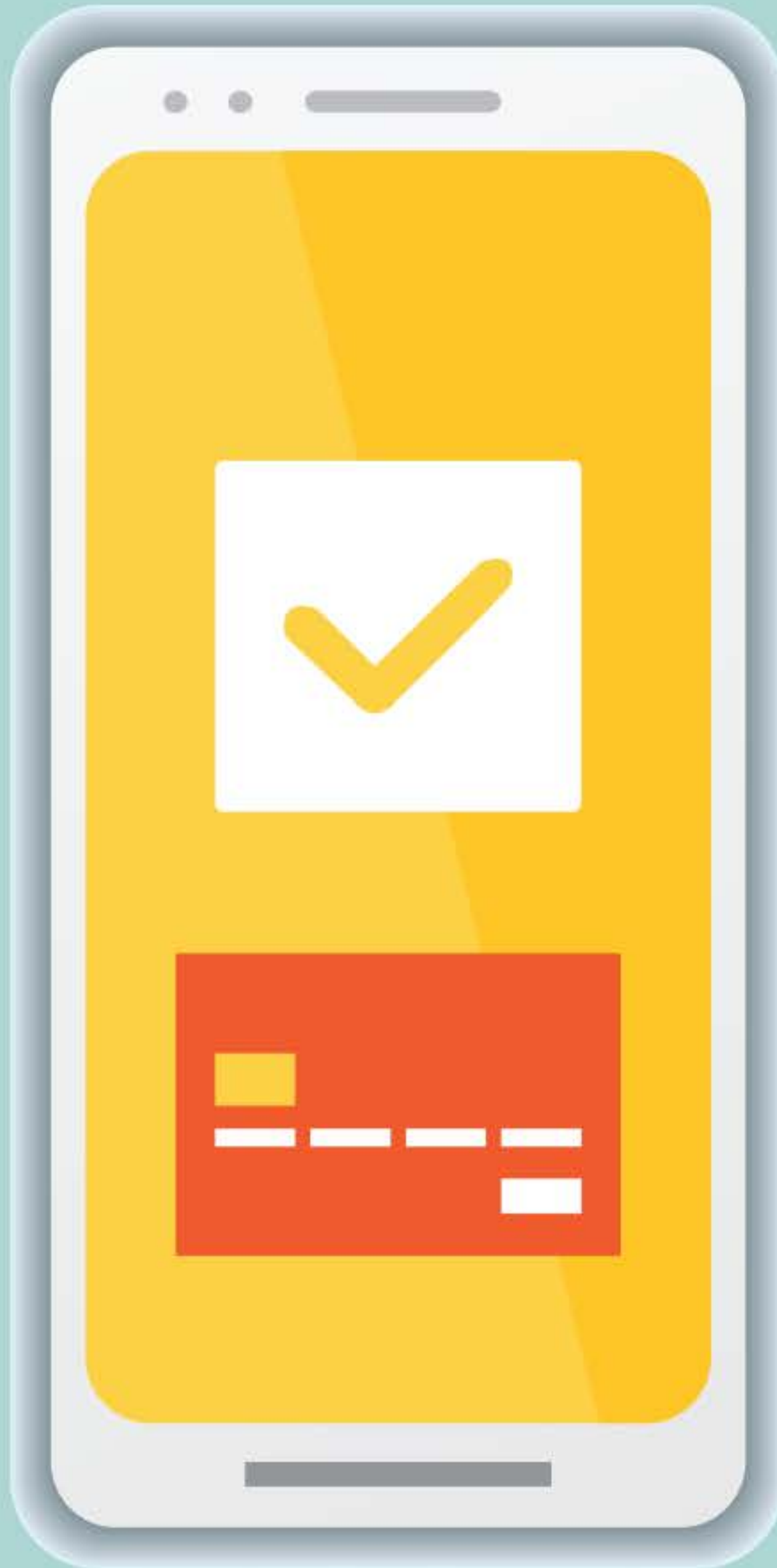
You can also use your Ooredoo Money mWallet to pay your Domestic Workers Salary

a quick, easy and reliable way to pay salaries to domestic workers. To make tracking easy, you will have complete digital record of every salary payment with option to download salary payment certificate or email to anyone directly from the app.

This service allows you to register domestic workers on your Ooredoo Money app, add funds to your mWallet and then pay your domestic workers, either as a single transaction or as a scheduled regular transaction.

Just navigate to the Domestic Workers Salary Payment feature on your app, then choose from the sub-options in order to add a domestic worker and schedule a salary payment or pay a salary

You can use your Ooredoo Money mWallet to pay your Ooredoo bills



Dial

***140#**

Dial *140# on your Ooredoo mobile

Remember to keep your mPIN secure, Ooredoo will NEVER call to ask for your mPIN or MoneyGram reference number.

Please enter your mPIN:

Reply Exit

1243

Reply with your 4-digit mPIN number to access the OM menu

Select option:

- 1. Local Money Transfer
- 2. International Money Transfer
- 3. Payments
- 4. Ooredoo Services
- 5. Cash In/Cash Out
- 6. mWallet Settings
- #. More
- 0. Back

Reply Exit

3

Reply with 3 to select Payments

- 1. Shahry Bill Payment
- 2. Karwa Smart Card Top-up
- 3. DPS School Payment

0. Back

Reply Exit

1

Reply with 1 to select Shahry Bill Payment

To pay your Ooredoo bill, please enter your 8-digit service number

For example: 12345678

0. Back

Reply Exit

33584795

Reply with your Shahry number

Your outstanding bill amount: QR 1035.00

mWallet Balance: QR 1500.00

Please enter amount to pay

0. Back

Reply Exit

1000

Reply with the amount to pay

Please Confirm the Amount: 1500.00 QAR, the Transaction Fee is 0.00 QAR, Mobile No: 33584795

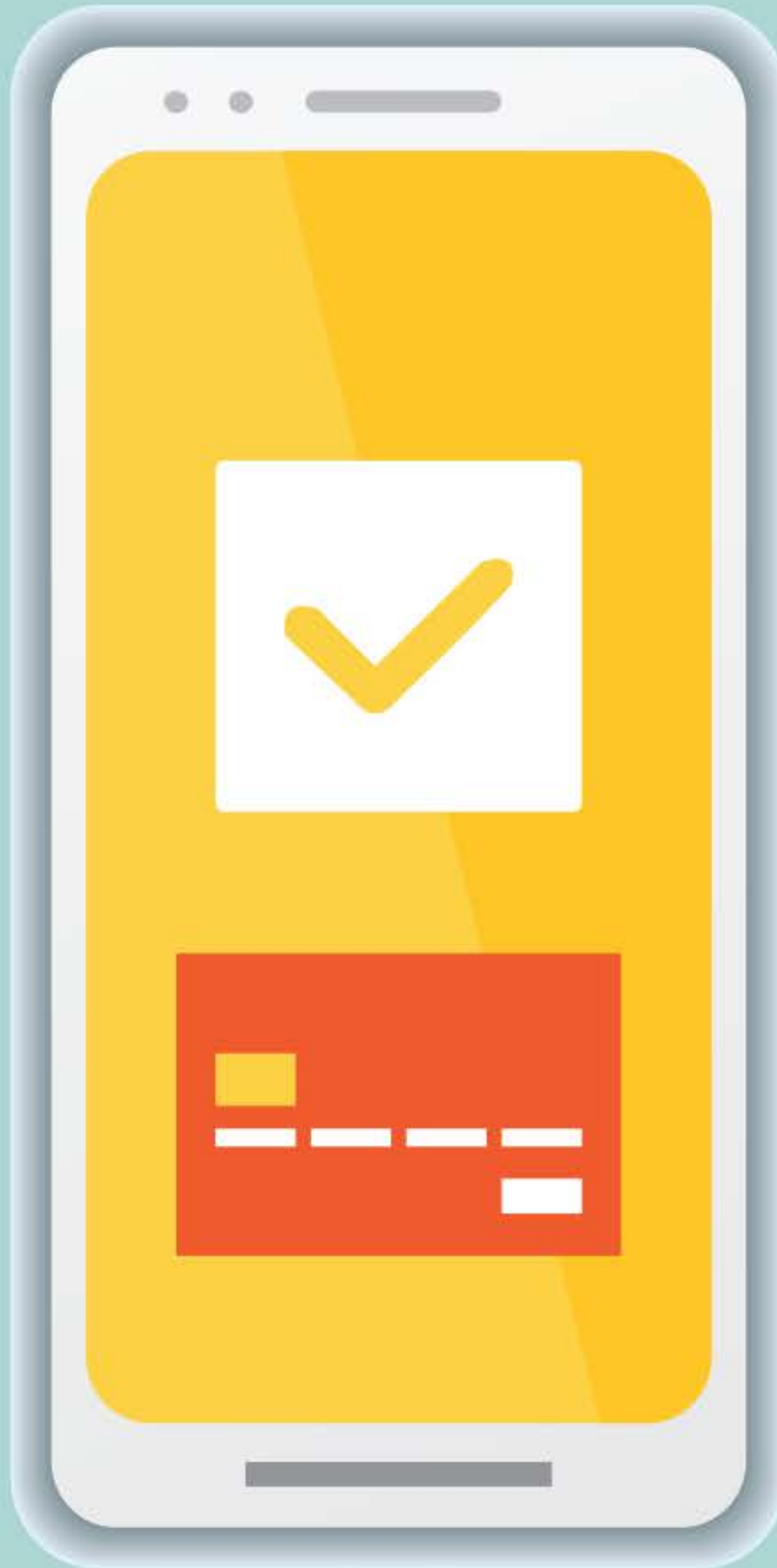
- 1. Confirm
- 0. Back

Reply Exit

1

Reply with 1 to confirm the transaction

You can use your Ooredoo Money mWallet to pay your children's school fees



Dial

***140#**

Dial *140# on your Ooredoo mobile

Remember to keep your mPIN secure, Ooredoo will NEVER call to ask for your mPIN or MoneyGram reference number.

