



Payment Solution for  
**Merchants**

## 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

## Payment Solutions for Merchants

### Standard Collections

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

### 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 ecommerce mini-app for (for online/offline sales)
- Technical support and managed services

# Demo Screens

(Customer - Mobile app)

# Mobile App – School Fee Payment - for Parents/Guardians

5

## Mini Program Product Display

Building Material furniture Electronics All

Vanity Bathroom Set 25,000 XAF

Luxury Queen King Bed 80,000 XAF

Kitchen Cabinet 200,000 XAF

Bed Set 100,000 XAF

Cart Help

## Checkout Page

Confirm

Harris Ebot677795016  
Southwest Limbe Limbe

Black coded Kitchen Sink 60,000 XAF

Double Door Fridge 150,000 XAF

Total Amount 210,000 XAF

Confirm

## Order Details

Order detail

Order Number: c4d221125437

Price 210,000 XAF

Order Status: Paid

Created Time: Fri, Nov 25, 2022 3:36:34 PM

Address: Southwest Limbe Limbe

Contact: 677795016

Name: Harris Ebot

Black coded Kitchen Sink XAF 60,000. x1

Double Door Fridge XAF 150,000. x1

## Mini-Program Info

About us

CHINA MALL

CHINA MALL

We are a big Mall enterprise with quality goods of all types at very affordable prices. We have branches spread all over the world. We deal in goods cutting across Electronics, household, kitchen, toiletries, building and much more.

Contact information:

Douala Cameroon

+237 6 51 41 45 46

Q Search...

Make a Transfer Bill Payment Airtime Top Up

**Biz** Merchant Tools Booking

Services View More >

amre finance HH Decor CHINA MALL

E.Home D T E wine Shop The Williams Hotel

HUIB SUBICOL

Basic TREC APP made to be long for no reason

Home Discover Messages Me

**CHINA MALL**

Building Material

**Double Door Fridge** 150,000 XAF

Double door refrigerator advantages You end up to fit so many things very... Stock 99

furniture

**Gas Cooker** 80,000 XAF

Its our stainless steal good quality product. It also very affordable for all Stock 28

Electronics

All

Cart

Home Category Cart Account Help

**CHINA MALL**

Building Material

**Wash Down Bathroom Set** 50,000 XAF

Wash Down Bathroom Toilet wall hung basin and matte grey colored toilet... Stock -4

furniture

**Vanity Bathroom Set** 25,000 XAF

High Quality Vanity Bathroom Cabinet Modern Luxury Design Customized... Stock -1

Electronics

All

**Kitchen Cabinet** 200,000 XAF

Red Kitchen Cabinet Accessories Complete Kitchen Full Set Furniture... Stock 20

Cart

**Luxury Queen King Bed** 80,000 XAF

Luxury Queen King Bed Frame Genuine Faux Leather Tufted Headboard... Stock 79

**Bed Set** 100,000 XAF

Black simple design bedroom furniture set 1.8 Stock 1

Home Category Cart Account Help

Product Details

**Luxury Queen King Bed** 80,000 XAF

Available

Description

Luxury Queen King Bed Frame Genuine Faux Leather Tufted Headboard Upholstered Platform Bed Lit Noise Free Durable Wood Slats

Stock: 79

Add to Cart Buy Now

Confirm

Harris Ebot677795016 Southwest Limbe Limbe

Black coded Kitchen Sink Stock: 98 60,000 XAF

Double Door Fridge Stock: 100 150,000 XAF

Total Amount 210,000 XAF

Confirm

Cart

Black coded Kitchen Sink Stock: 98 60,000 XAF

Double Door Fridge Stock: 100 150,000 XAF

Total Amount 210,000 XAF

Checkout

Confirm

Harris Ebot677795016 Southwest Limbe Limbe

**CHINA MALL**

**210,000 XAF**

Payment Method Balance >

Confirm

Total Amount 210,000 XAF

PIN CODE:

1 2 3 4 5 6 7 8 9 0 .

Payment Successful

**CHINA MALL**

**210,000 XAF**

Ok

Acknowledgment

Payment successful 210,000 XAF

**Order detail**

Order Status: Paid

Amount: 210,000 XAF

Order Number: c4d221125437

Shop: CHINA MALL

Created Time: Fri, Nov 25, 2022 3:36:34 PM

Home See detail

Order detail

Order Number: c4d221125437

Price: 210,000 XAF

Order Status: Paid

Created Time: Fri, Nov 25, 2022 3:36:34 PM

Address: Southwest Limbe Limbe

Contact: 677795016

Name: Harris Ebot

Black coded Kitchen Sink XAF 60,000 x1

Double Door Fridge XAF 150,000 x1

Tranzak Pay

Transaction Notification

Amount

**-210,000 XAF**

Paid With: Tranzak balance

You made a payment of 210000XAF to Tranzak Trec

View Details >

Messages

Payment Notifications 15:36

You made a payment of 210,000F

Service Notifications 15:37

New Order Alert

System Notifications 2022-11-14

You received a bonus reward of 1,000F

Service Notifications

15:37

New Order Alert

You have placed a new order

Order No. : c4d221125437

Amount : 210 000,00 XAF

Recipient Address : Southwest Limbe Limbe

Contact : 677795016

View Details >

# Back-office

(Merchant Dashboard)

- tranzak
- Dashboards
- Analytics**
- Get paid
- Transfers
- Account
- Transactions
- Insights
- Settings
- Apps & services
- Pay bills
- Developer

English Users & Access Merchant ID: [REDACTED]

Welcome!

