



Payment Solution for  
**Small and Medium Enterprises (SMEs)**

## 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 SMEs

### 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

# Back-office

## (Business Dashboard)

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

English Users & Access Merchant ID: [redacted]

Welcome!

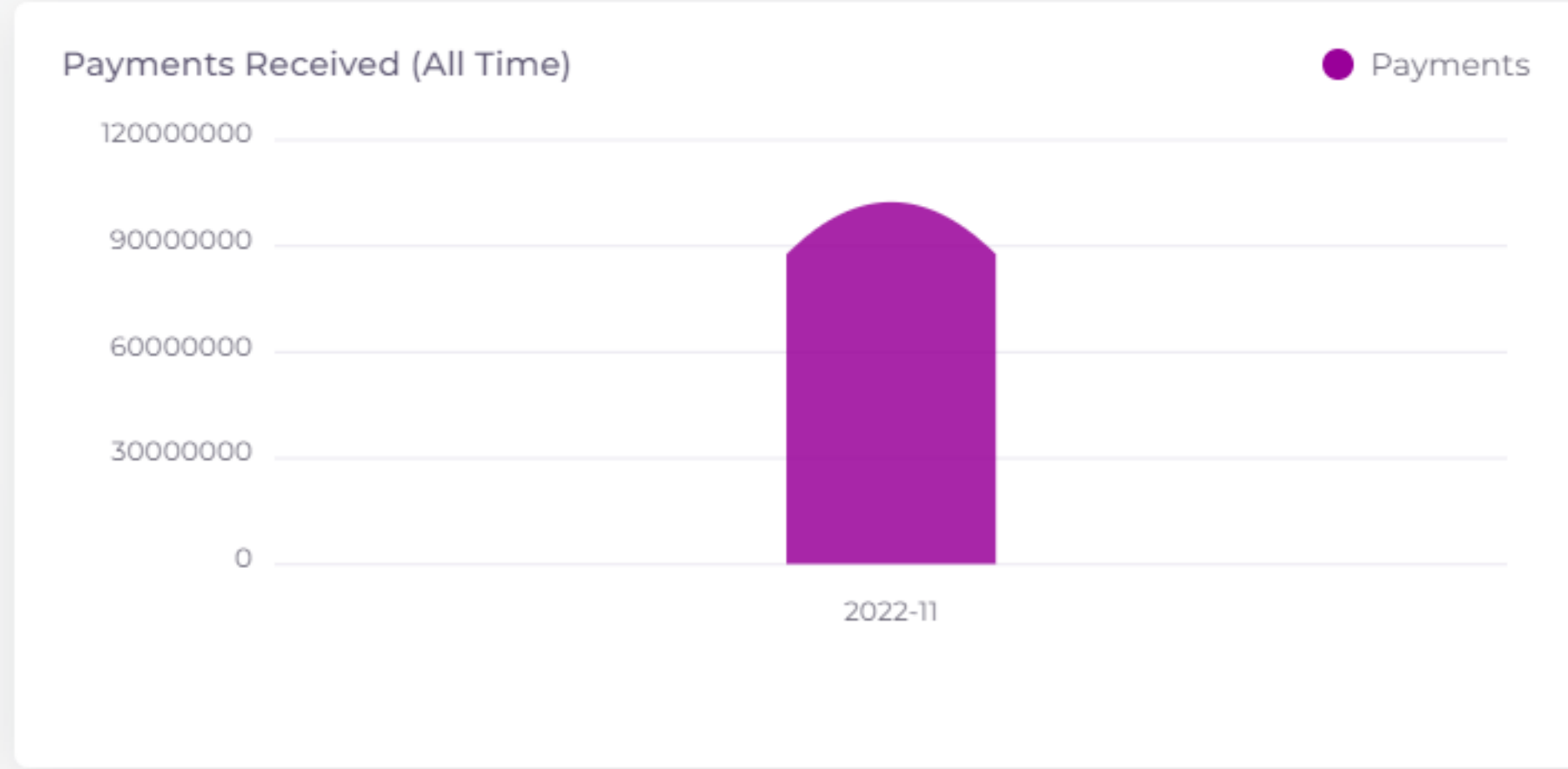
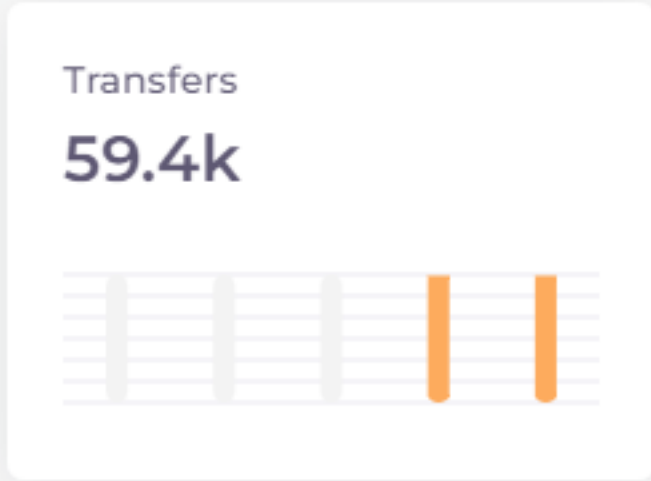
Total transactions: **All Time**

**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	

# 6 | 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="#" style="background-color: #6a3d9a; color: white; padding: 5px 10px; border-radius: 5px;">See receipt</a>

Powered by [Tranzak](#).



