



Payment Solution for
Schools

Intro

Headquartered in Akwa, Douala – Cameroon, Tranzak Cameroon SARL aims to aggregate mobile wallets and bank accounts in Cameroon and Central Africa to make payments **seamless** and **faster**

Mission

Leverage new technologies and mobile payments to create digital economies where everyone can participate and thrive.

Tranzak :

- Provides next generation payment system technologies for P2P, B2C, B2B payment services
- Serves as a true payment solutions provider connecting merchants, businesses and individuals to funding sources (banks, mobile wallets, etc) enabling seamless and secure transactions
- Provides data analytics and reporting tools that empower businesses with actionable insights for all financial transactions

Tuition Collection

- Simple and secure collection from mobile wallet, debit and credit cards
- **Cross-border** and cross-currency collection
- Faster settlement (Same day/T+1)
- Invoicing

Payouts

- Cross-platform payout system
- Mass payments (send money to up to 2000 recipients in a single transaction)
- Salary Payment

Value-Added Services

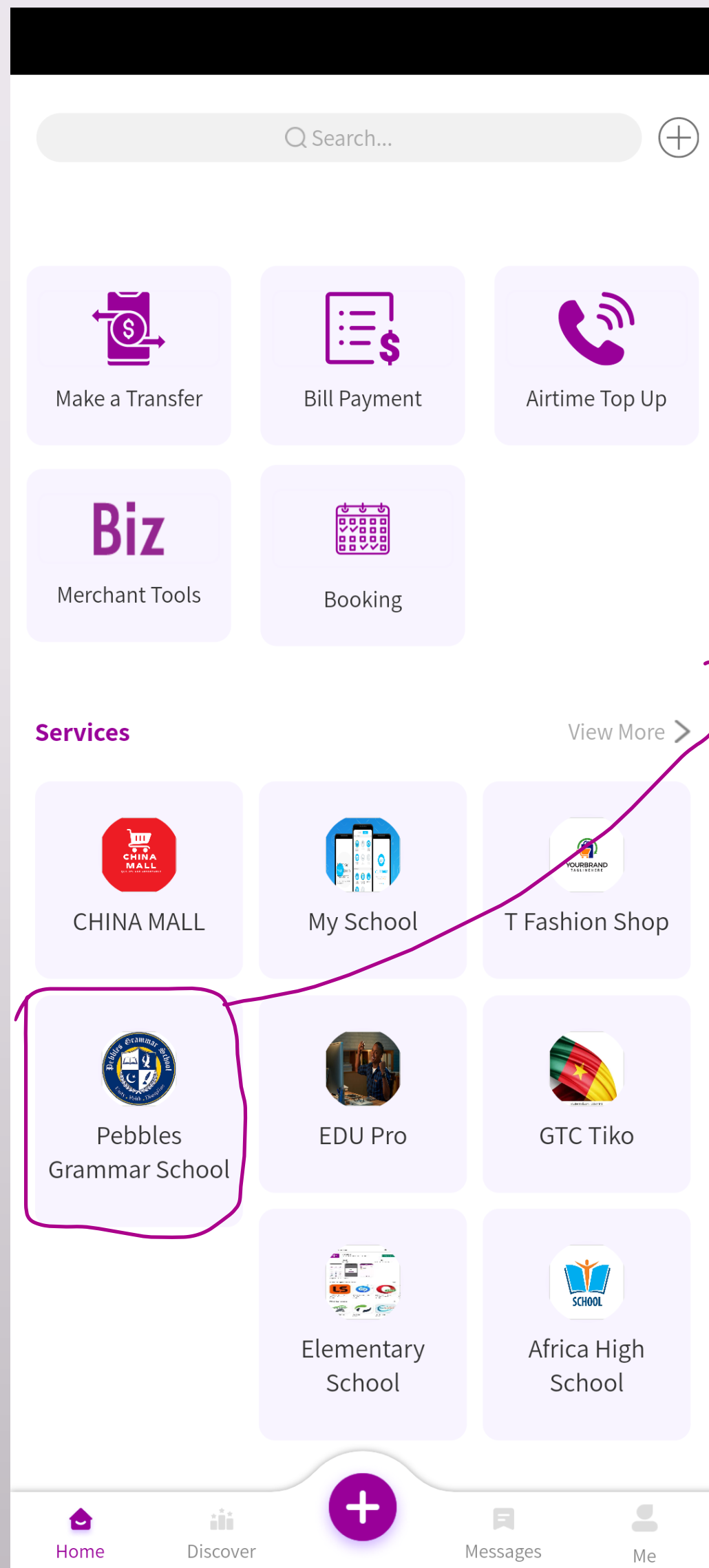
- Analytics and intelligent reporting
- Dedicated school mini-app channel for parent/guardian engagement
- Technical support and managed services
- Centralized Utility bill payment solution (ENEO, Camwater, CANAL+, Airtime)

Demo Screens

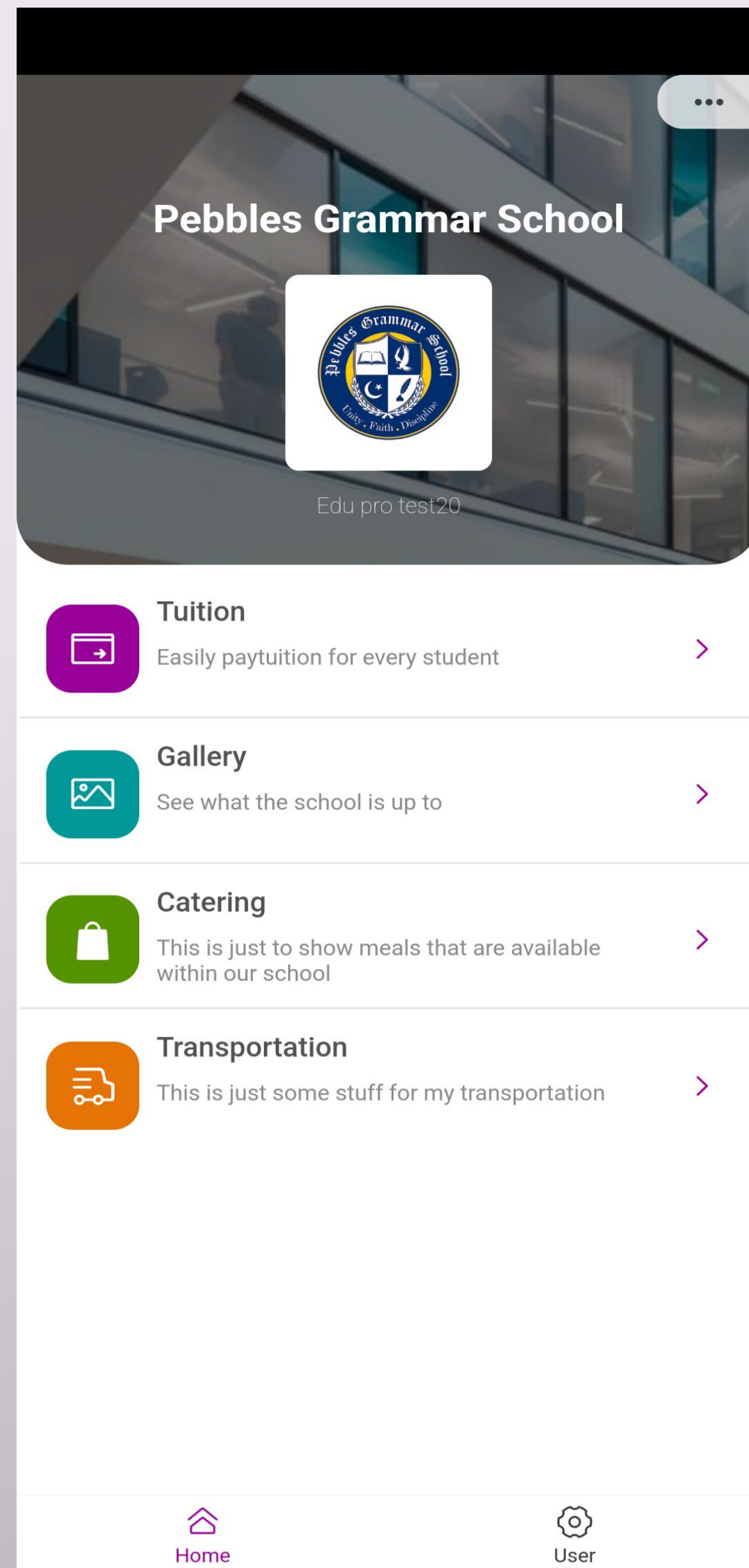
(For Parents/Guardians)

