

# Secure payment platform for developers by developers

We eliminate financial complexities by facilitating  
seamless connectivity between financial institutions  
and enterprises.



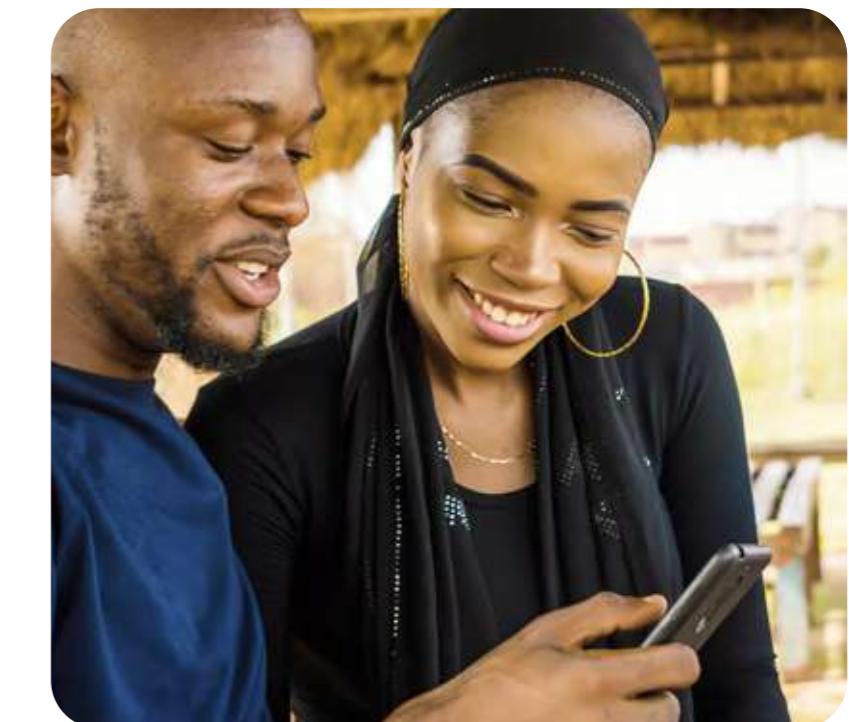
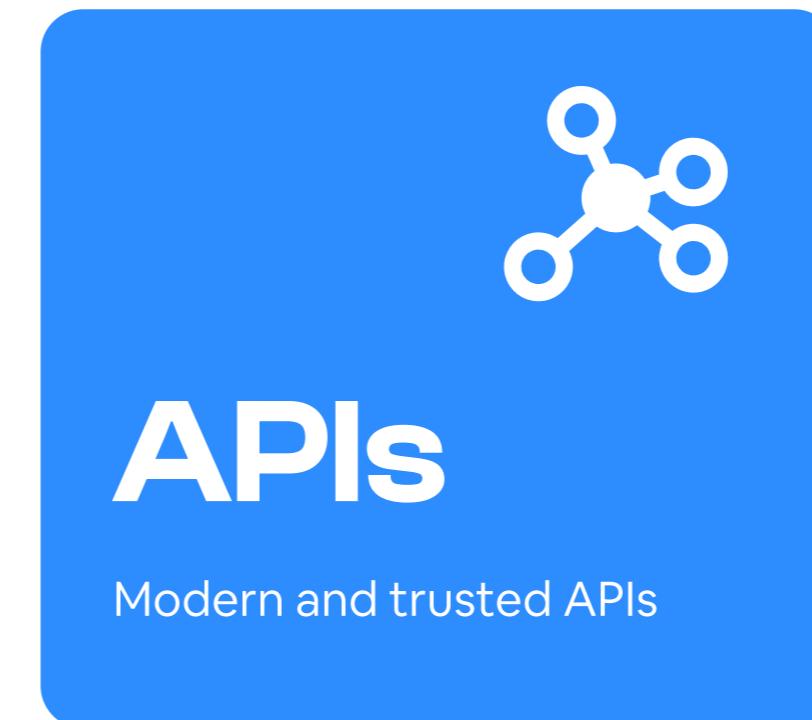
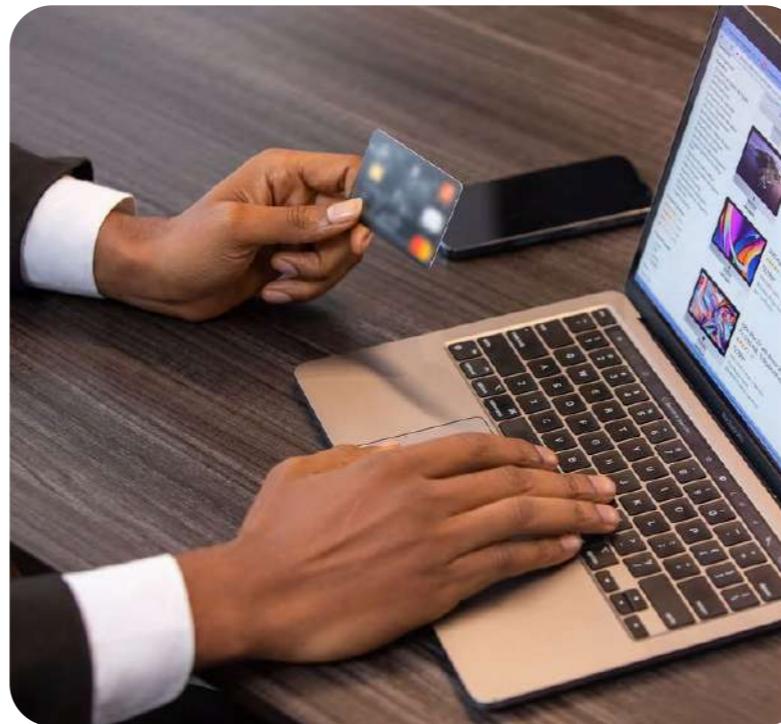
Powered by **Betastack Technology**