Please enter your mPIN:

Reply Exit

1243

Reply with your 4-digit mPIN number to access the OM menu

Select option:

- 1. Local Money Transfer
- 2. International Money Transfer
- 3. Payments
- 4. Ooredoo Services
- 5. Cash In/Cash Out
- 6. mWallet Settings
- #. More
- 0. Back

Reply Exit

3

Reply with 3 to select Payments

- 1. Shahry Bill Payment
- 2. Karwa Smart Card Top-up
- 3. DPS School Payment
- 0. Back

Reply Exit

3

Reply with 2 to select DPS School Payment

Please enter Admission Number

0. Back

Reply Exit

33584795

Reply with the admission number

Your outstanding amount is: QR 3994.00

You are about to make payment of QR 4004.00 including Fee: QR 10.00 to DPS School Payments

0. Back

Reply Exit

1

Reply with 1 to confirm

Please Confirm the Amount: 1500.00 QAR, the Transaction Fee is 0.00 QAR, Mobile No: 33584795

- 1. Confirm
- 0. Back

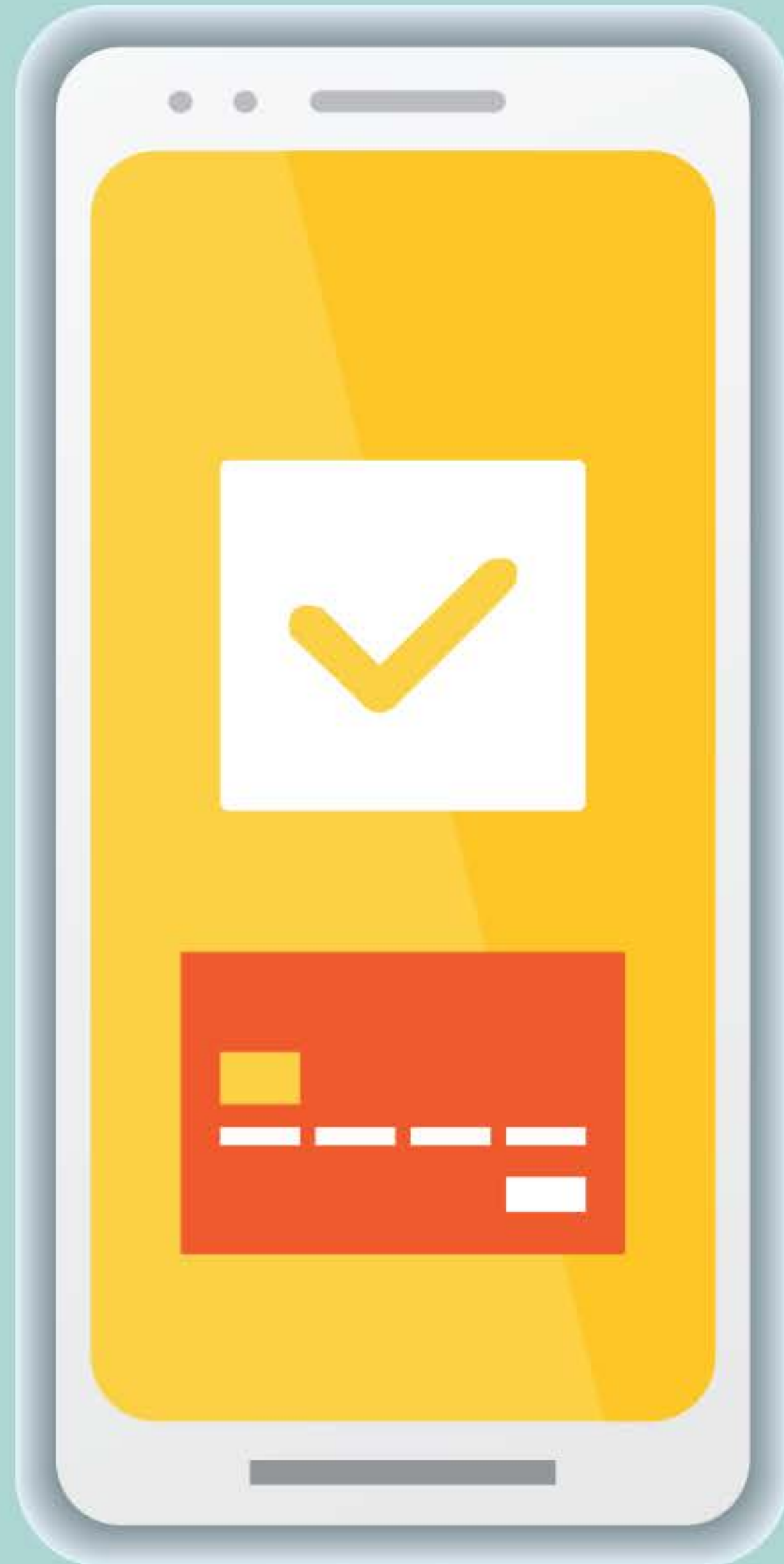
Reply Exit

1

Reply with 1 to confirm the transaction

Hala top-up

You can top up any Hala using your mWallet



Dial

***140#**

Dial *140# on your
Ooredoo mobile

**Remember to keep your
mPIN secure, Ooredoo
will NEVER call to ask for
your mPIN or MoneyGram
reference number.**

Please enter your mPIN:

Reply

Exit

1243

Reply with your
4-digit mPIN number
to access the OM menu

Select option:

- 1. Local Money Transfer
- 2. International Money Transfer
- 3. Payments
- 4. Ooredoo Services
- 5. Cash In/Cash Out
- 6. mWallet Settings
- #. More
- 0. Back

Reply

Exit

4

Reply with 4 to select
Ooredoo Services

- 1. Data Recharge
- 2. Hala Top-Up
- 3. Passport card
- 4. International Top-Up
- 5. Dawli Intl. Calling Card
- 6. Flexi Card
- 7. Hala Smart Card
- 0. Back

Reply

Exit

2

Reply with 2 to select
Hala Top-Up

Select option:

- 1. Top-up Own Account
- 2. Top-up Other Account

0. Back

Reply

Exit

2

Reply with 2 to select
Top-Up Other Account

**Please enter Ooredoo
Mobile Number to
Top Up.**

E.g. 12345678

0. Back

Reply

Exit

12345678

Reply with your
Ooredoo mobile number

Your mWallet Balance:
QR 1500.00. Please enter
amount to pay

0. Back

Reply

Exit

100

Reply with the
amount to pay

Please Confirm the
Amount: QR 100.00, the
Transaction Fee is QR 0.00,
Mobile No: 12345678

- 1. Confirm
- 0. Back

Reply

Exit

1

Reply with 1 to confirm
the transaction

Karwa Smart Card Top-up



First 10 digits from Karwa Smart Card number

Dial

***140#**

Dial *140# on your Ooredoo mobile

Remember to keep your mPIN secure, Ooredoo will NEVER call to ask for your mPIN or MoneyGram reference number.

Please enter your mPIN:

Reply Exit

1243

Reply with your 4-digit mPIN number to access the OM menu

Select option:

1. Local Money Transfer
2. International Money Transfer
3. Payments
4. Ooredoo Services
5. Cash In/Cash Out
6. mWallet Settings
- #. More
0. Back

