

11th July, 2025

Press Release (for Immediate release)

Important Changes for Mobile Wallets - Additional KYC Regulatory Requirements

Mobile wallet users must now comply with additional regulatory requirements to continue using the service. "Under Part 2 of FIU Guideline 4 issued under the Financial Transaction (FTR) Act and Regulations, financial service providers including mobile wallets must do enhanced **Customer Identification & Verification** for opening and continuing to operate a financial account.

Accordingly, all current users of M-PAiSA and those who may register in future must provide the following personal information which must be verified against supporting ID document:

Personal (KYC) Information Required	Required Documents: (Either one of the following under each segment)
1. Name of Customer	Birth Certificate or Citizenship Certificate Note for Non-Resident Valid Passport is required
2. Date of Birth	
3. Citizenship	
4. Permanent Residential Address in Fiji	Voter Card, Valid Driver's Licence, or Reference Letter
	if customers do not have "Voter Card, Valid Driver's Licence" to verify the address they can submit Reference letter
	Refer to the Vodafone website for the sample reference letter.
5. Occupation,	Recent Payslip (<i>within 1 month</i>), Letter from Employer, Student ID, or Reference Letter
6. Source of Funds	if customers do not have "Recent Payslip (within 1 month), Letter from Employer " to verify the Occupation & Source of Funds they can submit Reference letter
	Refer to the Vodafone website for the sample reference letter and employer template.
	Note: only submit Student ID if you are student
7. Signature	Verified by staff during face-to-face account registration or to be loaded on the M PAiSA app for existing customers
Taxation Details	FNPF/FRCS Joint Card or TIN Letter

M-PAiSA Users who do not meet this requirement by 15th September, 2025 will have their M-PAiSA account balance limit reduced from \$10,000 to \$5,000. Whilst you will still be able to operate your account at reduced balance limit, further restrictions maybe imposed such as limits on the number, type and amount transaction you may be able to perform going forward. These regulatory requirements are in addition to the Tax Identification Number (TIN) requirement announced in 2025/26 budget. The deadline for TIN compliance is 31 December, 2025

Whilst, some of this information required may have been captured as part SIM and M-PAiSA registration earlier, additional information is now required to comply with new regulatory requirements for continued use of M-PAiSA. The deadline to comply with the regulatory (KYC) requirements under FIU guidelines for M-PAiSA Users is 15th September 2025.



To make it easy for customers, smart phones users can input the required information directly from the M-PAiSA App by updating the M-PAiSA App to version V2.6.2 or later if they have android device and version V2.1.40 if they are iPhone users. Login to the M-PAiSA App, tap the menu bar in the top right-hand corner and select "persona information" to update the required information and documents Non-smart users will need to visit a Vodafone outlet with their ID documents to update their information.

It is important that the information provided and ID documents uploaded are clear, accurate and legible/readable to avoid delays in verification resulting in restrictions on your account. Once the information is verified and updated, a confirmation SMS will be sent to the customer. Customers in the informal sector such farmers, fisherman and laborers who may not have all necessary ID document can also provide a reference letter – a blank reference template is available on M-PAiSA page on the Vodafone website.

Under the revised laws, an individual will now be allowed to register and operate no more two (2) M-PAiSA accounts in their name. Any user who currently has more than two M-PAiSA accounts under their name will need to reduce this to two (2) or less by 15th September, 2025. Anyone still having more than two accounts after the deadline will be restricted to operate only two most recently active account. Funds held in other accounts can still be withdrawn or transferred to other accounts but no funds will be allowed into the restricted accounts.

M-PAiSA users are advised to update their information as early as possible to ensure they can continue to operate their accounts without any changes or restrictions.

For more information and assistance, customers can also contact customer care on helpline 123, 124 or 125 for Vodafone users and 443 or 444 for Inkk users or refer to the Vodafone Website <https://www.vodafone.com.fj/personal/m-paisa/customer-identification-requirements>

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