

BANK OF UGANDA

Information Technology Department

USER DOCUMENTATION

Mobile Money Service Provider Disbursements System

User Guides · FAQs · Release Notes

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Audience:	BOU Staff — All Roles

1. Introduction

This document is the consolidated user documentation for the Bank of Uganda Mobile Money Service Provider Disbursements System (AP_IBY). It is intended for all BOU staff who will use or administer the system in their day-to-day work.

The system automates the process of disbursing payments to service providers via MTN Uganda Mobile Money. It implements a maker-checker control framework with four distinct user roles, each with specific responsibilities in the payment workflow.

Role	Who	Responsibility
Inputter	Finance / Payments staff	Prepares and uploads provider payment batches for review
Validator	Senior finance staff	Reviews batches submitted by Inputters and approves or rejects them
Approver	Authorised signatory	Gives final approval and triggers actual MoMo disbursements
Administrator	IT / System admin	Manages users, settings, logs, notifications, and system configuration

The sections that follow provide step-by-step guides for each role, followed by a general FAQ and the system release notes.

2. Getting Started — All Users

2.1 Accessing the System

The system is accessed through a web browser. No software installation is required on your computer.

- Open your web browser (Chrome, Firefox, or Edge recommended)
- Navigate to the system URL provided by your IT department
- You will see the Bank of Uganda MoMo Disbursements login screen

2.2 Logging In

Step 1: Enter your credentials

Type your BOU staff username and password in the fields provided. These are the same credentials you use for other BOU systems.

Step 2: Click Sign In

Click the maroon Sign In button. The system will authenticate you against the BOU Identity Service.

Step 3: View your dashboard

After logging in, the system will display your role-specific dashboard. The left panel shows your active batches and system status. The right panel contains the main working area with tabs relevant to your role.

Note: If you cannot log in, contact your system administrator to confirm your account has been created and your role assigned.

2.3 Logging Out

Always log out when you have finished working, especially on shared computers. Click the Sign Out button in the top right corner of the screen. You will be returned to the login screen immediately.

2.4 Notifications

The bell icon in the top right shows notifications relevant to your role. A red badge indicates unread notifications. Click the bell to view them. Notifications are also sent by email to configured addresses for key events such as batch rejections and completed disbursements.

3. Inputter User Guide

The Inputter is responsible for preparing and submitting payment batches for validation. An Inputter cannot approve or disburse payments — this separation of duties is a core security control.

3.1 Preparing a Payment File

Provider payments can be entered in two ways — by uploading an Excel file or by typing provider details manually.

3.1.1 Excel File Upload

The Excel file must follow the required format. Each row represents one provider payment. The required columns are:

Column	Required	Description
id	Yes	Unique identifier for this provider, e.g. SP001
given_name	Yes	Provider first name
family_name	Yes	Provider last name or surname
phone_number	Yes	MTN Uganda number in format 256XXXXXXXX (no + sign, no spaces)
amount	Yes	Payment amount as a number, e.g. 50000
birthdate	No	Date of birth in YYYY-MM-DD format, or leave blank
locale	No	Language code, e.g. en. Defaults to en if blank
gender	No	male, female, or unknown. Defaults to unknown if blank

Step 1: Go to the Upload tab

Click the Upload tab in the right panel.

Step 2: Select Excel mode

Ensure the  Upload Excel option is selected at the top of the tab.

Step 3: Upload the file

Click the upload area or drag and drop your Excel file onto it. Only .xlsx and .xls files are accepted.

Step 4: Review the loaded providers

The system will parse the file and display the providers in the Providers tab. Review the list to confirm all entries look correct.

Note: If the file contains errors such as missing required fields or duplicate IDs, the system will display a specific error message. Correct the file and re-upload.

3.1.2 Manual Entry

If no Excel file is available, providers can be entered one by one through the manual entry form.

Step 1: Select Manual Entry mode

Click the  Manual Entry button at the top of the Upload tab.

Step 2: Fill in provider details

Enter the External ID, First Name, Last Name, Phone Number, and Amount for the first provider.

Step 3: Click + Add

The provider is added to the list below the form. You can also press Enter in the Amount field to add quickly.

Step 4: Repeat for each provider

Continue adding providers until all are entered. Use the ✕ button on any row to remove an incorrect entry.

Step 5: Click Create Batch

Once all providers are added, click Create Batch to create the batch in the system.

3.2 Submitting a Batch for Validation

After uploading or entering providers, the batch appears in the Active Batches panel on the left with status DRAFT.

Step 1: Locate the batch

Find your batch in the Active Batches panel on the left side of the screen.

Step 2: Click Submit for Validation

Click the Submit for Validation button next to your batch.

Step 3: Confirm

The batch status changes to PENDING VALIDATION. The Validator will be notified.