Reply Exit

3

Reply with 3 to select Payments

1. Shahry Bill Payment
2. Karwa Smart Card Top-up
3. DPS School Payment
0. Back

Reply Exit

2

Reply with 2 to select Karwa Smart Card Top-up

Enter Karwa Smart Card number

0. Back

Reply Exit

0110494853

Reply with Karwa Smart Card number

Your current mWallet balance is 2,614.00 QAR. Please enter Amount to top-up

0. Back

Reply Exit

10

Reply with the amount to top-up

Top-up amount: 10 QAR and fee: 0.00 QAR

1. Confirm
0. Back

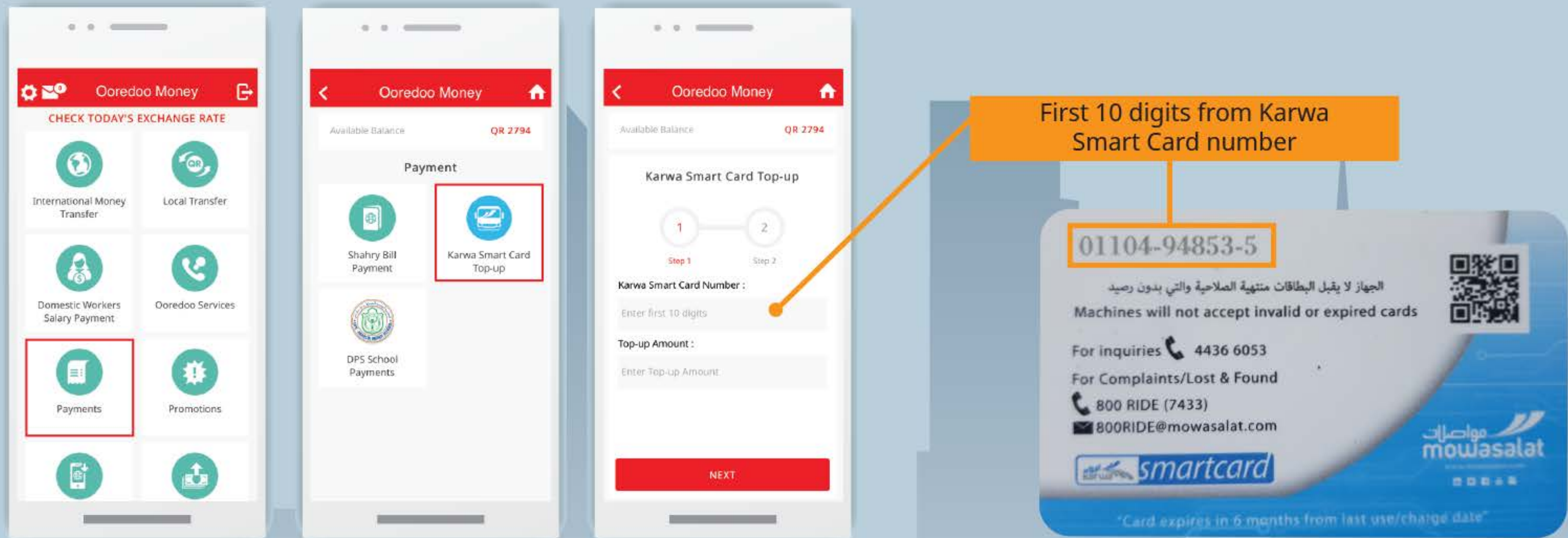
Reply Exit

1

Reply with 1 to confirm the transaction

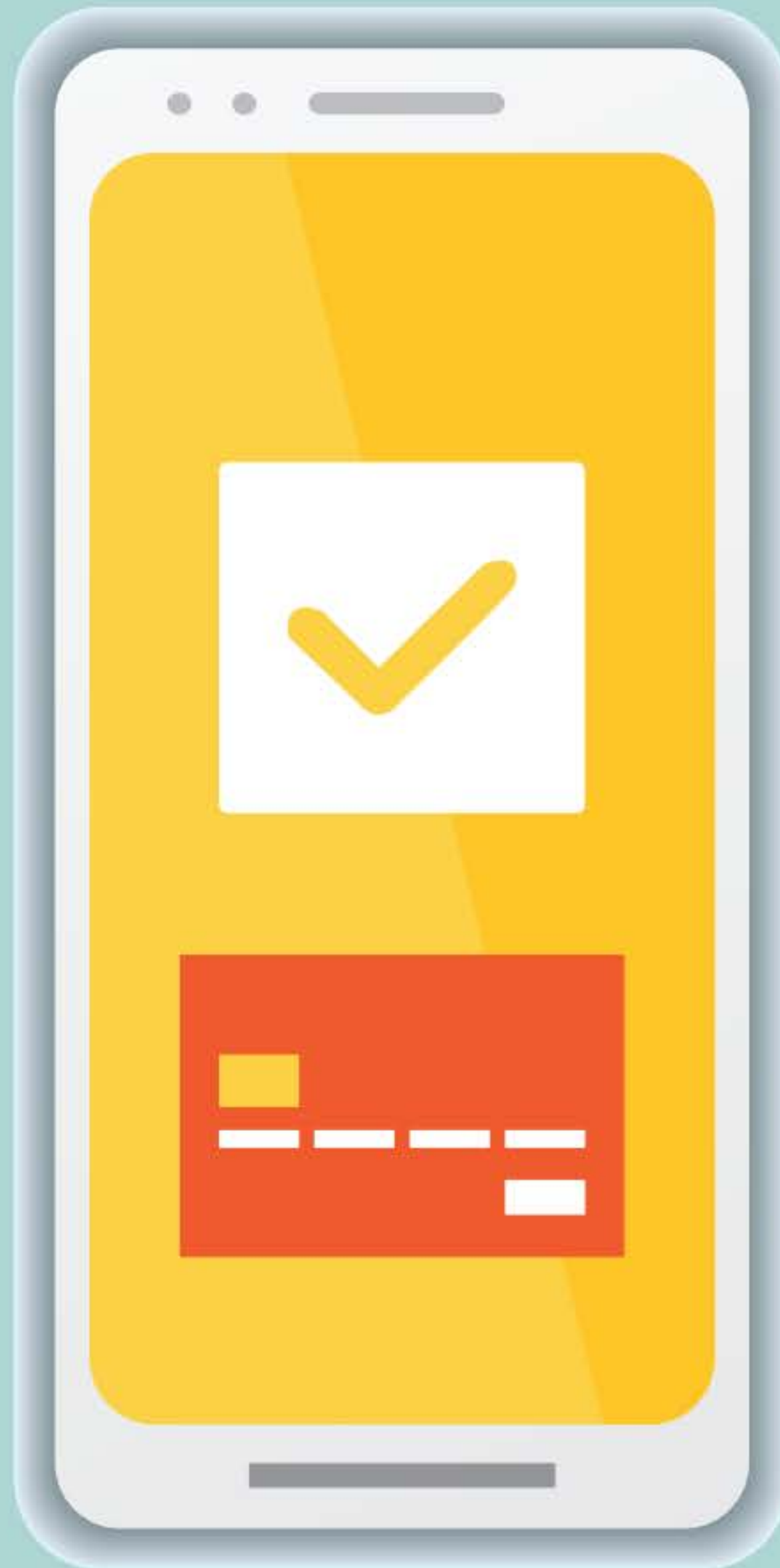
Payments:

App Flow



Data recharge

You can also buy data using your mWallet



Dial

***140#**

Dial *140# on your
Ooredoo mobile

Remember to keep your
mPIN secure, Ooredoo
will NEVER call to ask for
your mPIN or MoneyGram
reference number.

Please enter your mPIN:

Reply

Exit

1243

Reply with your
4-digit mPIN number
to access the OM menu

Select option:

1. Local Money Transfer
2. International Money Transfer
3. Payments
4. Ooredoo Services
5. Cash In/Cash Out
6. mWallet Settings
- #. More
0. Back

Reply

Exit

4

Reply with 4 to select
Ooredoo Services

1. Data Recharge
2. Hala Top-Up
3. Passport card
4. International Top-Up
5. Dawli Intl. Calling Card
6. Flexi Card
7. Hala Smart Card

0. Back

Reply

Exit

1

Reply with 2 to select
Data Recharge

Your balance is QAR 350.00.
Select denomination to transfer:

1. 100 MB =QR10
2. 500 MB=QR 30
3. 205 GB=QR 60
4. 4 GB= QR 80
5. 7 GB= QR 100
9. More
0. Back

Reply

Exit

2

Reply with the
denomination to pay

You are about to buy
100 MB of Data recharge.
You will be charged
QR 10.00

1. Confirm
0. Back

Reply

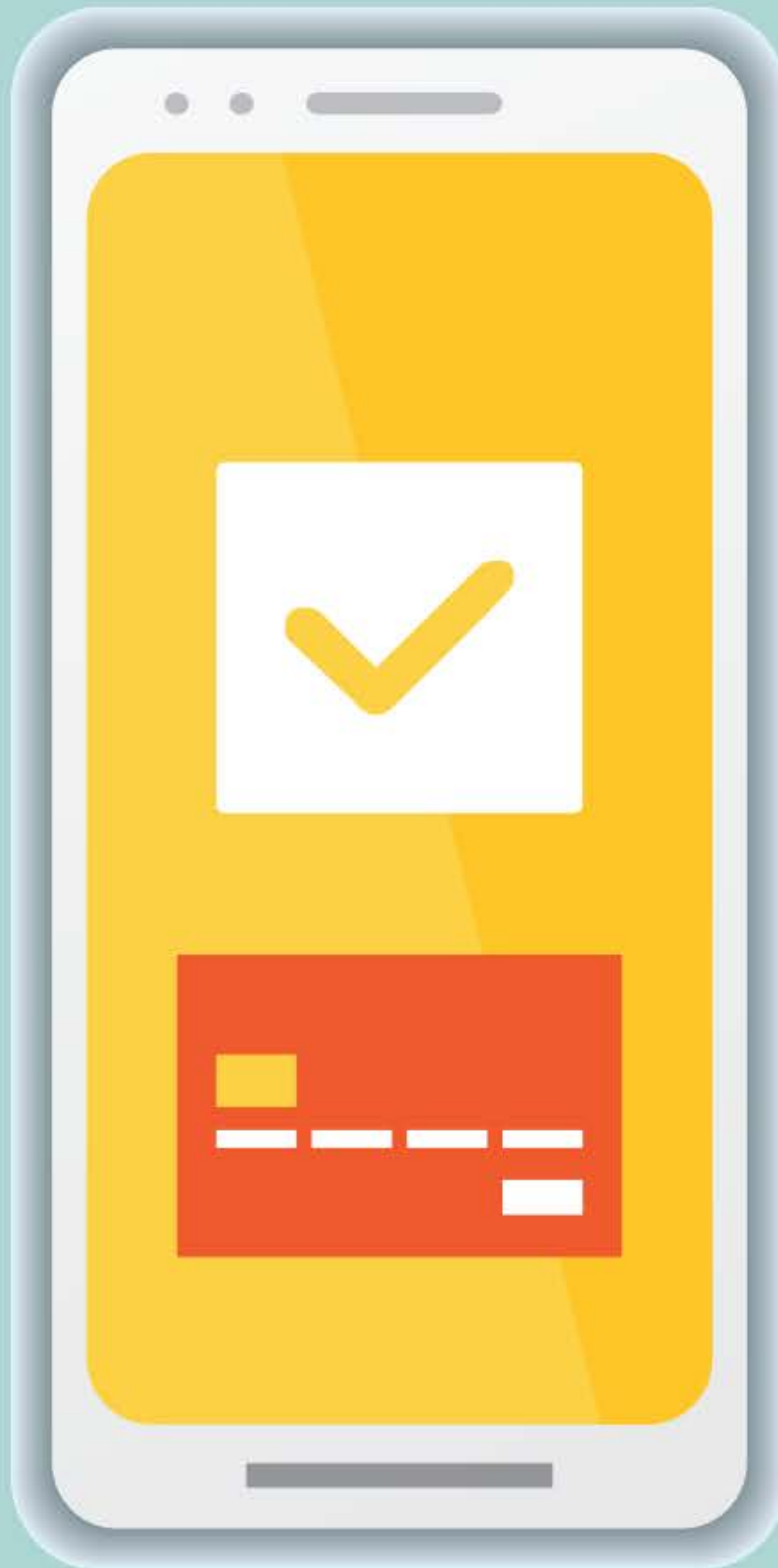
Exit

1

Reply with 1 to confirm

International top-up

You can top up any mobile in your country and even buy goods and data bundles in several countries



Dial

***140#**

Dial *140# on your Ooredoo mobile

Remember to keep your mPIN secure, Ooredoo will NEVER call to ask for your mPIN or MoneyGram reference number.