Mobile App – School Fee Payment - for Parents/Guardians

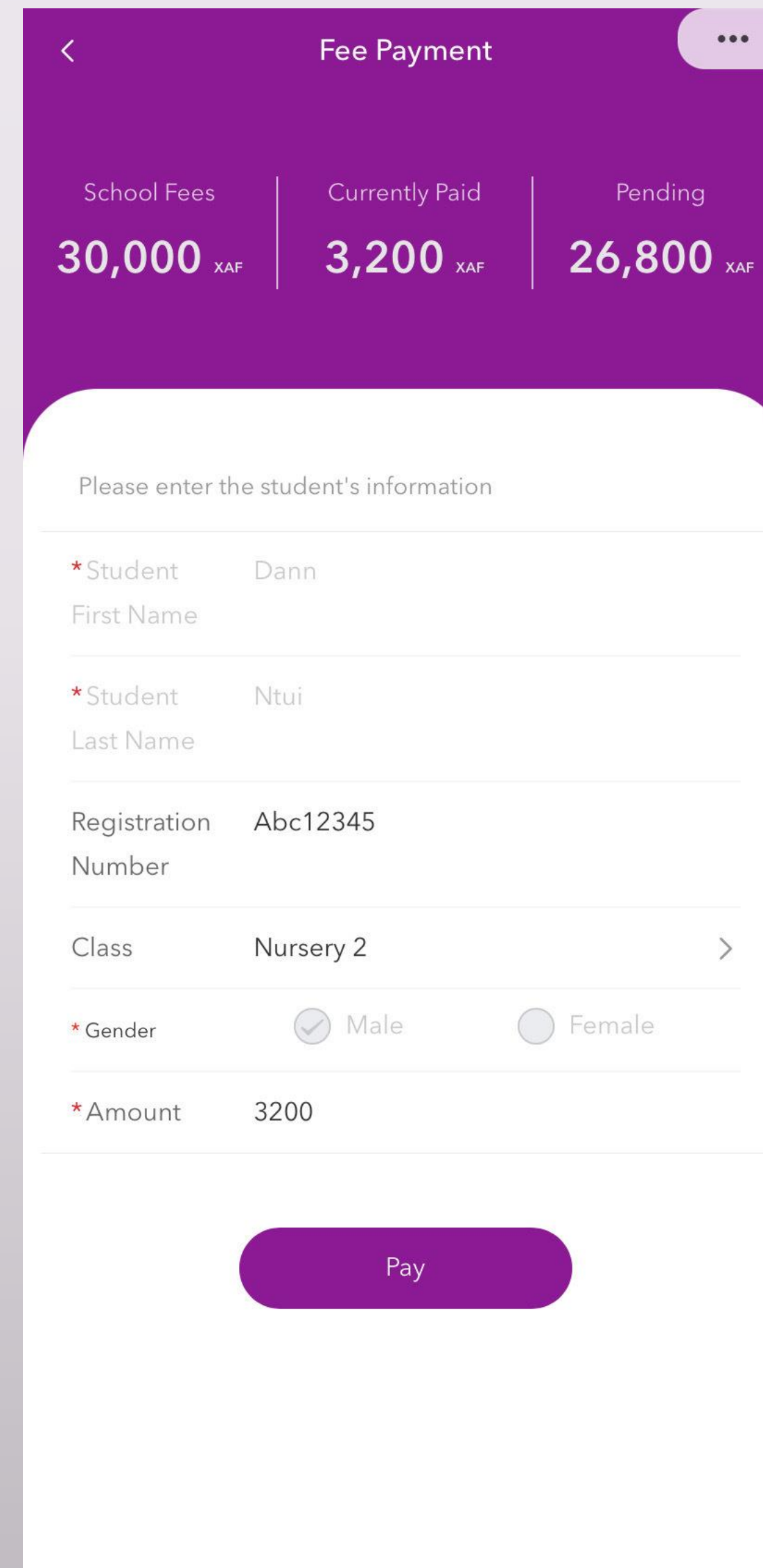
Home screen



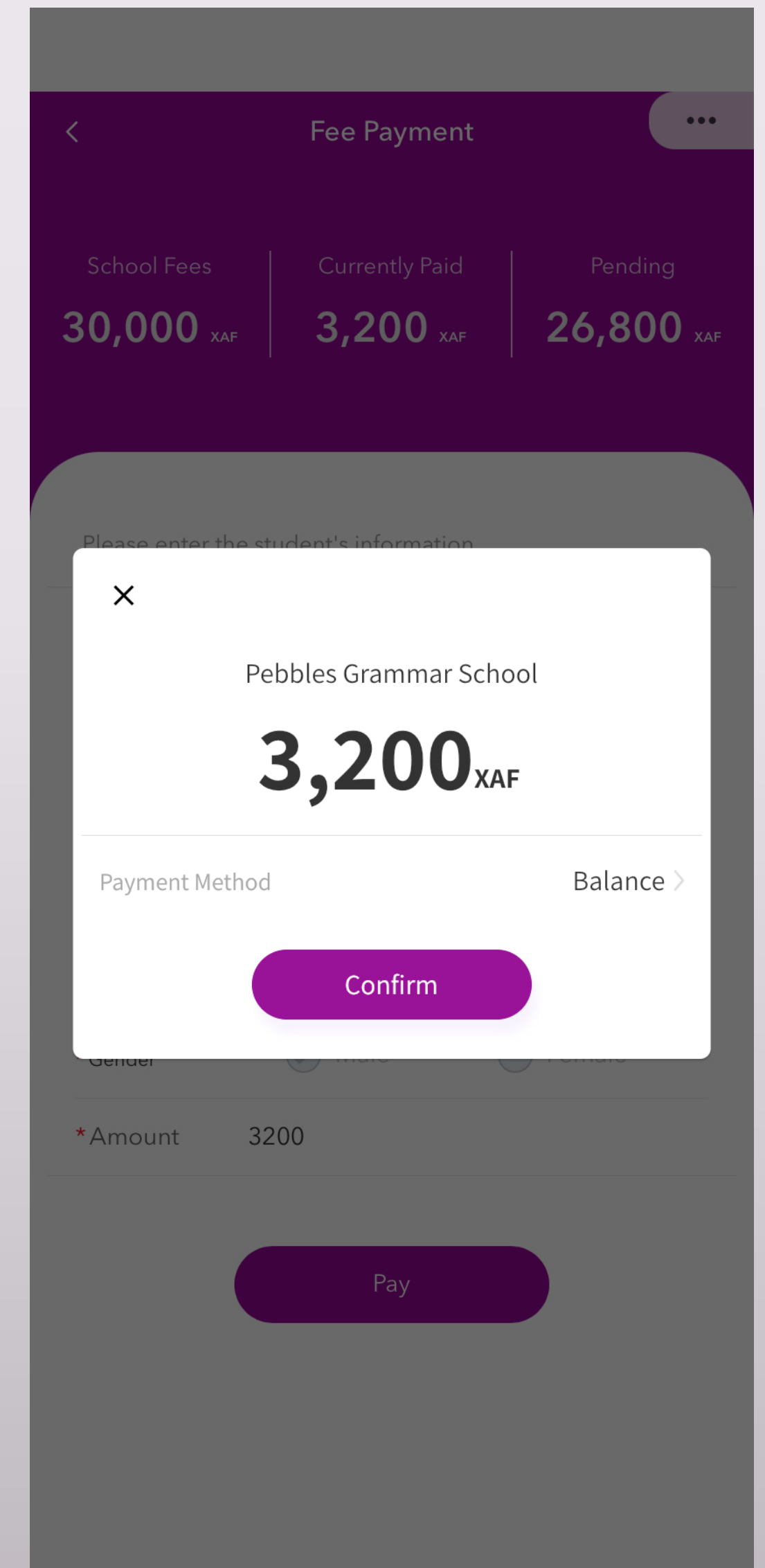
School Home app



Tuition Payment Form



Payment Authorization





Mobile App – School Fee Payment - for Parents/Guardians

6


Payment Method selection


Payment Methods

My payment methods

nt  2376587  2376747


Add payment method

 MTN Momo

 Orange Money

Payment Acknowledgement


Payment Successful





Pebbles Grammar School


3,200_{XAF}

Ok


Messages 

 **Payment Notifications** 12:39
You made a payment of 3,200F

 **Service Notifications** 2022-11-14
New Order Alert


 **System Notifications** 2022-11-18
You received a bonus reward of 2,020F


Acknowledgement



Thank You


Your payment of **3,200**_{XAF} for service "School Fees" (Dann Ntui - Nursery 2) was successful