# Invoice Payment

7

## 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](#)

## 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  
**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**

**Mobile wallet** ✓

**Fill Form Below**

**Payment methods**

Cameroon ▾

**Next**

Powered by Tranzak

**Payment method**

**Mobile wallet** ✓

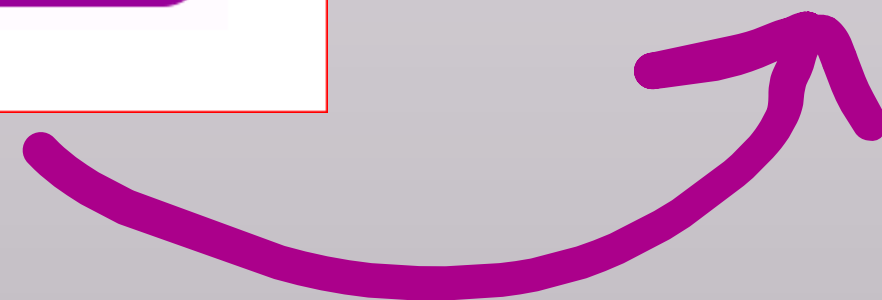
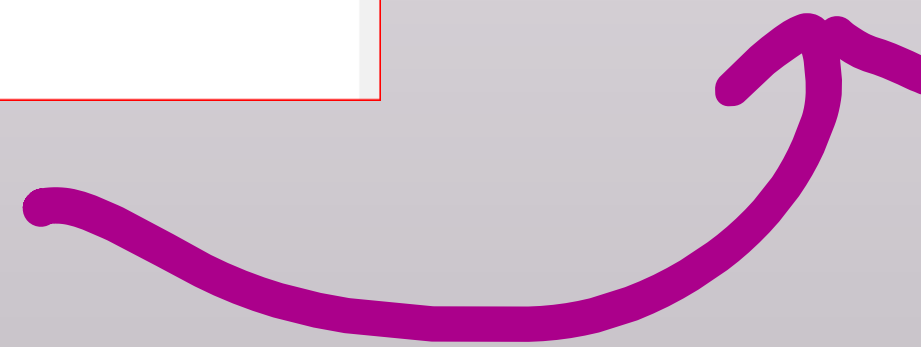
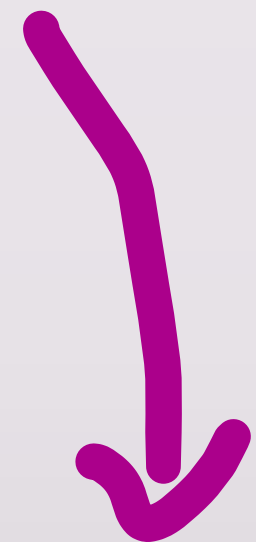
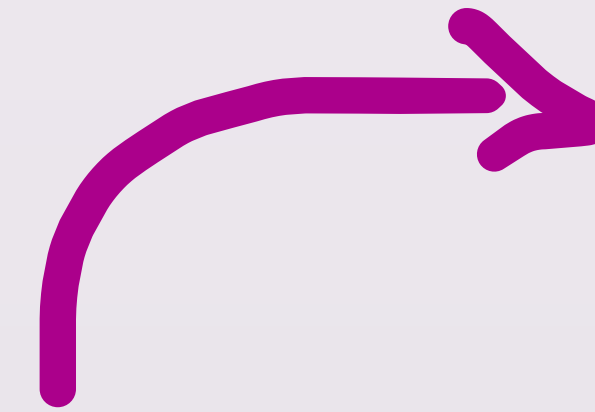
**Fill Form Below**

Payment method :  
MTN Momo

Phone number :  
+237674747474

**back** **Submit**

Powered by Tranzak





# 9 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](#)

 Dashboards >


 Get paid >


 Invoicing >


 Payment links >


All


**Create**


 Transfers >


 Account >


 Transactions >

 Insights >

 Settings >

 Apps & services

 Pay bills

 Developer

Home / Payment Links / Create


All Create

### Create Payment Link

Amount \*  
12000 XAF

Description \*  
Payment for plumbing services  
29 / 255 Characters

Receive payments to  
Default settings

Display Image  


Payment Options



Accept Multiple Payments


Accept User Specified Amount


Activate Link After Creation


Calculate fee


**Submit**

 Dashboards >


 Get paid >


 Invoicing >


 Payment links >


All


**Create**


 Transfers >


 Account >


 Transactions >

 Insights >

 Settings >

 Apps & services

 Pay bills

 Developer

Home / Payment Links / Create


All Create

### Create Payment Link

Amount \*  
12000 XAF

Description \*  
Payment for plumbing services  
29 / 255 Characters

Receive payments to  
Default settings

Display Image  


Payment Options

Accept Multiple Payments

Accept User Specified Amount

Activate Link After Creation

Calculate fee

**Submit**

## 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	⋮
PM8DT3CXFAY5QZIFOS39	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