Please enter your mPIN:

Reply Exit

1243

Reply with your 4-digit mPIN number to access the OM menu

Select option:

- 1. Local Money Transfer
- 2. International Money Transfer
- 3. Payments
- 4. Ooredoo Services
- 5. Cash In/Cash Out
- 6. mWallet Settings
- #. More
- 0. Back

Reply Exit

4

Reply with 3 to select Payments

- 1. Data Recharge
- 2. Hala Top-Up
- 3. Passport card
- 4. International Top-Up
- 5. Dawli Intl. Calling Card
- 6. Flexi Card
- 7. Hala Smart Card

0. Back

Reply Exit

4

Reply with 2 to select International Top-UP

- 1. Airtime Top-Up
- 2. Others

0. Back

Reply Exit

1

Select the service e.g, Reply with 1 for Airtime Top-Up - you can select 2 for data bundles and other services

Mobile number of destination country with ISD code

(e.g.919891326548 for India)

0. Back

Reply Exit

00201206420896

Reply with the mobile number of the destination country

Country : Egypt
Operator : Orange Egypt
Select Denomination:

- 1. EGP 63 - QR 16.39
- 2. EGP 635 - QR 165.16
- 3. EGP 159 - QR 41.35
- 4. EGP 317 - QR 82.45

0. Back

Reply Exit

1

Select the denomination e.g. Reply with 1 to transfer EGP 63 - QR 16.39

Country: Egypt
Service: Top-up
Operator: Orange Egypt
MSIDIN: 00201206420896
Amount: QR 16.39
Fee: QR 0.00

- 1. Confirm
- 0. Back

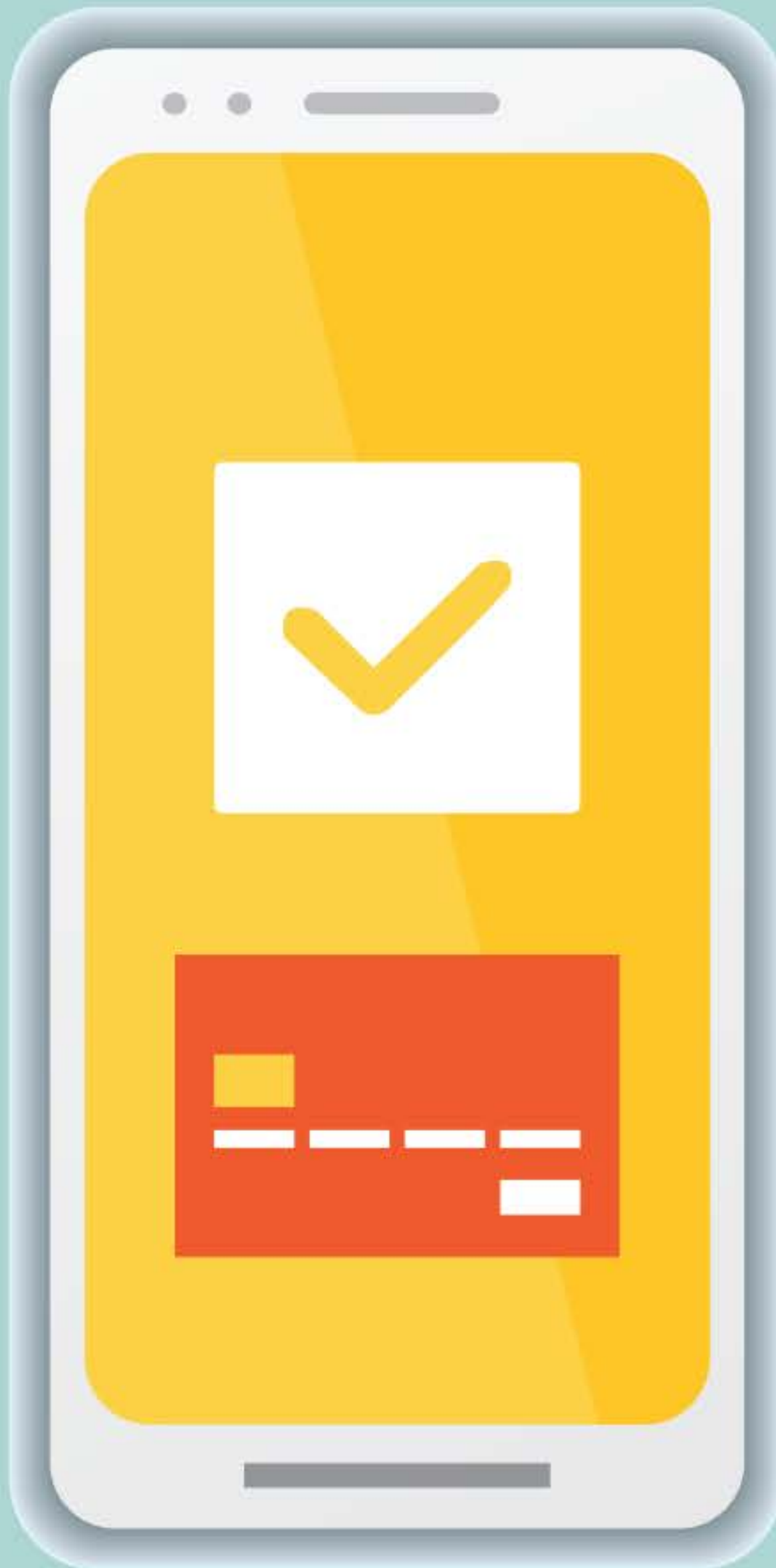
Reply Exit

1

Reply with 1 to confirm

Flexi Card recharge

You can recharge you own Hala number or any other Hala number



Dial

***140#**

Dial *140# on your
Ooredoo mobile

**Remember to keep your
mPIN secure, Ooredoo
will NEVER call to ask for
your mPIN or MoneyGram
reference number.**

Please enter your mPIN:

Reply Exit

1243

Reply with your
4-digit mPIN number
to access the OM menu

Select option:

- 1. Local Money Transfer
- 2. International Money Transfer
- 3. Payments
- 4. Ooredoo Services
- 5. Cash In/Cash Out
- 6. mWallet Settings
- #. More
- 0. Back

Reply Exit

4

Reply with 4 to select
Ooredoo Services

- 1. Data Recharge
- 2. Hala Top-Up
- 3. Passport card
- 4. International Top-Up
- 5. Dawli Intl. Calling Card
- 6. Flexi Card
- 7. Hala Smart Card

0. Back

Reply Exit

6

Reply with 6 to select
Flexi Card

Select option:

