Organization User Guide
Secapay 1.1

Robotic Systems Ltd.

14th February, 2018

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Introduction

Secapay is a simple payment system that is built to make your online shopping and payment experience as convenient as it could get.

Our Organization guide has been made as friendly as possible to allow you get started quickly and start making payments. Our developer team is always ready to assist you on support@secapay.com in case you have any problem.

Our platform is available on USSD, Mobile and Web and secured with cutting edge standards in cybersecurity. Our USSD service offerings take our innovation to the next level for quick customer acquisition and payment collection for our customers/merchants.

Organizations

Secapay's organizations program serves as the backbone of Secapay services. This program affords the tenacious to help your business(es) grow and also make you enjoy the service offering of Secapay, especially the USSD Services.

As an organization/business owner, you get the opportunity to be a part of a revolution in the business sector of the country (especially in selling to a large number of people and payment collection).

Secapay believes in the great opportunity she's offering to you as an organization/business owner, to help you realize your goals of business expansion and continuous value delivery.

USSD Codes

USSD codes provides a new way of collection from your existing customers, this is an innovation that would overtake the use of POS (Point of sale) machines and its inherent downsides (e.g a constant need for connection to the internet, etc...). Secapay offers businesses of varying sizes different USSD codes, tailored and suited for your type of business need.

Enterprise (3 DIGIT USSD Codes) : These comes with full access to all their customer data and has no transaction limits. Enterprise users can also create and manage their USSD products from

our admin interface. An enterprise is limited to ten USSD products. It costs 150,000 NGN to setup the enterprise USSD Code.
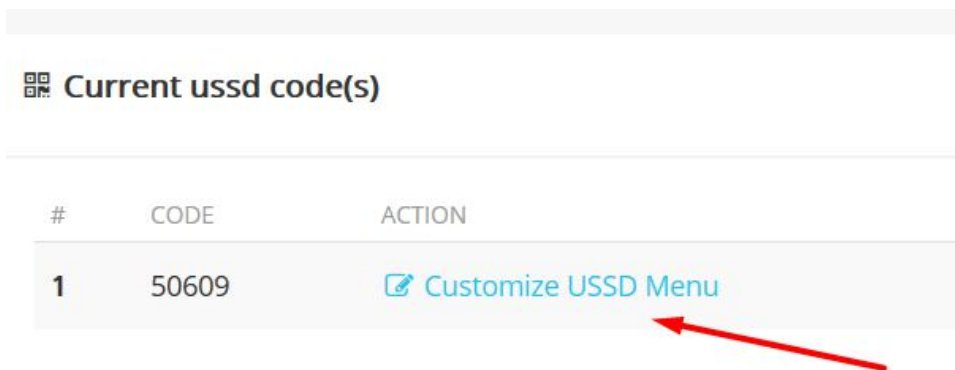
Premium (4 DIGIT USSD Codes) : These comes with full access to their customer data but the organization is limited to one USSD product. There is no transaction limit for premium codes. It costs N50,000 to setup a premium USSD code.

Business (5 DIGIT USSD Codes) : The business code is for merchants (or business) who wants to receive payments via Secapay. Merchants gets limited access to customer data and can view and manage all transactions from their dashboard. A limit of 150,000NGN applies to each transaction. It costs N5,000 one-time fee to setup the 5 DIGIT USSD Code.

Customizing your USSD Code

There are 7 main supported actions on USSD all of which you can offer and customize text for on your dashboard. To customize your USSD menu (The menu shown to your customers on their phone when they dial your unique code, you may follow the steps below).

1. Login to your dashboard
2. Click 'Customize USSD Menu for the code you want to customize:

3. Enter your Custom Intro/Welcome Text. This is the text your users will see first when they dial your USSD Code
4. Select your desired menu items and the actions they map/relate to
5. Delete or add menu items as needed and click "Update USSD Menu" when done.

Transactions

Multi-Currency Payments

You can receive and make payments with your international cards through Secapay. This payment option would be available if the merchant you are paying to enables it for the transaction.

A reasonable exchange rate would be set by the merchant to determine the equivalent amount to be paid to them (the merchant).

Escrow Payments

In order that transactions through Secapay is made as transparent as possible, Secapay allows payments to business (or merchants) via escrow. Escrow payments allows a customer to pay for goods and services while ensuring that they get value for their money.

Secapay puts a lock on the money a customer pays to a merchant until they (the customer) confirms that they (the customer) received the value intended for the goods and services they (the customer) paid for.

Disputes

Disputes can be raised on a transaction if a customer has not gotten the value as claimed by a merchant. This would open up a channel of discussion between a customer and a merchant where the disputes can be settled.

In case the dispute could not be resolved, you can escalate the dispute and involve an admin. Escalating a dispute would be at a charge which after the dispute has been resolved would be deducted from the party at fault.

Withdrawals

Withdrawal request can be made once the wallet balance of a user is up to N1000. Immediate withdrawals will be processed in less than 2 hours and will be charged at N100. Regular withdrawals on the other hand are processed in less than 24 hours at a fixed fee of N75.

Other Secapay services

Listing Adverts

Secapay offers an ebay-like platform exclusively on mobile for users. A listing may be created via the website, but these listings will be visible to users only via the mobile app. Listing Adverts are basically items (owned by the advert poster) sellable to interested users via Secapay.

It is like OLX but much more powerful with integrated and escrow payments. Anyone can discover and offer to buy items uploaded.

App available for download here.

Payment API

Secapay offers a very simple and secure API for payments. No coding required, just add your email to URL as follows:

https://demo2.secapay.com/pay?merchant_email=youremail@mail.com

You may also include additional parameters as follows:

https://demo2.secapay.com/pay?merchant_email=youremail@mail.com&amount=500

Other optional parameters accepted include:

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email, phone_number, first_name, last_name, redirect_url, description
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Where the parameters above represent details of the payer, and the redirect_url indicates an optional URL that payer would be redirected to after payment.

Advanced Payment UI

We also offer an advanced payment UI which enables you to accept Naira Numbers and Bank Transfers. To enable advance payments, simply include: advance=1, e.g.

https://demo2.secapay.com/pay?merchant_email=test@test.com&amount=600&advance=1&redirect_url=https://google.com

Note that the redirect URL should be encoded in base 64 if it contains a query string

Support

For any enquiries, comments or feedback, please kindly reach our support channels via support@secapay.com or +234-705-863-4004

We are also available on social media https://facebook.com/secapay or https://twitter.com/secapay

Glossary

Terms and Conditions:

If you are yet to read the Secapay Terms and Conditions, kindly refer to https://secapay.com/terms

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