A smartphone is shown from a top-down perspective, displaying the Zainpay mobile application. The screen shows a dark blue header with the user's name 'HASAL HONEY' and profile picture, followed by navigation icons for 'Dashboard', 'Zainboxes', 'Transactions', 'Documentation', 'Settings', and 'Logout'. The main content area features a greeting 'Hello, Hasal Honey!' with a hand icon, a sub-header 'Get a birds eye view of your activities', and two summary cards: 'Total Payment Collected' (₦21,630,520.00) and 'Zainboxes' (125). Below these is a 'Transaction History' section with a chart showing activity over time, with time filters for '12 months', '30 days', '7 days', and '24 hours'.

# Introduction

Zainpay is a **PCIDSS** Certified digital banking platform for SMEs, Startups, Innovators, and any organization looking for a simple approach to creating payment processing solutions in Nigeria and Africa. It eliminates financial complexities by facilitating seamless connectivity between financial institutions and enterprises.

- Instant payment collection, bank transfers, and card payment
- Transitory and permanent virtual accounts for one-time and recurring payments
- Multiple auto settlement options
- Scheduled payments
- Splitting of transactions
- Excellent analytics for transaction overview



# Product Offerings

Zainpay is pleased to present its carefully curated selection of features to ensure the seamless delivery of services.