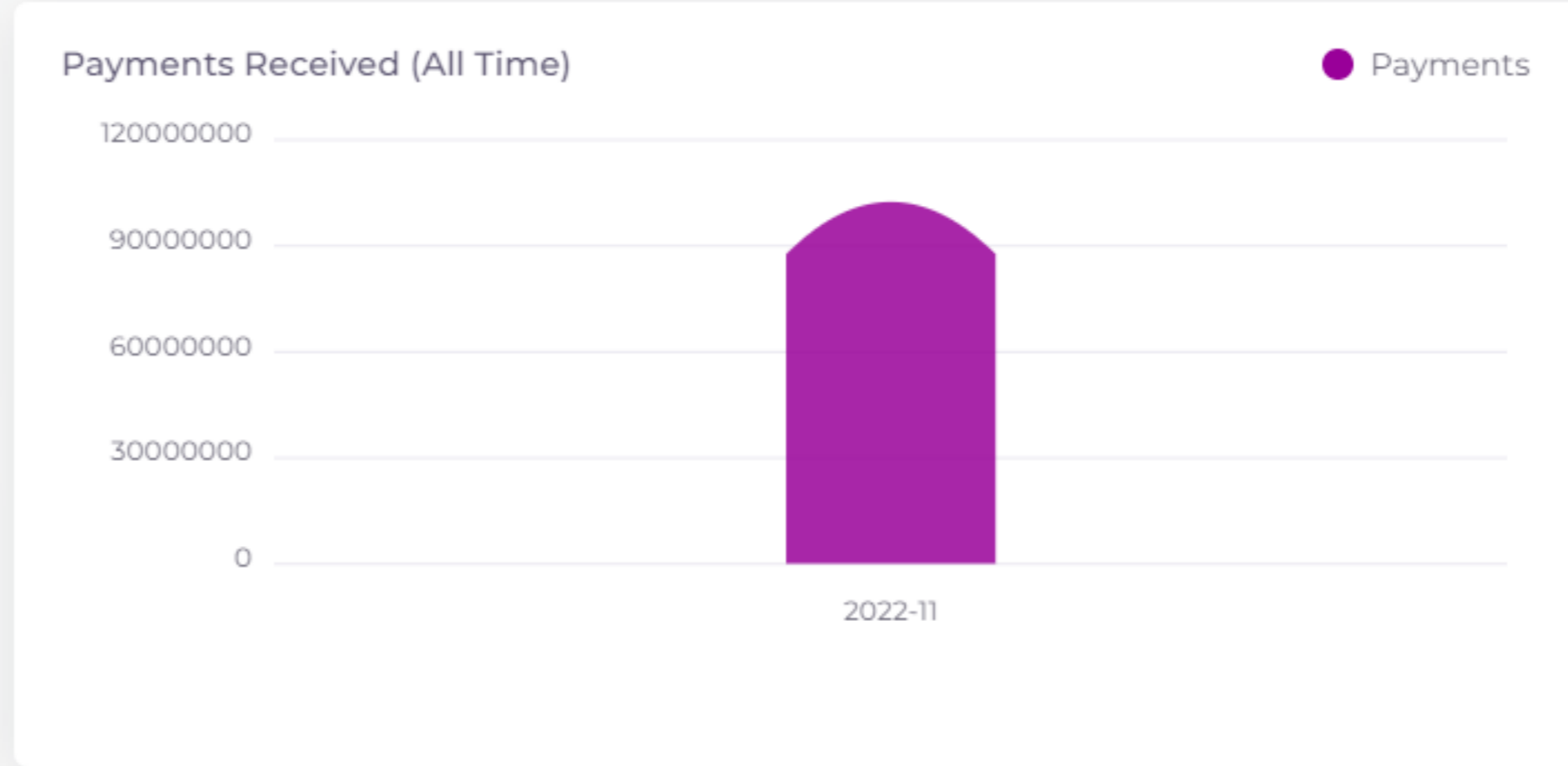
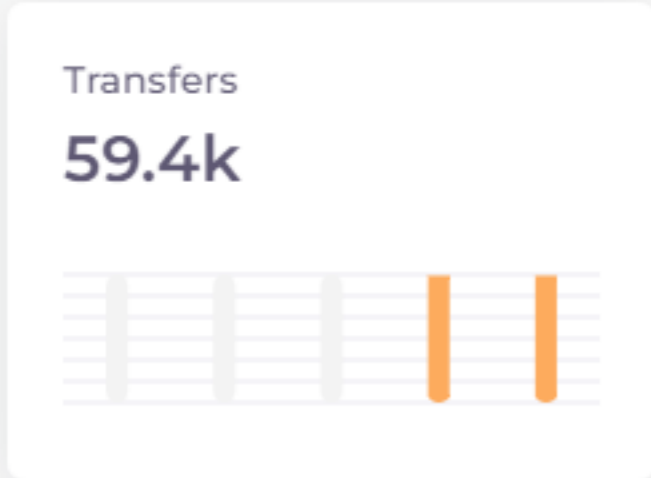
Total transactions: **All Time**

**XAF 102.5M**

Generated on **25 Nov 2022 16:52**

### Statistics

- 20** Transactions
- 7** Customers
- 4** Countries
- 1** Currency



Volume: **102.5M<sub>XAF</sub>**

[View Invoices](#)

### Payment Sent

All Time

**XAF 59.4k**

### Recent Transactions

TRANSACTION ID	AMOUNT	SERVICE TYPE	TRANSACTION TYPE	STATUS	BENEFICIARY NAME	PAYER	DESCRIPTION
TX2211252WPSGN2A39K5	5,000,000 XAF	Payment	Merchant Payment	Successful	Primary account	ROSSARIO	@@@@
TX2211257F42XYMEITZA	100,000,000 XAF	Payment	Merchant Payment	Successful	Primary account	Dan Panda	@@@@
TX221125GJYJJ30Y78TH	150,000 XAF	Payment	Merchant Payment	Successful	aplwn17vuvqqaf	ROSSARIO	
TX2211254W8L7OH5DLHO	210,000 XAF	Payment	Merchant Payment	Successful	aplwn17vuvqqaf	Africa High School	