Note: Once submitted, you cannot edit the batch. If the Validator rejects it, you will receive a notification and can create a new batch with the corrections.

3.3 Handling a Rejected Batch

If a Validator rejects your batch, you will receive a notification with the reason for rejection. The batch status changes to REJECTED. You cannot reactivate a rejected batch. Instead, prepare a new corrected batch and submit it again.

4. Validator User Guide

The Validator reviews payment batches submitted by Inputters. The Validator's role is to check that the batch is correct and appropriate before it proceeds to final approval. The Validator does not trigger any payments.

4.1 Reviewing a Submitted Batch

When an Inputter submits a batch, you will receive a bell notification and an email notification (if configured). The batch will appear in your Active Batches panel with status PENDING VALIDATION.

Step 1: Check your notifications

Click the bell icon to see the notification, or check your email for the notification message.

Step 2: Locate the batch

Find the batch in the Active Batches panel on the left. It will show status PENDING VALIDATION.

Step 3: Review the providers

Go to the Reports tab, then Queued Payments, and click View next to the batch to see the full list of providers and amounts.

Step 4: Check the history tab

Click the History tab, then View on the batch to see the full audit trail and any previous actions.

4.2 Approving a Batch

Step 1: Locate the batch

Find the batch in the Active Batches panel showing PENDING VALIDATION.

Step 2: Click Approve

Click the Approve button next to the batch.

Step 3: Enter a note (optional)

A prompt will appear asking for an approval note. This is optional but recommended for audit purposes.

Step 4: Confirm

The batch status changes to PENDING APPROVAL. The Approver is notified.

4.3 Rejecting a Batch

Step 1: Click Reject

Click the Reject button next to the batch in the Active Batches panel.

Step 2: Enter a reason

Type the reason for rejection in the prompt. This is required — the reason is sent to the Inputter with the rejection notification.

Step 3: Confirm

The batch is rejected. The Inputter receives a notification with your rejection reason.

5. Approver User Guide

The Approver is the final stage in the maker-checker workflow. When you approve a batch, the system immediately triggers the actual MTN Mobile Money transfers to all providers in the batch. This action cannot be undone once disbursement begins.

5.1 Approving and Disbursing a Batch

When a Validator approves a batch, you will receive a notification. The batch will appear in your Active Batches panel with status PENDING APPROVAL.

Step 1: Review the batch

Check the batch in Active Batches and review providers via Reports → Queued Payments → View if needed.

Step 2: Click Approve & Disburse

Click the Approve & Disburse button next to the batch.

Step 3: Confirm

A confirmation dialog will appear warning that this will trigger live MoMo transfers. Click OK to proceed.

Step 4: Enter an approval note (optional)

Add a note for the audit trail if required.

Step 5: Wait for disbursement

The system sends transfer requests to the MTN MoMo API for all providers simultaneously. This may take 10–30 seconds depending on the batch size. The Results tab will open automatically when complete.

Note: The system sends all transfers in parallel. The batch status changes to COMPLETE when all transfer requests have been submitted, regardless of individual transfer outcomes.

5.2 Checking Transfer Statuses

Immediately after disbursement, transfers show status PENDING — this means the request was sent to MTN but final confirmation has not yet been received. You should poll statuses after a few minutes to get the final outcomes.

Step 1: Go to the Results tab

The Results tab opens automatically after disbursement, or click it manually.

Step 2: Click Poll Statuses

Click the Poll Statuses button. The system queries the MTN MoMo API for each transfer's current status.

Step 3: Review outcomes

Transfers will show SUCCESSFUL (with a financial transaction ID), FAILED (with an error reason), or remain PENDING if MTN has not yet finalised them.

Step 4: Poll again if needed

If transfers remain PENDING, wait a few more minutes and poll again. MTN typically finalises transfers within 1–5 minutes.

5.3 Retrying Failed Transfers

If some transfers show status FAILED, you can retry them without re-processing the successful ones.

Step 1: Click Retry Failed

In the Results tab, click the  Retry Failed button.

Step 2: Wait

The system re-submits only the failed transfers to MTN MoMo.

Step 3: Poll again

After retrying, click Poll Statuses again after a few minutes to check the updated outcomes.

Note: Common failure reasons include invalid phone numbers, phone numbers not registered for MoMo, and temporary MTN network issues. Check the Error column for the specific reason before retrying.

5.4 Downloading Reports

After disbursement, you can download a report of the transfer results.

Step 1: Go to the Reports tab

Click the Reports tab in the right panel.

Step 2: Select EOD Statement

The End of Day Statement tab shows all transfers for a selected date range.

Step 3: Set the date range and click Generate

Select your date range and click Generate to load the results.