 View receipt

 Home

Receipt

Payment receipt



Pebbles Grammar School

Amount paid **3,200**_{XAF}

Student name DANN NTUI

Class Nursery 2

Payer Dan Panda

Payment ID 2C2P1UZQFCJJ291T

Transaction Ref. TX22112524K2N8W0662G


Narration Fee Payment

Paid at 25-11-2022 01:59:26

Powered by tranzak (www.tranzak.net)

Back-office


(for school administration)



- Home Dashboards
- Analytics

APPS

- Academic Year
- Tuition Payments
- Gallery
- Services
- Chat
- Reviews
- Settings

English 🌙 Pebbles Grammar School 

Last 24 Hours Last 3 Days Last 7 Days Last 30 Days All time
Refresh Data

Transactions (All time)

XAF 48.8k

Generated at: 25/11/2022 14:43

Statistics

67
Transactions


7
Students

1
Countries

1
Currencies


Total Fees (All time)

36.8k

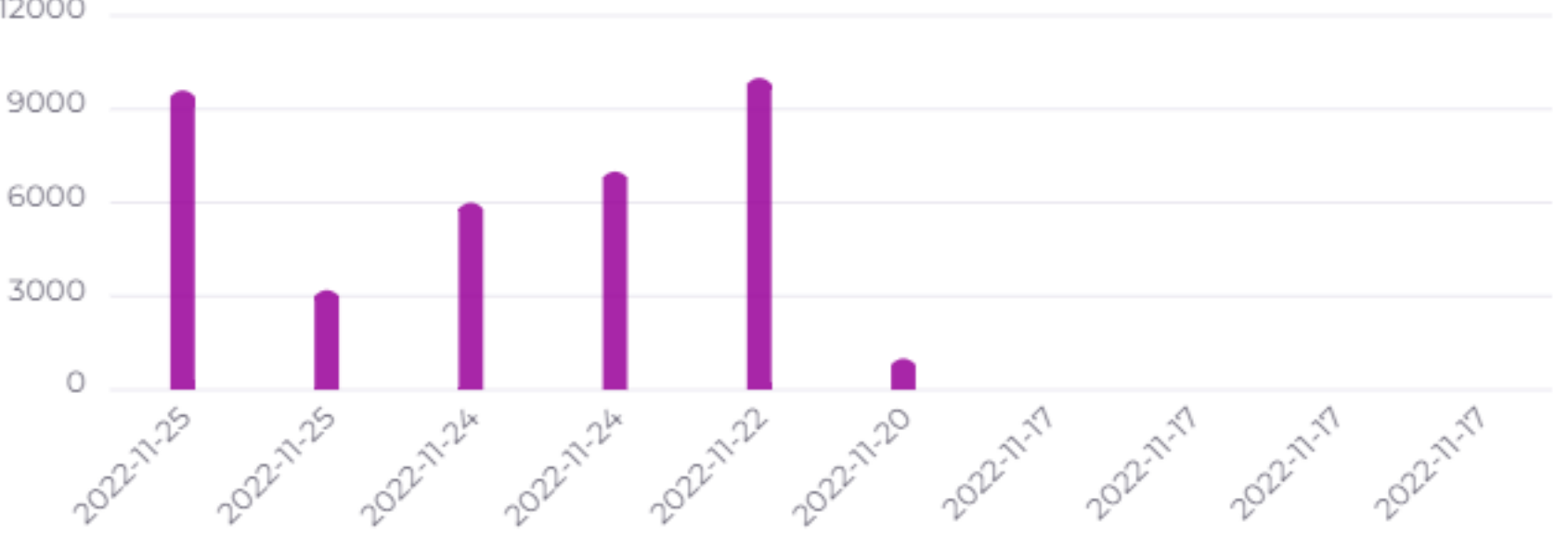


Peak Amount (All time)

