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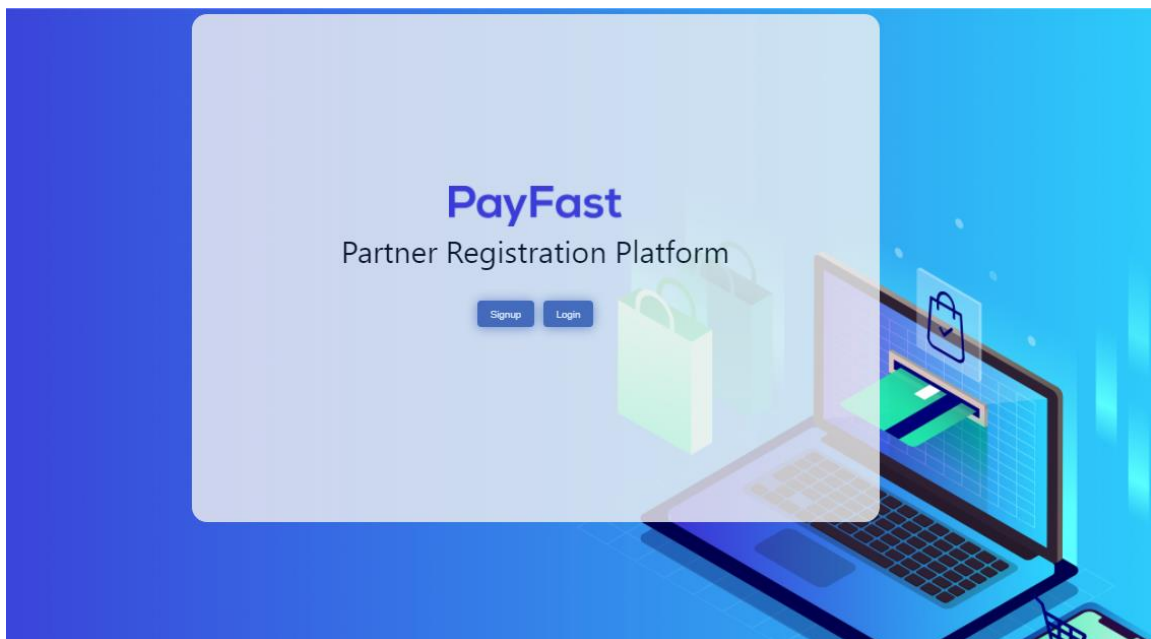
# **DIGITAL PARTNER SIGNUP MANUAL**

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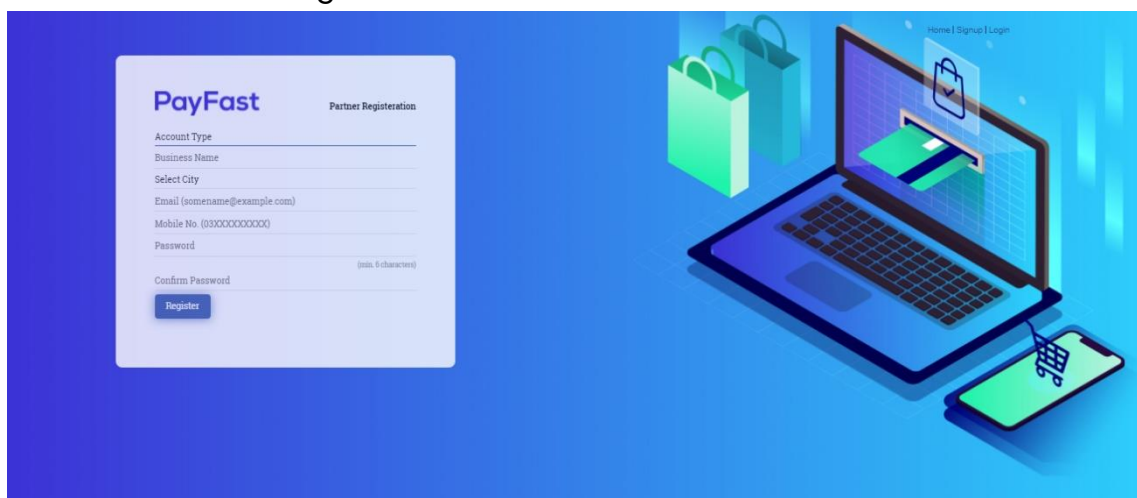
## PARTNER SIGNUP:

