

...ation in the regional economy," she said.

forced traders to seek alternatives. In addition, the Comesa bond mainly covered transit cargo and did not ex-

needs of the EAC Single Customs Territory. Beyond transit cargo, the bond also

Veronica Mueni Nduva, the EAC secretary general, noted that more than \$35b

economy.

Digital payments.

RACHEAL NABISUBI

In Uganda's fast-moving financial landscape, where clicks have replaced queues and instant payments are the norm, one humble piece of paper is making a surprising impact: the printed receipt.

More than just a transaction slip, it is becoming a symbol of trust, transparency and inclusion, helping Quickteller agents win over customers.

With Interswitch powering 700 ATMs and more than 20,000 Quickteller agents nationwide, receipts are proving that innovation does not always mean complex technology. Sometimes, the simplest ideas can transform business.

Peter Nsubuga, a Quickteller agent in

Mulago, says printed receipts have helped him stand out in a competitive market.

"This has helped me differentiate myself in my area because many customers appreciate receiving a receipt. As a result, my earnings have increased," he says.

For Nsubuga and thousands of agents across Uganda, instant receipt issuance, seemingly a minor feature, has become a significant competitive advantage in a rapidly evolving digital payments landscape.

As digital financial services continue to expand, building trust remains central to customer satisfaction, particularly in communities transitioning from cash-based

transactions.

Providing printed proof of payment boosts customer confidence, enhances transparency and encourages repeat business.

Mori Seguya, the Quickteller country general manager says they have seen their agent network expand, which epitomizes financial access within their communities.

Data shows that Quickteller agent customers have risen by 17.9 percent, while newly activated terminals increased by 21 percent, expanding the agent footprint nationwide.

Transaction volumes grew by 16.9 per-

cent, with transaction values rising even more sharply, up 25.6 percent.

Beyond the statistics, agents report tangible day-to-day gains: stronger customer loyalty, improved credibility and higher earnings driven by steady transaction volumes.

For many small business owners, Quickteller has evolved from being merely a payment platform into an essential tool for business growth.

The company says its initiatives are aimed at fostering an ecosystem of trust and innovation that will endure beyond promotional campaigns.

Bank partners have also played a key

role in expanding access to formal financial services through the agency banking platform, helping bridge financial gaps in underserved communities.

The outlook for agency banking remains strong, with expectations that more banks will introduce advanced tools to enhance agent efficiency, boost earnings and broaden outreach across the country.

For agents like Nsubuga, the benefits are already clear.

"When customers trust you, they come back," he says, underscoring that in Uganda's digital economy, reliability and innovation remain the true currency of growth.