Step 4: Export or email

Use the  CSV,  Excel,  Print, or  Email buttons to export the report in your preferred format.

6. System Administrator Guide

The System Administrator has access to all system functions and is responsible for managing users, monitoring system activity, configuring notifications, and maintaining system settings.

6.1 User Management

All BOU staff who need access to the system must be added by an administrator before they can log in.

6.1.1 Adding a New User

Step 1: Go to Admin tab

Click the Admin tab in the right panel. The admin dashboard loads automatically.

Step 2: Scroll to User Management

Find the User Management section.

Step 3: Enter the username

Type the BOU staff username exactly as it appears in the BOU Identity Service.

Step 4: Select a role

Choose inputter, validator, approver, or admin from the role dropdown.

Step 5: Click Add User

The user is added and can now log in with their BOU credentials.

6.1.2 Changing a User's Role

To change a user's role, find them in the User Management table, click the role dropdown next to their name, and select the new role. The change takes effect immediately.

6.1.3 Disabling or Removing a User

To temporarily disable access, click the Disable button next to the user. They will not be able to log in until re-enabled. To permanently remove a user, click the Delete button. This cannot be undone.

6.2 Monitoring Sessions and Activity

The Admin tab provides two monitoring views:

- Session Log — shows all login and logout events, session duration, and IP addresses. Use this to monitor who has been accessing the system and when.
- Activity Log — shows every action performed by every user, including uploads, submissions, approvals, and disbursements. Filter by username or date range.

Both logs can be exported as CSV or Excel, or printed via the buttons in each section header.

6.3 Notification Settings

The Notification Settings section controls which events trigger email and bell notifications, and who receives them.

- Bell toggle — controls whether the event appears in users' bell notification dropdown
- Email toggle — controls whether an email is sent for this event
- Recipients — a comma-separated list of email addresses to notify for this event. Multiple addresses are supported.

Click Save next to each event after making changes. Changes take effect immediately.

6.4 Scheduled EOD Reports

The Scheduled Reports section allows you to configure automatic End-of-Day statement emails sent on a recurring schedule.

Step 1: Enter a schedule name

Give the schedule a descriptive name, e.g. Daily EOD 6pm.

Step 2: Select frequency

Choose Daily, Weekly, or Monthly.

Step 3: Set the time

Enter the hour (0–23) and minute for delivery.

Step 4: Enter recipients

Enter one or more email addresses separated by commas.

Step 5: Click + Add

The schedule is created and will run automatically at the specified time.

Use the Pause button to temporarily stop a schedule without deleting it. Use Delete to remove it permanently.

6.5 Voiding a Transaction

Administrators can void individual transfers when required — for example, in the case of an erroneous payment.

Step 1: Go to History tab

Click the History tab and load the relevant batch.

Step 2: Click View

Click View on the batch to expand the transfer results.

Step 3: Click Void

Click the Void button next to the transfer you want to void.

Step 4: Enter a reason

A reason is required. It will be recorded in the audit trail.

Step 5: Confirm

The transfer is marked as VOIDED in the system. Note that voiding is a system-level record — actual financial reversal with MTN must be requested separately through MTN's back-office using the Financial Transaction ID.

6.6 Performance Metrics

The Performance Metrics section at the top of the Admin tab provides visual charts showing system usage over a selected period:

- Daily Transfer Volume — stacked bar chart showing successful, failed, and pending transfers per day
- Daily Success Rate — line chart showing the percentage of successful transfers per day
- Activity by Hour — bar chart showing when the system is most actively used
- Top Error Types — table of the most common failure reasons
- Recent Batch Processing Times — table showing how long each batch took from creation to completion

7. Frequently Asked Questions

7.1 Login and Access

Q: I cannot log in. What should I do?

A: First confirm you are using your correct BOU staff username and password. If your credentials are correct, contact your system administrator to confirm your account has been added to the system and your account is active (not disabled).

Q: I can log in but I cannot see the buttons I expect. Why?

A: The system shows only the functions relevant to your assigned role. If you believe your role is incorrect, contact your system administrator to update it.

Q: My session expired and I was logged out automatically. Is this normal?

A: Yes. For security, sessions inactive for more than 30 minutes are automatically closed. Simply log in again to continue working.

7.2 Uploading Batches

Q: My Excel file was rejected. What could be wrong?

A: The most common reasons are: a required column is missing or misspelled, a row has a blank required field (id, given_name, family_name, phone_number, or amount), an amount value is not a number, or two rows have the same id. The error message will identify the specific row and field causing the problem.

Q: What phone number format should I use?

A: Enter MTN Uganda numbers in the format 256XXXXXXXX — the country code 256 followed by the 9-digit number, with no + sign, no spaces, and no dashes. For example, 256772123456.

Q: Can I upload multiple batches at the same time?