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1. Visit the PayFast Digital Partner Signup Portal using the following link:  
<https://getstarted.apps.net.pk/>
2. Click on “Sign Up”



3. Fill in the “Partner Registration” form

The image shows the "Partner Registration" form on the PayFast website. The form is titled "PayFast Partner Registration" and includes the following fields: "Account Type", "Business Name", "Select City", "Email (somename@example.com)", "Mobile No. (03XXXXXXXX)", "Password", and "Confirm Password (min. 6 characters)". A "Register" button is located at the bottom of the form. The background of the form area features a laptop and shopping bags, with a navigation bar at the top right containing links for "Home", "Signup", and "Login".

Merchant/Partner clicks on the ***“Sign-Up”*** tab and provide the following details:

- a) Merchant/Partner selects account type:
  - *Merchant*
  - *Acquirer*
  - *Aggregator*
- b) Business Name
- c) City
- d) Email Address (to be verified via OTP)
- e) Mobile number (to be verified via OTP)
- f) Merchant/Partner will create a password (must be case sensitive).
- g) Agree the terms & conditions and then register.

**4.** After Successful Signup, Partner will login and select the Payment solution submit the complete details & documents as per below.

- a. Select Payment solution and input business name (as it appears on the business documents), Business Type & all required details:

Test Account

Test account/credentials can be requested any time before or after completing registration Process. Once requested, an email will be sent containing the integration details for the sandbox.

Get Test Account ▾

Last Requested On: *(never)*

Please Select Solution(s)

<p>Invoice &amp; Billing</p> <p>Payment just a link away.</p> <p><input type="checkbox"/></p>	<p>Payment Gateway</p> <p>An Innovative Payment Solution</p> <p><input type="checkbox"/></p>
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- b. Partner select the category of business and upload the business document. (Partner is taken to the next section)

Business Details

Legal Name

ABC Company

Business Type

Individual

MDR

Standard (3.20%)

Custom MDR

(Custom MDR will be approved after it has been reviewed )

Business Details Documents Contact Bank Details UAT Sign Off Finish

Business Category \*

Food/Restaurants

If you don not see your category, type your category name and click "Add This category"

Business Address Document\*

(image files jpg/png or PDF documents/Word Documents)

Choose File
No file chosen

Previous

Next

Save

- c. Partner will provide the details in documents tab;
- (Partner is taken to the next section)
- NTN
  - Photo ID i.e., Scan CNIC
  - CNIC No. (Please enter the 13-digit CNIC no. as per the given format)

Business Details Documents Contact Bank Details UAT Sign Off Finish

NTN (optional)

National Tax Certificate. format: 9999999-9

Details: National Tax Certificate

CNIC Front Side\*

(image files jpg/png or PDF documents/Word Documents)

Choose File
No file chosen

CNIC Back Side\*

(image files jpg/png or PDF documents/Word Documents)

Choose File
No file chosen

CNIC No.\*

format: 99999-9999999-9

- d. Partner will provide the below details in contact tab; (Partner is taken to the next section)
- i. Complete business address.
  - ii. Web Site address
  - iii. POC (person of contact) details &
  - iv. Business Owner Name (It should match with the Owner name on the business documentation)

Business Details

Documents

Contact

Bank Details

UAT Sign Off

Finish

Address Line 1\*

Address Line 2 (optional)

Web Site\*

e.g.: <http://example.com> or <https://example.com>

Details: Web Site URL

WhatsApp Mobile Number(s) (optional)

Mobile numbers separated by comma, e.g. 03001234567, 03011234567

Details: These numbers will be authorized for WhatsApp Bot to perform merchant tasks such as transactions report, sandbox credentials etc.

Web Site\*

e.g.: <http://example.com> or <https://example.com>

[www.abctraders.com](#)

Details: Web Site URL

WhatsApp Mobile Number(s) (optional)

Mobile numbers separated by comma, e.g. 03001234567, 03011234567

[+923472408170](#)

Details: These numbers will be authorized for WhatsApp Bot to perform merchant tasks such as transactions report, sandbox credentials etc.

