



kwachaCredit Payment gateway

Mtn MoMo Hackathon @2022





CURRENT PROBLEMS

- SME's finds it difficult to collect payments from clients using mobile money.
- Foreign payments gateway deduct a lot for using their services.
- Disadvantage those who don't have the debit cards.
- SMEs collect less payments as few use debit cards.



OUR SOLUTION

- ❖ Provide a payment gateway that will collect payments on behalf of SME's from their clients using Mtn Mobile Money.
- ❖ Deduct a small interest from SMEs monthly.



PRODUCTS AND SERVICES

Core Product

- ❖ Payment gateway that can be integrated into e-commerce websites and mobile apps.

Core Product

- ❖ Allow customers with mobile money accounts to make payments online even without Debit cards.



VALUE TO OUR CUSTOMERS

- ❖ Able to buy, pay for goods and services even without having a debit card.



HOW IT WILL WORK

1. A USER VISITS OUR SITE AND CREATES AN ACCOUNT





A USER GIVEN TOKEN, SAMPLE CODES AND ID

hackathon.php > ...

```
1  <?php
2  if($_SERVER['REQUEST_METHOD']=="POST"){
3
4  //Token From Dashboard
5  $TokenSanitized="eyJ0eXAiOiJKV1QiLCJhbGciOiJSUzI1NiJ9.eyJhdWQiOiI5NTY1YWE3Yi11MTQzLTQzMmQtOGV
6
7
8
9  //PAYMENT REQUEST FROM A CUSTOMER
9  //Open cURL Session for requesting payment from a customer
1  $PaymentRequest = curl_init();
2  $amount=$_POST['amount'];
3  $phone=$_POST['phone'];
4  $ref=$_POST['referenceNumber'];
5
6  curl_setopt_array($PaymentRequest, array(
7
8  CURLOPT_URL => 'http://localhost/Hackathon/Hackathon/public/api/uuidv4User',
9  CURLOPT_RETURNTRANSFER => true,
9  CURLOPT_ENCODING => '',
1  CURLOPT_MAXREDIRS => 10,
2  CURLOPT_TIMEOUT => 0,
3  CURLOPT_FOLLOWLOCATION => true,
4  CURLOPT_HTTP_VERSION => CURL_HTTP_VERSION_1_1,
```




A CLIENT MAKES PAYMENT VIA MTN MOMO





WHY OUR SOLUTION IS BETTER

Low Deduction Rate

We will be deducting 1% per disbursement per month from the ledger balance.

Monthly Deductions

We will only be deducting once per month and not per each transaction



HOW BIG CAN THIS GET? MARKET VALIDATION

Market Size

We currently have a lot have of SMEs selling their products online which needs our services e.g shonlinezambia.com, shopeasy.market, isampo.com etc. All these needs payment gateway for funds collection

Target Maket

Our target is B2B which sells products and services online.



REVENUE MODEL

How we intend to make profits

We will be deducting 1% from the total ledger balance of a business after a period of one month.

Who will be paying us

We will be making profits from any business enterprises that will be using our payment gateway to collect payments from their clients.



API's WHY WE NEED THEM AND USE CASES

Collections API

Collecting payments from clients on behalf of a certain business.

Disbursements API

Disbursing or transferring the funds to the business entity every after 30 days.



3 MONTHS TARGET

Trust

Recognised and trusted payment gateway by SMEs.

Clients

In three months time we should have about 30 potential SMEs using kwachaCredit as their payment gateway.



WHAT WE ARE GOING TO DO WITH THE PRIZE

What we will do with the prize money

- ❖ Forming a Company.
Limited Company
Registration with Pacra
- ❖ Buying of office equipments
- ❖ Office rentals for first month
- ❖ Marketing and advertising on radio and business cards



CONTACT DETAILS

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Sites

- ❖ <https://www.chandachewe.com>