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DIGITAL ADDRESS  
GD-081-0292



# REDDE ONBOARDING DOCUMENTATION

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## Introduction

Thank you for having the interest to use Redde Payment Services. Please read this document and all **Legal Policies** on our [Redde](#) website carefully before using and or integrating the Redde Service into your Application(s). All terms and conditions apply.

This Document is to outline the measure/procedures that onboarding clients need to know and or implement at their outfit, Before, During and After Wigal grants them access to an App on Redde, (**APP-ID** and **API-KEY**) for their Application(s) integration and the use of the **Bill Prompt Feature** without the **OTP verification process**.



## Product Description and Features

Redde is a payment system that allows merchants to receive payments for goods and services. You can use the Redde portal to sweep your money into your bank account as well as your preferred Mobile Money Wallet.

Redde provides a secure, easy, and convenient way of making online payments for products and services. Online users are often subjected to hours of traffic just to purchase their goods and make payments. That is a thing of the past. With this service, users will be able to comfortably make payments from anywhere in the world and receive payments for items and services.



## Redde Supported Channels

Redde supports a wide range of payment channels which includes Mobile Money Services and Card Payments.

- VISA
- MASTERCARD
- Bank Transfers
- VODAFONE Cash (V-Cash)
- MTN Mobile Money (MoMo)
- AIRTELIGO Mobile Money (ATM)

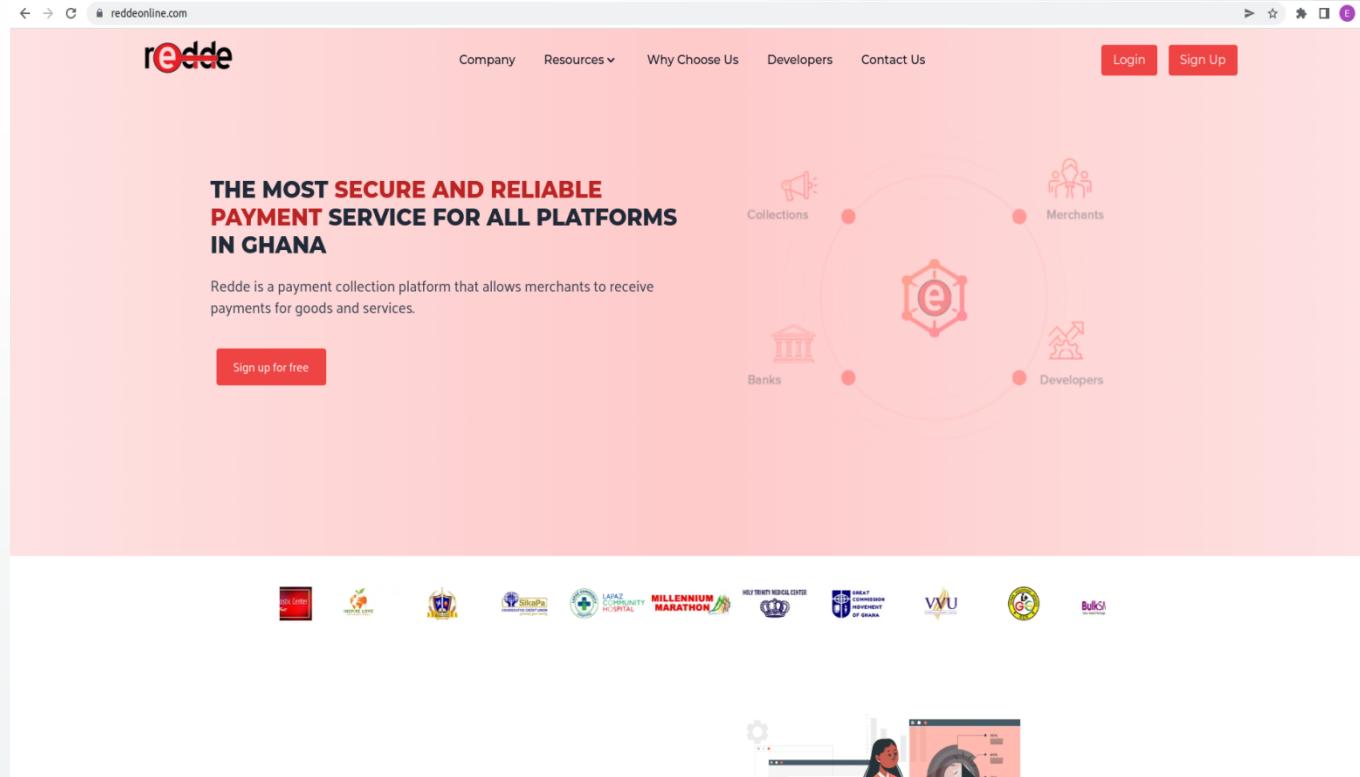
## Who can use Redde?

Redde is made for Merchants and Developers and everyone. Merchants can use it to receive, send and track their monetary transactions for their businesses. Developers can integrate it into existing systems to accept payments by using our simple and [detailed APIs](#). Whenever, clients fill and complete their KYC including their documents (**Ghana Card and Business Certificates**) uploads, their App details (**APP ID and API KEY**) are created and shared with them for integration into their respective Applications such as software, websites, mobile apps, etc.

