

PayPro Private Limited

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PROPOSAL FOR

ONLINE PAYMENT COLLECTION SOLUTION

PREPARED FOR:

PAK GLOBAL ENTERPRISE

Mandi Bahauddin

SUBMITTED ON: **JUNE 12, 2020**



QUO-YS-ECOM-2100

June 12, 2020

Pak Global Enterprise

Subject: Proposal for Online Payment Collection Solution

Dear Sir,

PayPro Private Limited is pleased to present this proposal for your review. We look forward to partnering with you to fast track your payment collections and facilitate your customers to make payments online.

From bill presentment to dissemination to payment collection and reconciliation, our proposed solution covers all the essential components required to collect payments online.

PayPro Private Limited as a software is especially developed to streamline and fast track payment collections. It enables you to digitally send bills and collect payments in a single day's time. It provides a simple plug and play system that is an easy to use cloud based solution which requires little to no investment for acquisition.

We appreciate your company taking an interest in us and look forward to help you in streamlining your payment collections. Please give us a call if you require any further information or have any questions concerning this proposal.

With Kind Regards,

Yousaf Shahid
Business Manager
PayPro Private Limited



GENERAL STATEMENTS

CONFIDENTIALITY

The information and knowhow which are included in this document are the exclusive property of PayPro Private Limited and are intended for the use of the addressee or the user alone.

The addressee shall not forward to another their right of using the information, know how or document forwarded herewith, in whole or in part in all matters relating or stemming from or involved therein, whether for consideration or without consideration, and shall not permit any third party to utilize the information, know how or the documents forwarded herewith or copies or duplicates thereof, unless at the consent of PayPro Private Limited in advance and in writing.

DISCLAIMER

All the information, representations, statements, opinions in this document are correct and accurate to the best of our present knowledge but are not intended (and should not be taken) to be contractually binding unless and until they become the subject of separate, specific agreement between Company and PayPro Private Limited.

This proposal should not be construed as an offer capable of acceptance. The information contained herein has been prepared on the basis that the agreement entered into between the Company and PayPro Private Limited, as a result of future negotiations will be based on the terms of an additional and binding agreement, the Bill Aggregator Member Addendum to the Tri-Partite Agreement.

Whilst every care has been taken to ensure that the contents of this proposal are complete and realistic, PayPro Private Limited reserves the right to change or withdraw the document in the light of further information on the Company's specific requirements

QUERIES

Any issues and queries related to the contents of this document should be addressed to the following representatives of PayPro Private Limited:

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Business Manager
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WITH PAYPRO YOU CAN...



Create

Using PayPro businesses can easily create digital bills and invoices.



Distribute

Conveniently disseminate digital bills to your customers on phone and emails.



Pay

Your customers will be able to pay the bills online from their own bank accounts, through ATMs, phone and internet banking.



Collect

Now collect payments digitally in a single day's time from different banks.

THE PROCESS FLOW

PayPro has devised to ensure convenience of business under B2B disciplines. PayPro in alignment with 1Link payment gateway, provides its users (Merchants) an easy to use platform to bill their respective client base and monitor payment flow with unified real-time software interface. To understand it clearly, the flow of the application is as follows:



Merchant
Onboarding



Bill Creation / Bulk
Upload in PayPro

PayPro ID

XXXXXXXX

Generation of PayPro ID
/ Email / SMS Notification



1Link Gateway Bill
Presentation on Banking
Portal



Bill Payment on
Banking Portals



1Link Payment /
Deduction / Disbursement
to Respective Bank
Accounts



Bill Payment
Notification



System Updated

SCOPE OF WORK

Our understanding of the scope of work is to provide a comprehensive, integrated and efficient Payments Collection Portal, to facilitate bill generation, payment collection and settlement process.

As per our understanding with the management the project scope would be as follows:

- To provide access to the Payment Collection Portal for the Organization.
- If the organization opts for complete integration with core business process systems, we will provide implementation and integration support services for smooth and effective software implementation.
- Conduct training session as per our standard practice for the head office users.

FEATURE LIST

- Centralized Payment Collection Solution
- Flexible Integration
- Interactive User Interface
- Digital Invoicing and Billing
- Reporting & Analytics
- Transaction Routing & Settlement Engine

HOW YOU WILL BENEFIT?

- Funds settlement on the next working day
- Real time and automated reconciliation
- Receive payments around the clock
- Active management of receivables
- Facilitation for customer refunds
- Manage and track payments
- Save cost and effort in printing bills/invoices
- Reporting as per client needs
- Reduced late payments
- Improved customer satisfaction
- Security of Funds

HOW CUSTOMERS WILL BENEFIT?

- Make payments around the clock
- Reduced payment effort
- Improved customer satisfaction
- Security of Funds

HOW PAYPRO PRIVATE LIMITED WORKS?

The payment collection process, from bill generation to payment collection and reconciliation is as follows:

- Customer visits online store and checks out.
- Customer selects PayPro as the preferred payment option.
- A PayPro ID is presented to customer on screen and is also sent via SMS and Email.
- A counter/timer will ensure the expiry of the order within 'n' number of minutes.
- Customer logs into his/her internet banking portal, selects PayPro from the Bill Payment Menu, and enters PayPro ID.
- Upon entering the ID, a bill is presented to customer. Bill may include the biller name, type of bill, amount outstanding, due date and the customer basic info.
- Upon selecting 'submit/pay', the system will process the payment, acknowledge the receipt to the customer and will knock off the outstanding receivables from the organizations' core system.

SOLUTION DESIGN

The following is a high-level visualization of the logical design of the proposed payment collection service.



SCOPE EXCLUSIONS

- Configuration, modification of any hardware, network infrastructure, security devices or services, firewalls/ routers.
- Configuration, creation, and modification of any Line-of-Business or Third Party applications, which include, but not limited to, Oracle, SAP, Microsoft Active Directory, SQL, Exchange or their interfaces at external partners.
- Data Entry, cleaning and archiving of any preexisting data elements in manual paper form or electronic format associated to the processes being automated. This also includes providing a Data migration of any historic data.

OUR OFFER

Description	Price (PKR)
PayPro Software Activation	Free
Implementation, Configuration & Integration	Free
PayPro Online Transaction Charge*	As per Schedule of Charges

- PayPro Online Transaction Charges will be deducted at source.
- PayPro Online Transaction Charges are subject to 1LINK Schedule of Charges (SOC)

PREVAILING SCHEDULE OF CHARGES

Transaction Amount	Charges (PKR)
Up to 10,000	60
10,001 to 250,000	120
250,001 to 1,000,000	180
1,000,000 +	240

VALIDITY

The validity of the contents of this proposal and any included or attached financial offer is no more than 30 calendar days from the date of submission.

PARTNER INSTITUTION

		 Meezan Bank The Premier Islamic Bank		
	 Bank Alfalah	 Bank AL Habib Ltd.	 THE BANK OF PUNJAB	
 MCB Islamic Bank Ltd.				