10.0k




Fee Summary (All time)



Total Fees:

36.8k_{XAF}





Fee payments

Last transaction amount (All time)

XAF 3.2k

Recent payments

NAME	AMOUNT	CLASS	CREATED AT
 Dann Ntui	9,600 XAF	Nursery 2	25/11/2022 12:28
 Dann Ntui	3,197 XAF	Nursery 2	25/11/2022 12:16



- edu
- Dashboards
- APPS
- Academic Year
- Tuition Payments**
- Gallery
- Services
- Chat
- Reviews
- Settings

Start and End Dates Academic Year

Student first name Student last name

Filter

[Search](#) [Export](#)

Current academic year

Tuition: November 30, 2022 - December 8, 2022

[Add Payment](#)[Tuition](#)[Transactions](#)

ACTIONS	STUDENT NAME	STUDENT'S CLASS	CLASS TUITION	NET AMOUNT	DISCOUNT AMOUNT	OTHER MEANS	AMOUNT PENDING	STATUS	
⋮	Dann Ntui	Nursery 2	30,000 XAF	9,600 XAF	0 XAF	0 XAF	20,400 XAF	Partially Paid	M 2
⋮	Dann Ntui	Nursery 2	30,000 XAF	3,197 XAF	0 XAF	0 XAF	26,803 XAF	Partially Paid	M 2
⋮	Stanley Enow	Pre-Nursery 1	10,000 XAF	6,000 XAF	0 XAF	0 XAF	4,000 XAF	Partially Paid	M 2
⋮	Cvvg Cccc	Pre-Nursery 1	10,000 XAF	7,000 XAF	0 XAF	0 XAF	3,000 XAF	Partially Paid	M 2
⋮	Oben Chu	Nursery 2	30,000 XAF	10,000 XAF	0 XAF	0 XAF	20,000 XAF	Partially Paid	M 2
⋮	dfjdkh kjkdfjdk	Nursery 2	30,000 XAF	3,000 XAF	10,000 XAF	17,000 XAF	0 XAF	Completely Paid	M 2
⋮	dfjdkh kjkdfjdk	Nursery 1	20,000 XAF	10,000 XAF	0 XAF	20,000 XAF	-10,000 XAF	Exceeded fee	M 2
⋮	dfjdkh kikdfjdk	Pre-Nursery 1	10,000 XAF	5,000 XAF	5,000 XAF	0 XAF	0 XAF	Completely Paid	M 2

Ecosystem Showcase – Web App (Light Mode)

Transactions

Start and End Dates

Academic Year

Student first name

Student last name

Search

Export

Current academic year

Tuition: November 30, 2022 - December 8, 2022

Add Payment

Tuition

Transactions

RECEIPT	STUDENT NAME	RECEIPT NUMBER	TRANSACTION ORIGIN	TRANSACTION REF.	STUDENT'S CLASS	AMOUNT PAID	LAST PAYMENT
View receipt	DANN NTUI	TS4JCDEJ0SJDQEC	Tuition	TX2211256XK4OLNJ6CYF	Nursery 2	3,200 XAF	November 25, 2022 12:39
View receipt	DANN NTUI	CICU750N0EQ4M3R0	Tuition	TX2211250FO20SPVA5NV	Nursery 2	3,200 XAF	November 25, 2022 12:28
View receipt	DANN NTUI	X8MQS4HT0QYBOOI7	Tuition	TX221125QRDYZXL7TC8A	Nursery 2	3,197 XAF	November 25, 2022 12:17
View receipt	STANLEY ENOW	IZY2HRQN7EL6F9RH	Tuition	TX22112406KB0E3S4XTX	Pre-Nursery 1	6,000 XAF	November 24, 2022 15:51
View receipt	CVVVG CCCC	VXNZINGY2304JLA7	Tuition	TX221124JV1X7J8QFBO2	Pre-Nursery 1	1,000 XAF	November 24, 2022 15:45
View receipt	CVVVG CCCC	WN17BL2C763EK556	Tuition	TX2211247NR8Y5Y2HUOW	Pre-Nursery 1	6,000 XAF	November 24, 2022 13:41
View receipt	OBEN CHU	Y9D9W3YV70C0XDKL	Tuition	TX221122MR7MNYSF7VDS	Nursery 2	10,000 XAF	November 22, 2022 20:23
View receipt	DFJDHK KJKDFJDK	YKCPVLYE1IASZ7J1	Tuition	TX221121P54N336PQGGS	Nursery 2	3,000 XAF	November 22, 2022 00:12

11 | Ecosystem Showcase – Web App (Light Mode)

Receipt



Pebbles Grammar School



Transaction receipt

This is a payment for service "Fees"

Issued Date:
25/11/2022 12:33

Completed At:
25/11/2022 12:39

Amount Paid: **3,200** XAF

Student Name: DANN NTUI

Class: Nursery 2

Gender: Male

Student ID: Abc12345

Payer: Dan Panda

Status: **Success**

Receipt number: TS4JCDEJ0SJIDQEC

Transaction Ref.: TX2211256XK4OLNJ6CYF

Powered by TRANZAK (www.tranzak.net)

Close

Download

Mobile App Alerts

- Transaction Successful** 4m ago
You received 3200XAF
- Transaction Successful** 21m ago
You made a payment of 10000XAF
- New bonus reward** 21m ago
You received a bonus reward of 180F
- Transaction Successful** 25m ago
You received 126XAF

Data Export

- edu
- Dashboards
- APPS
 - Academic Year
 - Tuition Payments**
 - Gallery
 - Services
 - Chat
 - Reviews
 - Settings

Start and End Dates: Academic Year:

Student first name:

Filter:

Search **Export**

	CLASS TUITION	NET AMOUNT	DISCOUNT AMOUNT	OTHER M
Dann Ntui	30,000 XAF	6,400 XAF	0 XAF	0 XAF
Dann Ntui	30,000 XAF	3,197 XAF	0 XAF	0 XAF

Adding Bank Account(s)

Add Payment Method

Payment Method

UBA Cameroon

- CEMAC - Mobile Money (XAF) telecom wallet
- MTN Momo telecom wallet
- Orange Money telecom wallet**
- Afriland First Bank (Cameroon) debit card
- Banque Atlantique - Cameroun debit card
- BGFI Bank (Cameroon) debit card
- BICEC