# 9 | Ecosystem Showcase – Web App (Light Mode)

## Transaction history

Home > Transactions > All

All Payment Received Payment Sent Cash-outs / Settlement


Filters

TRANSACTION ID	AMOUNT	TRANSACTION TYPE	STATUS	BENEFICIARY ACCOUNT
TX2211252WPSGN2A39K5	5,000,000 XAF	Merchant Payment	Successful	Primary account
TX2211257F42XYMEITZA	100,000,000 XAF	Merchant Payment	Successful	Primary account
TX221125GJYJJ30Y78TH	150,000 XAF	Merchant Payment	Successful	aplwn17vuvqd
TX2211254W8L7OH5DLHO	210,000 XAF	Merchant Payment	Successful	aplwn17vuvqd
TX221114MNFCLR8H5J4W	200,000 XAF	Merchant Payment	Successful	aplwn17vuvqd
TX221114JHYY046QO8ZZ	200,000 XAF	Merchant Payment	Successful	aplwn17vuvqd
TX2211144QCW86IPM529	200,000 XAF	Merchant Payment	Successful	aplwn17vuvqd
TX221114BR3UUKJ14JWU	25,000 XAF	Merchant Payment	Successful	aplwn17vuvqd
TX221112Q5TEZYUD68DI	80,000 XAF	Merchant Payment	Successful	aplwn17vuvqd
TX221116TJQVI2ECEMX	50,000 XAF	Merchant Payment	Successful	aplwn17vuvqd

Page 1 of 7

## Transaction details

Payer



ROSSARIO  
Not Verified

---

Receiving Account	Tranzak Balance
Opening Balance	2,307,665 XAF
Closing Balance	2,457,665 XAF
Amount	150,000 XAF
Transaction Origin	Merchant Payment
Service	Payment
Transaction ID	TX221125GJYJJ30Y78TH
Description	payment to merchant
Date Created	25 Nov 2022 17:48
Completed At	25 Nov 2022 17:48
Transaction receipt	<a href="#">See receipt</a>

Powered by [Tranzak](#).

## Invoice Payment

## Invoice Details

China Mall

[Invoice Info](#) [Sharing](#)

Invoice ID **IV221125I723BRPTQLW** Issued Date **25 Nov 2022 17:06** Due Date **30 Nov 2022 02:00**

Invoice Title **Plumbing Equipment** Invoice reference **221125146**

Invoice Status **Unpaid** Bill To **Nji Atabong Owona**

Client email **nji@gmail.com** Client address **Tanjong Street Mamfe**

## Items

ITEM DESCRIPTION / NAME	QUANTITY	UNIT PRICE ( XAF)	TOTAL COST ( XAF)
Pipes	100	2,500	250,000
Cement	10	5,500	55,000
Metallic pipes	2000	3	6,000
Installation services	1	21,000	21,000

## Client Notes

Pay before due date

## Invoice Details (payer's view)

Pay Invoice

[Invoice Title](#)**Plumbing Equipment**[Invoice ID](#)

IV221125I723BRPTQLW

[Bill To](#)

Nji Atabong Owona

[Bill to email](#)

nji@gmail.com

[Bill to address](#)

Tanjong Street Mamfe

[Invoice Status](#)**Unpaid**[Due Date](#)

Wed, Nov 30, 2022 2:00:00 AM

## Items

Pipes	(250,000 XAF) ▾
Cement	(55,000 XAF) ▾
Metallic pipes	(6,000 XAF) ▾
Installation services	(21,000 XAF) ▾

[Note](#)

Pay before due date

[Total](#)

332,000 XAF

[Tax](#)

2,300 XAF

[Total Paid](#)

0 XAF

[Grand Total](#)

334,300

[Amount to be Paid](#)**334,300** XAF

Pay Now

# 11 Invoice Payment

**Pay Invoice**

Invoice Title  
**Plumbing Equipment**

Invoice ID  
IV221125I723BRPTQLW

Bill To  
Nji Atabong Owona

Bill to email  
nji@gmail.com

Bill to address  
Tanjong Street Mamfe

Invoice Status  
**Unpaid**

Due Date  
Wed, Nov 30, 2022 2:00:00 AM

**Items**

Pipes	(250,000 XAF) ▾
Cement	(55,000 XAF) ▾
Metallic pipes	(6,000 XAF) ▾
Installation services	(21,000 XAF) ▾

Note  
Pay before due date

<u>Total</u> 332,000 XAF	<u>Tax</u> 2,300 XAF
<u>Total Paid</u> 0 XAF	<u>Grand Total</u> 334,300

Amount to be Paid  
**334,300** XAF

**Pay Now**

**Pay Invoice**

Invoice Title  
**Plumbing Equipment**

Invoice ID  
IV221125I723BRPTQLW

Bill To  
Nji Atabong Owona

Bill to email  
nji@gmail.com

Bill to address  
Tanjong Street Mamfe

Invoice Status  
**Unpaid**

Due Date

**Confirm Amount (XAF)**

*Amount	100000
Pending Amount:334,300XAF	
Note	first installment

**Continue**

**Confirm Payment**

Please confirm transaction details below

FLOW ID	FL221125QB7V811J73JU
Merchant:	China Mall
Amount:	XAF 100,000
Description:	Invoice   IV221125I723BRPTQLW   Plumbing ...

**Continue**

Sign into your tranzak account. Powered by Tranzak

**Payment method**

Fill Form Below

**Payment methods**

Cameroon

**Mobile wallet** ✓

**Bank**

**Next**

Powered by Tranzak

**Payment method**

Fill Form Below

Payment method :

MTN Momo

Phone number :

+237674747474|

**back** **Submit**

Powered by Tranzak

# 12 Invoice Payment


## THANK YOU!



### XAF 100,000

YOUR PAYMENT WAS SUCCESSFUL

You will be redirected in 19 seconds [Redirect now](#)

TransactionID: TX221125JZTV5TT7799E  
Date: 11/25/2022 04:18:49 PM  
Merchant: China Mall  
Amount: XAF 100,000  
Account:  MTN Momo | +237674747474  
Description: Invoice | IV22112...