## How to Access and Register on Redde Payment Platform

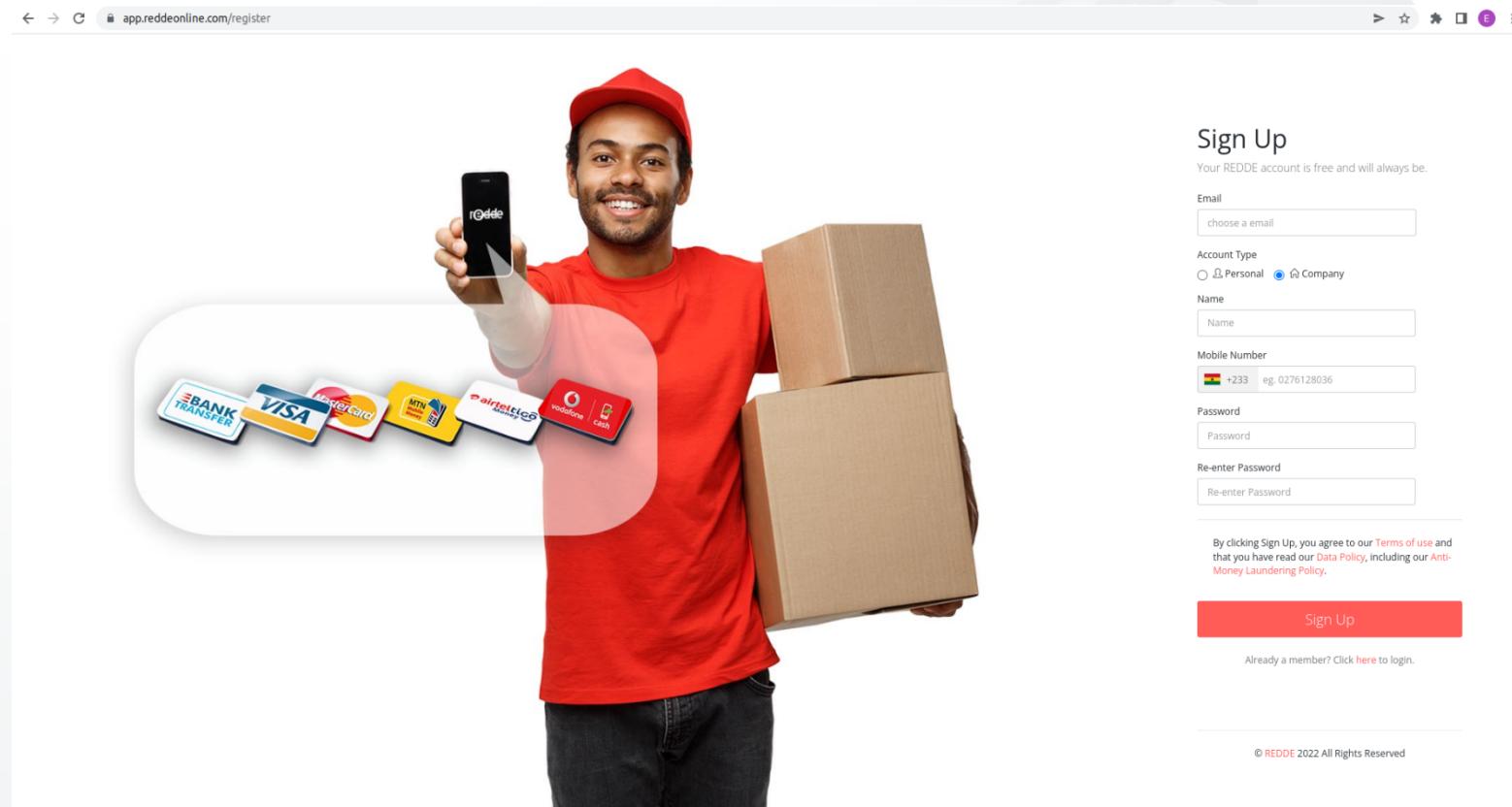
### Step 1: Register

Use the below instruction to create an account in here: <https://reddeonline.com/>. The below page will show:



Click on “Sign up For a Free” button

The next page will show you the Registration page of Redde



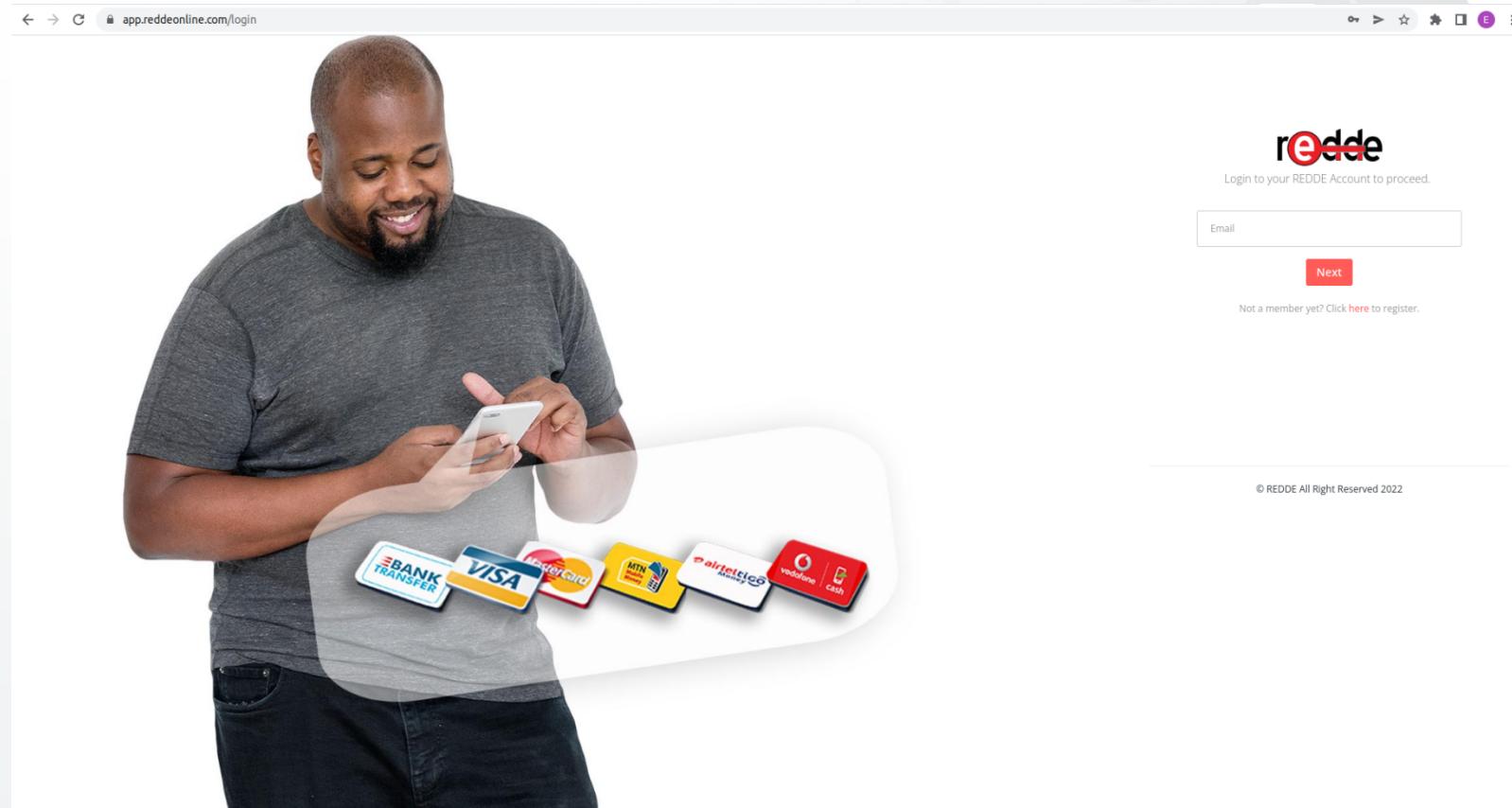
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Fill in the blanks with the appropriate and accurate details, once done click the **Sign Up** button to get your new account registered.