**Zainbox**



**Virtual Accounts**



**Card Payments**



**Settlements**

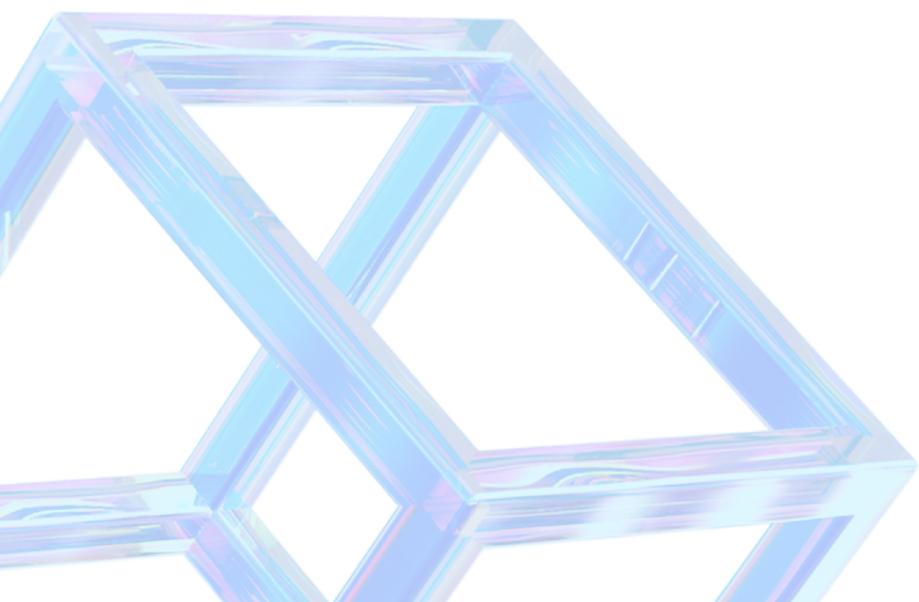


**Card Payment APIs**

## PRODUCT OFFERINGS

# Zainbox

A Zainbox is a virtual box that allows a merchant to create unlimited virtual accounts. Each Zainbox has its unique settlement and the total settlement on a Zainbox amounts to 100%.



Zainbox Successfully Created 

## Create Zainbox

Create your first zainbox and start receiving payments.

### Zainbox Information

500ml Wildflower Honey

Wildflower  500ml 

hasalhoney@gmail.com

20 Zainboxes

Search Zainboxes

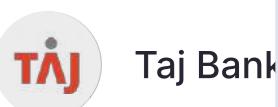
Zainbox Name 

Settlement Bank(s)

500ml Wildflower Honey



1L Wildflower Honey



1L Wildflower Honey



250g Manuka Honey



500g Manuka Honey



## PRODUCT OFFERINGS

# Virtual Accounts

The Virtual Account solution enables merchants to generate collection accounts for each of their customers by utilizing the individual customer's distinct information. This simplifies the process of accurately linking each payment to the corresponding customer.

- Transitory virtual accounts for one-time payment
- Permanent virtual accounts for recurring payments

### Features:

- Fund transfers
- Automated transactions
- Seamless creation process
- Webhook to confirm transactions

### Pricing:

**1.4% + NGN100**, Capped at **NGN1500**

### Benefits:

- Accessibility and Convenience
- Quick and Easy Setup
- Real-time Transaction Alerts
- Get 25 free transfers every month
- Refund API is available for instant refunds
- Access to Customer Support
- And so much more

Bank Name	Account Name
DT	DT Bank Hasal Honey-500ml
Wema Bank Plc	Hasal Honey-750ml
FCMB	Hasal Honey-1L
Wema Bank Plc	Hasal Honey-1L
DT	Hasal Honey-Manuka 750ml

## PRODUCT OFFERINGS

# Card Payments

The Zainpay card payment supports all cards.