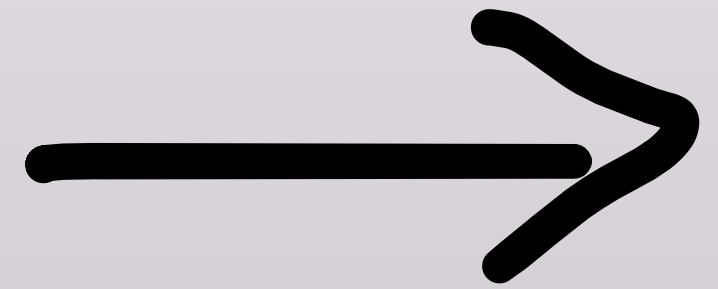
This is a payment for service "CASH-OUT"


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:	<b>PROCESSING</b>
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:	Liverp [REDACTED]
Status:	<b>SUCCESSFUL</b>
Tranzak Ref:	TX221125M8BYQMQBAC7X
Narration:	Cashout to UBA Cameroon ***0654

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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



Dashboards >

Get paid >

Transfers >

Transfer to >

Mobile money

**Bank account**

Tranzak user

Mass payments >

Account >

Transactions >

Insights >

Settings >

Apps & services

Pay bills

Developer

Home > Transfer > To Bank Account

To Linked Account

To Mobile Money Account









**To Bank Account**

To Tranzak User

## Transfer money to bank account

Available Banks \*

UBA Cameroon

-  Afriland First Bank (Cameroon)
-  Banque Atlantique - Cameroun
-  BGFI Bank (Cameroon)
-  BICEC
-  **CBC - Cameroon**
-  Citi Bank - Cameroon
-  Ecobank Cameroon
-  SCB - Cameroon
-  Societe Generale - Cameroon

Submit



Dashboards >

Get paid >

Transfers >

Transfer to >

Mobile money

**Bank account**

Tranzak user

Mass payments >

Account >

Transactions >

Insights >

Settings >

Apps & services

Pay bills

Developer

Home > Transfer > To Bank Account

To Linked Account To Mobile Money Account **To Bank Account** To Tranzak User

## Transfer money to bank account

Available Banks \*

UBA Cameroon

- Afriland First Bank (Cameroon)
- Banque Atlantique - Cameroun
- BGFI Bank (Cameroon)
- BICEC
- CBC - Cameroon**
- Citi Bank - Cameroon
- Ecobank Cameroon
- SCB - Cameroon
- Societe Generale - Cameroon

Submit

## Transfer Details

Home > Transfer > To Bank Account

To Linked Account To Mobile Money Account **To Bank Account** To Tranzak User

### Transfer money to bank account

Available Banks \*  
UBA Cameroon

Account number \*  
100331234566544444444444

Account name \*  
ACME INC

Enter amount \*  
90000 XAF

Note  
Roadrunner matters

**Submit**

## Receipt

**UBA** United Bank for Africa  
United Bank for Africa Cameroon PLC(UBA)

### Transaction receipt

This is a payment for service "CASH-OUT"

Issued Date: 25 Nov 2022 21:03 Completed At: 25 Nov 2022 21:03

Amount Paid:	90,000 XAF
Fee:	1,620 XAF
Beneficiary Account Name:	ACME INC
Beneficiary Account Number:	100331234566544444444444
Payer:	China Mall
Status:	PROCESSING
Tranzak Ref:	TX221125VRHXQQ73KNLZ
Narration:	Roadrunner matters

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**Close** **Download**

# Extras : DARK MODE

Dark mode is available for all backoffice services

**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)**  
Total Fees: 38.9k XAF

**Recent Fees**

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

## Tuition Payment History

**Tuition Payments**

Date Range:  Student Name:  Payer ID:  [Q Search](#)

[Export](#)

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

**Select service**

[Transportation](#) [Catering](#) [Custom service](#)

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>

# Payout (Mass Payment)



- Dashboards >
- Get paid >
- Transfers >
- Transfer to >
- Mass payments >
- All transfers
- Create payout
- Upload file
- Account >
- Transactions >
- Insights >
- Settings >
- Apps & services
- Pay bills
- Developer >

Home > Mass Payments > Upload File

All Create Payout Upload File

### Upload Payment File

Select Payout Type

MTN MOMO

[Click here to download template for MTM MoMo transfer. \(Must be authorized from MTM MoMo Account\)](#)

Upload Payment File

Attached

OFFICE-mobile\_money\_transfer1.csv.txt

Is Urgent? (Fee May Apply)

Fee is paid by recipient?