## Step 2: Confirm your Account

Once you have created a new account, you will receive an **OTP** (One Time Password) via the provided email and phone number.

The next page is to enter your email address and click **Next** to continue the verification process.



A screenshot of a web browser showing the login page for [app.reddeonline.com/login](http://app.reddeonline.com/login). The page features the redde logo at the top right. Below it, a sub-header reads "Login to your REDDE Account to proceed." A large input field labeled "Email" is centered, with a red "Next" button positioned directly below it. To the right of the input field, a small note says "Not a member yet? Click [here](#) to register." At the bottom right of the page, there is a copyright notice: "© REDDE All Right Reserved 2022". On the left side of the browser window, a large image of a smiling Black man wearing a grey t-shirt is shown from the waist up, looking down at his white smartphone. He is standing in front of a white background. A semi-transparent circular overlay on the right side of the image contains several small payment method icons, including "BANK TRANSFER", "VISA", "MasterCard", "MTN", "airtel247", "vodafone", and "Cash".



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Check the email address and phone number you used to register for a confirmation email. Check your spam or junk folders if the email does not appear in your inbox after 5 minutes.

The verification email from [support@wigal.com.gh](mailto:support@wigal.com.gh) will look like this:

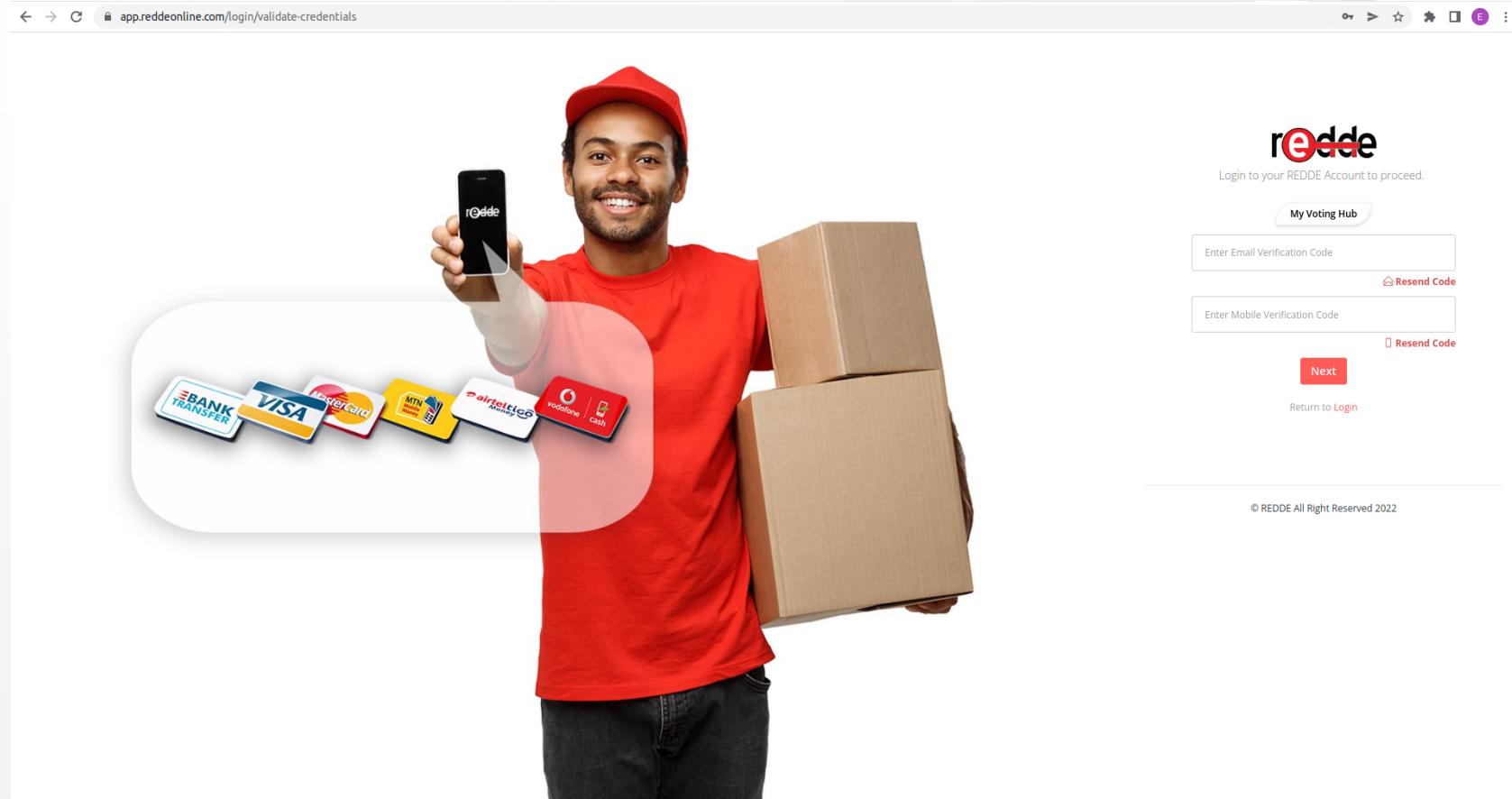
*Thank you My Voting Hub for choosing Redde! Your email activation number is Q6FEHF. Use this to validate your email address.*