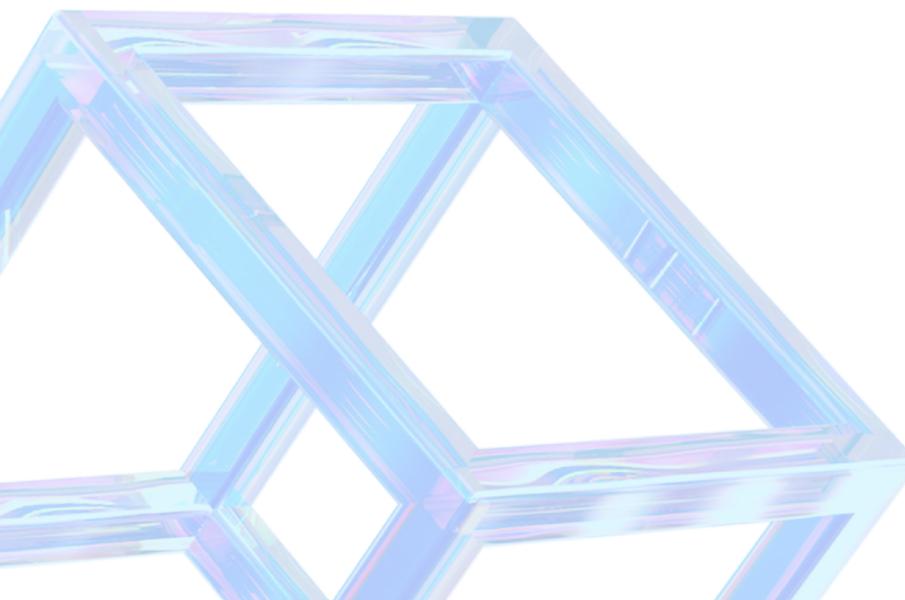
Integration is entirely free. A Zainbox and a merchant account are needed to integrate card payment into products/services.

## Features:

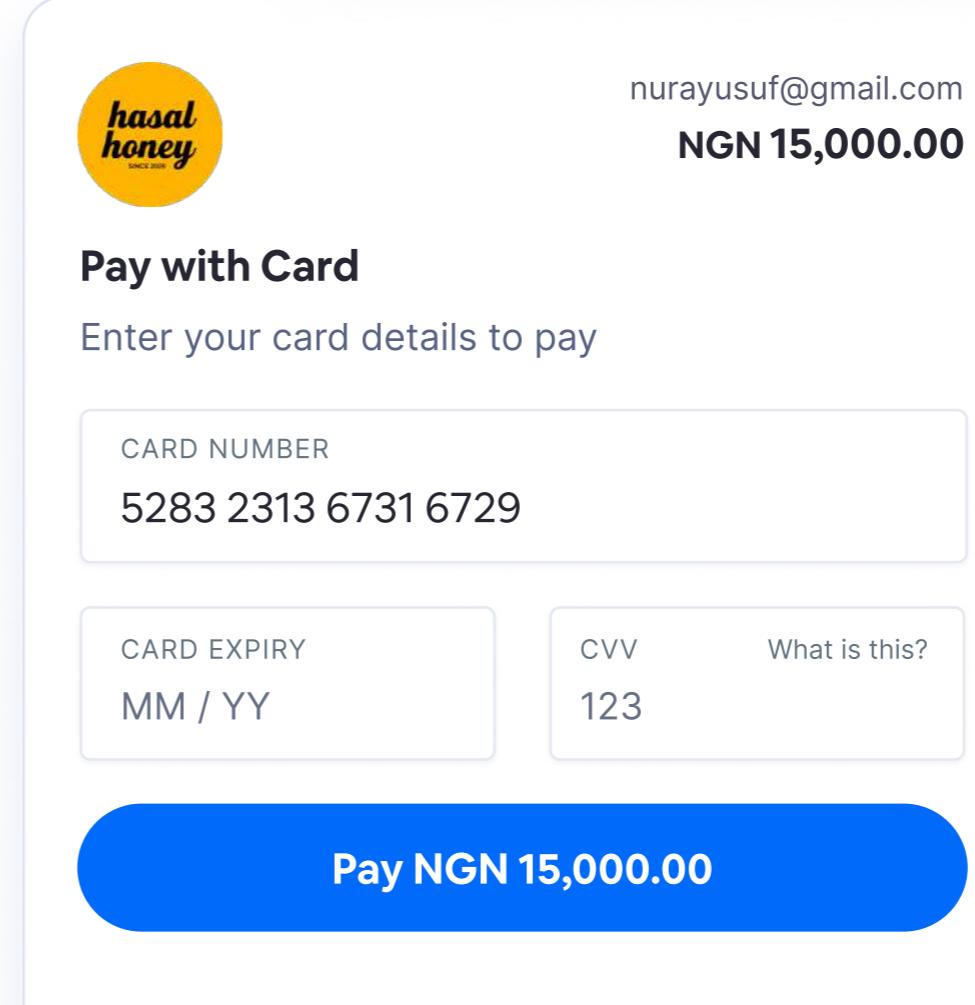
- Cardholder Protection
- Multi-card support
- Secure payment processing
- Customer Support

## Pricing:

1.5% + NGN100 Capped at **NGN1900**



Payment for 500ml Manuka Honey Successful! 