Save

Home > Mass Payments > Preview

All Create Payout Upload File

### Payout Details

Payout Id	PO221125IGLC43PRHD61
Title	This is a mass payment request
Status	Pending
Total Amount	17,600 XAF
Fee is paid by recipient	No
Transfer Type	Mobile Money Transfer
Priority Fee	0 XAF
Total number of recipients	88
Transaction Reference	ABC2001
Created At	2022-11-25 18:43:45

### Payout Details (post-authorized)

#### Payout Details

Payout Id	PO221125IGLC43PRHD61
Title	This is a mass payment request
Status	Processing
Total Amount	17,600 XAF
Fee is paid by recipient	No
Transfer Type	Mobile Money Transfer
Priority Fee	0 XAF
Total number of recipients	88
Transaction Reference	ABC2001
Created At	2022-11-25 18:43:45

### Payout transfer details

#### Receivers & Status

BENEFICIARY	AMOUNT	STATUS
Danny Momo	200 XAF	Processing (By Partner)
Danny Momo	200 XAF	Processing (By Partner)
Danny Momo	200 XAF	Processing (By Partner)
Danny Momo	200 XAF	Processing (By Partner)
Danny Momo	200 XAF	Processing (By Partner)
Danny Momo	200 XAF	Processing (By Partner)
Danny Momo	200 XAF	Processing (By Partner)
Danny Momo	200 XAF	Processing (By Partner)
Danny Momo	200 XAF	Processing (By Partner)
Danny Momo	200 XAF	Processing (By Partner)
Danny Momo	200 XAF	Processing (By Partner)

< Prev

Next >

### Generate Report

**TRANSACTION REPORT SUMMARY**  
Summary of the transaction report

**Time Range**  
The Range Where You Want The Data To Be Captured

**Presentation**  
Report Content

Title: Weekly reports

Description: Transaction Summary

Next

Cancel Generate Report

### Generate Report

**TRANSACTION REPORT SUMMARY**  
Summary of the transaction report

**Time Range**  
The Range Where You Want The Data To Be Captured

**Presentation**  
Report Content

Transaction Start Date: 2022-11-20 12:00 AM

Transaction End Date: 2022-11-25 12:00 AM

Prev Next

Cancel Generate Report

### Generate Report

**TRANSACTION REPORT SUMMARY**  
Summary of the transaction report

**Time Range**  
The Range Where You Want The Data To Be Captured

**Presentation**  
Report Content

**Output Format**

- Include Invoice Payment
- Include Sales
- Include Settlement History
- Include Customer Data
- Include Platform Payment
- Include Payouts
- Include Transactions