The verification SMS from REDDE will look like this:

*Thank you My Voting Hub for choosing Redde! Your phone activation number is XERLCS. Use this to validate your mobile phone*

The next page is to verify the email and phone number, by entering the OTP that has been sent. If you did not receive the OTPs kindly use the **Resend Code** button to resend the OTPs.



app.reddeonline.com/login/validate-credentials

redde

Login to your REDDE Account to proceed.

My Voting Hub

Enter Email Verification Code

✉ Resend Code

Enter Mobile Verification Code

✉ Resend Code

Next

Return to Login

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After OTPs are verified click the **Next** button.

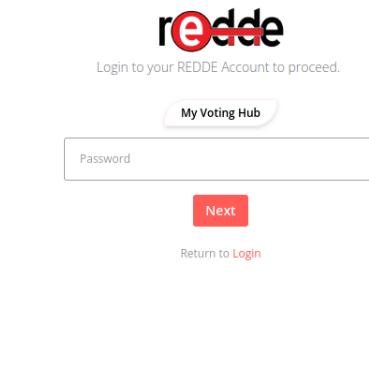
### *Step 3: Login into Account*

The next page is to enter your password in-order to get access to continue.

< → C app.reddeonline.com/login/verify-password

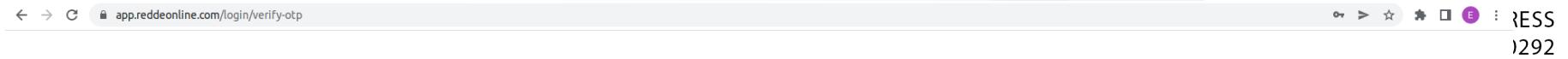
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The image shows a screenshot of the REDDE login page. At the top right is the redde logo. Below it is a sub-header "My Voting Hub". In the center is a large input field labeled "Password". To the right of the input field is a red "Next" button. Below the "Next" button is a link "Return to Login". At the bottom right of the page is a small copyright notice: "© REDDE All Right Reserved 2022".

Enter the password and click **Next** to continue.



The screenshot shows a delivery person in a red uniform holding a smartphone displaying the redde logo and several cardboard boxes. At the bottom of the image, there is a horizontal row of payment method icons, including Bank Transfer, Visa, Mastercard, MTN Money, AirtelTigo, and Vodafone Cash.

**redde**  
Login to your REDDE Account to proceed.

My Voting Hub

Enter OTP Code sent to your phone

Resend OTP

Next

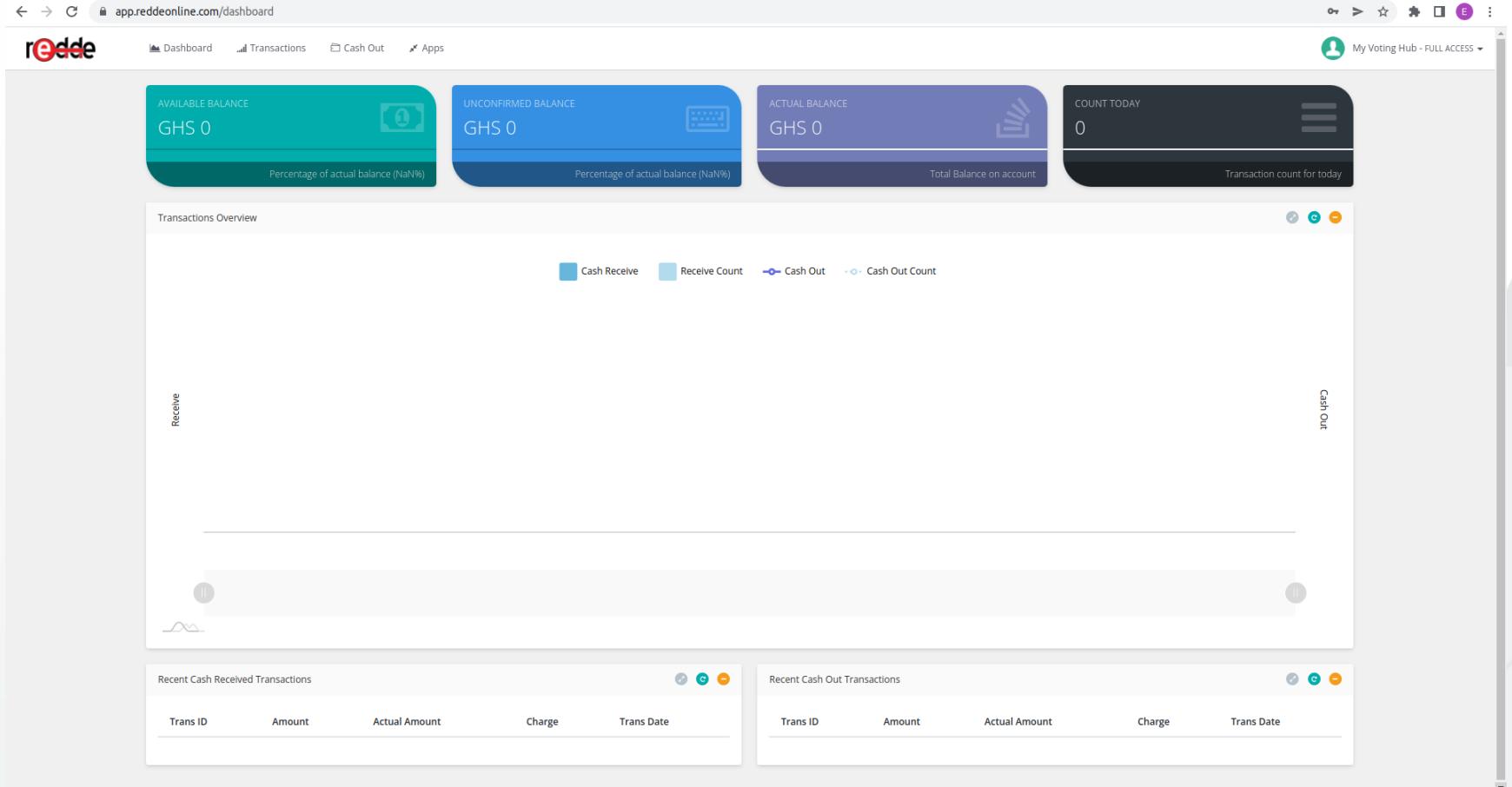
Return to Login.

