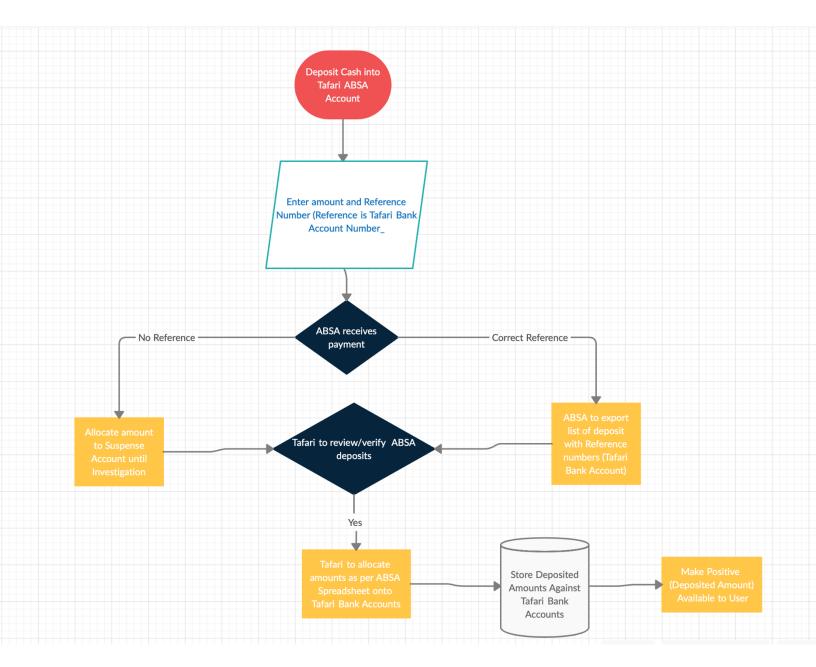
eChankura Payment Processing Process (within and outside of Tafari)





Access Accounts (4) Customer Selects Account to perform Transactions. System invokes. Banking Engine via API

Return account transactions

User selects Transaction to perform (Buy, Pay, Transfer)

Buy (Airtime, Electricity, Tafari Mall) Pay (Existing Payee, Someone new or PayMe Recipient)

Transfer (Inter-Account transfer) Buy (track transactions, updat balance) SMS Noti

Pay (track transact update balance) SI notify

Transfer (track transactions, update balance) SMS notif

Payment Processing



Login Access Payments

Add / Select Beneficiary Add/View Beneficiary Bank Details

Pay Beneficiary

Enter Payment Amount Select Method (Now/Later) Process Payment

Update Tafari Account Balar & Record Transaction



Login (Mall Tenant) Review Bank Account Request Payout

System: Display pay out amount less Tafari Charges

Select Payout Method

Process Payout to nominated bank

Update Tafari Bank Account

Record Transaction Present Invoice &/o

Statement

Charge the

Payout Fee

Transactions

Transactions are linked to the accounts. The latest 10 transactions are often displayed with the Account shown. The user can expand or search transactions by cliking on the "view more transactions" link/button.

Transaction Categories:

All transactions should be categorised.

Transaction Tagging:

Transactions can be tagged in order to manage spending patterns

Tafari Pay

This is a payment managemnt section where Businesses and Customers will perform their financial transactions.

Landing:

When you land on the page you will see 2 sections:

- Pay Money
- · Receive Money

Pay Money:

- The customer can scan the QR code to pay money to a business.
- The customer can pay the business using their external bank cards.
- The customer can pay using their Tafari Accounts.

Receive Money:

- The business can send a 'request to pay' to the customer manually (Product Details and Amount) via mobile number, email or both.
- The business can send a 'request to pay' by sending the customer a QR code.
- The Customer will receive the request and pay the money using their Tafari Accounts or External accounts.
- The business will accept payments from customers.