Powered by Tranzak

## Acknowledgement



## Thank you.

Your payment of **100,000**XAF was successfully received!

[View Invoice](#)

## Pay Invoice

Invoice Title  
**Plumbing Equipment**

Invoice ID  
IV221125I723BRPTQLW

Bill To  
Nji Atabong Owona

Bill to email  
nji@gmail.com

Bill to address  
Tanjong Street Mamfe

Invoice Status  
**Partially paid**

Due Date  
Wed, Nov 30, 2022 2:00:00 AM

### Items

Pipes	(250,000 XAF) ▾
Cement	(55,000 XAF) ▾
Metallic pipes	(6,000 XAF) ▾
Installation services	(21,000 XAF) ▾

Note  
Pay before due date

Total  
332,000 XAF Tax  
2,300 XAF

Amount to be Paid  
**234,300**XAF

[Pay Now](#)

### Filters

Date Range  Payment Source  Invoice Number  [Q Search](#)

Payment For Invoice: IV221125I723BRPTQLW

ACTIONS	PAYMENT ID	AMOUNT	INVOICE NUMBER	PAYMENT SOURCE	PAYMENT NOTE	CREATED AT
<a href="#">View Details</a>	IP221125JQ30CH00865D	100,000 XAF	IV221125I723BRPTQLW	<span>Tranzak</span>	-----	25 Nov 2022 17:18

### Payment Details For: IV221125I723BRPTQLW

Payment ID: IP221125JQ30CH00865D  
Amount: 100,000 XAF  
Invoice Number: IV221125I723BRPTQLW  
Transaction ID: TX221125JZTV5TT7799E  
Payment Source: Paid Through Tranzak

[Ok](#)

## 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	ACTION
PMHQZB4ZTELCZOFX70Y4	UBA Cameroon debit card	XAF	Active	25 Nov 2022 13:16	⋮
PM8DT3CXFAY5QZIFOSJ9	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<sub>XAF</sub>

Available balance 152,846<sub>XAF</sub>

Total withheld balance 0<sub>XAF</sub>

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

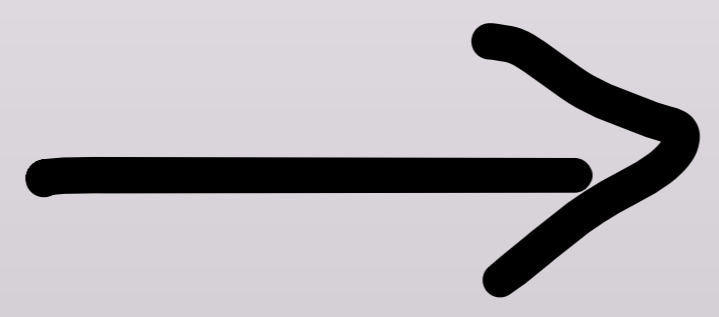

Status: **PROCESSING**

Tranzak Ref: TX221125M8BYQMQBAC7X

Narration: Cashout to UBA Cameroon|\*\*\*0654

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[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

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

Transfer status: **PROCESSING**

Filters <span style="float: right;">+</span>							
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 <span style="float: right;">+</span>							
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 displays the following payment history:

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

## Custom Services

The service details table is as follows:

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

# Using eCommerce Mini-Program (for shop owners)

- E-commerce
- Dashboards
- Analytics**
- MANAGE PRODUCTS
- Chat
- Products
- Categories
- Orders
- Customers
- Campaigns
- Settings

[Last 24 Hours](#)
[Last 3 Days](#)
[Last 7 Days](#)
[Last 30 Days](#)
[All Time](#)
[Refresh Data](#)