Primary POC Email (optional)

[shariqshamim1@gmail.com](#)

Primary POC CNIC Front Side (optional)

(image files jpg/png or PDF documents/Word Documents)

Choose File

No file chosen

Primary POC CNIC Back Side (optional)

(image files jpg/png or PDF documents/Word Documents)

Choose File

No file chosen

Secondary Emergency POC Email (optional)

[shariqshamim1@gmail.com](#)

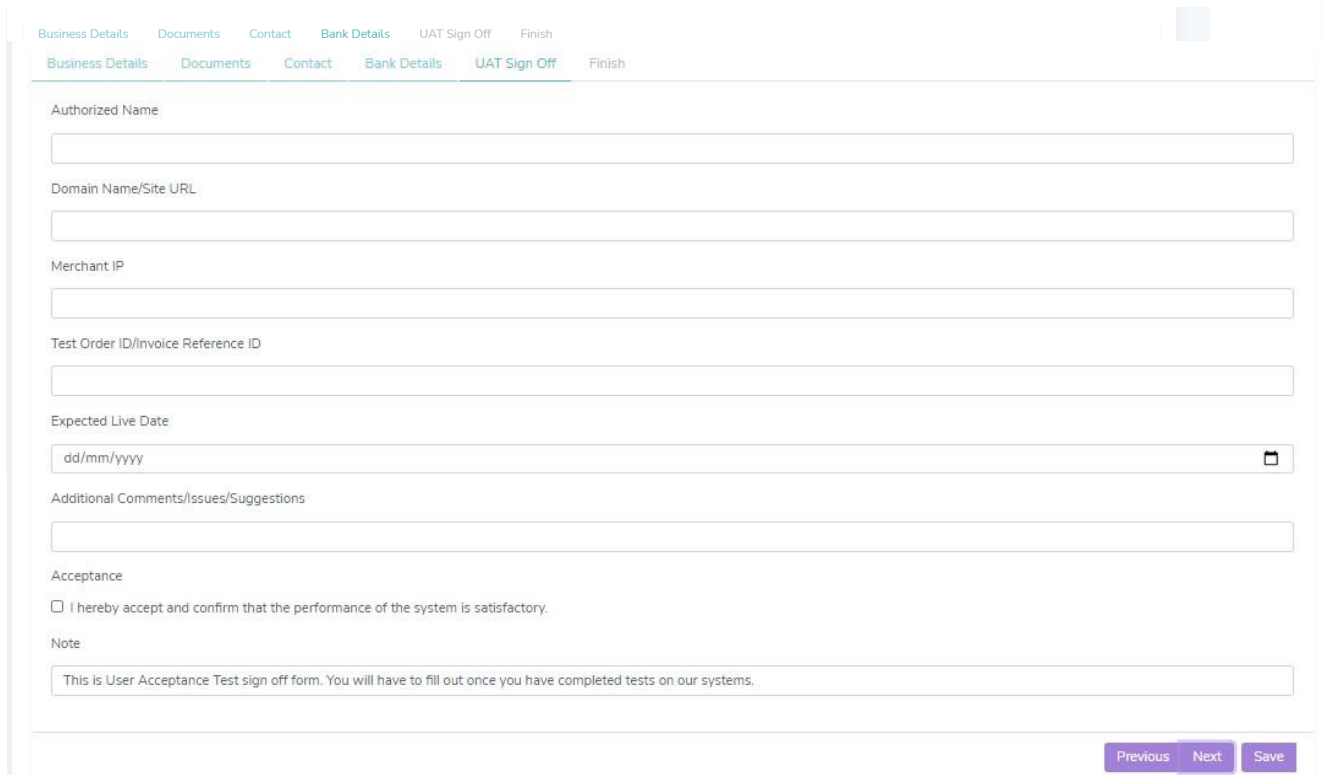
Secondary POC CNIC Front Side (optional)

(image files jpg/png or PDF documents/Word Documents)

