

# Oxygen Money Transfer Service (OMTS)

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## General Responsibilities – Do's and Don'ts

### Do's:

1. ROs should prominently display their authorisation certificates provided by Oxygen Services India Pvt. Ltd. at their outlets
2. While using OMTS, RO should take prior consent from the customer during each leg of transaction from wallet creation to transfer of money to the beneficiary
3. RO Should carefully check all details such as wallet number, beneficiary account number, beneficiary IFSC, beneficiary name and amount before executing a transaction
4. RO should use the account verification service wherever possible, to verify the beneficiary name before initiating a transaction
5. RO should only provide transaction receipts generated from the system to end customers. No manual receipts will be valid
6. RO Should prominently display Customer Charges for wallet topup & money transfer at their outlets in such a way that it is easily visible to the approaching customers
7. RO should prominently display all promotional and advertising material as provided by the company at their outlets
8. RO Should encourage and provide adequate information to customers to use Oxygen Wallet mobile app and Oxygen Wallet website ([www.oxygenwallet.com](http://www.oxygenwallet.com)) to enable them to do transactions on their own

### Don'ts:

1. RO should not ask for customer's mobile wallet MPIN (i.e. password) or to the extent practical even One Time Password received on the customer's mobile phone. He/ She should allow the customer to enter such credentials themselves in order to protect their privacy and confidentiality
2. RO should not provide manual receipts of transactions to customers. Only system generated reports are valid
3. RO should not use Oxygen Wallet of unknown person's who are not present face to face for carrying out money transfer services
4. RO Should not create multiple wallets of their own as well as of end customers for doing money transfer of amounts greater than stipulated wallet limits
5. RO should not use their own wallet for money transfer business commercially except for money transfer to friends and family
6. RO should not respond to any e-mails or phone calls that falsely claim to be from Oxygen Services India Pvt. Ltd. asking them to disclose their personal and confidential details. We will never ask you to share your personal details, other than mobile number, name, date of birth and address

## Customer Service - Do's and Don'ts

1. The customer communication information, Facilities including but not limited to, product information, fees and transaction limits, needs to be displayed in the Premise in such a way that it is prominently visible to the approaching customers
2. Customers need to be attentively attended and all their doubts and queries should be clarified with the best effort
3. Customers should be assisted wherever required while performing various operations including but not limited to Wallet opening, wallet topup and consumption
4. Any dispute or transaction errors at the counter should be resolved or raised to Oxigen's call centre before the customer leaving the counter. Customer care details are as follows, Please write to us at [customercare@myoxigen.com](mailto:customercare@myoxigen.com) or call 0120-7151000. To get a call back, SMS OXIMID to below numbers,

9971 888 888	For Delhi/NCR/Other states
9731 888 888	For Karnataka
9967 878 888	For Maharashtra/Other States
9500 100 005	Tamil Nadu
9963 900 600	Andhra Pradesh
9163 888 888	West Bengal

For queries specific to Oxigen Wallet Money Transfer you can also write to us at [OMTS@myoxigen.com](mailto:OMTS@myoxigen.com) and [OCMTShelp@myoxigen.com](mailto:OCMTShelp@myoxigen.com)

5. While accepting cash from customers during wallet topup, proper due diligence of the currency notes should be done

## Workplace Responsibilities - Do's and Don'ts

### Do's:

1. Personal dignity, privacy, and personal rights of every individual
2. Work together with women and men of various nationalities, cultures, religions, and races in a professional manner
3. Be open and honest and stand by your responsibility

### Don'ts:

1. Discriminate, harass or offend anybody by whatever means, be it sexual or otherwise.
1. Engage in contacts with competitors that could create even an appearance of improper agreements, whether the contact is in person, in writing, by telephone or through e-mail.

Conflict of Interest and Outside Activities

## Conflicts of Interest – General principles

1. Conflicts of interest can occur if business practices sacrifice interests of one set of customers in favour of another or place business interests ahead of customers.
2. RO would be expected to be sensitive to any activities, interests or relationships that might interfere with or even appear to interfere with, his ability to act in the best interests of all stakeholders.

## Privacy – Do's and Don'ts

### Do's:

1. Properly control access to your work areas and computers
2. Protect the physical security of official information
3. Limit access to information strictly to those with a legitimate business reason for seeking that information

### Don'ts:

1. Discuss sensitive matters or confidential information in public places
2. Transfer official information into personal databases or carry hard copies of official information (otherwise than for official purposes) outside the office, without prior permission from your superior

### Know Your Customer / Anti Money Laundering

1. Money Laundering legislations criminalize money laundering in respect of all crimes including drug trafficking, terrorism, theft, tax evasion, fraud, handling of stolen goods, counterfeiting and blackmail. It is also an offence to undertake and/or facilitate transactions with individuals and entities involved in criminal activities
2. RO must exercise requisite care in selecting those with whom it/he conducts business. While conducting business, RO must adhere to processes which are in place for checking the credit and character of customers and counter parties. These processes ensure adequate customer due diligence and ongoing monitoring of their transactions. This is done to detect suspicious transactions during the entire period of relationship

## Know Your Customer (KYC) and Anti Money Laundering (AML) – Do's and Don'ts

### Do's:

1. Undergo relevant training to update yourself on applicable internal KYC/ AML guidelines
1. Exercise requisite due diligence while accepting a customer and undertaking a transaction and make reasonable enquiries in case of doubt
2. Escalate all suspicious activities/transactions in respect of money laundering regardless of the amount involved or the nature of the offence as per the applicable internal procedures. Failure to report suspicious transactions despite having knowledge is an offence

**Don'ts:**

1. Provide assistance to any person to launder proceeds of any criminal conduct. Prejudice an investigation by informing (i.e. tipping off) the person who is the subject of a suspicious transaction