### Volume

**XAF 2.1M**

Generated at: Fri, Nov 25, 2022 5:34:48 PM

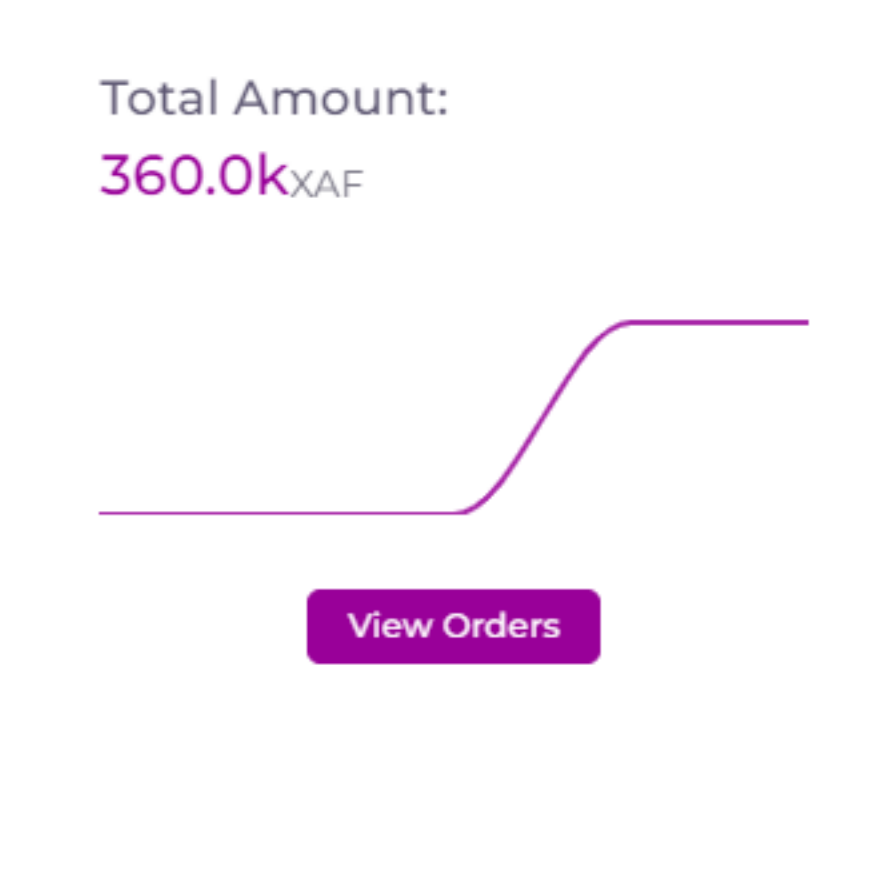
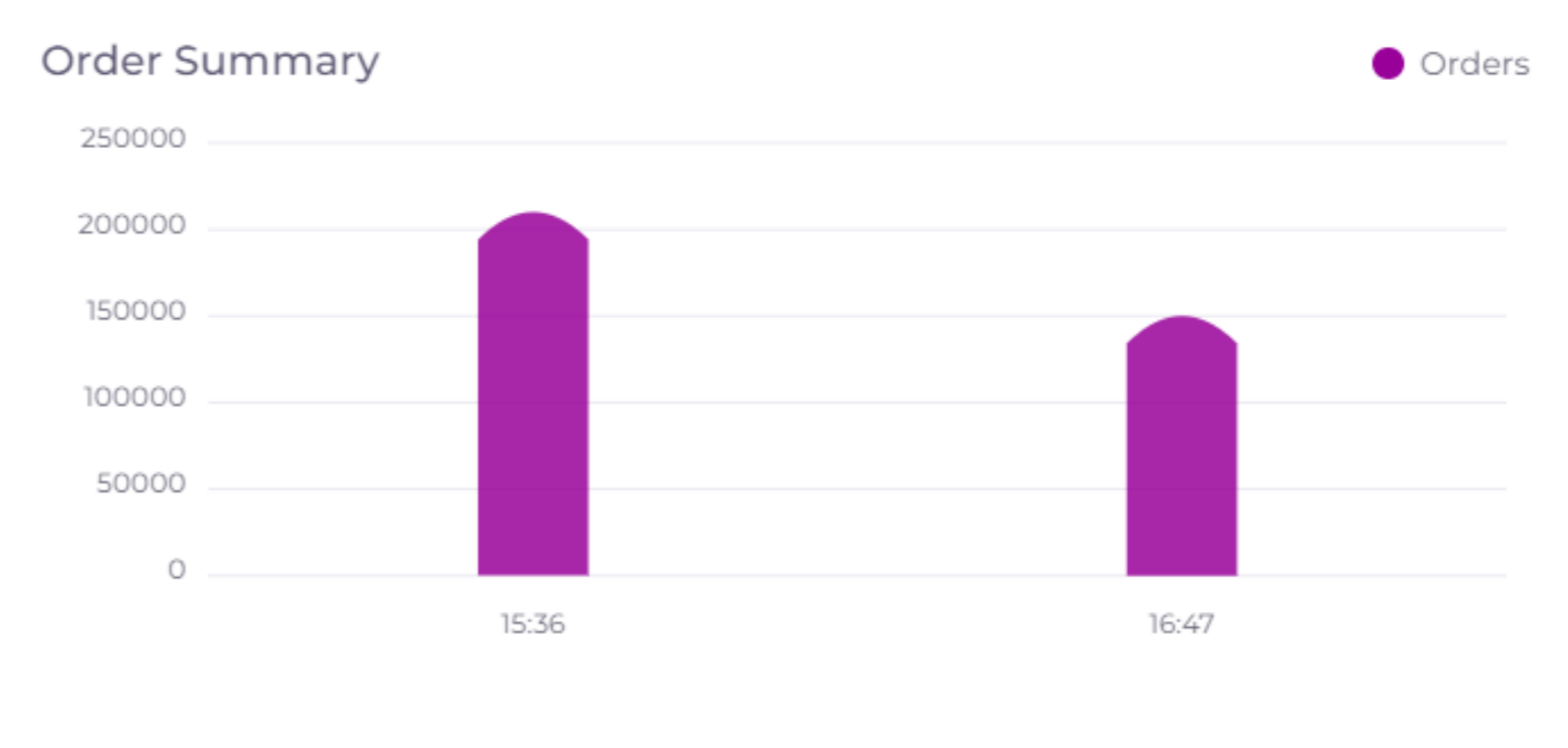
### Statistics

**11**  
Orders

**6**  
Customers

**1**  
Countries

**1**  
Currencies



#### Monthly Order Amount

This Month  
**XAF 2.1M**

#### Recent Order

USER NAME	TOTAL PRICE	ORDER STATUS	CREATED AT
Monkeyman24	150000	<span style="background-color: #663399; color: white; padding: 2px;">Paid</span>	Fri, Nov 25, 2022 4:47:49 PM
Harris Ebot	210000	<span style="background-color: #663399; color: white; padding: 2px;">Paid</span>	Fri, Nov 25, 2022 3:36:34 PM
Chili pepper	200000	<span style="background-color: #663399; color: white; padding: 2px;">Paid</span>	Mon, Nov 14, 2022 9:44:40 PM

 E-commerce

 Dashboards >

MANAGE PRODUCTS

 Chat

 Products >

 List

 Add

 Categories >

 Orders >

 Customers >

 Campaigns >

 Settings >

 English


CHINA MALL










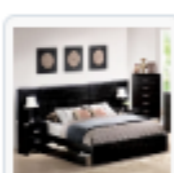





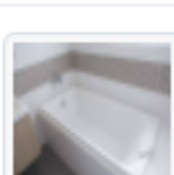

Name:

Date Range:

Status:

Price:




NAME	IMAGE	DATE	PRICE	SELLING PRICE	STATUS	DESCRIPTION	STOCK	TAGS
Wash Down Bathroom Set		Thu, Nov 3, 2022 10:29:49 AM	50000 XAF	50000 XAF	On-shelf	Wash Down Bathroom Toilet wall hung basin and matte grey colored toilet bowl ceramic wc toilet set	0	
Vanity Bathroom Set		Thu, Nov 3, 2022 10:27:18 AM	25000 XAF	25000 XAF	On-shelf	High Quality Vanity Bathroom Cabinet Modern Luxury Design Customized Vanity Cabinet	0	
Kitchen Cabinet		Thu, Nov 3, 2022 10:24:10 AM	200000 XAF	200000 XAF	On-shelf	Red Kitchen Cabinet Accessories Complete Kitchen Full Set Furniture Cabinet Set	20	
Luxury Queen King Bed		Thu, Nov 3, 2022 10:19:48 AM	80000 XAF	80000 XAF	On-shelf	Luxury Queen King Bed Frame Genuine Faux Leather Tufted Headboard Upholstered Platform Bed Lit Noise Fre...	79	
Bed Set		Thu, Nov 3, 2022 9:48:51 AM	150000 XAF	100000 XAF	On-shelf	Black simple design bedroom furniture set 1.8 Meter Bed Nightstands Bedroom Sets luxury king size storage beds	31	
Double Door Fridge		Thu, Nov 3, 2022 9:43:01 AM	150000 XAF	150000 XAF	On-shelf	Double door refrigerator advantages You end up to fit so many things very easily. There are two doors, one door as the...	98	
Gas Cooker		Thu, Nov 3, 2022 8:38:03 AM	80000 XAF	80000 XAF	On-shelf	Its our stainless steal good quality product. it also very affordable for all	28	
Regular Bathtub		Thu, Nov 3, 2022 8:34:51 AM	70000 XAF	50000 XAF	On-shelf	it is our finest made of quality and lasting anti-rust material	49	

 E-commerce


 Dashboards >

MANAGE PRODUCTS

 Chat

 Products >

 Categories >

 Orders >

 List

 Customers >

 Campaigns >

 Settings >

 English


CHINA MALL



## Filters

Phone

Date Range

Status

Min Price

Max Price

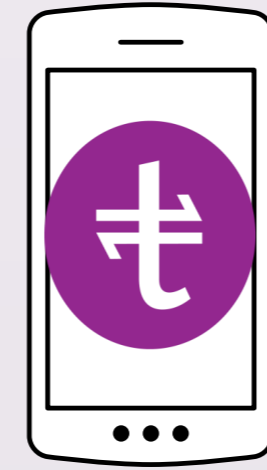
 Search

## Orders

ORDER ID	ORDER NO.	ORDER STATUS	PHONE	TOTAL PRICE	ORDER ITEMS	CREATED AT	ACTIONS
1729	d23221125698	Completed	***1940	150000	1	Fri, Nov 25, 2022 4:47:49 PM	⋮
1725	c4d221125437	Completed	***5016	210000	2	Fri, Nov 25, 2022 3:36:34 PM	⋮
1585	252221114301	Completed	***8585	200000	1	Mon, Nov 14, 2022 9:44:40 PM	⋮
1584	252221114884	Paid	***8585	200000	1	Mon, Nov 14, 2022 9:43:44 PM	⋮
1583	252221114965	Paid	***8585	200000	1	Mon, Nov 14, 2022 9:42:48 PM	⋮
1528	d23221112408	Paid	***1940	80000	1	Sat, Nov 12, 2022 2:14:22 PM	⋮
1458	d23221111346	Paid	***1945	50000	1	Fri, Nov 11, 2022 1:13:32 PM	⋮
1457	d23221111352	Paid	***2856	50000	1	Fri, Nov 11, 2022 1:12:26 PM	⋮
1309	25222110715	Paid	***8585	100000	1	Mon, Nov 7, 2022 9:44:58 PM	⋮

# Payment Flows

## Real-time payment



Tranzak app



Customer initiates a transaction request

## Receiving Payments

### Applicable Scenarios

- Ecommerce payment
- In-store purchases
- Invoice payments
- API payments

Payer receives payment receipt/notification

7

Tranzak backend processes and submits request to the funding source to authorize transaction

2

Tranzak notifies beneficiary of payment relevant payment details

6



MERCHANT



Funding source (MWP, bank)