A screenshot of a mobile payment interface. At the top, there's a yellow circular logo for "hasal honey" and some placeholder text "nurayusuf@gmail.com" and "NGN 15,000.00". Below this, a section titled "Pay with Card" asks "Enter your card details to pay". There are input fields for "CARD NUMBER" containing "5283 2313 6731 6729", "CARD EXPIRY" with "MM / YY" and a dropdown "CVV" with "123", and a "What is this?" link. A large blue button at the bottom says "Pay NGN 15,000.00".

Pay with Bank Transfer

Pay with USSD

ANTONIO
Raw Organic
970g/Platinum
022/Active 2
N15,000.

# Settlements

When it comes to settling transactions, timing is everything. Understanding your settlement options can help you make informed decisions. Let's break down the three key settlement configurations: **T+1, T+7, and T+30**.

## 1. T+1: Daily Settlement

- **What is it?** T+1 means settlement occurs a day after the transaction.
- **Days Included:** Every day, except weekends.
- **Key Note:** Settlements for those who need transactions settled a day after the transaction.

## 2. T+7: Weekly Settlement (Excluding Weekends)

- **What is it?** T+7 means settlement happens a week after the transaction
- **Days Included:** Every weekday, weekends are off the table.
- **Key Note:** Ideal for those who prefer a weekly financial overview.

## 3. T+30: Monthly Settlement (Excluding Weekends)

- **What is it?** T+30 implies settlement occurs 30 days after the transaction.
- **Days Included:** Every month, weekdays only.
- **Key Note:** Monthly settlements offer a more extended financial perspective

## Important Reminders:

Selecting the right settlement configuration; **T+1, T+7, or T+30** depends on specific needs. Whether daily, weekly, or monthly settlements, understanding these options empowers one to make informed financial decisions.

## PRODUCT OFFERINGS

# Card Payment APIs

- API to process one-time and recurring card payments, cancellations, and refunds
- High success rate
- Settlement option of **T+1, T+7 and T+30**



Search

 Overview

 Card Endpoints

Initialize payment

Cards

Payment Status

Codes

```
{  
  "code": "100",  
  "data": {  
    "amount": {  
      "amount": 100  
    },  
    "bankName": "",  
    "beneficiaryAccountName": "4427505285",  
    "beneficiaryAccountNumber": "4427505285",  
    "narration": "Approved by Financial Institution",  
    "paymentDate": "2022-08-09T15:56:01.686777",  
    "paymentRef": "Z9I8XkNRta1hq2dlmMzlhwQ9F60dLw",  
    "sender": "Zainpay Card",  
    "senderName": "Zainpay Card",  
    "txnDate": "2022-08-09T15:56:01.685982",  
    "txnRef": "Q6166237864",  
    "txnType": "deposit",  
    "zainboxCode": "THbfnDvK5o"  
  },  
  "description": "successful",  
  "status": "200 OK"  
}
```

