Relworx Digital Payments Platform Proposal

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https://relpay.relworx.com/

This is a proposal to utilise the Relworx sector-agnostic mobile money payments solution which unlocks clean, safe, transparent cashless management of project and enterprise budgets. Relworx provides a single sign-in for full control of two-way, last-mile digital payment cycles from one platform.

Who We Are

Relworx is a Financial Technology company pivoting on payments aggregation, providing secure & seamless digital payment solutions for both SME's and large enterprises delivering reliable software development services that allow businesses and individuals to seamlessly transact. Our solutions range from Mobile money aggregation, Custom software development, prepaid cards and e-Wallet payments & more.

At the core of Relworx's gateway solutions is the Open Payment Platform, based on open API architecture and available through a single integration for unprecedented speed, Security, and simplicity.

The modular solutions are configured for specific business cases and feature additional fraud prevention, monitoring, reporting, and business intelligence tools.

Our gateway is designed to seamlessly integrate with a wide ecosystem of Telecoms and third-party payment systems, creating a convergence powered by interoperability.

Relworx's gateway currently connects to all the key Mobile Money network operators i.e. MTN, Airtel and Africell Money. Relworx also is currently connected to Visa, MasterCard and China Union Pay through OBL.

Why Relworx

Relworx has built strategic relationships with all the MNOs in Uganda and prides in:

- Single integration for multiple mobile money providers and Billers
- One float balance for all transactions
- We take security seriously, so every payment made on our platform is secure and we strive to exceed industry standards.

Also;
- High in-house Skill sets on both front end and Back-end technologies.
- We have the ability to Integrate both Financial and Mobile money platforms
- We are working with international partners on remittances who are a good fit for product purchases.
- We have Unique channels that can reach customers wherever they are, using our proprietary chatbots on Facebook messenger, WhatsApp and Telegram.

Our Partners

Technology Partners

Integration Partners

Global Partners

The Relworx Platform Features and Benefits

The Relworx platform is designed to let organizations have full control and easily make disbursements through mobile money, bank transfers, utility Bills, airtime, and data bundles.

Additionally, we work very closely with all our customers to offer features that make it easier to manage mobile payments. Our team is constantly receiving and incorporating feedback into our platform, and we welcome comments and suggestions on ways to improve our platform.

Funds Management

- Single balance for all networks: Most mobile payment providers require you to predict your usage per network and maintain separate balances for each network. With Relworx, you maintain a single balance that can instantly be used on any network.
- Low balance notifications: Never run out of funds. Receive low balance notifications either automatically based on your organization's usage patterns or based on an amount you set manually.

Contact Verification & Maintenance

- Unlimited contact import and sync: Easily import names and numbers for vendors, employees, or beneficiaries from excel.
- Contact validation: Eliminate mistakes & fraud. Relworx verifies contact names, numbers and registration status before making payments & flags those contacts that need further attention.
- Unlimited contact groups: Group contacts up for easy management, reporting, payments, and approval delegation.

Bulk Payments Administration

- Advanced bulk payment editor: Import from excel - Relworx's advanced bulk payment makes it easier for one to pay as many as 500 people at once.
- Schedule & repeat payments: Configure the date and time that you want payments to go, or create repetitive payments like staff monthly Airtime
- Single interface for airtime and mobile money: Send airtime and mobile money from the same bulk payment editor, using the same process.
- Automated, rule-based approval workflow: Relworx provides full payments transparency and oversight tailored to your company accounting policies - Configure your organization's approval hierarchy and approvers will be notified in the correct order before payments are processed.
- Custom payment fields: Configure, track and report on additional information per payment, like accounting, donor names.

Project Based Statements

- Project Accounts: You can allocate a project account and make reconciliations per project. You do not have to keep mixing statements. This makes easy for the organization to report

on expenses to the donor.

Refunds Collection Management

- Single configuration: You can get back the money you sent out to a recipient from any network.
- Instant access to funds: The refunds you collect or receive from your beneficiaries and staff will instantly be available to send out again.

Accounting

- Export & sync reports: Export transactions to excel or pdf
- Automatic monthly statements: Receive monthly statements via email or download as pdf or excel.

Integrations & APIs

- Free Private API: Connect Relworx to your third party systems instantly.
- Native libraries: Client-side libraries exist for PHP, Python, Ruby and Java
- Custom integration assistance: Need help integrating? Relworx will work with your team to help you integrate as smoothly as possible.
- Instant payment notifications & webhooks: Relworx supports configurable instant payment notifications, which can be used by external systems to react to changes in payment status.

Other Services

1. **Mobile Money Integration**
   - Pre-existing integration with all major Mobile Money Players with proper documented & secure API
   - Airtime and Data services
   - Bill Payments like YAKA, UMEME, Water, TV, URA and KCC
2. **Vaulit Card**
   - Payment Card for your staff to use for field expenses. This helps you track each payment they make in the field.
3. **Customized Software Development**
   - We offer professional, well thought & designed software solutions.
   - We offer custom made solutions to meet the needs of our clients.
4. **Maintenance & Support**
   - We offer maintenance services & support for finished software projects.