A: Yes. The system supports multiple simultaneous batches. Each batch is tracked independently in the Active Batches panel. You can submit a new batch while a previous one is still being reviewed.

7.3 Disbursements

Q: Transfers show PENDING after disbursement. Does that mean they failed?

A: No. PENDING means the transfer request was successfully sent to MTN MoMo but final confirmation has not yet been received. MTN typically confirms transfers within 1–5 minutes. Click Poll Statuses after a few minutes to get the updated status.

Q: Some transfers show FAILED. What should I do?

A: Check the Error column for the specific failure reason. Common reasons include the phone number not being registered for MTN MoMo, or a temporary MTN network issue. For network issues, use the Retry Failed button to re-attempt those transfers. For invalid phone numbers, the batch will need to be corrected and resubmitted.

Q: Can I cancel a disbursement after clicking Approve & Disburse?

A: No. Once disbursement is triggered, the transfer requests are sent to MTN immediately and cannot be recalled through the system. If a transfer needs to be reversed, contact MTN Uganda's business support with the Financial Transaction ID to request a manual reversal. The Administrator can also void the transaction record in the system for bookkeeping purposes.

Q: How do I know a transfer was actually received by the provider?

A: A transfer with status SUCCESSFUL and a populated Financial Transaction ID column has been confirmed as received by the MTN MoMo network. The provider will have received an SMS confirmation on their phone.

7.4 Reports and Exports

Q: How do I get a report of all payments made today?

A: Go to Reports → EOD Statement. Set both the From and To dates to today's date and click Generate. Export using the CSV, Excel, or Print buttons as needed.

Q: Can I search for a specific provider's payment history?

A: Yes. Go to Reports → Provider Statement and enter the provider's phone number in the Phone Number field. You can also filter by date range or batch reference.

Q: How do I set up automatic daily reports by email?

A: This is configured by an Administrator. Go to Admin → Scheduled Reports, enter a schedule name, select Daily, set the time, enter recipient email addresses, and click + Add.

7.5 Administration

Q: How do I add a new user to the system?

A: Go to Admin → User Management. Enter the BOU staff username and select their role, then click Add User. The user can log in immediately using their BOU Identity Service credentials.

Q: A staff member has left BOU. How do I remove their access?

A: Go to Admin → User Management, find the user in the table, and click Disable to immediately block their access, or Delete to permanently remove their account. Disabling is recommended if there is any possibility you may need to re-enable access later.

Q: Can I see who approved a specific batch?

A: Yes. Go to the History tab, click View on the batch, and scroll to the Audit Trail section. Every action taken on the batch is recorded with the username, role, timestamp, and any notes.

8. Release Notes

This section documents the features delivered in each release of the AP_IBY Disbursements System.

Version 1.0 — Initial Release

Released: Q2 2026

The initial release delivered the complete disbursements platform including:

Core Disbursement Workflow

- Four-role maker-checker system: Inputter, Validator, Approver, Administrator
- Excel file upload for batch creation with full column validation
- Manual provider entry through the system interface
- Batch submission, validation, and approval workflow
- MTN Uganda MoMo sandbox integration for transfer initiation
- Transfer status polling from MTN MoMo API
- Retry failed transfers without reprocessing successful ones
- Multi-batch support — up to 15 simultaneous batches
- Batch persistence across server restarts via database storage

Administration

- Role-based user management — add, disable, and remove users
- Session monitoring with login/logout timestamps and IP addresses
- Activity log of all user actions with filtering by username and date
- Performance metrics dashboard with transfer volume charts
- Transaction voiding with mandatory reason and audit trail

Notifications

- Bell notifications in the system interface, filtered by user role
- Email notifications via SMTP for key events
- Configurable notification settings per event type
- Scheduled End-of-Day email reports with daily, weekly, and monthly recurrence

Reporting

- End-of-Day Statement — all transfers for a date range with summary statistics
- Provider Statement — transfer history for a specific phone number or batch
- Queued Payments — real-time view of batches in the workflow
- CSV and Excel export for all reports
- Print and PDF output for all reports
- Direct email delivery of reports to specified recipients

Security and Audit

- Integration with BOU Identity Service for staff authentication
- Role-based access control enforced at API level
- Immutable audit trail — database triggers prevent modification of audit and activity logs
- Full batch history with state transition timestamps and responsible user at every step

Version 1.0 — Known Limitations

- Currency is set to EUR in sandbox mode. This must be changed to UGX before production deployment.
- Authentication runs in stub mode during testing. BOU Identity Service live mode must be enabled on deployment to the BOU network.
- Airtel Uganda Mobile Money integration is not included in this release. Only MTN Uganda is supported.
- Charges management (transaction fee calculation) is not included in this release.
- Fee reversal tracking is not included in this release.