Prev

Cancel Generate Report

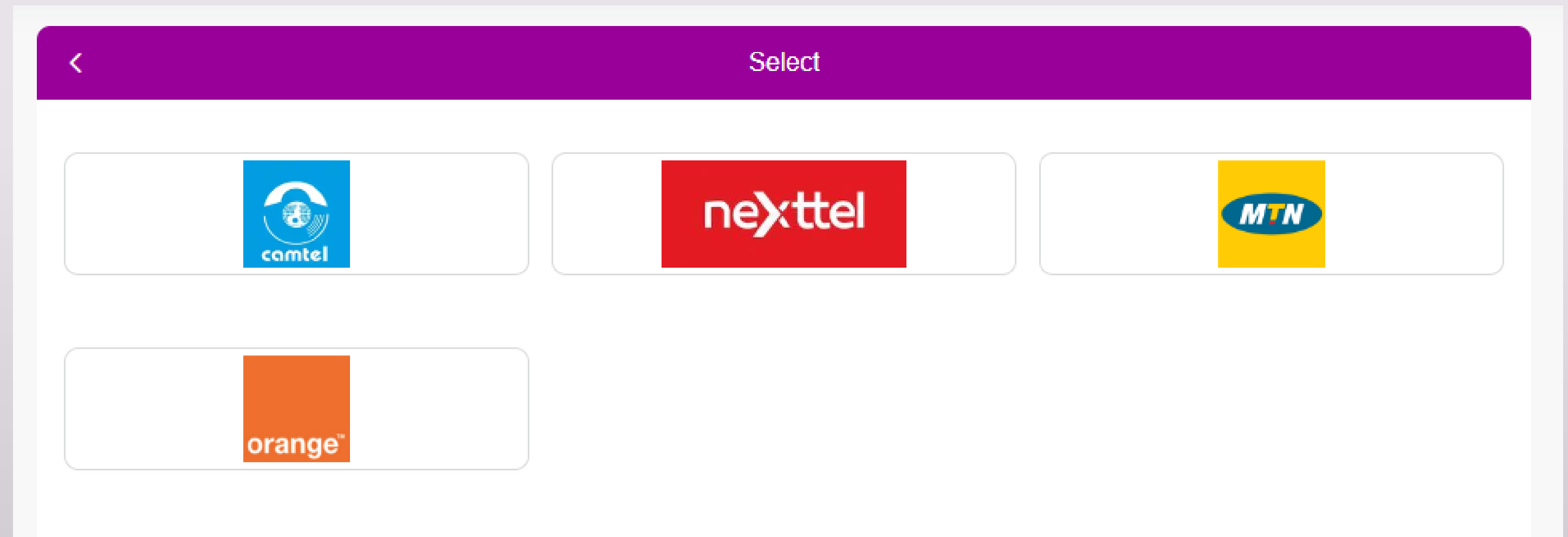
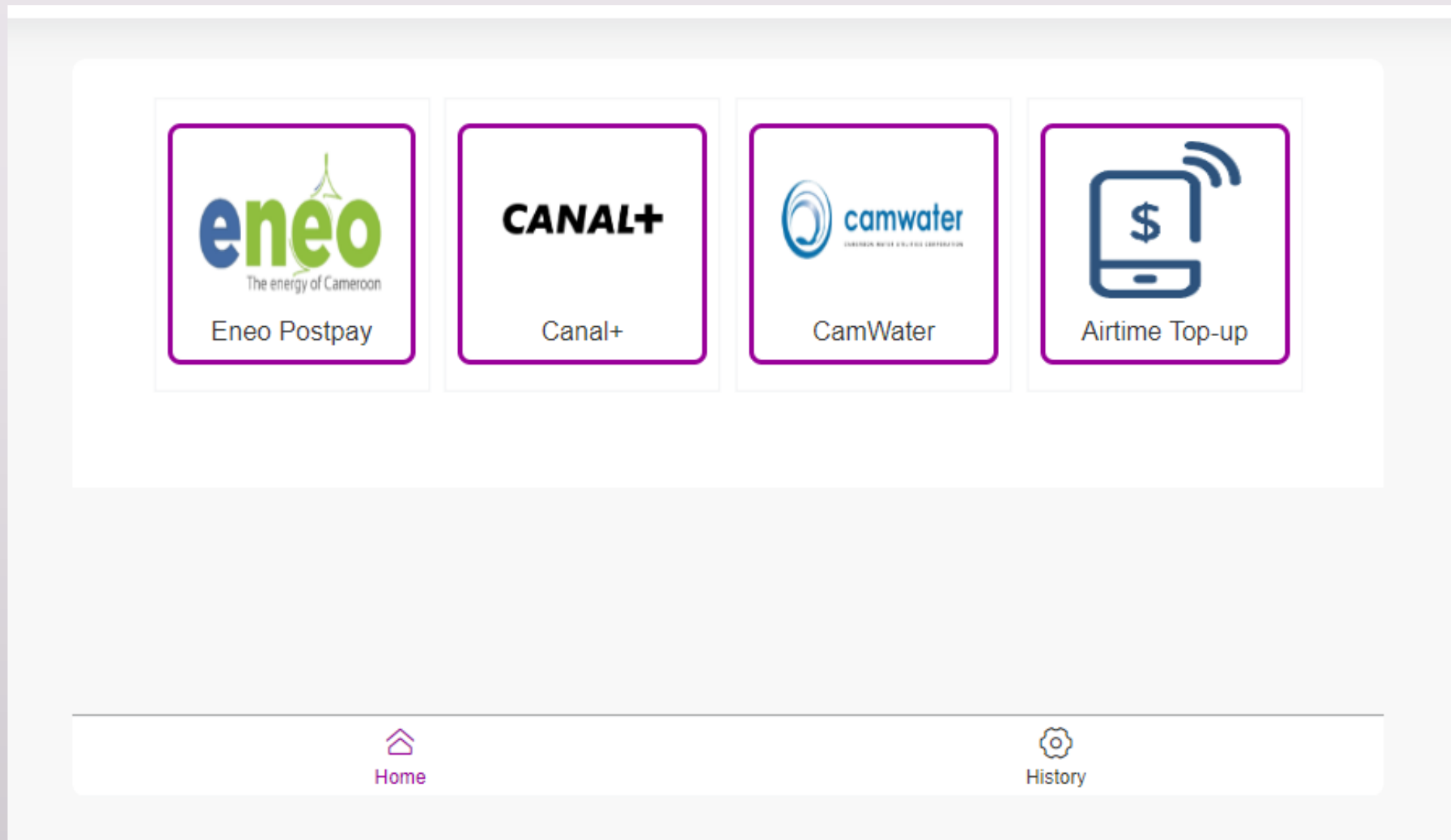
## Report Details

### Weekly reports

Report ID	RP221125IMQBY34F
Status	Pending/Submitted
Description	Transaction Summary
Start Time	19 Nov 2022 01:00
End Time	24 Nov 2022 01:00
Created At	25 Nov 2022 19:51
Includes Invoice Payments	Yes
Includes Sales	Yes
Include Platform Payment	Yes
Include Payouts	Yes
Include Transactions	Yes
Include Customer Data	Yes