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At the next page enter the OTP sent to either your email or phone number to get access to the dashboard.

You then get access to your dashboard.

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The screenshot shows the Redde online dashboard interface at [app.reddeonline.com/dashboard](http://app.reddeonline.com/dashboard). The top navigation bar includes links for Dashboard, Transactions, Cash Out, Apps, and a user profile for "My Voting Hub - FULL ACCESS".

The main dashboard features four key metrics:

- AVAILABLE BALANCE:** GHS 0 (Percentage of actual balance: NaN%)
- UNCONFIRMED BALANCE:** GHS 0 (Percentage of actual balance: NaN%)
- ACTUAL BALANCE:** GHS 0 (Total Balance on account)
- COUNT TODAY:** 0 (Transaction count for today)

Below these metrics is a "Transactions Overview" section with a chart and legend:

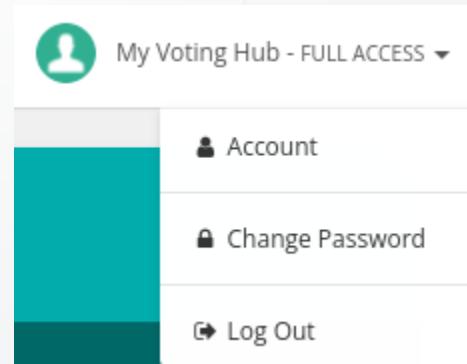
- Legend: Cash Receive (blue square), Receive Count (light blue square), Cash Out (dark blue square), Cash Out Count (light blue square).
- Chart: A large, mostly empty area with a progress bar at the bottom.

On the left side of the dashboard, there is a vertical "Receive" label next to a "Recent Cash Received Transactions" table. On the right side, there is a vertical "Cash Out" label next to a "Recent Cash Out Transactions" table. Both tables have columns for Trans ID, Amount, Actual Amount, Charge, and Trans Date.

## Account Management

Once you have been able to log into your account, the next step is to create user(s) tied to specific role to manage your account. And to make this happen you need to navigate to the top right corner of your web portal and click on the User Icon.

Once the icon is clicked, a drop-down menu comes with the inscriptions; **Account**, **Change Password** and **Log Out**. Just like the picture below.



After the drop-down, click on the **Account** and the **Overview**, your Account page will be displayed. Here the Total number of users will be displayed including the users that do have full and Limited Access. The picture below depicts this.

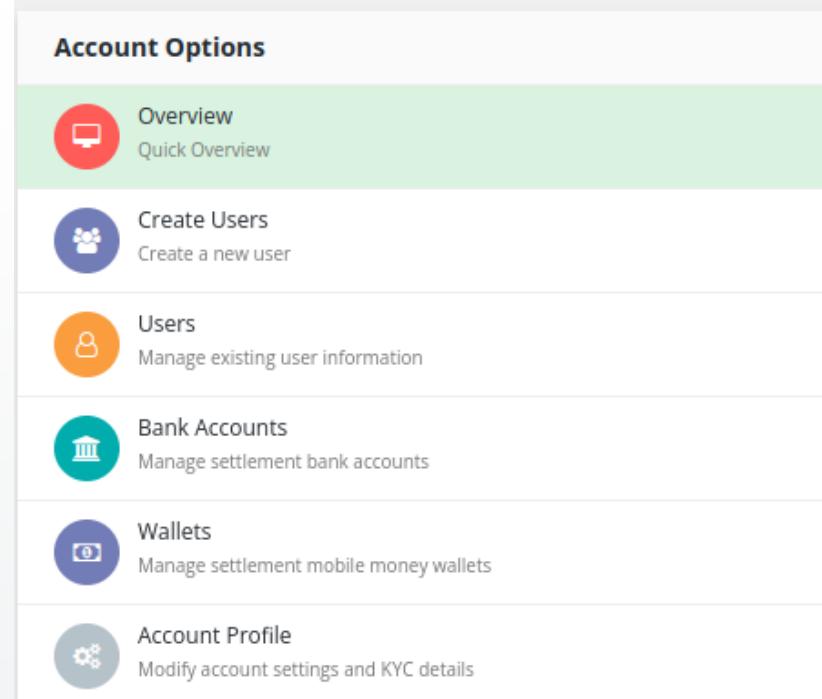
The screenshot shows the 'Account Options' sidebar with 'Overview' selected. The main area displays user statistics: **TOTAL USERS: 5**, **FULL ACCESS: 4**, and **LIMITED ACCESS: 1**. Below this is a table of 'Existing Users':

