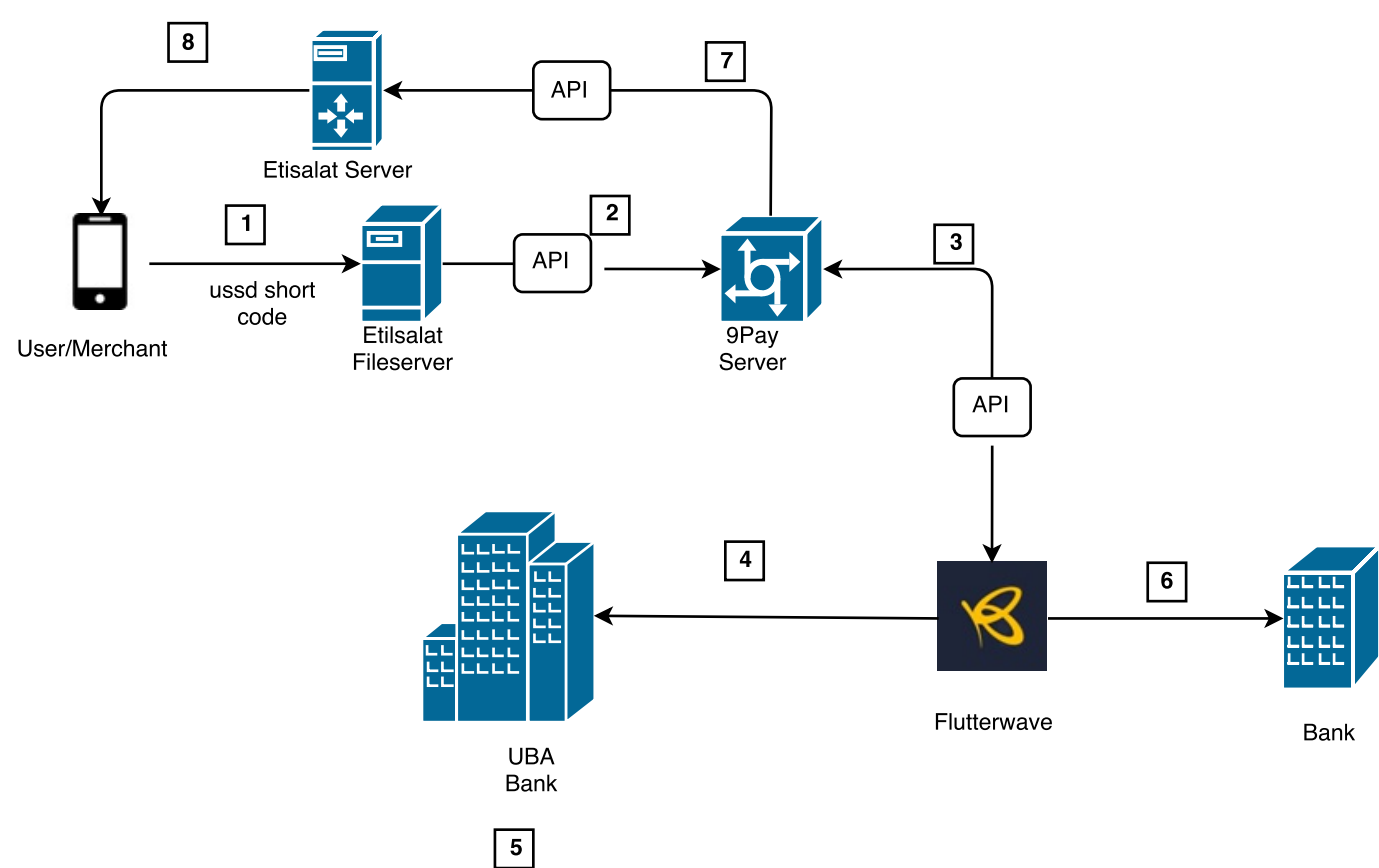


SOLUTION ARCHITECTURE FOR THE 9PAY APPLICATION



Icon	Description
1	The Etilsalat filesever handles incoming ussd short codes and authenticates Users or Merchants
2	After credential authentication, the Etilsalat file server routes to the 9Pay server. They communicate via API. The 9Pay server houses all the logic and interaction of the 9Pay system with other components.
3	The 9Pay application logic receives instructions on what operation the User wants to perform on their account. If the user wants to make a fund their wallet, fund withdrawal or send money the 9Pay logic sends a signal to Flutterwave. They communicate via API's
4	Flutterwave acts as the the payment gateway. If the instruction is to fund wallet or wallet withdrawal, it will recieve a signal to withdraw or deposit money in the appropriate UBA bank account of the User or Merchant.
5	UBA bank acts as the Collecting bank in this scenario, collecting all physical money sent to the 9Pay wallet for the Merchant and user in T+1 days. Where T represents the time the transaction is recorded as having taken place by the 9Pay system.
6	If the instruction is to send money to a recipients bank account from the wallet. Flutterwave will move the money from the senders UBA bank account to the recipients bank account in the recipients bank.
7	If the instruction is to send data to a recipients phone, this will be done over Etilsalat network. The 9Pay logic will connect to Etsalat server via API's. and it will utilize short codes to achieve this aim.
8	After processing occurs on the Etilsalat server,the data will be sent to the recipients phone