

About The Product CellMoni

Frequently Asked Questions

1. What is CellMoni?

CellMoni is a product of Digicel. CellMoni turns your mobile phone into a digital wallet. With CellMoni, Digicel customers can buy airtime, make payments and take control of their finances. It is safe, secure and convenient.

2. What other services are available on my CellMoni Wallet?

Through your CellMoni Wallet, you will have the following services available;

1. **Send Moni** : Domestic Money Transfer to another CellMoni Customer. The recipient can withdraw cash or use for any CellMoni product or service.
2. **Top-up Services** : Add Airtime to prepaid number, or buy Data Bundle, buy Digicel TV plan, Red plan or buy easiPay.
3. **Withdraw Moni** : Convert your CellMoni e-value into Cash at an Authorized CellMoni Agent
4. **Pay Bills** : Pay Post-paid Bills or Invoices, Water bill
5. **Merchant Payments**: Pay for Goods and Services at a Merchant
6. **Airline Ticket** : Pay airlines ticket with PNG Air
7. **Loan repayments** : Repay loans or make savings with MiBank and Mama Bank accounts
8. **Saving contribution** : Contribute to your savings accounts with Nasfund
9. **My Account** : Do account related queries such as Balance Check, Change PIN and identify closest Authorized Agent and others.

3. How can I activate my CellMoni Wallet?

Simple, if you are a Digicel Customer, Dial *888# to sign up and consent on terms and conditions of the services. A default PIN will be provided on the SMS and you will be requested to personalize your PIN to secure your wallet. When the PIN is personalized, you are ready to start transacting.

4. Is CellMoni secure?

Yes, your PIN code will be required to validate any transaction you will be performing. To change your PIN code, you will need to Dial *888#, go to My Account and Change PIN.

5. Is CellMoni safe?

Your CellMoni is a much safer way to keep your money than in cash. Since your CellMoni is protected by your PIN code, only you have access to your money. The only way someone can steal your money is if you share your PIN code and they have your phone. It is very important to not share your PIN code with anybody or write it down anywhere.

6. How to deposit money to my CellMoni wallet?

You have to visit an Authorized CellMoni Agent or Digicel Store to load money into your CellMoni wallet. You will only provide your CellMoni wallet number, which is your phone number, hand the cash to deposit to your CellMoni and the exact same value will be credited to your CellMoni. An SMS will be sent to your number to confirm that the transaction is successful. You can check your balance to confirm the deposit. You can make a cash deposit of K3.00 minimum and K2,000 maximum. Deposit is free.

7. How to withdraw money from my CellMoni wallet?

You have to visit an Authorized CellMoni Agent or Digicel Store to withdraw money into your CellMoni wallet. A unique Agent ID is assigned to every Authorized CellMoni Agent. First confirm with the Agent that there is enough cash prior to perform the transaction. Dial *888#, select Option 3 and follow the prompt. The fee will be added to the amount entered, make sure you have enough e-value in your CellMoni to perform the transaction. An SMS will be sent to your number to confirm that the transaction is successful. The Agent will hand the cash to you. The fee for is displayed prior to complete the transaction by entering your PIN.

8. What should I do if my phone is lost?

Immediately call customer care on 888 and advise about the incident. Customer Care will freeze your CellMoni wallet to protect the value in your CellMoni wallet. You will be recommended to perform a SIM replacement to get your phone number and CellMoni back. You must call Customer Care again to reactivate your wallet after confirmation of your personal information. Your balance should be exactly the same because your wallet is protected with a PIN code.

9. If I lose my phone or SIM card will I lose my money in my CellMoni wallet?

No, your CellMoni is protected by your PIN code and nobody can steal your money without your PIN code. If the phone/SIM is lost please call 888 and the Customer Care team will immediately freeze your CellMoni until you can replace the SIM card. Your PIN code will need to be changed to unfreeze the wallet.