- 1. Own number
- 2. Other
- 3. 50652717

0. Back

Reply Exit

3

Select the denomination

**Your Balance is
QR xxxx. Buy the
denomination that you
wish too transfer:**

- QR 5 = 30 points
- QR 10 = 70 points
- QR 20 = 150 points
- 9. More
- 0. Back

Reply Exit

2

Select the denomination

**You are about to buy
Qr 10 = 70 points of Flexi
card, Fee 0.00. you will be
charged QR 10.00**

- 1. Confirm
- 0. Back

Reply Exit

1

Reply with 1 to confirm

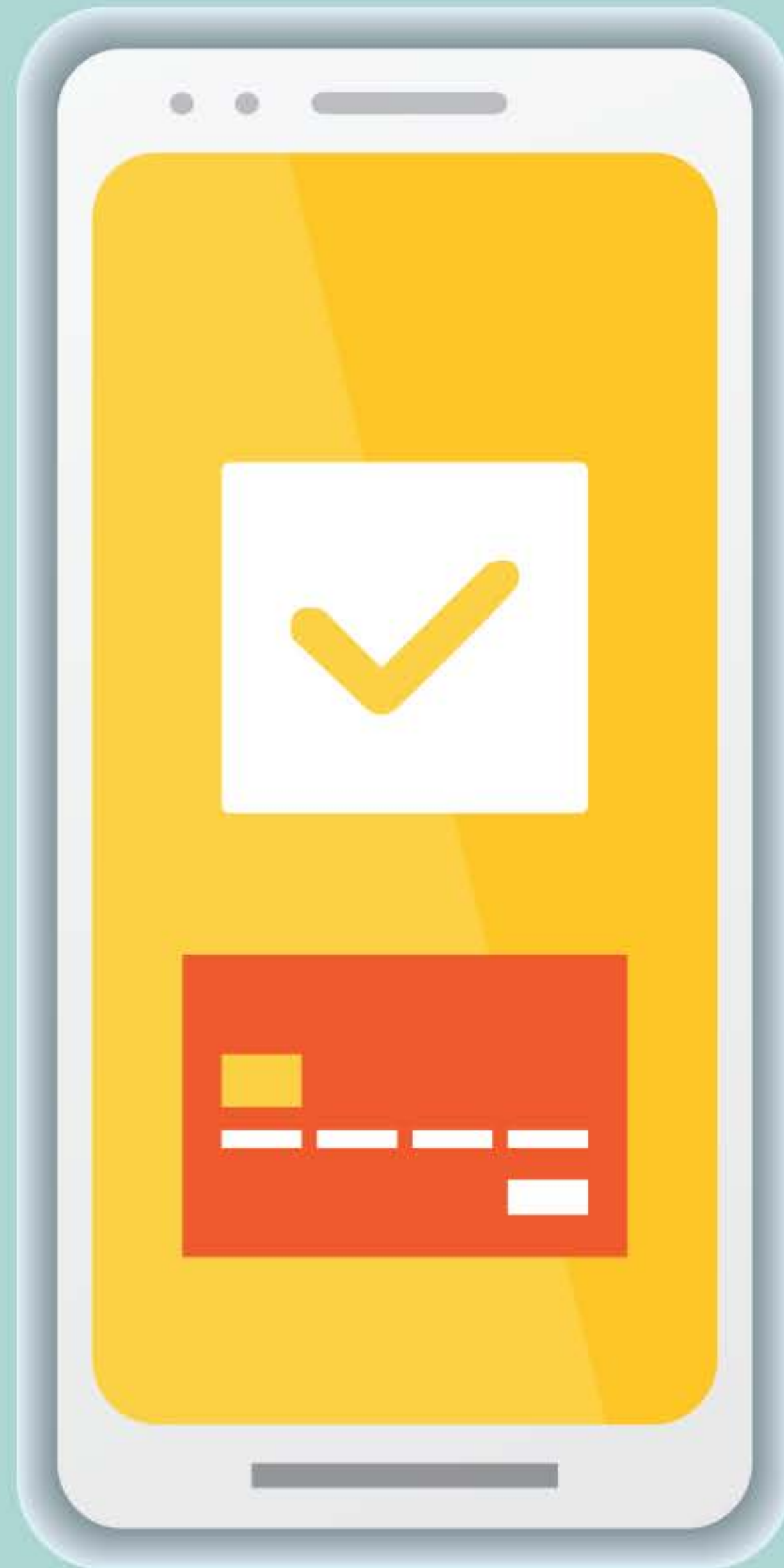
Your request is im process,
We will get back to you
Shortly

0. Back

Reply Exit

Hala Smart Card

You can buy Hala Smart Card for your own Hala number or any other Hala number.



Dial

***140#**

Dial *140# on your Ooredoo mobile

Remember to keep your mPIN secure, Ooredoo will NEVER call to ask for your mPIN or MoneyGram reference number.

Please enter your mPIN:

Reply Exit

1243

Reply with your 4-digit mPIN number to access the OM menu

Select option:

- 1. Local Money Transfer
- 2. International Money Transfer
- 3. Payments
- 4. Ooredoo Services
- 5. Cash In/Cash Out
- 6. mWallet Settings
- #. More
- 0. Back

Reply Exit

4

Reply with 4 to select Ooredoo Services

- 1. Data Recharge
- 2. Hala Top-Up
- 3. Passport card
- 4. International Top-Up
- 5. Dawli Intl. Calling Card
- 6. Flexi Card
- 7. Hala Smart Card

0. Back

Reply Exit

7

Reply with 7 to select Hala Smart Card

Select option:

- 1. Own number
- 2. Other
- 3. 50652717

0. Back

Reply Exit

3

Select the denomination

Your Balance is QR xxxx. Buy the denomination that you wish too transfer:

QR 10 - 100 Local mins + 1000 MB local data + (55Dhs/min int'l Call)

- 9. More
- 0. Back

Reply Exit

1

Select the denomination

You are about to buy

Qr 10 - 100 Local mins + 1000 MB local data + (55Dhs/min int'l Call) of Hala Smart card, Fee 0.00.

you will be charged QR 10.00

- 1. Confirm
- 0. Back

Reply Exit

1

Reply with 1 to confirm

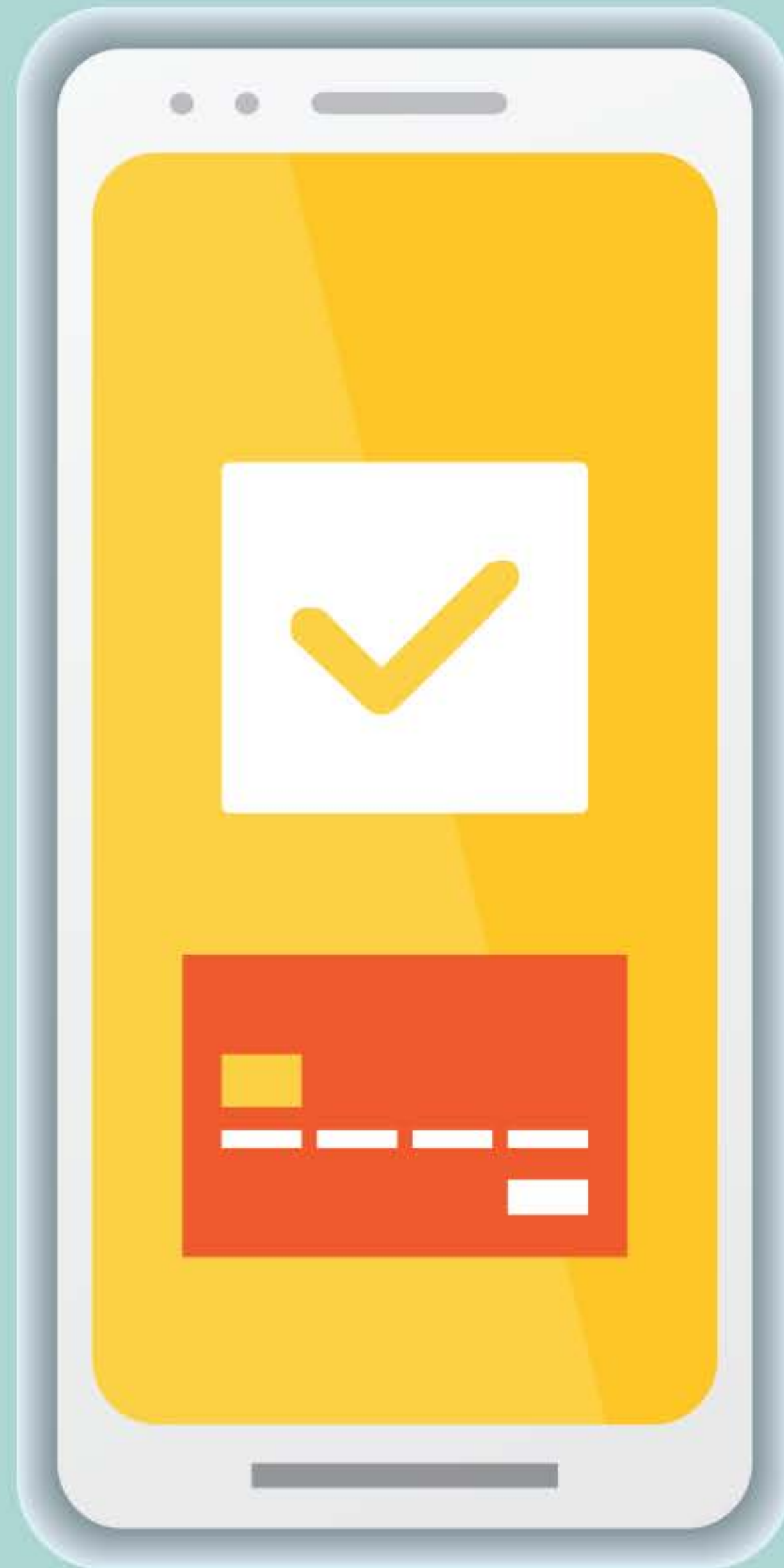
Your request is im process, We will get back to you Shortly

0. Back

Reply Exit

Dawli Intl. Calling Card

You can buy Dawli cards for you or your Friends



Dial

***140#**

Dial *140# on your Ooredoo mobile

Remember to keep your mPIN secure, Ooredoo will NEVER call to ask for your mPIN or MoneyGram reference number.

