CASH DEPOSIT & CASH WITHDRAWAL POLICY

Last updated: July 2026

1. OVERVIEW

This Policy explains how cash deposits and cash withdrawals are processed through Bitwisi.

It applies to transactions completed using Smart Financial Kiosks, authorized agents, partner locations and other approved Bitwisi cash services.

By using these services, you agree to this Policy.

2. AVAILABILITY

Cash services are available only in supported countries and approved locations.

Available services may vary depending on local regulations and operational capabilities.

3. ELIGIBILITY

To use cash services, you must:

- have an eligible Bitwisi Account where required;
- complete identity verification when requested;
- comply with applicable laws and these Terms.

Some transactions may be available to non-account holders where permitted by law.

4. CASH DEPOSITS

Cash deposits may be made into:

- your Bitwisi Wallet;
- another eligible Bitwisi Account;
- a supported bank account;
- other approved destinations.

Deposits are subject to verification and system validation.

5. CASH WITHDRAWALS

Cash withdrawals may be made from:

- your Bitwisi Wallet;
- supported payment cards;
- approved transfer services;
- other eligible payment products.

You must successfully complete all required security checks before cash is released.

6. TRANSACTION LIMITS

Cash transactions may be subject to:

- minimum amounts;
- maximum amounts;
- daily limits;
- monthly limits;
- verification requirements.

Limits may vary by country, customer profile and applicable regulations.

7. IDENTITY VERIFICATION

Bitwisi may require identity verification before processing a cash transaction.

Verification requirements depend on:

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Écosystème intégré
Expertise locale
Approche innovante
Sécurité renforcée
POURQUOI CHOISIR BITWISI ?
Le Groupe BIWISI SarL s'engage à fournir des solutions technologiques fiables, sécurisées et innovantes afin d'accompagner durablement les entreprises et institutions dans leur transformation digitale.
Nous croyons en une Afrique connectée, moderne et prospère grâce à l'innovation.
PERSPECTIVES & AMBITIONS
• Développer nos solutions a l'échelle africaine
• Développer des solutions fintech innovantes
• Renforcer l'inclusion financière
• Accompagner la fintech locale et régionale
• Devenir une référence technologique en afrique centrale
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- transaction value;
- regulatory obligations;
- fraud risk;
- local laws.

8. TRANSACTION VERIFICATION

Before cash is accepted or dispensed, Bitwisi may verify:

- your identity;
- your account status;
- available balance;
- transaction authorization;
- compliance requirements.

Transactions that cannot be verified may be declined.

9. CASH ACCEPTANCE

Cash deposited into a Smart Financial Kiosk or other approved channel is counted electronically.

If the system detects damaged, counterfeit or unreadable banknotes, they may be rejected.

The final deposited amount is the amount confirmed by the system after validation.

10. CASH DISPENSING

Cash withdrawals are completed only after successful authorization.

If cash cannot be dispensed due to a technical issue, your transaction will be reviewed and, where appropriate, reversed or completed as soon as reasonably possible.

11. FAILED TRANSACTIONS

A transaction may fail because of:

- insufficient funds;
- communication failures;
- equipment malfunction;
- incorrect transaction details;
- compliance reviews.

Where applicable, eligible funds will be returned in accordance with our operational procedures.

12. SECURITY

To protect customers and the Bitwisi platform:

- all transactions may be monitored;
- surveillance measures may be used at cash service locations;
- suspicious activity may result in additional verification or temporary restrictions.

13. PROHIBITED ACTIVITIES

You must not use Bitwisi cash services to:

- deposit counterfeit currency;
- conduct fraudulent transactions;
- structure transactions to avoid legal requirements;
- process transactions on behalf of another person without authorization;
- engage in illegal activities.

Bitwisi may refuse any transaction that presents an unacceptable risk.

14. FEES

Fees may apply to certain cash services.

Where applicable, fees will be displayed before the transaction is confirmed.

15. LIABILITY

You are responsible for reviewing transaction details before confirming a cash transaction.

Bitwisi is not responsible for delays or failures resulting from:

- incorrect information provided by you;
- force majeure events;
- third-party service interruptions;
- circumstances beyond our reasonable control.

16. SERVICE AVAILABILITY

Cash services may occasionally be unavailable due to:

- maintenance;
- cash replenishment;
- security measures;
- technical issues;
- regulatory restrictions.

We will make reasonable efforts to restore services promptly.

17. CHANGES TO THIS POLICY

We may update this Policy from time to time.

Where required, we will notify you before material changes take effect.

CONTACT US

If you have questions regarding cash deposits or withdrawals, please contact Bitwisi Customer Support through our official website or mobile application.

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