10. What should I do when I send money to a wrong number, can it be reversed?

Please contact customer service by calling 888 and they will assist you on how to get the transaction reversed. To avoid this from happening, it is very important to confirm the recipient number before you confirm the transaction. In the event the recipient has already used the value, the transaction cannot be reversed. You have a maximum of 72 hours after the transaction to report the issue and you must provide the transaction ID which was sent in the confirmation SMS.

11. Sometimes the transaction gets cancelled. Why would this happen?

During the transaction process, and before the PIN code is entered, the most common reason for a cancelled transaction is time. A transaction cannot take more than 60 seconds to complete or it will be cancelled. Ensure that you have the recipient details before you start the transaction to avoid any time out.

12. Can I change my phone number and still keep my CellMoni wallet?

Your CellMoni wallet is attached to your phone number. You can register your new phone number and access the CellMoni service. If you wish to terminate your CellMoni Wallet on your old number you can request this. Contact customer care on 888 for additional information and assistance.

13. What happens to my CellMoni if I do a SIM replacement?

When you do a SIM replacement, your CellMoni account gets suspended. You will be required to call our customer care on 888 to reactivate your wallet. After successful verification, our customer care team will enable your wallet and you will be able to access your funds and use CellMoni again.

14. What should I do if I forget my PIN code and what would be the default PIN?

In case you forget your PIN code and you cannot access your wallet, you must call customer care on 888 for assistance. After successful verification, our customer care team will reset your PIN code. An SMS will be sent to your phone including the default PIN which must be changed before you can access your wallet. If verification is not successfully, you will be required to visit a Digicel store or an Authorized CellMoni Agent for assistance and confirmation of your personal information.

15. What are my wallet limits?

CellMoni wallet limits are regulated by Bank of Papua New Guinea and are set as per below:

	Subscriber Mini-Wallet	Subscriber Full-Wallet
Wallet limit (max. balance)	2,000	5,000
Daily Transaction	2,000	5,000
Daily Transaction count	10	20
Monthly Transaction	20,000	25,000

Customers are registered by default with a mini-wallet and can request to upgrade their wallet by visiting a Digicel store or an Authorized CellMoni Agent with functionality to upgrade the wallet. Call 888 if additional information and assistance required.

16. Can I use my airtime credits to load value to my CellMoni wallet?

No, you cannot. This is because your Airtime balance and your CellMoni wallet are not linked. Your airtime balance can only be used for products and services offered by Digicel such as make calls, send SMS, buy bundles, buy Digicel TV plan, or transfer to another Digicel customer airtime wallet. While CellMoni is a mobile wallet which provides you financial products and services including purchase airtime for your Digicel number.

17. What are reasons for error messages I could receive?

Below are the most frequent errors messages you could receive when using CellMoni:

- When changing your PIN:
 - **PIN not changed. New PIN in history:** You are trying to change your PIN with a PIN code you already used in the past.
 - **PIN not changed. PIN not match:** Your confirmation on of new PIN is different with the new PIN.
 - **Customer not active:** wrong PIN entered more than 3 times, wallet deactivated to secure the funds and validate the owner
- When sending CellMoni to another Cellmoni Customer
 - **Sorry this service is unavailable, please try again. E18:** You are trying to use a service which is not available yet or you are not permitted to use.
 - **Sorry Transaction Failed. Please check the entered details and try again or call Digicel Customer Care:** You have entered incorrect information on the recipient or a wrong amount.
 - **Transaction failed. Amount entered is less than minimum amount:** The value entered is less than minimum value authorized for the transaction. The minimum amount for send moni is 1 kina and maximum is 500 kina.
 - **Transaction failed. Sorry Account not found:** You are sending CellMoni to a non-registered number or a non-Digicel number
 - **Transaction not permitted to this account:** You are sending CellMoni to CellMoni customer who can't receive money from you.
- When sending top-up:
 - **Account not found:** You are trying to send credit to either a non-Digicel number, a number that does not exist or to a number that cannot receive Top Up (i.e; Postpaid numbers)

Please call customer care on 888 for assistance and information if you receive any of the above errors.