

Zain Malawi launches mobile commerce service

 By [Gregory Gondwe](#)

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Zain Malawi, on 12 January 2010, launched a pilot phase of a new service that will enable customers to carry out financial transactions using their mobile phones. The mobile commerce service dubbed ZAP Khusa M'manja (money in your hands) is being rolled out this week in Malawi following a successful performance in East Africa Zain operations.



Zain Malawi marketing director Enwell Kadango (L) and sales and distribution director Zain Saulos Chilima (R)

Zain Malawi marketing director, Enwell Kadango told the media in Lilongwe during the announcement of the initiative that Zain has partnered with two commercial banks — National Bank of Malawi (NBM) and NBS Bank — in the roll out of the pilot phase.

The Malawi launch makes it Zain's sixth operation in Africa to introduce the mobile-phone enabled financial service to their customers.

“With Zap Khusa M'manja, our customers will discover that their Zain handset now becomes more than just a communication tool. It will also become their cash wallet,” Kadango said.

With Zap, customers in Malawi will in the pilot phase be able to use their mobile phone to, withdraw cash or pay for goods and services, receive money from or send money to friends and family, top-up their or someone else's phone and pay bills for DSTV and other utilities like water and electricity.

A total of six countries — Kenya, Uganda, Tanzania, Sierra Leone, Niger and Malawi — are now in different phases of operationalising service.

ABOUT GREGORY GONDWE

Gregory Gondwe is a Malawian journalist who started writing in 1993. He is also a media consultant assisting several international journalists pursuing assignments in Malawi. He

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