Name	Email	Mobile	Status	Account Access
Michael Asare	masare@wigalsolutions.com	233264538035	Unlocked	Full
Abel Abil	abel.abil@wigalsolutions.com	233502352522	Unlocked	Full
Lawrence Amoah	lamoah@wigalsolutions.com	233242918679	Unlocked	Full
Stephen Adjei-Kyei	stevkky@wigalsolutions.com	233577703353	Unlocked	Full
Ani Offei Emmanuel	anioffei@wigalsolutions.com	233577703359	Unlocked	Limited

At the bottom, it says 'total User: 5' with navigation links '< Previous [1] Next >'.

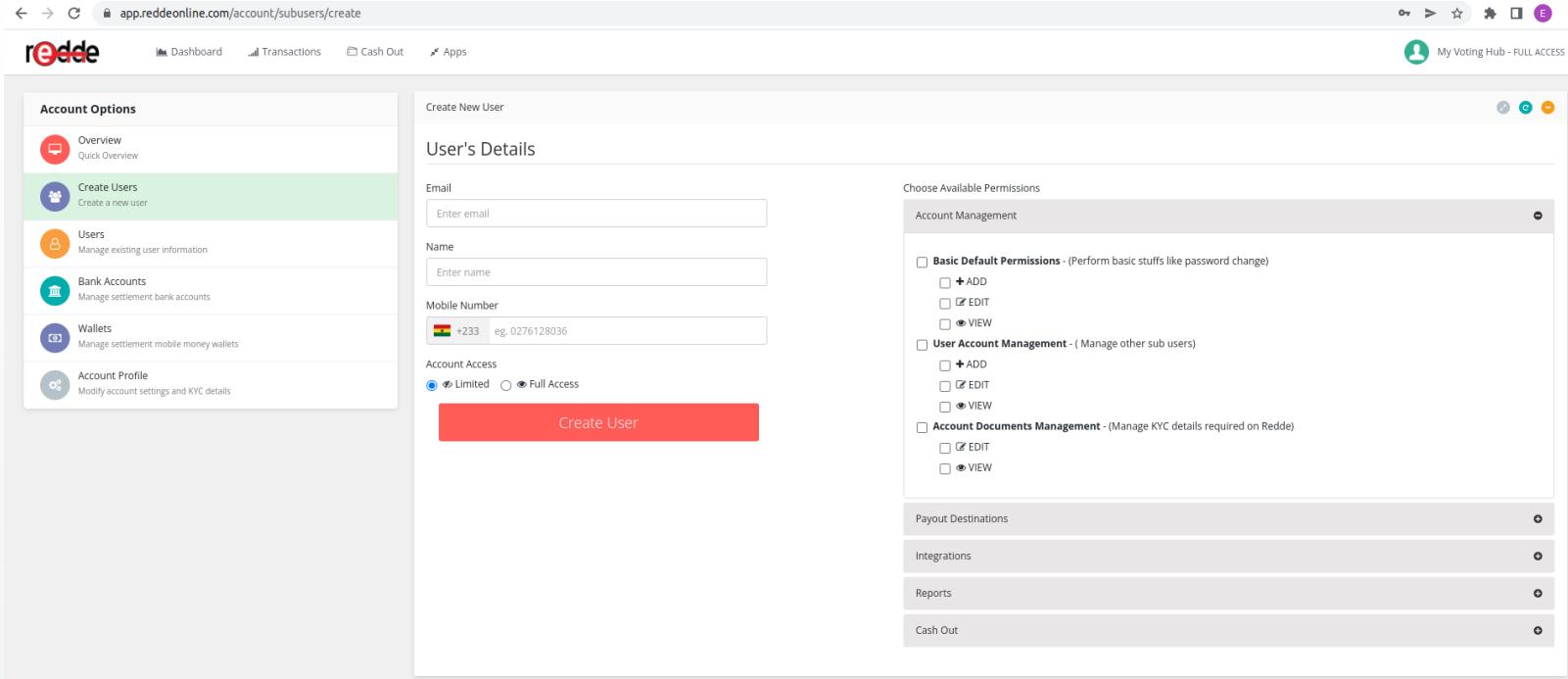
## Creating new Users

To create new users, click on the **Create Users** Menu on the left corner of your web portal just like the picture below.



Now this Creation of user page gives you the privilege to create new users under your account with specific permissions you decide to explicitly grant.

Also note that you are not limited to the number of users you can create under your account. The below picture depicts this.