Please enter your mPIN:

Reply Exit

1243

Reply with your 4-digit mPIN number to access the OM menu

Select option:

- 1. Local Money Transfer
- 2. International Money Transfer
- 3. Payments
- 4. Ooredoo Services
- 5. Cash In/Cash Out
- 6. mWallet Settings
- #. More
- 0. Back

Reply Exit

4

Reply with 4 to select Ooredoo Services

- 1. Data Recharge
- 2. Hala Top-Up
- 3. Passport card
- 4. International Top-Up
- 5. Dawli Intl. Calling Card
- 6. Flexi Card
- 7. Hala Smart Card

0. Back

Reply Exit

5

Reply with 5 to select Dawli Intl. Calling Card

Select option:

- 1. Own number
- 2. Other
- 3. 50652717

0. Back

Reply Exit

3

Reply with 3 to select the mobile number - you can also select Own Number or Other

Your balance is QR 13,311.00. Buy the denomination that you wish to transfer:

- 1. QR 5
- 2. QR 10
- 3. QR 20
- 0. Back

Reply Exit

1

Reply with the denomination number, e.g. Reply with 1 to transfer QR 5

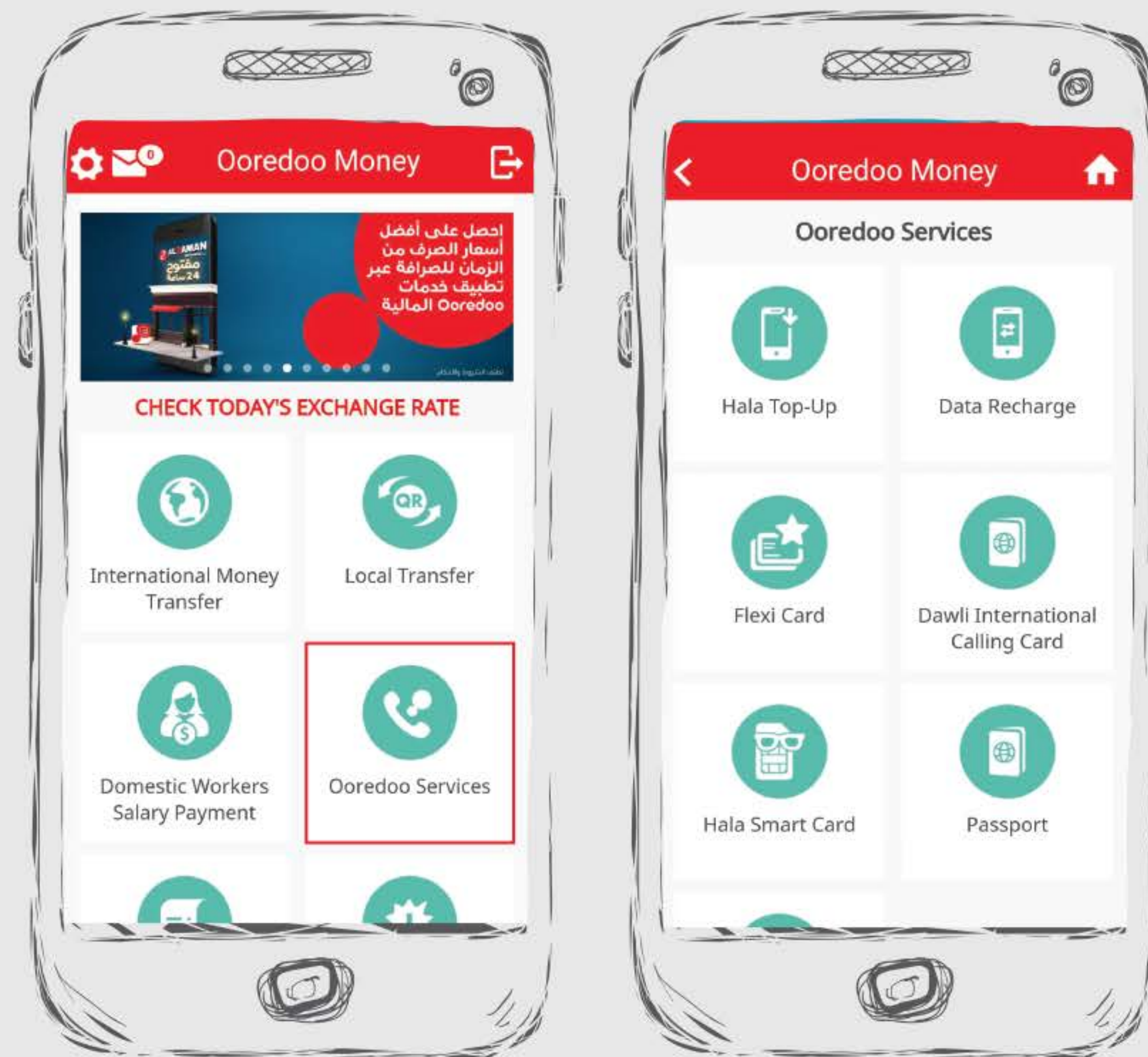
You are about to buy QR 5 Intl Calling Card. You will be charged QR 5.00