Cancel Save

Add Payment Method

Payment Method

UBA Cameroon

Account name

Pebbles Grammar School

Account number

1003310341234 [REDACTED]

Description

UBA - Default Account

Cancel Save

Bank Account

Payment Methods

+ Add Payment Method

ACCOUNT ID	PROVIDER	CURRENCY	STATUS	CREATED AT	ACTIO
PMHQZB4ZTELCZOFX70Y4	UBA Cameroon debit card	XAF	Active	25 Nov 2022 13:16	⋮
PM8DT3CXFAY5QZIF0S39	MTN Momo telecom wallet	XAF	Active	16 Nov 2022 13:53	⋮

Settlement (cash-out)

Balance

Balance

Home > Accounts > Balance

Balance Merchant sub-accounts

Choose currency

Total balance 152,846_{XAF}

Available balance 152,846_{XAF}

Total withheld balance 0_{XAF}

See Details

Cash-out

Cash-out request to destination bank (UBA)

Cash-outs / Settlement

Source Account* Primary account

Amount* 10000 XAF

Destination Account*

UBA Pebbles Grammar School Pebbles Grammar School ✓

MTN Momo | 2376787...


Cancel OK

Settlement (cash-out)

Cash-out request submitted

Transaction Receipt
Status: **Processing**

Transaction Receipt
Status: **Completed**




UBA Cameroon|1003310341234 [REDACTED]

Transaction in progress with status: **Processing**
Transaction Number: TX221125M8BYQMQBAC7X

10,000 XAF

[View Details](#)



UBA Cameroon

Transaction receipt

This is a payment for service "CASH-OUT"

Issued Date: 25 Nov 2022 14:25 Completed At: 25 Nov 2022 14:25

Amount Paid: **10,000 XAF**

Fee: 180 XAF

Beneficiary Account Name: Pebbles Grammar School

Beneficiary Account Number: 10033103 [REDACTED]

Payer: Liverpool Org. Changed

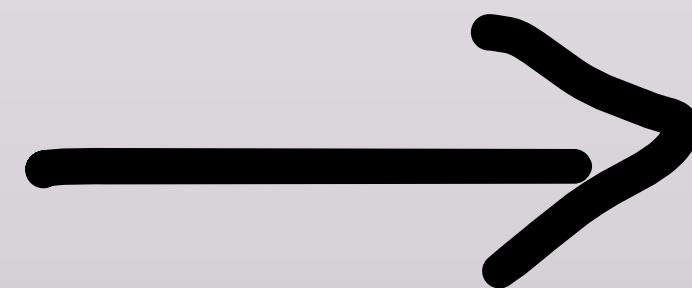

Status: **PROCESSING**

Tranzak Ref: TX221125M8BYQMQBAC7X

Narration: Cashout to UBA Cameroon|***0654

Powered by TRANZAK (www.tranzak.net)

[Close](#) [Download](#)

UBA Cameroon

Transaction receipt

This is a payment for service "CASH-OUT"

Issued Date: 25 Nov 2022 14:25 Completed At: 25 Nov 2022 14:25

Amount Paid: **10,000 XAF**

Fee: 180 XAF

Beneficiary Account Name: Pebbles Grammar School

Beneficiary Account Number: 10033103412345 [REDACTED]

Payer: Liverpool [REDACTED]

Status: **SUCCESSFUL**

Tranzak Ref: TX221125M8BYQMQBAC7X

Narration: Cashout to UBA Cameroon|***0654

Powered by TRANZAK (www.tranzak.net)

[Close](#) [Download](#)

Transfer status: **PROCESSING**

Filters +							
TRANSACTION ID	AMOUNT	TRANSACTION TYPE	STATUS	BENEFICIARY ACCOUNT		PAYER ACCOUNT	CREATE
TX2211253T4QDXXBXXLP	0.20 USD	Merchant Payment	Successful		Primary account	MTN Momo 237678727139 237678727139	25 Nov 2
TX221125M8BYQMQBAC7X	10,000 XAF	Cash-Out	Processing		UBA Cameroon 1003310341[REDACTED]	Primary account	25 Nov 2
TX2211256XK4OLNJ6CYF	3,200 XAF	Merchant Payment	Successful		Primary account		25 Nov 2

Transfer status: **SUCCESSFUL**

Filters +							
TRANSACTION ID	AMOUNT	TRANSACTION TYPE	STATUS	BENEFICIARY ACCOUNT		PAYER ACCOUNT	CREATE
TX2211253T4QDXXBXXLP	0.20 USD	Merchant Payment	Successful		Primary account	MTN Momo 237678727139 237678727139	25 Nov 2
TX221125M8BYQMQBAC7X	10,000 XAF	Cash-Out	Successful		UBA Cameroon 10033103412345678970654	Primary account	25 Nov 2
TX2211256XK4OLNJ6CYF	3,200 XAF	Merchant Payment	Successful		Primary account		25 Nov 2

Extras : DARK MODE

Dark mode is available for all backoffice services

The dashboard displays the following data:

- Transactions (All time):** XAF 38.9k, Created At: 05/10/2022 08:26
- Statistics:** 5 Transactions, 5 Students, 1 Countries, 1 Currencies
- Total Fees (All time):** 38.9k
- Peak Amount (All time):** 10.0k
- Fee Summary (All time):** Bar chart showing fees over time.
- Total Fees:** 38.9kXAF
- Last transaction amount (All time):** XAF 10.0k
- Recent Fees Table:**

NAME	AMOUNT	CLASS	CREATED AT
Pikin Diwori	10,000 XAF	Class 3	05/10/2022 04:43

Tuition Payment History

The table contains the following data:

RECEIPT	STUDENT NAME	AMOUNT	SEX	CLASS	CREATED AT	PAID AT
Generate receipt	PIKIN DIWORI	10,000 XAF	Male	Class 3	05/10/2022 04:43	05/10/2022 04:44
Generate receipt	PIGGY WALLACE	1,000 XAF	Male	Class 2	05/10/2022 04:41	05/10/2022 04:41
Generate receipt	ZARA STORM	8,888 XAF	Male	Class2	05/10/2022 04:38	05/10/2022 04:38
Generate receipt	ZARA STORM	9,000 XAF	Male	Class2	05/10/2022 04:37	05/10/2022 04:38
Generate receipt	DAN BUJI	10,000 XAF	Male	Chill 1	05/10/2022 04:36	05/10/2022 04:36