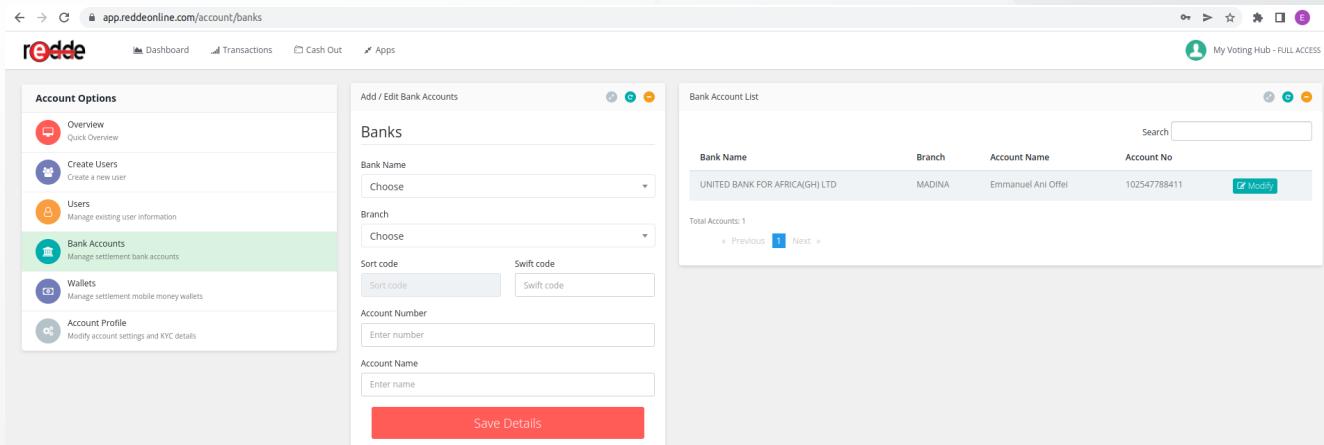


The screenshot shows the 'Create New User' interface on the Redde platform. On the left, a sidebar titled 'Account Options' includes links for Overview, Create Users (which is highlighted in green), Users, Bank Accounts, Wallets, and Account Profile. The main form is titled 'User's Details' and requires input for Email, Name, and Mobile Number. It also includes an 'Account Access' section with radio buttons for 'Limited' and 'Full Access'. A large red 'Create User' button is at the bottom of this section. To the right, a 'Choose Available Permissions' panel lists several categories with checkboxes for specific actions like ADD, EDIT, and VIEW. Categories include 'Basic Default Permissions', 'User Account Management', and 'Account Documents Management'. Below these are sections for 'Payout Destinations', 'Integrations', 'Reports', and 'Cash Out'.

## Creating your Bank Account

With the Redde Platform, we make it very easy for client to sweep their Funds to their Bank Account(s) without any difficulties. And to be able to perform such transactions, it is mandatory that clients provide the accurate information in setting up their bank account. And there is no limit to the number of Bank Account they can create.

Moreover, on this same page one can edit the details of the Bank Account, thus if the need be. The below picture depicts the page where one can provide their Bank Account Details for Creation.



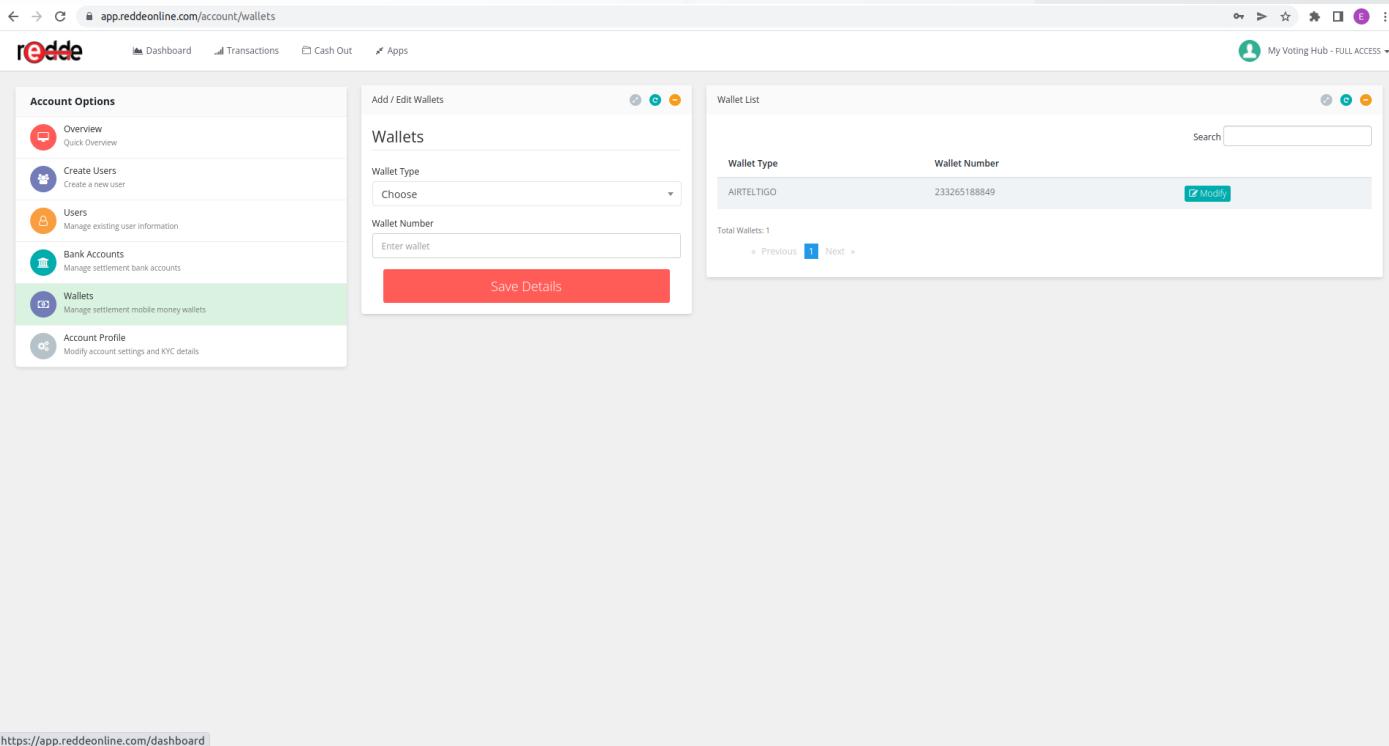
The screenshot shows the Redde Platform interface for managing bank accounts. On the left, there's a sidebar with 'Account Options' including 'Overview', 'Create Users', 'Users', 'Bank Accounts' (which is highlighted in green), 'Wallets', and 'Account Profile'. The main area has three sections: 'Add / Edit Bank Accounts' with fields for Bank Name (dropdown), Branch (dropdown), Sort code (dropdown), Swift code (dropdown), Account Number (input), and Account Name (input), followed by a 'Save Details' button; a 'Bank Account List' table with columns for Bank Name, Branch, Account Name, and Account No, showing a single entry for 'UNITED BANK FOR AFRICA(GH) LTD' at 'MADINA' branch; and a 'Total Accounts: 1' summary with navigation buttons for 'Previous', 'Next', and 'Last'.