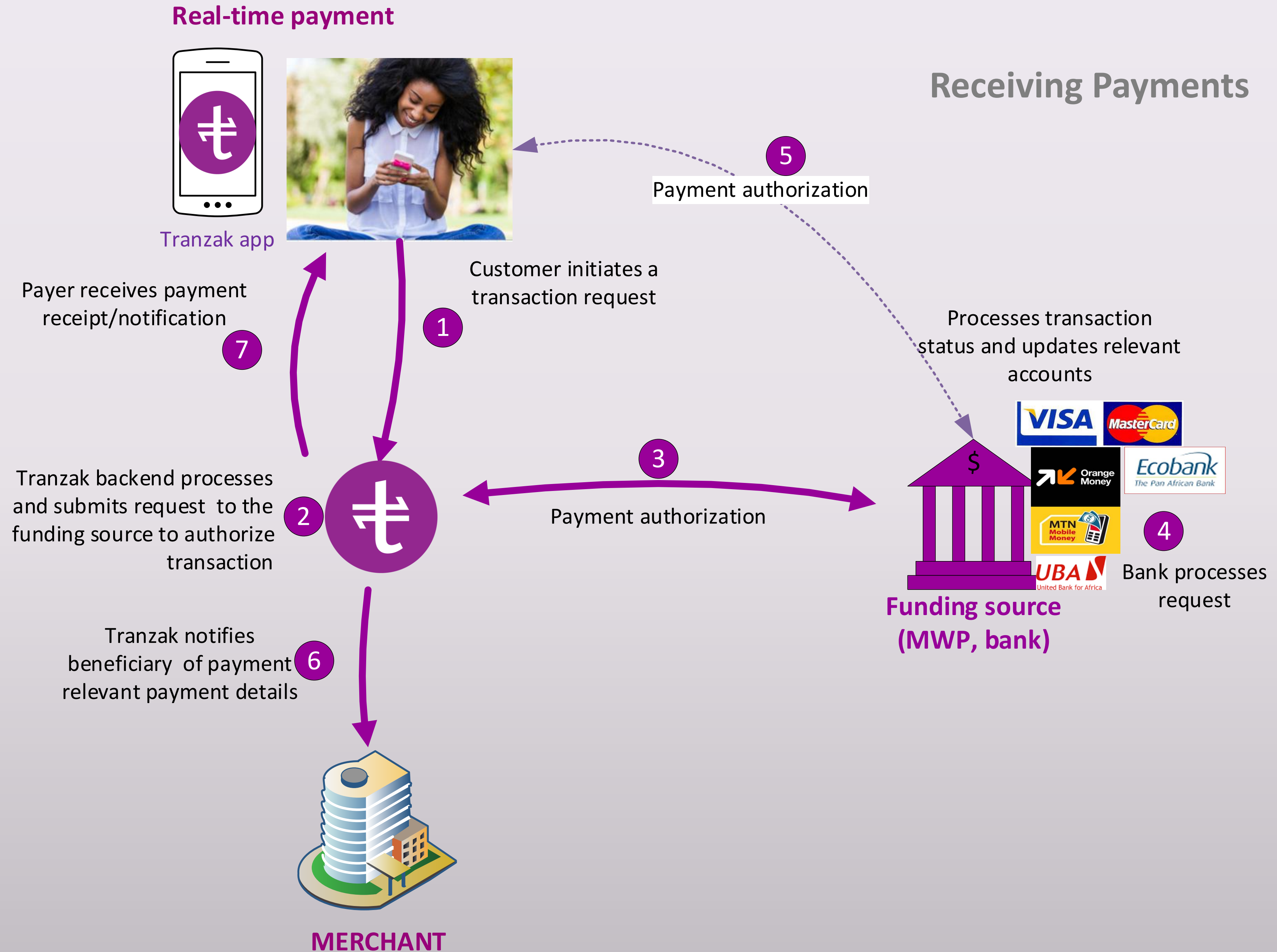
# Utility Bill Payment



# Payment Flows

## Applicable Scenarios

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



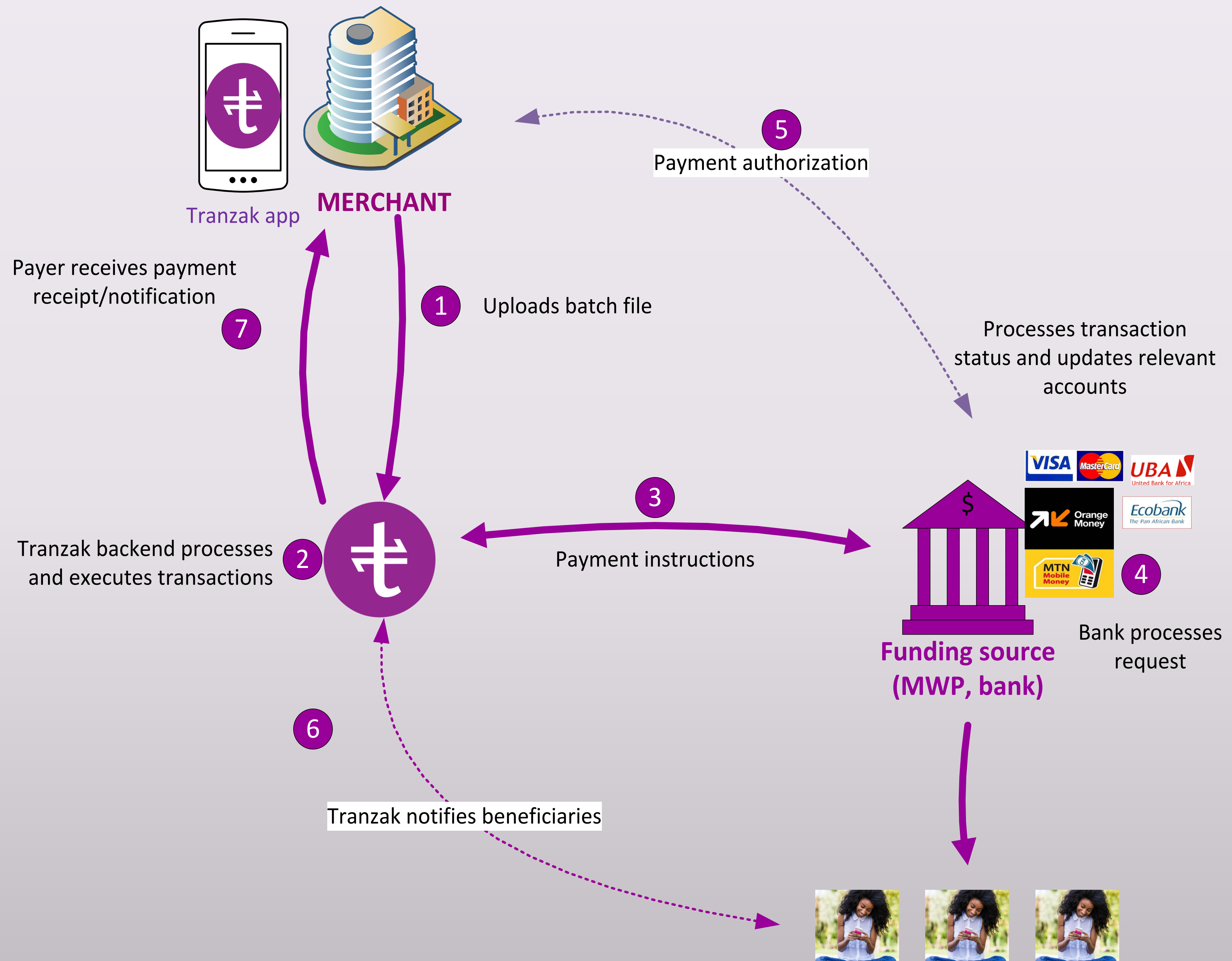