4 Bank processes request

5 Payment authorization

3 Payment authorization

Processes transaction status and updates relevant accounts

4

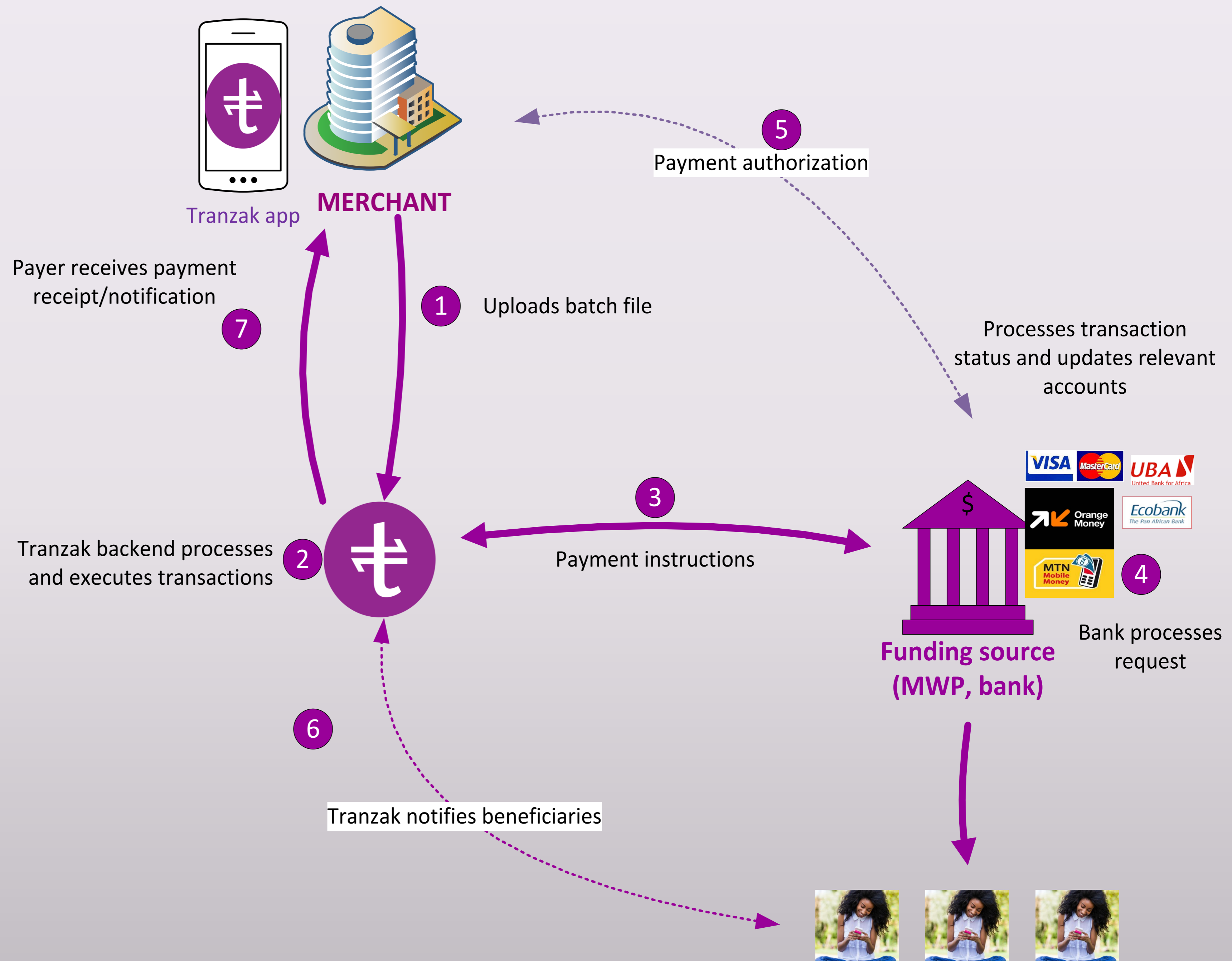
Bank processes request

# Mass Payments

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

## Applicable Scenarios

- Supplier/contractor payments
- Refunds

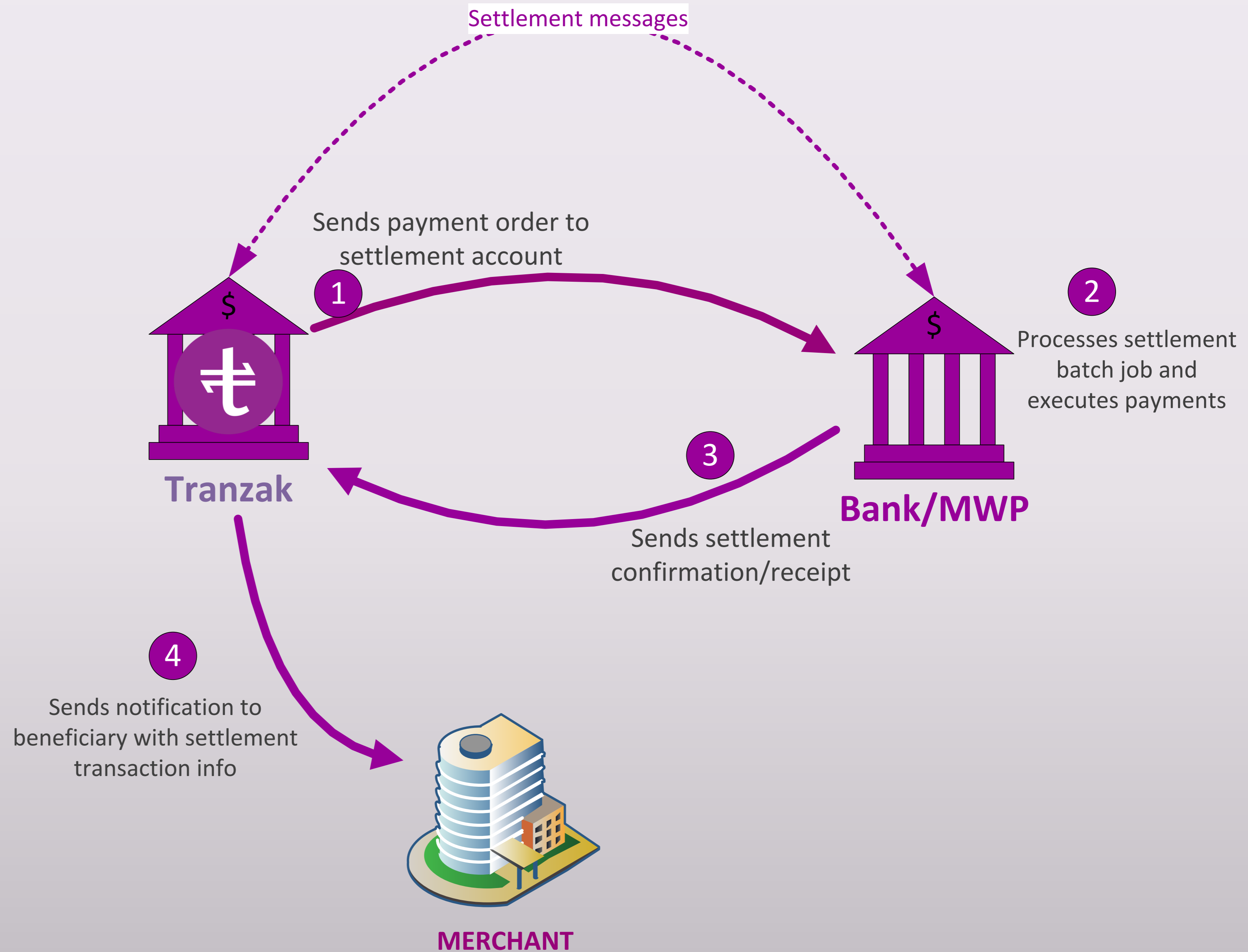




# Settlements

## Settlement Notes

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



# Merchant Benefits

## Many Payment Options

- Get paid via invoices, payment links from a plethora of funding sources.
- Take your business international by accepting international cards (Visa, Mastercard etc) and mobile wallets

## Risk Reduction

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

## Better Insights

- Tranzak Analytics and reporting tools provide merchant with payment insights
- Easy Reconciliation since student information is captured during payment

## Loan & Financing

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

## Support & Extensibility:

- Simple, versatile and open payments API.
- Through Tranzak Managed Services (TMS), merchant can enjoy customized technology solutions.

