

## REMIE

A remittance and micro-payment app built specifically for students in Africa (or developing regions) — one that simplifies school-related, government, and institutional payments (like NIN, JAMB, WAEC, hostel fees, acceptance fees, etc.) using a digital-first approach.

### The Problem I Noticed

- \* Students are required to pay through RRR codes,
- \* Then print out receipts or physically verify payments
- \* The process is slow, confusing, and old-fashioned, especially for younger people who live online.

### The Solution

1. Pay RRR-linked fees instantly from their phone.
2. Auto-generate payment receipts and send digital proofs directly to the student's emails.
3. Track all educational or government payments in one dashboard.
4. Offer small loans or "Pay Later" for urgent school-related fees.
5. Peer-to-peer payments among students for shared expenses (hostel, project dues, etc.).
6. Optional international remittance gateway (for students studying abroad receiving support from family).
7. USDT/usdc means of payment.

Repositories to research and build REMIE from:

#### 1. Payment Systems / Remittance Solutions

To enable RRR-linked fee payments and remittances.

##### Stripe-Payments (Stripe API)

Best for handling various types of payments, including RRR-based fee payments, and integrating with other systems like loan repayments and remittance services.

##### Razorpay Python SDK

Razorpay is a popular payment gateway that can handle school fees and remittances with ease, especially in regions like Africa.

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#### 2. Peer-to-Peer Payment Systems

To facilitate peer-to-peer payments among students for shared expenses.

### P2P Payment App (React Native)

Provides a React Native implementation of peer-to-peer payments, perfect for shared expenses like hostel fees or project dues.

### React-Native-Payments

Supports multiple payment methods (Google Pay, Apple Pay), making it a good choice for facilitating peer-to-peer payments in a mobile app.

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## 3. School Fee & Government Payment Management

To handle school fees, government-related payments (like NIN, JAMB, WAEC, etc.), and generate receipts.

### Student Fee Management System

A simple, customizable solution for managing student fee records, payments, and receipts. Can be adapted for your specific requirements.

### School Fees Payment System

Another excellent option for tracking student fees and integrating online payment systems with fee management.

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## 4. Invoice & Receipt Generation

To auto-generate payment receipts and send them to students' emails.

### Invoice Generator

A powerful invoice/receipt generator that can be easily customized to create payment receipts in PDF format.

### TCPDF

A PHP-based tool for creating customizable PDF documents, which can be used for generating receipts and invoices for payments.

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## 5. Loan Management Systems / Pay Later Features

To offer small loans or "Pay Later" options for urgent school-related fees.

### Loan Management System

A comprehensive loan tracking system that could be customized to offer microloans for students with fee payment issues.

### Microloan System

Another loan system that helps manage loan applications, repayments, and tracking, ideal for a "Pay Later" feature.

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## 6. Dashboard / Analytics for Payment Tracking

To allow students to track all payments (school fees, government payments, loans, etc.) in one dashboard.

### Admin Dashboard with React

A React-based admin dashboard with a customizable layout that could be easily adapted for payment tracking and management.

### React Dashboard

A beautiful React-based dashboard template with data visualization tools for tracking transactions, payments, and other analytics.

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## 7. General Digital Wallet

To manage digital wallets for storing and transferring funds, including remittances.

### Digital Wallet (React)

A decentralized wallet that could be used to manage student digital assets, payments, and even remittances.

### Blockchain Wallet

A Bitcoin wallet implementation that could be adapted for a blockchain-based remittance and wallet system, perfect for cross-border payments.