- 1. Confirm
- 0. Back

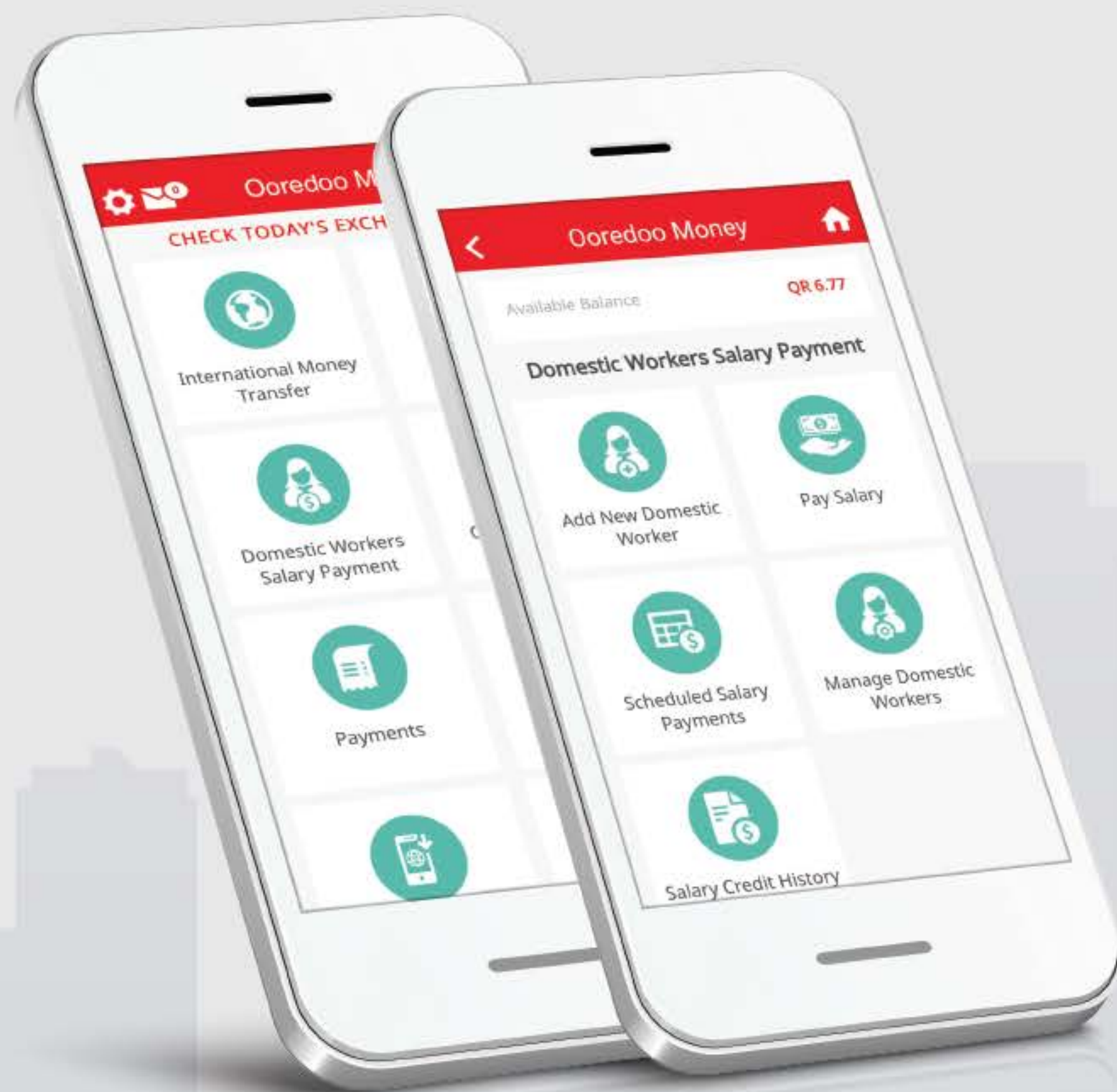
Reply Exit

1

Reply with 1 to confirm



Ooredoo Services App Flow



mWallet Settings

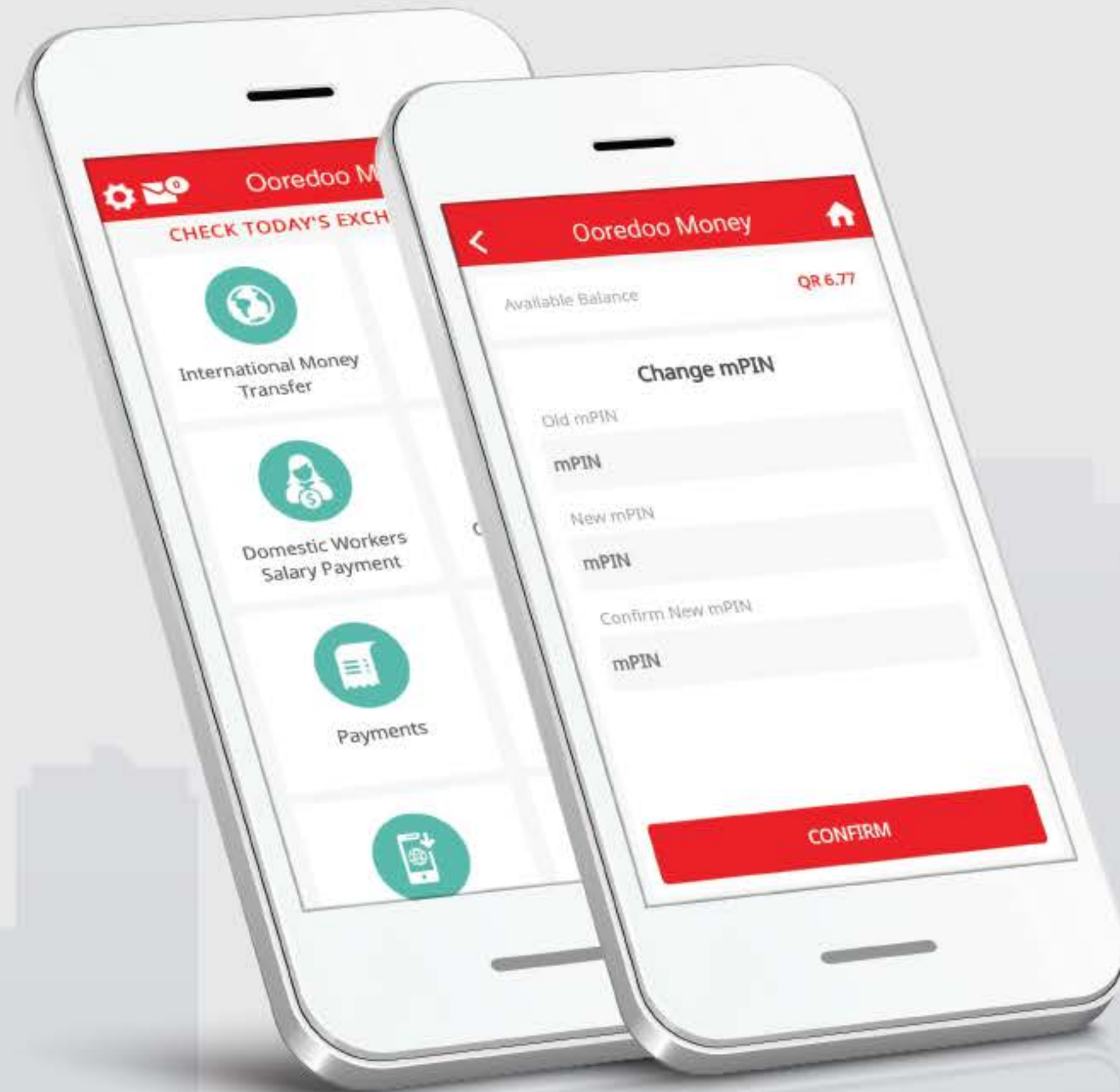
Ooredoo Money is a complete solution that keeps you in charge of your cash. There are no minimum balance requirements, no complicated documentation and processes, and no unknown charges.

You have the power to manage your finances securely, conveniently, and affordably. OM Wallet comes with an account management option, which means that you have complete control of what you do, all the time.

Dial *140#	Remember to keep your mPIN secure, Ooredoo will NEVER call to ask for your mPIN or MoneyGram reference number. Please enter your mPIN: Reply Exit 1243	Select option: 1. Local Money Transfer 2. International Money Transfer 3. Payments 4. Ooredoo Services 5. Cash In/Cash Out 6. mWallet Settings #. More 0. Back Reply Exit 6	Select option: 1. Refer Others 2. Change mPIN 3. Balance Check 4. mStatement 5. Change Language 6. View IBAN 7. SMS Opt Out 0. Back Reply Exit
Dial *140# on your Ooredoo mobile	Reply with your 4-digit mPIN number to access the OM menu	Reply with 6 to select mWallet Settings	Reply with the appropriate number to choose your option

mWallet Settings

Change PIN



Select option:

1. Refer Others
2. Change mPIN
3. Balance Check
4. mStatement
5. Change Language
6. View IBAN

0. Back

Reply

Exit

2

Reply with 2 to select
Change mPIN

Please enter your existing mPIN

0. Back

Reply

Exit

1234

Reply with your existing mPIN

Please enter your new mPIN

0. Back

Reply

Exit

3643

Reply with your new mPIN

Please re-enter your new mPIN

0. Back

Dial

3625

Retype your new mPIN to confirm

You mPIN has been changed successfully

0. Main Menu

Reply

Exit

0

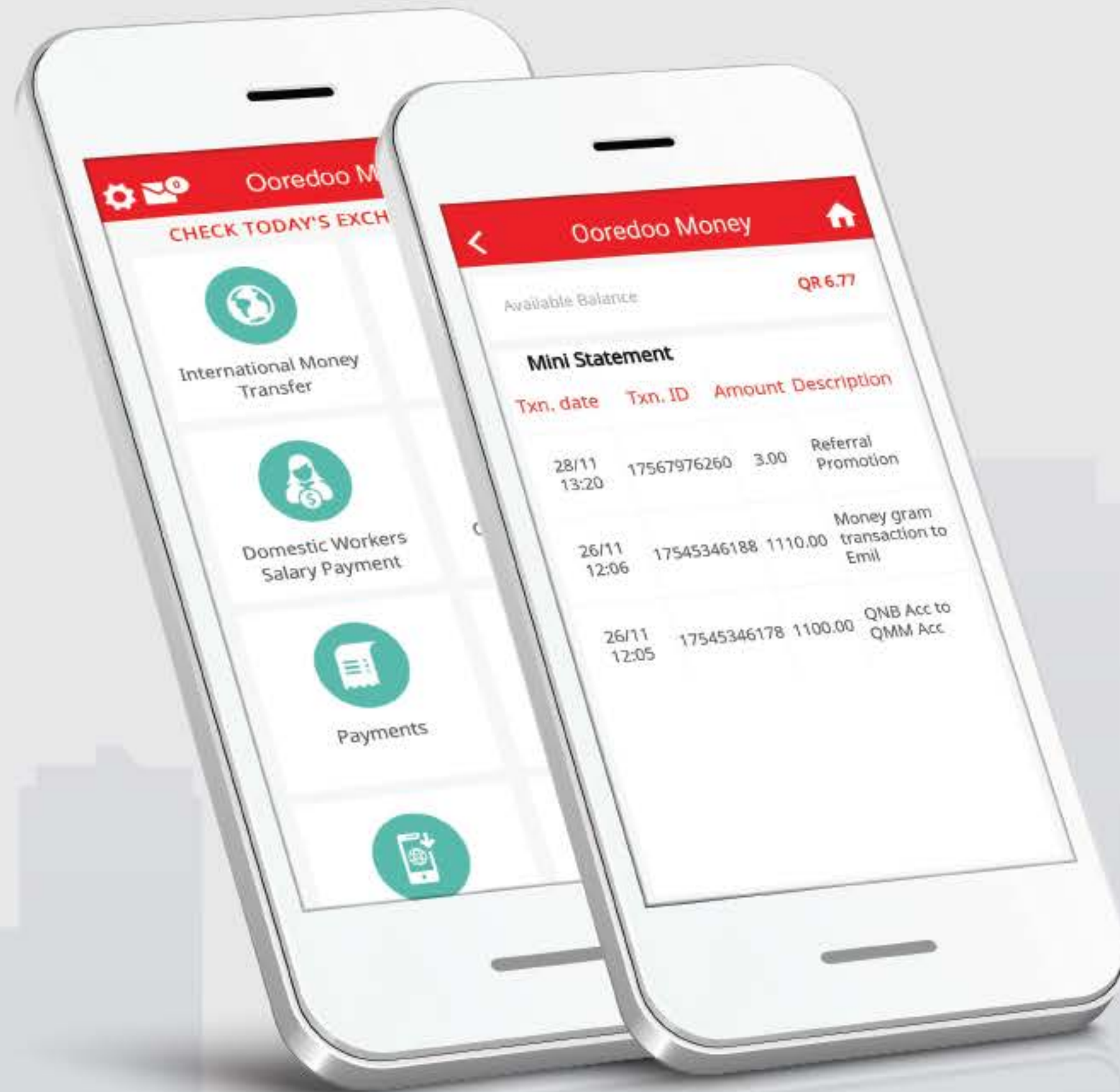
Ooredoo MM Your mPIN has been changed successfully

Reply

Exit

SMS confirmation

mWallet Settings



Select option:

1. Refer Others
2. Change mPIN
3. Balance Check
4. mStatement
5. Change Language
6. View IBAN

0. Back

Reply

Exit

3

Reply with 3 to select
Balance Check

Your mWallet balance
is QR 1350.00

0. Main Menu

Reply

Exit

Balance Check

Select option:

1. Refer Others
2. Change mPIN
3. Balance Check
4. mStatement
5. Change Language
6. View IBAN

0. Back

Reply

Exit

4

Reply with 2 to select
mStatement

Last 3 Transactions:

19/04 20:44 15220477
QR 25.00 P2P
19/04 19:44 15220234
QR 5.00 P2P
19/04 00:44 15220127
QR 15.00 P2P

0. Main Menu

Reply

Exit

You will get a reply with
the last 3 transactions

mStatement



Referral

Offer referral incentive to existing Ooredoo Money customers ("Referrer") to upsell International Remittance to the new/inactive customers ("Referee").

Incentive: QR 3 payable to the "Referrer" per International Remittance (IR) Trx done by the "Referee"

Conditions: Incentive applicable for first 3 transactions only in customer lifetime.

If any customer already did 3 transactions in lifetime they will not be eligible to be referred.

Payment Term: Instantly to "Referrer" Wallet.