Custom Services

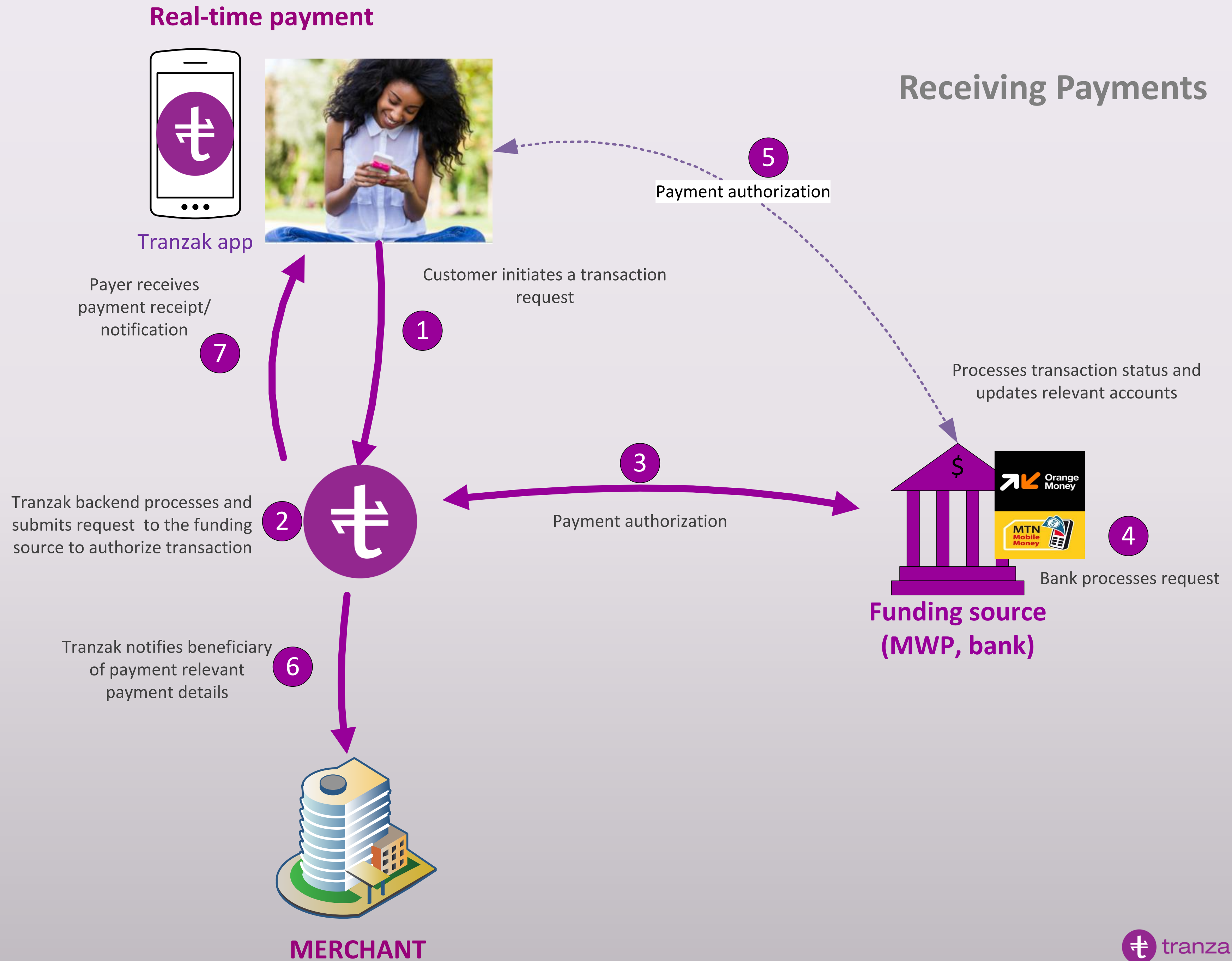
The table contains the following data:

SERVICE ID	TITLE	COST	STATUS	DESCRIPTION	CREATED AT	ACTIONS
633ddb058dd42118fd14e724	Gym & Amenities	80000 (XAF)	Enabled	Gym & Amenities	05/10/2022 08:29	Details
633ddaeb8dd42118fd14e723	Catering	20000 (XAF)	Enabled	Canteen service	05/10/2022 08:28	Details
633ddad28dd42118fd14e722	Transportation	10000 (XAF)	Enabled	Transportation service	05/10/2022 08:28	Details

Payment Flows

Applicable Scenarios

- School fees payments
- PTA levies
- E-commerce (sale of books, uniforms, lunch, transportation, etc...)
- Any other payments from pupils/students/parents

