



DATE: 2ND MAY, 2023

----PRESS RELEASE----

## ***AGENTS TO EMBARK ON INDUSTRIAL ACTION INCLUDING CUSTOMERS PAYING TO ACCESS THE SERVICES OF OUR MEMBERS***

The Leadership is by this means expressing our revulsion with how MTN MOBILE MONEY LIMITED has been treating Agents. For the past two years, payment of Agents Cash in commissions have become problematic. It is highly insensitive especially in a time of economic difficulty and astronomical cost of running business for Agents to work for a month and be paid the following month.

Under the guise of auditing, payment of agents monthly commissions are unduly delayed making the pittance devalue due to the current inflationary situation in the country. We wish to state that our members are already battling for their lives and cannot have their patience stressed any longer. Some Agents do not get paid at all and struggle to find solution or reasons to such experience.

Critical to the issue is the lack of transparency in commissions paid Agents, the Agent is not preview to the commissions accrued. It is only the company that determines what an Agent deserves as commissions without any system for verification and reconciliation. This amounts to unfair treatment to the Agent. For the records, Agents do not experience this delay in monthly commission's payment from other industry players.

The two payment cycles currently used by MTN MOMO LTD , is very disturbing and causing much discomfort hence we demand that payment revert to the former payment method where members are paid at the same time.

Our members cannot continue to accept the fact that the company delays payment and does so when it so pleases under the guise of auditing .The contribution of Agents in the spike of momo uptake cannot be overemphasized and must be handled under appropriate conditions.

Under no serious and effective business jurisdiction, leadership need to place distress calls on Management of Momo Limited just to get information about delayed payment.

The Agents Network plays critical role in the growth of the industry and so the need to be handled and treated as partners. We have on countless occasions registered our displeasure and it appears almost little ado about nothing. .

It is never enough to say that delay in paying Agents is due to auditing. After working, we do not expect that the Business will take another one month for auditing and validation to be done.

Having managed the agitations and threats on Leadership over the years by our members for failed assurances to have the situation improved through dialogues, we are left with no option than to issue this statement.

Adding to the above, for over a decade of doing business, Agents have not witnessed any upward reviews in our commercials even though we offer critical services to the economy.

The overhead cost of making our services accessible to Ghanaians has increased astronomically. It is therefore against this background, that leadership of the Unions called on the business, Mobile Money Limited and other relevant Agencies to address several concerns such as Commissions increment, transparency, blocking of Agents accesses, high rate of fraud, and cost of doing business.

**\*FIRMED UP CONCLUSIONS\***

At the end of a tortuous deliberations by the various union leadership, the following were concluded on considering the current economic situations and the cost in making our services available.

1. That given the rising cost of operations including high cost of liquidity management, Agents are not able to accept the static commission structure for the past 13 years. We propose that the cash in Commission cap be moved from Ghc 1,000 to Ghc 3,000 cedis while the 0.5% rate is maintained. Failure to do something about the status quo will have operational implications for Agents and customers alike

2. That the cash out commission shares should be made 50%.

3. That the maximum amount per cash out is Ghc1000

4. That we are unable to cooperate with the two payment cycles that is 15th and 27th of the following Month for payment of previous month commissions to our members.

5. That workers need to be paid, facilities need to be serviced, and taxes need to be paid same as utilities and management of business.

6. That further delay in payment reduces the purchasing power of what is paid Agents due to the current inflationary rate and cost of service availability.

7. That auditing and validation as the cause of the current undue delay, cannot be justified hence we want all our members to be paid the same date on or before 15th of each Month

8. That it was totally wrong to unilaterally decide on payment in batches without prior agreement with leadership

9. That the Business is very opaque in dealing with Agents commissions.

10. That lack of transparency is very retrogressive and only confirms the fact that MML must not be trusted and the agitations by the Agents network is justified.

11. We call with immediate effect, that cash in commission checker should be restored to bring some level of transparency in the business.

12. Agents do not struggle to see what they worked for with other Service providers. This will help us reconcile payment received at the end of Month and in the spirit of fairness and transparency.

13. EVD reversal charges should be cancelled

14. That following the above request, the charges be increased from 1%-1.5% capped at GHC1000 since we cannot longer cash out and cash in an amount of Ghc5000 and be paid Ghc4 and Ghc5 commissions respectively.

Consequently, if the status quo should remain same latest by 10/05/2023, the entire Agents across the country will be left with no option than to take an industrial action which has the potency of service disruptions including customers preparing to pay a fee to access our services

SIGNED AND APPROVED BY.



.....  
Dela Dunstan Abotsi  
(President, MMAAG)



.....  
Daniel Akorsah  
(President, ABAG)



.....  
Edward Ofori Agyeman  
(President, MoMAG)



.....  
Mumuni Aziz  
(President, NoMAAG)