

**Earn *BIG* with the easiest business you have ever started!**

Recharge various services for everyone regardless of where they are and earn a commission

Buy a OneCard DTU device or download the DTU app at <http://onecardnigeria.com/products/dtu/>

OR

GET IT ON Google Play

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## OneCard Direct TopUp (DTU)

### Entry Requirement, Hierarchy & Commission Structure

#### **Introduction:**

This is OneCard's virtual top up solution. For retail purpose, it is delivered via a mobile device (OneCard DTU device) and via an android application accessible on the OneCard website and on the Google app store. The DTU allows users to do business on the move. Resellers, who use the DTU, earn a commission on every top up transaction.

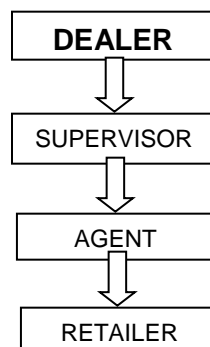
To setup a DTU account, a user must provide a mobile number which serves as his trading or agent account. This mobile number is personalized to user and all transactions by/to the user are carried out via this number.

The DTU application runs on mobile data, it consumes very minute bytes.

2 levels of partnership exist on the DTU:

#### **1. Dealer**

The dealer is the highest level of partnership on the DTU. He is assigned a dealer account with 3 sub accounts under him; a supervisor, an agent and a retailer, each with assigned responsibilities. See below the accounts, arranged in order of hierarchy.



- The Dealer account is enabled to create retailer accounts while agent and supervisor accounts are created by OneCard, on dealer's request. The dealer account can fund any of its sub accounts; supervisor, agent or retailer. Commissions are earned by the dealer on retail top up activity of all retailers under him.



- The Supervisor account is enabled to fund its sub accounts; agent and retailer accounts. The supervisor account does not earn commission, it is mainly used to manage retailers
- The Agent account is enabled to fund the retail accounts configured under it; it also earns commissions.

The dealer may chose to sell through the above hierarchy, or skip any of the mid levels and sell directly to his retail network. All of these depend on the dealer's sales model.

## **2. Retailer**

The DTU retailer sells directly to the consumer. The retailer account is only enabled to vend top up to a final consumer. This is also the only account from which top up can be vended to a consumer. Commissions earned by other accounts in the hierarchy are from the activity of the retailer or retail accounts.

Retailers are allowed to sell TopUp amounts from N50 to N50, 000 depending on the minimum amount allowed by the service provider. Services such as electricity, cable TV (with exception of Startimes) and bank top up allow minimum of N1000 per transaction.

### **Entry requirements**

#### **Retailer**

- Satisfactory completion of a registration form with the following affixed:
  - I. One (1) passport photograph.
  - II. Valid means of identification.
- Payment of N10, 000 for DTU start up bundle (Device and wallet) or N5,000 for wallet top up (This applies to Android App).

#### **Dealer**

- Satisfactory completion of registration form.
- Submission of a valid means of identification and passport in the case of an individual or Company's CAC documents and other relevant documents in the case of a company.
- Purchase of 5 DTU devices and wallet top up of N100, 000.



## Commissions

### Retailer Commission

Service	Commission
Glomobile Nigeria	5%
MTN	4%
Airtel	4.90%
Etisalat	5%
Startimes	3.13%
EKEDP Prepaid (Eko Electricity)	To be communicated
SMILE 4G	5%
<b>Others</b>	
Spectranet	N30 per transaction
Swift	N30 per transaction
GOTV	N30 per transaction
DSTV	N30 per transaction
IKEDC	N30 per transaction
Bank top up	N40 per transaction
<p><b>NB:</b> For the “<b>others</b>” group of services above, the retailer is expected to collect a minimum of N100 service charge from the customer as OneCard will charge N70 to the retailer wallet for Spectranet, Swift, GOTV, DSTV &amp; IKEDC transactions and N60 for bank top up.</p>	

### Dealer Commission

Service	Commission	
	Dealer	Agent
Glomobile Nigeria	1%	1%
MTN	0.13%	0.13%
Airtel	0.35%	0.35%
Etisalat	1%	1%
Startimes	0.25%	0.25%
EKEDP Prepaid (Eko Electricity)	To be communicated	To be communicated
SMILE 4G	0.50%	0.50%
• <b>Others</b>		
Spectranet	N5	N5



Swift	N5	N5
GOTV	N5	N5
DSTV	N5	N5
IKEDC	N5	N5
Bank top up	N5	N5
<b>NB:</b> For the “others” group of services above, the retailer is expected to collect a minimum of N100 service charge from the customer as OneCard will charge N70 to the retailer wallet for Spectranet, Swift, GOTV, DSTV & IKEDC transactions and N60 for bank top up.		

NOTE: The information contained herein may change at any time, with no prior notice. Updates will be done as they occur.