Choose File

No file chosen

- e. Partner will submit the bank account details for settlement of funds into Partner account. (Partner is taken to the next section)

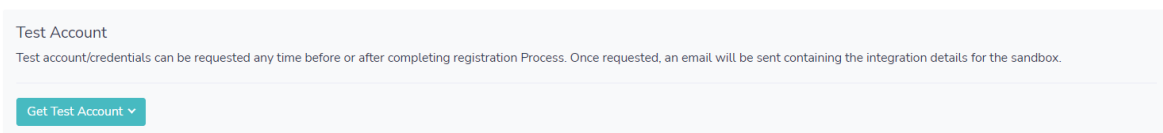


The screenshot shows the 'UAT Sign Off' step of the PayFast onboarding process. The breadcrumb trail at the top includes: Business Details, Documents, Contact, Bank Details, UAT Sign Off (highlighted), and Finish. The form contains the following fields:

- Authorized Name: Text input field.
- Domain Name/Site URL: Text input field.
- Merchant IP: Text input field.
- Test Order ID/Invoice Reference ID: Text input field.
- Expected Live Date: Date picker with a calendar icon, showing 'dd/mm/yyyy'.
- Additional Comments/Issues/Suggestions: Text area.
- Acceptance: A checkbox with the text 'I hereby accept and confirm that the performance of the system is satisfactory.'
- Note: A text box containing the text 'This is User Acceptance Test sign off form. You will have to fill out once you have completed tests on our systems.'

At the bottom right, there are three buttons: 'Previous' (disabled), 'Next' (disabled), and 'Save' (active).

- f. In Parallel, Partner have to perform test transaction and submit UAT at the end of aforesaid process.



The screenshot shows the 'Test Account' section. It includes the heading 'Test Account' and a paragraph: 'Test account/credentials can be requested any time before or after completing registration Process. Once requested, an email will be sent containing the integration details for the sandbox.' Below this is a button labeled 'Get Test Account' with a dropdown arrow.

\*Testing credentials can be requested any time before or after completing the onboarding Process. Once requested, an email will be sent containing the integration details for the sandbox.

## UAT Form:

- g. Merchant/Partner will accept terms & conditions, provide feedback and click on the finish button. Partner agrees to Terms & Conditions and submits details for verification and approval by Operations Team

Business Details
Documents
Contact
Bank Details
UAT Sign Off
Finish

Authorized Name

Domain Name/Site URL

Merchant IP

Test Order ID/Invoice Reference ID

Expected Live Date

Additional Comments/Issues/Suggestions

Acceptance  
☐ I hereby accept and confirm that the performance of the system is satisfactory.

Note

Previous
Next
Save

Business Details

Legal Name

Business Type

MDR

Custom MDR  
 %  
(Custom MDR will be approved after it has been reviewed )

Business Details
Documents
Contact
Bank Details
UAT Sign Off
Finish

Terms & Conditions\*  
☒ I agree to terms & condition \*

Feedback (optional)

Previous
Next
Save
Finish

h. After submission of all details and documents, Operations Team will review the application and perform screening.

i. After successful screening, partner will be notified via email. Partner will be required to login the portal and click on Go live button for getting live credentials.

## SCREENING PROCESS:

1. Ensure that all documents and information are appropriate and compliant as per requirement in Annexure A (Due diligence, Additional Due diligence in case of high-risk Partner category) & Annexure B (Documentary requirement)
2. Operations Team will leave the comments regarding discrepancies in the comments box and send objection on the application to the Partner for the correction of details/documents.
3. Same comments will be emailed to Partner;
4. Partner is required to login again and edit the information/document to resolve the discrepancies.
5. If all information/documents are found to be correct then a notification email will be sent to the registered email ID.

## ANNEXURE-A

### 1. DUE DILIGENCE OF THE PARTNER:

We are performing due diligence in two phases. In first phase our operations team review the merchant application, once operations team complete their process, and in second phase our risk team review the merchant application for risk review.

#### 1.1 OPERATIONS DEPARTMENT

Operations team ensure that all documents and following information are appropriate.