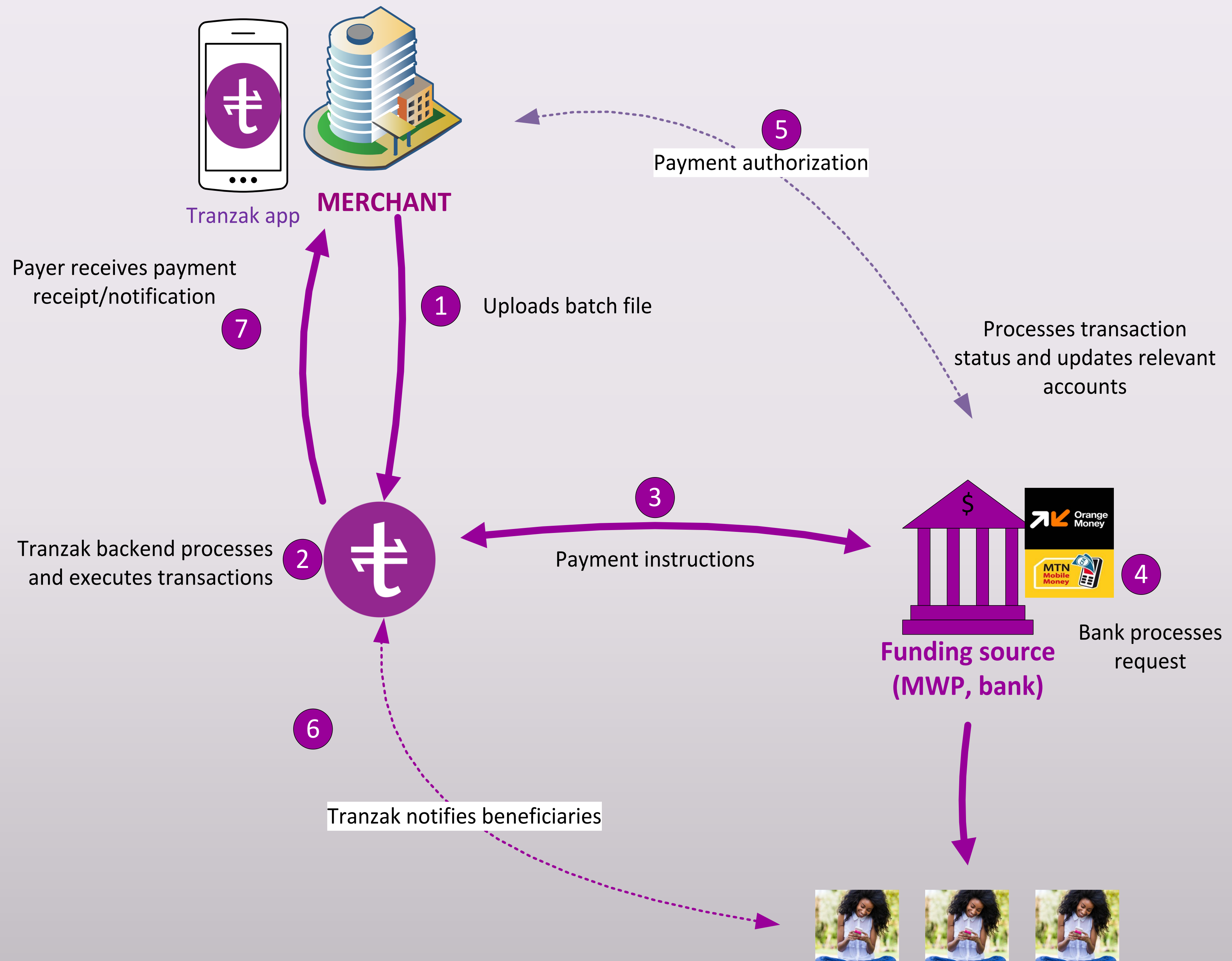


Mass Payments

Make payments to up to 2,000 recipients in a single transaction

Applicable Scenarios

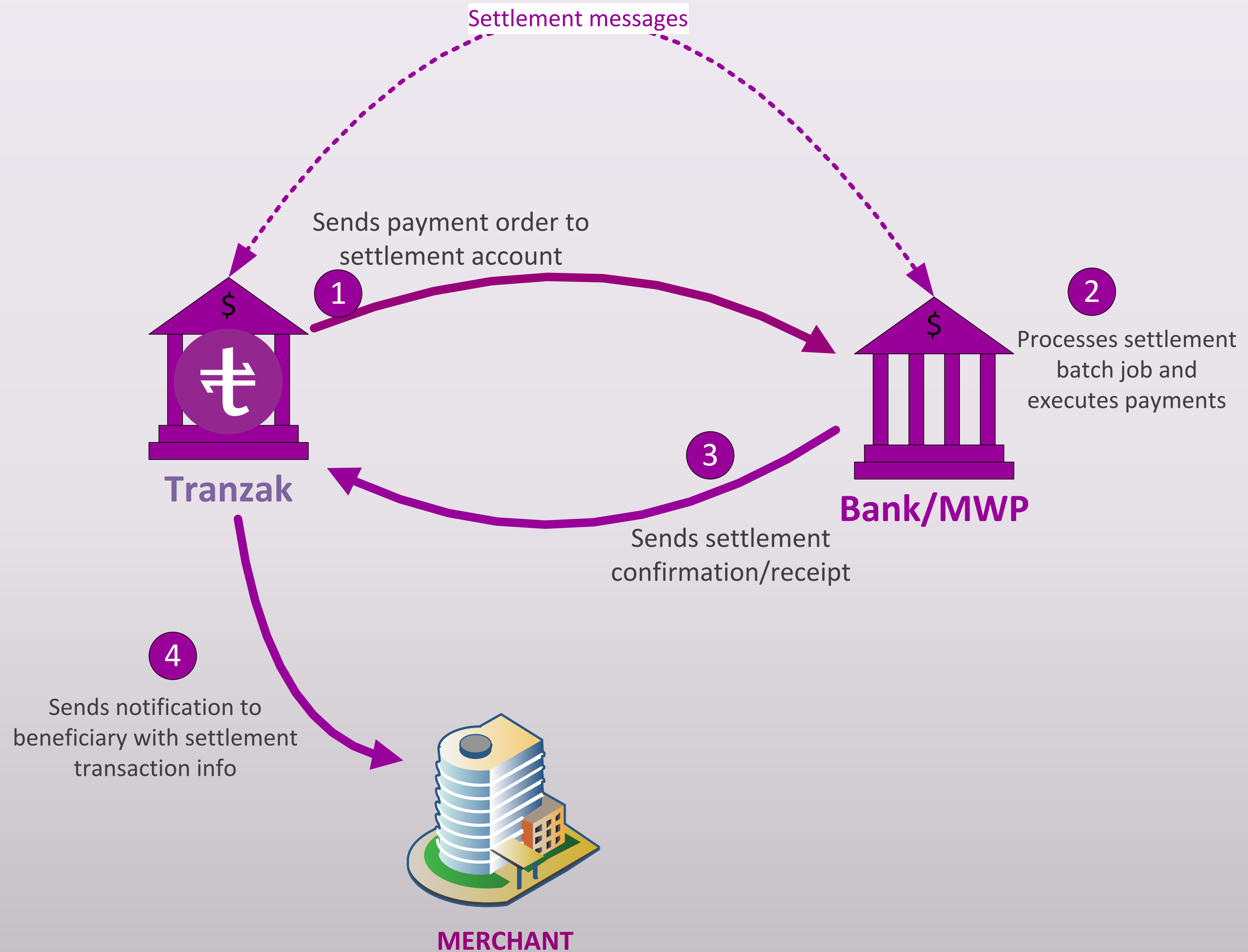
- Supplier/contractor payments
- Teachers` salaries
- Refunds



Settlements

Settlement Notes

- Settlement funds will be pushed into school's designated bank account(s) on agreed intervals (daily, weekly,...)
- School shall provide the settlement accounts
- Settlement accounts could be banks and/or mobile wallets
- Historical settlement reports will be made available to the school and available for download from business dashboard.



Benefits

For Schools

More Payment Options

- Enjoy an all-in-one payment solution that enables fee payment from Cameroon and abroad.

Risk Reduction

- Tranzak is fully digital payment solution complete with audit trail for compliance and control

Better Insights

- Tranzak Analytics and reporting tools are always available to provide schools with payment insights
- Easy Reconciliation since student information is captured during payment

Loan & Financing

- By building a digital payment trail, the school will readily have access to financing/loan opportunities from partner banks of Tranzak

Support & Extensibility:

- Our team is always available to provide support and even customized technology solutions for our partners.