Referral customer journey

USSD *140#



Select option:

1. Transfer Local
2. Transfer International
3. Payments
4. Ooredoo Services
5. Cash In / Cash Out
6. mWallet Settings
0. Exit

Cancel

Send

6

Dial *140# on your
Ooredoo mobile

Select option:

1. Refer Others
2. Change mPIN
3. Balance Check
4. mStatement
5. Change Language
6. View IBAN

0. Back

Cancel

Send

1

Reply with your
4-digit mPIN number
to access the OM menu

Enter Mobile Number of Referral

0. Back

Cancel

Send

Reply with 4 to select
Ooredoo Services

Your request in
process. we will get
back to you shortly

0. Back

Cancel

Send

SMS to Referee

Dear Customer, referrer OMM TEST has
referred you. 1. Accept 2. Reject

1

Cancel

Send

The referee need to reply with
1 to accept you as a referrer

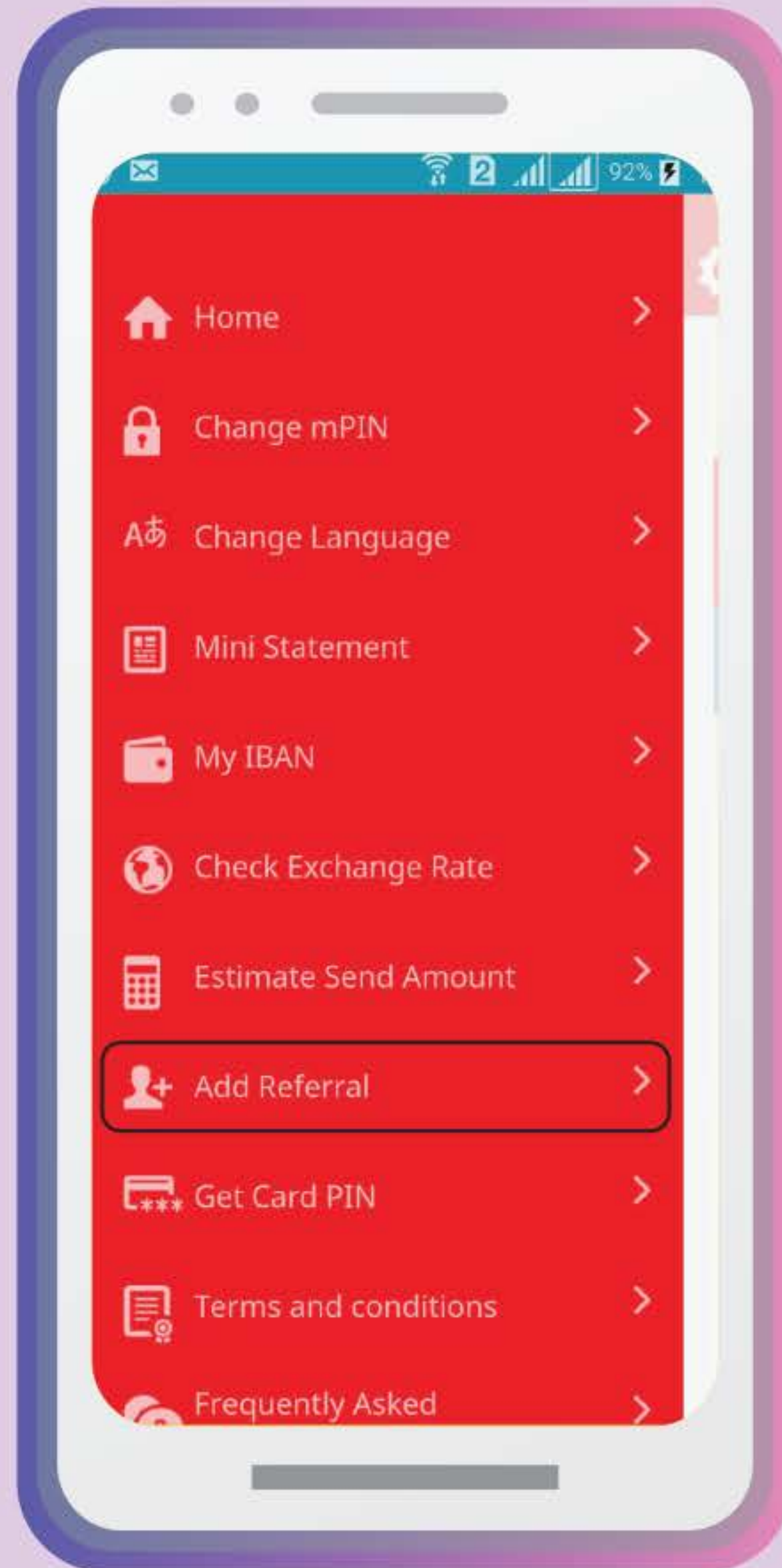
Dear {Referrer Name}, you have successfully
registered {Referee Mobile Number} as your referral.

For the next 3 International Remittance done by your Referral,
you will get QR 3 per transaction.

T&C applies

Referral customer journey

Mobile App



How to add a Referral

1. Setting
2. add referral
3. Enter the mobile number for the refereee

Frequently Asked Questions



How can I send money to my home country?

OM has partnered with MoneyGram – an internationally-renowned money transfer company. With MoneyGram, you can send money to 196 countries in the world using your Ooredoo mobile. Ooredoo has also partnered with Al Dar Exchange! With the Al Dar Exchange, you can send money to any bank account in 11 countries, including India, Nepal, Bangladesh, Jordan, Pakistan, Sri Lanka, the Philippines, etc.

How can my relatives receive money in the receiving country?

Your relatives in the home country can go to any of the MoneyGram outlets and ask for cash by giving the 8-digit MoneyGram reference number with a valid photo ID card. MoneyGram has more than 310,000 agent locations in 196 countries across the globe.

Who can get the Ooredoo Money service?

Any person who is over the age of 18 and who has a Qatar ID is eligible to register for the OM service

Do I need to have a bank account to open an OM account?

No, OM has been created so people without bank accounts can also use it.

What kind of phones can be used for the OM service?

The OM service is available for use on any model of mobile phone and functions on both a feature phone and a smartphone.

Who manages the money in the OM Wallet?

Your money is managed and secured by QNB.

Can I use my existing SIM for the OM service?

As a registered Ooredoo mobile customer, as long as the SIM is active and also registered for OM, you will be able to use OM services.

Is there a minimum balance for OM accounts?

No.

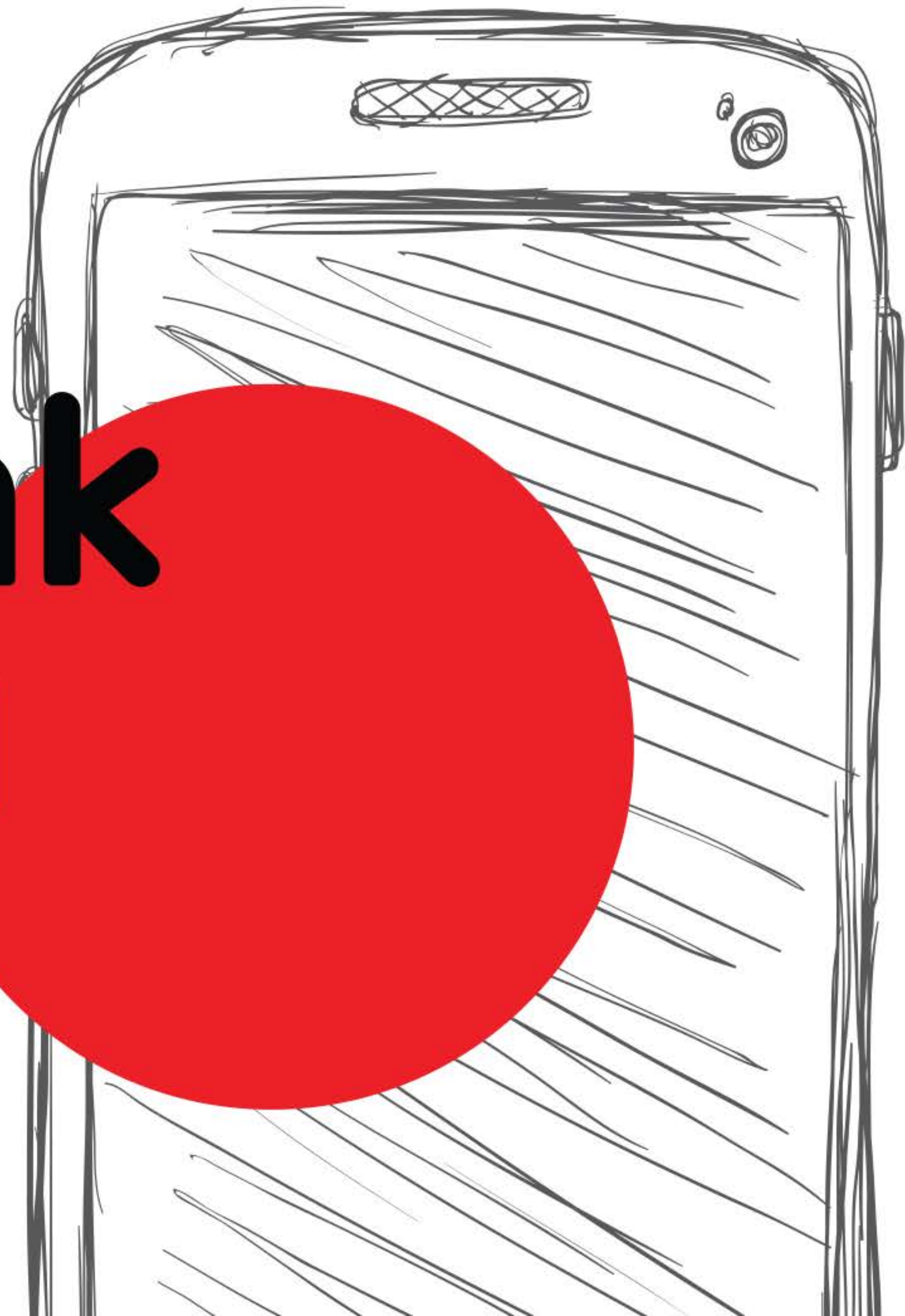
How long can my money remain in an OM account?

Will it get deleted after a period of time?
Your money is safe for an unlimited period of time.

Do I get charged for an SMS when I receive confirmation?

No, you do not get charged for your SMS transaction confirmations.

Thank You



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