

## **How it works**

### **Your preferred payment platform**

Myghpay is Ghana's no.1 payment platform which allows you to make payments for any and every need via your mobile money wallet, Visa / Mastercard or GTBank account. Additionally, individuals will be able to perform Bank-to-wallet, wallet-to-Bank, wallet-to-wallet, and local interbank transfers on the app via any of the aforementioned payment modes.

The platform provides schools, entrepreneurs, government institutions, retailers, wholesalers and service providers, with or without a website, the means to collect payments online from cards, mobile money wallets, GTBank accounts or QR Codes (GH QR, Masterpass QR, Visa on Mobile).

### **Myghpay For Individuals**

**Step 1:** Download the mobile app from the App Store (IOS) or Google Play Store (Android) or visit the web application by visiting <http://myghpay.com> on any desktop, laptop or mobile browser.

**Step 2:** Click or tap on the "sign up" button to give us some few details on who you are and get you verified.

**Step 3:** Add a payment mode and begin transacting:

a. GTBank Account – You will need your internet banking details for this (Account Number, User ID, Password and Secret Answer)

b. Mobile Wallet

c. Visa / Mastercard – You will be required to verify your identity as the true owner of the card.

### **Myghpay for Merchants (without websites)**

**Step 1:** Open a corporate GTBank account

**Step 2:** Fill the merchant application form (Myghpay Services Form) and attach your company logo and form fields (customer name, phone number, email address, etc)

**Step 3:** Execute the payments agreement and submit both the agreement, filled forms and attachments to your relationship manager

**Step 4:** Test your newly created merchant profile on myghpay and confirm your satisfaction

**Step 5:** Receive the link and credentials to access your web-based backend portal to monitor payments made to you.

**Step 6:** Inform your customers of the good news and direct them to pay you for items, goods or services on myghpay!

Click **here** to download the corporate account opening pack, myghpay services form and payments agreement. Please call **0800 124 000** for further assistance.

### **Myghpay for merchants (with websites)**

**Step 1:** Open a corporate GTBank account

**Step 2:** Fill the merchant application form (Myghpay Services Form) and select **myghpay web API** under **section 3**

**Step 3:** Execute the payments agreement and submit both the agreement, filled forms and attachments to your relationship manager

**Step 4:** Please give us a period of 10 working days to assess your application and if successful, we will provide you with test API credentials and documentation to begin your integration.

**Step 5:** After test integration, a User Acceptance Test (UAT) will be conducted to ascertain the accuracy of your integration.

**Step 6:** Receive the link and credentials to access your web-based backend portal to monitor payments made to you.

**Step 7:** Subject to the outcome of **step 5**, you will be given live credentials to move your online payments-enabled website live.

**\*\*Please note that the myghpay web API redirects your paying customers to a secure page to complete their payments.**

**\*\*For merchants who do not wish for redirection, the **myghpay extension** service should be ticked and appropriate / required APIs selected under **section 4 (select preferred APIs)** on the myghpay services form.**

**\*\*For merchants who develop websites using woo-commerce, we have plugins available.**