Support and Training

Relworx provides standard support via Skype, phone and e-mail 24/7 to answer any questions or address any issues encountered when using the Relworx platform.

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Relworx provides **training** and account **setup** for staff in Kampala at UGX 850,000. For training and setup outside of Kampala, we charge a standard rate of UGX 2,000,000 this includes travel, meals, and accommodation expenses.

Configuration: Relworx will configure initial accounts, and load data, and provide 1 hour of additional configuration per month for free. Beyond this, additional configuration will be charged at USD 100/hr. The Relworx platform is designed to let organizations have full control and easily make disbursements of mobile money, data, bank transfers, utility payments and airtime. We work closely with our customers to make it easier to manage mobile payments.

Our goal is real-time payment processing, and we achieve this over 99% of the time. A delayed transaction is typically processed in under 1 hour. In exceptional circumstances (e.g., downtime in the telecommunication networks), Relworx strives to deliver payments within 24 hours.

PRICING
Relworx offers a very simple rate structure – you pay for every transaction you send through.

Bulk Payment Charges and Collections

Transaction Range in UGX	Charge Per Transaction in UGX
500 50,000	600
50,001 400,000	900
400,001 1,000,000	1,300
1,000,001 Above	1,500
Collections	3%
Card Processing Fees	4.5%

Other Service Charges

Relworx Service	Cost of Transacting	Comments
Water, electricity, DSTV	1000	You can pay for utilities and TV using the same float account for all your offices
Airtime	Free	You can load monthly airtime to your staff phone numbers at no cost
Data bundles	Free	You can load monthly data bundles to your staff phone numbers at no cost

Voice Bundles	Free	You can load monthly voice bundles to your staff phone numbers at no cost
Bank Transfer	5,000	You pay staff salaries to bank accounts using the same float balance.
Vaulit Card	2,000	We can provide you will visa enabled cards to give to your staff to reduce on the cash out charges levied by the telcos. These cards can be used as a wallet for receiving payments(those with no phones) and as expense cards to track field expenses for operational managers.

Timeline for Deployment

Relworx works closely with customers and offers ongoing support as they continue to use the platform. The initial rollout can be done in as little as a week once all basic KYC documentation has been provided and a service level agreement has been signed. All that is required is the following:

1) The initial creation of a customer account
2) Defining users that can access the system
3) Creating authorization rules (if necessary) that reflect cash management procedures
4) Inputting contact information for payment recipients
5) Pre-funding the customer account via RTGS/EFT transfer to Relworxs' bank account

Your account can be setup within hours on request. Pre-funding the account usually takes 1-2 business days before the balance is reflected on the customer's Relworx account.

Account Support Team

Designation	Person	Email	Position	Phone & WhatsApp
General Support Email	N/A	support@relworx.com	Support Channel	+256 788 926117
Client Experience Officer	Paul Kagame	Paul.kagame@relworx.com	Client Experience	+256 700639902 / 787704179
Technical Support Officer	Brian Kawesa	brian@relworx.com	Project Manager	+256 787611095
Escalations 1	Ian Mubiru	ian.mubiru@relworx.com	COO	+256 782466772/ 752466772

| Escalations 2 | Augustus Katende | augustus@relworx.com | CEO | +256 761557676 |

PEACE OF MIND

When you transfer funds to Relworx, they are stored with our banking partners, and the actual funds are inaccessible by the online platform. Some of the funds are transferred to our mobile payment partners who also store them with their banking partners, under the financial insurance policies & protection of the jurisdictions in which they operate.

In addition, Relworx employs several key security features, including:

- **Two-factor authentication provides double protection for your users:** Users can be required to verify their phone numbers at each login. Therefore, an intruder would have to have access to the user's username and password, as well as the user's mobile phone.
- **Secure, compliant data centers:** The Relworx platform is hosted on distributed, secure data centers that use bank
  level security and compliance. They are PCI DSS Level 1 compliant, HIPAA compliant and ISO 9001:2008 compliant. Governments, financial organizations and other worldwide security conscious enterprises use these same data centers.
- **E-Banking level security:** Just like your e-banking service, we use bank level encryption for data transfer, HTTPS & HTST for all inter-server communication, all APIs and all proxy communications.
- **Payment notifications:** Administrators are notified before payments are made, based on flexible authorization rules.
- **Logging and lock-out:** All access is logged, and multiple failed access attempts will lead to account blockage (this prevents password hacking through trial and error).
- **Password enforcement:** Relworx enforces password strength at multiple levels and encrypts sensitive information on our servers.
- **Security updates:** Relworx performs regular security updates and scans to protect against intrusion.
- **Data protection:** Relworx automated backup, monitoring and fault---tolerance systems in place.

Regulatory Compliance

Relworx is a registered business entity in Uganda. Additionally, as agents of our telecommunications partners, we are governed by their operating agreements, and we comply with their Know Your Customer (KYC) and Anti- Money Laundering regulations. As agents, we help our customers to verify and audit transactions at the telecom level on their behalf.

Next Steps:

We are available to address any questions about the Relworx platform, performance, service and support. We will also gladly schedule demos with you and your team.