## Initialization

**USE:** This endpoint initializes a payment.

**URL:** <https://host/zainpay/v1/payment/init>

**Query:** <https://host/zainpay/v1/payment/init?amount=100&...>

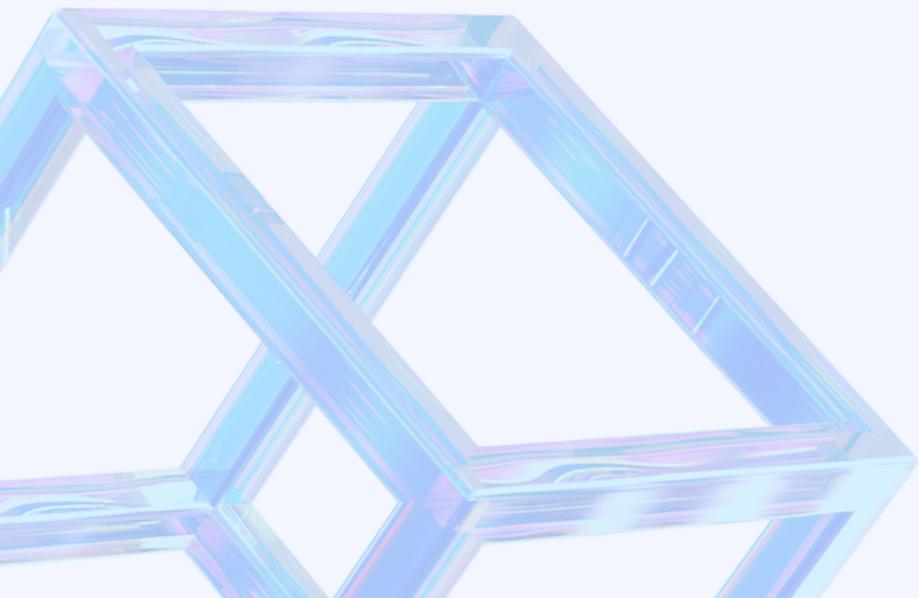
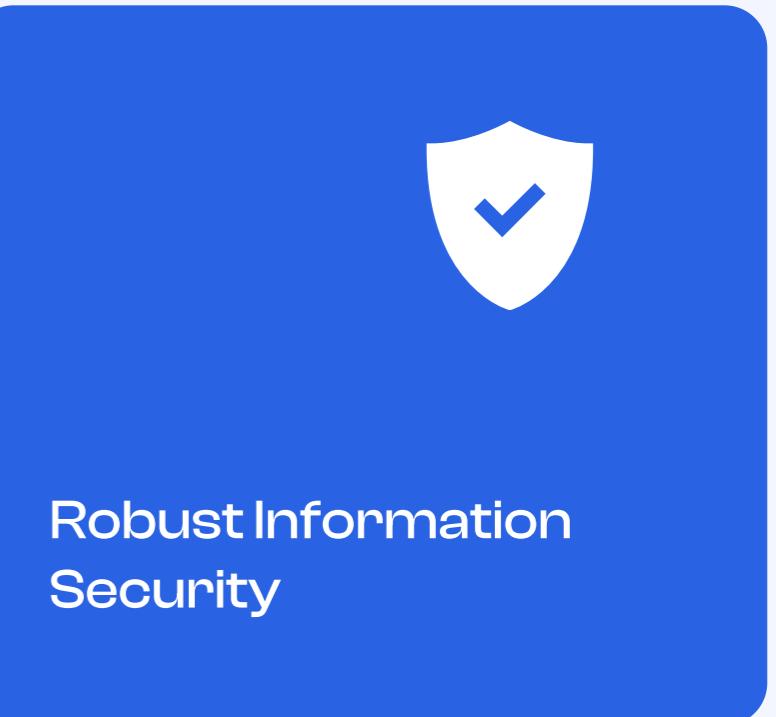
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## ABOUT US

# Why Choose Us

We go beyond integrating various payment types and apply real-time expertise to a reliable microservice architecture that powers your payment workflows. We build payment experiences tailored to your business and customer needs. We guarantee:

- Agile and flexible to suit your payment needs
- Competitive prices
- Fully integrated payment company
- Robust information security
- Seamless chargeback and refund processing



# Our Partners

We are trusted by many financial, business and governmental organizations to carry out secured and reliable transactions.



KANO STATE  
GOVERNMENT



DAWAKIN TOFA  
MICROFINANCE BANK LTD



Powered by **Betastack Technology**

# Thank you

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