# Mass Payments

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

## Applicable Scenarios

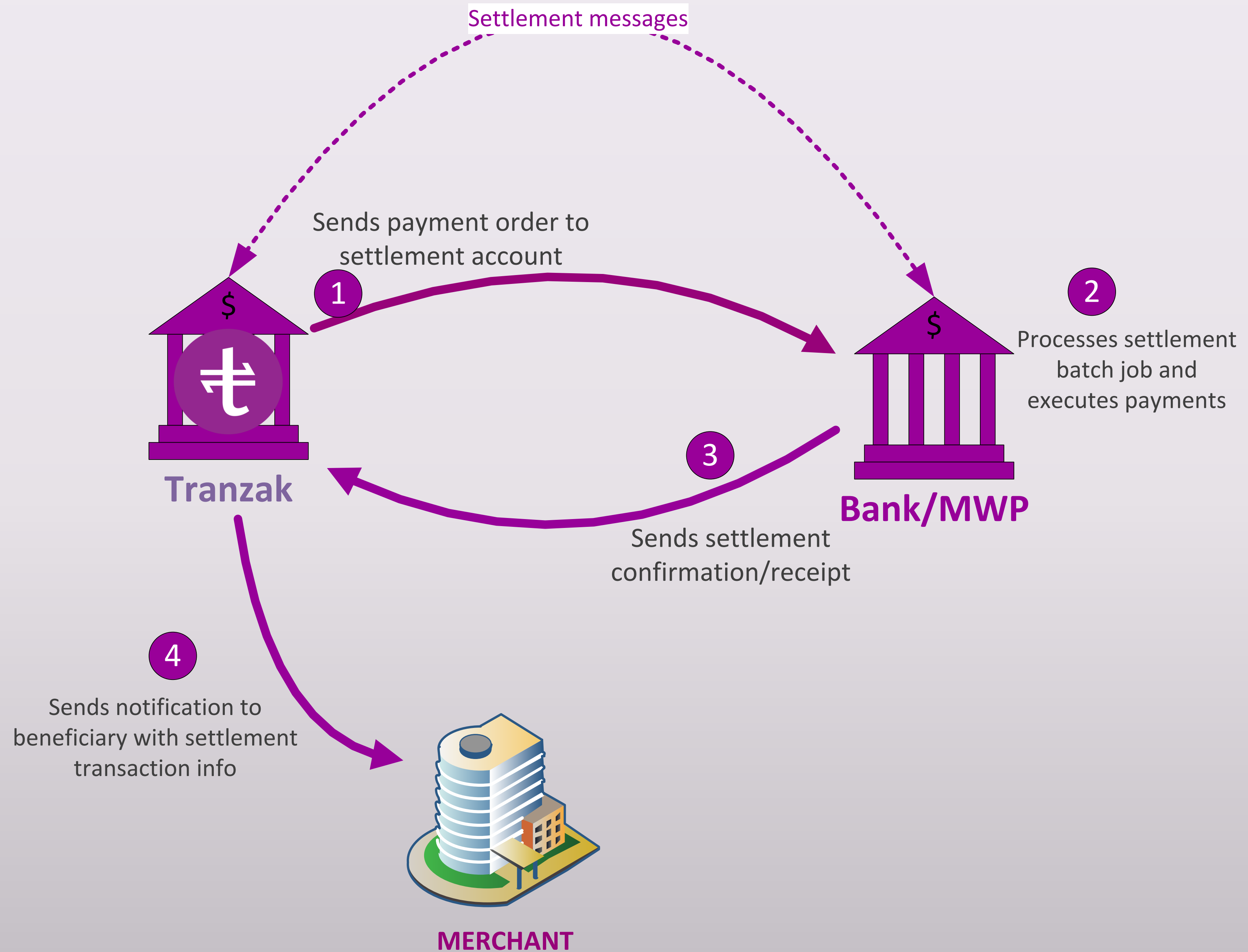
- Supplier/contractor payments
- Refunds