Bank Name	Branch	Account Name	Account No
UNITED BANK FOR AFRICA(GH) LTD	MADINA	Emmanuel Ahi Offei	102547788411

## Creating your Mobile Money Wallet

As funds are easily moved from Redde Account to clients respective Bank Account, this is the same way funds can also be moved to client's respective Mobile Money (MM) Wallets without a Hassle. You are therefore entitled to create as many MM Wallets as you can using the valid and correct information. And the best part is that, you can create for all Networks (ie. **AirtelTigo Money, MoMo and Vodafone Cash**) as many as you want.

Also, on this same page one can edit the details of the Mobile Money, if the need be. The below picture depicts the page where one can provide their Mobile Money Wallet Details.



The screenshot shows the Redde online account management interface at <https://app.reddeonline.com/account/wallets>. The left sidebar has 'Account Options' with links: Overview, Create Users, Users, Bank Accounts, Wallets (which is highlighted in green), and Account Profile. The main area has three panels: 'Add / Edit Wallets' (Wallet Type: Choose, Wallet Number: Enter wallet, Save Details button), 'Wallet List' (Search bar, Total Wallets: 1, AIRTELTI GO, 233265188849, Modify button), and a footer navigation bar with links: Dashboard, Transactions, Cash Out, Apps, and a user icon.



## Completing your Business Account

It is mandatory for one to complete the Account Profile Page with Accurate details. Kindly note that App Credentials (thus **APP-ID** and **API-KEY**) will not be created for users who fail to complete their Account Profile Page (KYC).

The Account Profile Page has three different categories which needs to be completed by the User, before their App credential will be created. These categories include.

- **Business Information**
- **Primary Contact Person**
- **Documents**

## Business Information

The **Business Information** page requires the user to provide basic information about their business. Information such as **Business Name, Business Registration Number, etc...**

The screenshot shows the Redde Online account profile interface. On the left, there's a sidebar titled "Account Options" with links for Overview, Create Users, Users, Bank Accounts, Wallets, and Account Profile (which is highlighted in green). The main content area is titled "Account profile" and has tabs for Business Information, Primary Contact Person, and Documents. Under "Business Information", there's a form for "Business information and Contacts". It includes fields for Business Name (with "My Voting Hub" entered), Address (placeholder "Enter your business address"), Line of Business (placeholder "Enter your line of business"), Telephone (placeholder "Business phone number"), Registration Number (placeholder "Enter your business registration no."), Location (placeholder "Enter your business Location"), and Email (placeholder "Enter your business email address"). A red "Save Details" button is at the bottom of the form.

## Primary Contact Person

The **Primary Contact Person** page requires the user to provide basic information about the contact person. Information such as **Contact Person's Name, Contact Person's Phone Number, etc...**

The screenshot shows the [app.reddeonline.com/account/profile](http://app.reddeonline.com/account/profile) interface. On the left, there is a sidebar titled "Account Options" with the following items:

- Overview** (highlighted)
- Create Users**
- Users**
- Bank Accounts**
- Wallets**
- Account Profile**

The main content area is titled "Account profile" and contains tabs for "Business Information", "Primary Contact Person" (highlighted), and "Documents". The "Primary Contact Person's Information" section includes fields for "Name" (with placeholder "Enter contact name"), "Email" (placeholder "Enter your email address"), "Designation" (placeholder "Enter the designation"), and "Mobile Phone" (placeholder "Enter the mobile phone"). A red "Save Details" button is at the bottom of this section. The top right corner shows a user icon and the text "My Voting Hub - FULL ACCESS".

## Documents

The Documents section gives the privilege for users to upload pictures of their **Business Certificates** and **Valid Identity Cards (Ghana Card)** unto the Redde Platform.

The screenshot shows the Redde platform's account profile interface. On the left, there's a sidebar with 'Account Options' containing links for Overview, Create Users, Users, Bank Accounts, Wallets, and Account Profile (which is highlighted with a green background). The main area is titled 'Account profile' and has tabs for Business Information, Primary Contact Person, and Documents (which is also highlighted with a green background). Below these tabs, there's a section titled 'Upload document images for approval' with fields for Document Type (set to 'Choose'), Document Number, Issued Date, Expiry Date, and a large 'Image' field with a 'Choose file' button. To the right, there's a 'Document List' table with columns for Type, Number, Issued Date, Status, and Image. The table currently shows 'Total Documents: 0'. At the bottom of the page, there's a URL: <https://app.reddeonline.com/dashboard>.



Once, the Account Profile section is completed, the client sends an email to [support@wigal.com.gh](mailto:support@wigal.com.gh) requesting for the creation of the App credentials for integration into their Application such as their software, websites, mobile apps, etc.

In requesting for the App details, client needs to provide the below information in their email.

- **Redde Email /Username:**
- **Redde Account Name:**
- **Mode of Integration Account Name:**

Wigal does a verification of the documents shared, the location and nature of business in line with the Anti-Money Laundering Policy.

Once their KYC details are verified and approved, their App details are shared with the client.