1. **Legal and commercial name**  
Operations team verify it from government databases
2. **Business Owner Name (It should match with the Owner name on the business documentation)**  
Operations team verify from the documents provided.
3. **NTN (It should match with the Owner/Business name on the business documentation)**  
Operations team check and verify it from FBR online website.
4. **Address**  
Operations team verify from the documents provided and understand where in Pakistan you operate from.



**5. Website URL**

Operations team use this to see what your current marketing looks like, accurate description of product, PKR as currency, working in Pakistan and if you have received any product or service reviews.

**6. Business Type**

Operations team need this to understand the right documents and information, which need from Partner.

**7. Business Category**

Operations team need this to see you are allowed by the law, to allow you to use our services in Pakistan.

**8. Business Address Document E.g. Paid Utility Bill**

Operations team will verify from the address provided by the Partner.

**9. Photo ID e.g. CNIC of Individual or Business Owner**

Operations team will verify from the CNIC number provided by the Partner.

**10. Bank Account details**

Operations team check bank account is maintained bank allocated in Pakistan and verify it from internet banking by tittle fetching to check provided account is active bank account in Pakistan to be able to transfer the settlement amounts.

**11. Pre-Screening of Partner:**

Operations team ensure Pre-screening of Partners' particulars (i.e. Partner legal name, Partner, CNIC, NTN, against lists of entities and individuals designated by the United Nations Security Council (UNSC) & Office of Foreign Assets Control (OFAQ).

## **1.1 RISK DEPARTMENT**

Risk team double check the information provided the Partner.

1. Check if stated address matches the one stated in documentation and on the website.
2. Check if Partner's selected Partner category if goods and services fall under a high-risk sector or sectors prohibited.

3. Check on price level of goods/services.
4. Check to make sure sector declared in DMS matches that on website
5. Customer Services contact number & Time period of business operations.
6. Permanent address should be on website.
7. Analysis of website to develop an understanding of the Partner's business and what they're selling including service quality and presentation of website.
8. In light of the above, a social media review is performed to gauge Partner's response level on chats, and presence across social media sites and reputed review sites (applicable to the sector)
9. Are there large number of customer reviews? Are they mostly negative reviews?
10. Are there adequate customer policies in place on the website? (i.e. Terms & condition, Refund & Return, Shipment/ Delivery of services & goods, privacy policy & FAQs)
11. Information of owners on website.

**Based on the above, a Partner, if Partner's profile is deemed risky, additional due diligence is required.**

## **2. ADDITIONAL DUE DILIGENCE OF THE PARTNER:**

**a. Documentation:**

Company Registration Certificates & Licenses with respect to applicable category and sector etc.

**b. Financial Information:**

Audited Financial Statements / Company Bank Statements.  
Please ensure the Partner doesn't provide personal bank statements.

**c. References:**

Partners may be requested to provide two references by their business partners or associated third parties.

**d. Site Visit & Neighbourhood Check:**

In-house for Karachi, Third Party service for Outside Karachi

**e. Digital Presence Analysis (performed by Risk Department)**

- I. Check of how many social media accounts the business holds
- II. Customer reviews and testimonials
- III. Customer support responsiveness
- IV. Have the goods/services drastically changed (historical check)

The above information applies generally. Specific sectors have their own additional documentary requirements which are required in addition to the above.

## ANNEXURE-B

### DOCUMENTARY REQUIREMENT AS PER BUSINESS TYPE:

<b>Sole Proprietor/Individual</b>	<b>Partnership</b>	<b>Public/Private Ltd.</b>	<b>NGO/Trust/Foundation etc.</b>
CNIC of business owner	CNIC of all partners	CNIC of all Directors.	CNIC of all Authorize Person(s) by Trustees
Nil	Registered Partnership Deed/ Copy of Form C	Memorandum & Article of Association.	Certificate of Registration.
Nil	Nil	Form A (where required) & Form 29	Trust Deed duly signed by all trustees.
Nil	Nil	Nil	Resolution duly signed by Authorized Person(s)

## TURN AROUND TIME

LINE OF BUSINESS	WORKING DAYS
Web Hosting & NGOs	12-15
Other Categories	5
In case of Enhanced due diligence	Additionally 5 more days

\*Above TAT applies after the submission of all documentation and fulfillment of discrepancies.