For Parents/Guardians

Convenience

- Pay tuition payment from mobile wallet (Momo/OM) or from Bank bank account.
- No more queuing up at banks for long hours

Easy Reconciliation

- Transaction history is always available for reconciliation and dispute resolution

Lifestyle options

- Parents would be able to make payments for commonly used services (airtime, utility, etc)

Unified Communication Channel

- Tranzak messaging service provides easy means of communication between school staff and parents/guardians

Pricing

Collection

Scheme	Rate	Comment
Standard Collection Rate	1.8%	For all mobile wallet and local debit cards
Education Portal Subscription	2,000 FCFA/month or 20,000 FCFA/year	Provides access to dedicated Education Portal (standard or professional version)

- Collection rates have been provided in the table (below)
- International collection capability will be enabled on-demand
- Settlement will be carried out either automatically or on-demand
- The Partner is entitled to access and create Tranzak Mini-programs

Service Entitlement

Service	Description	Availability
Invoicing	Create, upload and manage invoices	Yes
Payment Link	Easy means of receiving money from local and international customers	Yes
Mass Payment (Payout)	Make payment to multiple users in a single transaction. The recipients could be bank account or mobile money users	Yes
Reporting & Analytics	Get insights to transaction anywhere anytime	Yes
Merchant sub-accounts	A better way to manage your money	3
Merchant Foreign currency sub-accounts	Make and receiving payments using foreign currencies	On-demand
Tranzak Mini-Program Ecosystem	Unleash the power of Tranzak . Sell online with a few clicks of the button. Get paid with ease.	Yes
International Payments	Receive money from international customers	On-demand
Partner API Integration	Integrate Tranzak with existing business workflow	Yes
eCommerce Suite	Create and run one or more online shops	2,000XAF/month or 20,000XAF /year
Education Pro	Receiving tuition payment using Tranzak Education Management System + Mini-Programs	2,000XAF/month or 20,000XAF /year

Settlement Arrangement

Preferred Banks	Bank Code
Afriland First Bank Cameroon	10005
United Bank for Africa (UBA) Cameroon	10033
Ecobank Cameroun	10029

- Settlement to any bank in **Preferred Banks** table will be carried out free of charge
- Settlement to other banks will incur 2,000XAF (VAT included) charge per transfer
- Settlement may be *manually* or **automatically** triggered.

Automatic Settlement Schedule

Source of funds (Local or cross-border)	Settlement Entity Type	Settlement Window
Same country	Mobile Money	Same day (T+1 if transaction was executed after Cutoff Time)
Same country	Bank Debit Card	T+1 (Next business day)
Same country	Credit Card (Visa, Mastercard)	72hours (excluding weekends and public holidays)
Cross-border	Mobile Money	72hours (excluding weekends and public holidays)
Cross-border	Debit and Credit cards (Bank Debit cards, Visa, Mastercard)	72hours (excluding weekends and public holidays)

Cutoff time

Payment Instrument	Time
Mobile Money	14:59H (13:59H GMT)
Cards	09:59H (08:59H GMT)

Supported Currencies

Transaction Type	Supported Currencies
Collection	XAF
Payouts	XAF
Settlement	XAF

Partnership Roadmap

Kick-off

- Capture key deliverables



Partnership setup

- Business agreement
- Signing of partnership contract



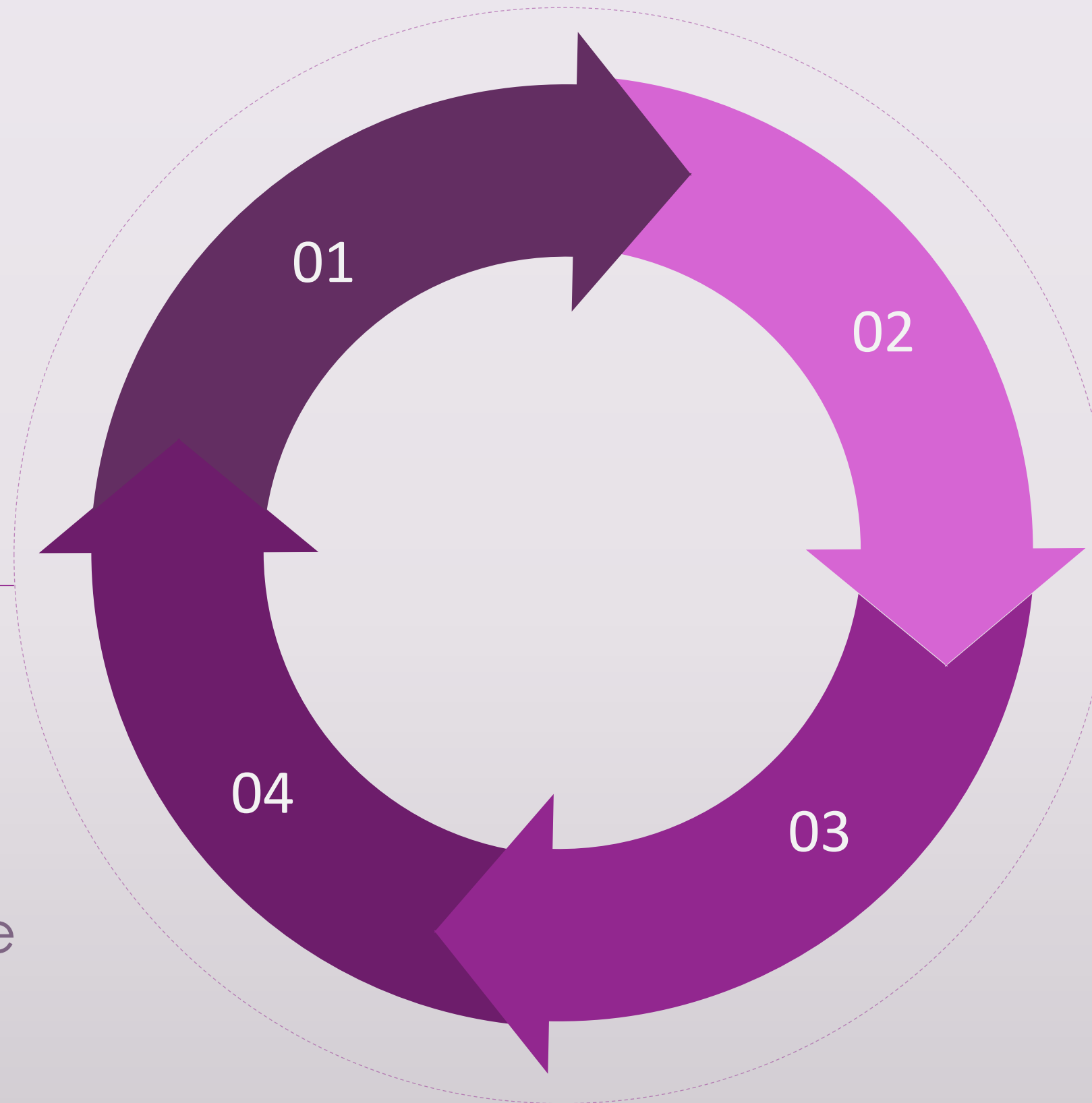
Technical Integration

Technical integration and testing
Business testing (settlement,
payment methods)



Go-Live

Technical and business go-live



Speak with an Account Manager

Inquiries

Whatsapp: (+237) 674 460 261

Email: info@tranzak.net

Address: 400 Rue Drouot, Akwa – Douala

Email: info@tranzak.net

Phone: (+237) 233 430 888

Website: www.tranzak.net

Thank You