# 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 partner 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



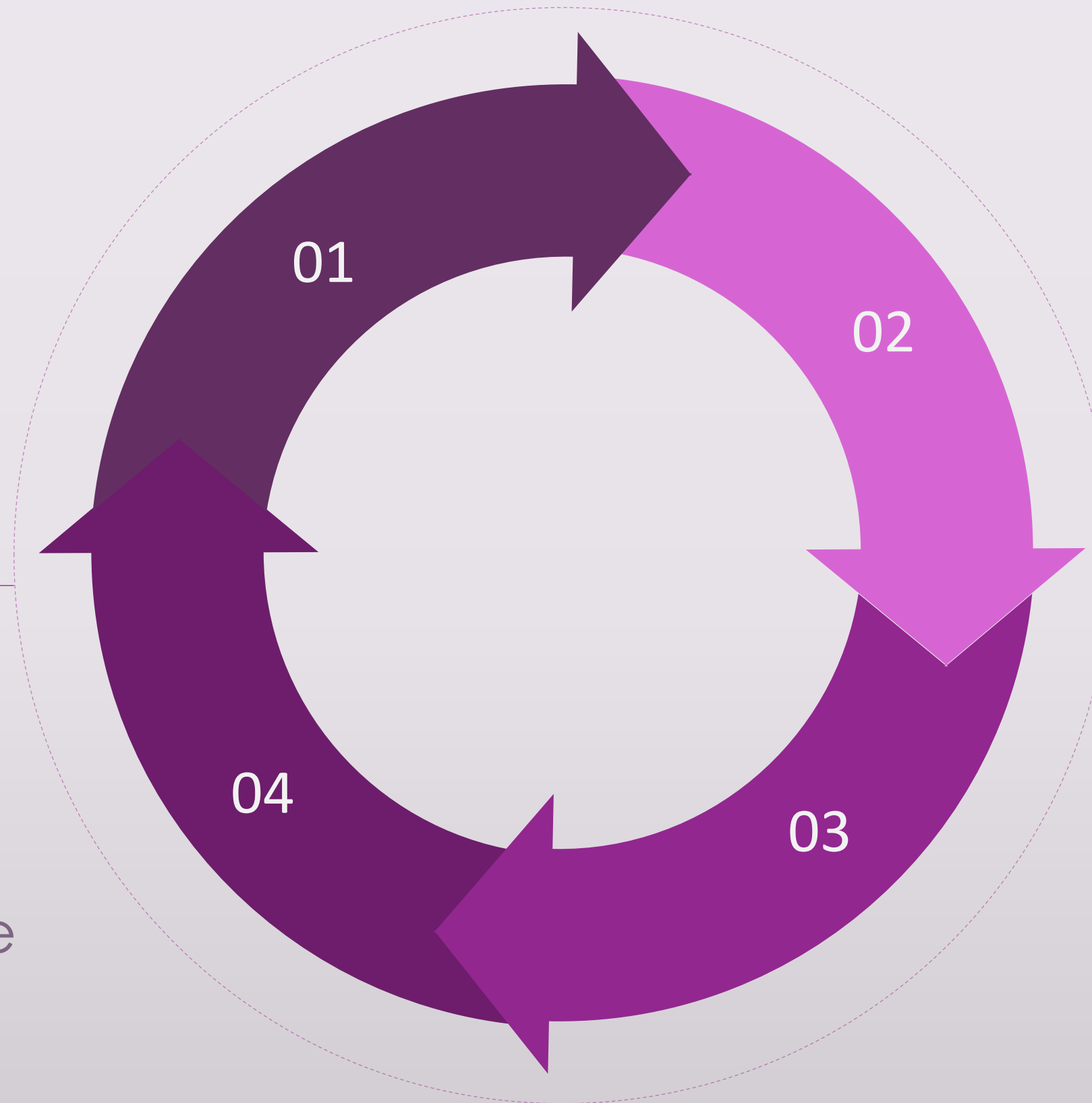
## Technical Integration

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**