## Mini-Program Ecosystem

- Tranzak ecommerce app provides ready-to-use, dedicated merchant ecommerce solution.
- The ecosystem provides the merchant to a potential customer base of more than 20k users (and growing)

# Pricing

## Collection

Scheme	Rate	Comment
Standard Collection Rate	<b>1.8%</b>	For all mobile wallet and local debit cards
eCommerce Mini-program Subscription	<b>2,000 FCFA/month</b> or <b>20,000 FCFA/year</b>	Provides access to dedicated eCommerce mini-program

- 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	<b>2,000XAF/month</b> or <b>20,000XAF /year</b>
Education Pro	Receiving tuition payment using Tranzak Education Management System + Mini-Programs	<b>2,000XAF/month</b> or <b>20,000XAF /year</b>

## 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	<b>Same day</b> ( T+1 if transaction was executed after Cutoff Time )
Same country	Bank Debit Card	<b>T+1</b> (Next business day)
Same country	Credit Card (Visa, Mastercard)	<b>72hours</b> (excluding weekends and public holidays)
Cross-border	Mobile Money	<b>72hours</b> (excluding weekends and public holidays)
Cross-border	Debit and Credit cards (Bank Debit cards, Visa, Mastercard)	<b>72hours</b> (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



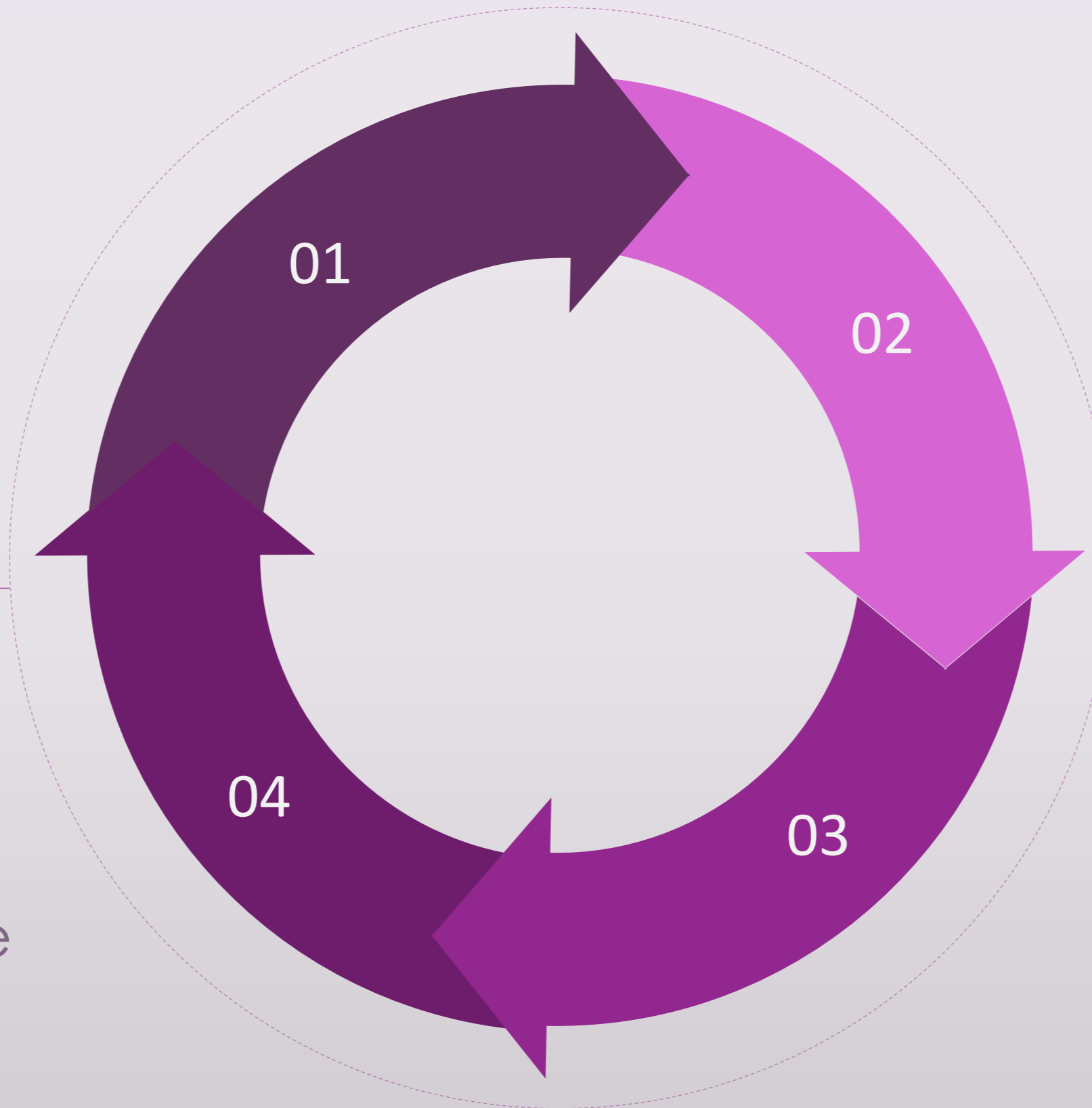
## Technical Integration

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



## Go-Live

Technical and business go-live



Speak with an Account Manager

## Inquiries

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**Thank You**

