CREATE A BILL PAYMENT VENDOR WITH FINCRA API

Payment vendors are sometimes hard to find in a community, and lots of times it must be treated with urgency to get your bills paid.

Bills can be devastating to any small business, mostly when they're not paid on time. And, making timely payments to your vendors, lenders, and suppliers is tedious when you've got cash flow problems – not to mention wages, rent, and utilities.

Even with a stable cash availability, paying bills can be hectic. You have to keep track of due dates, set up payment reminders, transfer funds, visit the bank, mail checks, follow up on payments, and balance your books.

Every business/Individual has a different bill pay workflow. But, most would accept the fact that the time wasted on those wearisome tasks would be much useful spent on money-making tasks that could improve themselves

Prerequisites

We would be building an Online bill payment Vendor using the Fincra payment gateway. knowledge of basic client side and nodejs is an advantage although i would work you through the whole process.

Would be a plus if you know

- (html, css, and javascript)
- Would be using bootstrap classes
- How fetch api works
- Nodejs

Goals: At the end of this tutorial, you should be able to integrate the fincra bill payment api to your website or a newly created website

Outlines

- What/Why Fincra
- Getting started
- working on client-side
- working on server-side
- completing the project
- Conclusion

What/Why fincra

- what is Fincra? Fincra is payment solution that enable you to accept payments securely, make payouts globally and scale your business across borders.
- why Fincra?
  - Fincra makes it seamless to integrate payment solution
  - you could integrate fincra to your E-commerce, wallet solutions and make fincra handle your payment solutions while you focus on the business logic
  - It is great for businesses that make payments frequently and need control and flexibility.
  - Its user friendly for developers
  - it's super secure and safe for payments

Getting started

Create an account with Fincra here

After creating an account with Fincra, you would be taken to the dashboard to complete your kyc(Know Your Customer) to protect you against fraudulent activities

Let get started by creating our project structure

- pay-point(Home directory) project we are developing
  - client
  - server

Working on the client-side

Let's start by working on our client side by creating a page we use to buy electricity

```
<nav class="navbar navbar-expand-lg bg-dark navbar-dark">
```

```html
  <div class="container">

    <a class="navbar-brand" href="index.html">pay-point</a>

    <button class="navbar-toggler" type="button"
data-bs-toggle="collapse" data-bs-target="#navbarText"
aria-controls="navbarText" aria-expanded="false"
aria-label="Toggle navigation">

      <span class="navbar-toggler-icon"></span>

    </button>

    <div class="collapse navbar-collapse d-flex"
id="navbarText">

      <ul class="navbar-nav me-auto mb-2 mb-lg-0">

        <li class="nav-item">

          <a class="nav-link" href="#">Products</a>

        </li>

      </ul>

    </div>

  </div>

</nav>

<section class="product-offer">

  <h2 class="text-center">Recharge your electricity now</h2>

  <div class="container">

    <form action="http://127.0.0.1:5050/pay" method="POST">

      <select class="form-select">

        <option selected>Please Select Your electricity
provider</option>

        <option value="Eko">Eko</option>
```

```html
        <option value="Ikeja electricity">Ikeja
electricity</option>

        <option value="Abuja electricity">Abuja
electricity</option>

        <option value="Portharcourt electricity">Portharcourt
electricity</option>

        <option value="Ibadan electricity">Ibadan
electricity</option>

        <option value="JOS electricity">JOS electricity</option>

        <option value="Kano electricity">Kano
electricity</option>

        <option value="Kaduna electricity">Kaduna
electricity</option>

        <option value="BH electricity">BH electricity</option>

      </select>

      <input class="form-control my-4" type="text"
placeholder="Amount">

      <input class="form-control my-4" type="text"
placeholder="Phone Number">

      <input class="form-control my-4" type="text"
placeholder="Meter Number">

      <button type="submit" class="btn btn-dark">Buy
Now</button>

    </form>

  </div>

</section>

<footer class="bg-dark mt-4 text-center" style="color:
#fff">Paypoint</footer>
```