

PAYGO

ZIMBABWE

CORPORATE SERVICES

-2019-



# What is PayGo?

PayGo is a new suite of payment processing services offered by Zimbabwe Shared Services (ZSS) that enables financial transactions to be securely completed between any Member Financial Institutions, customers or merchants across a wide variety of traditional and digital channels.

# What is PayGo Corporate Services?

PayGo Corporate Services is one of the services that PayGo offers, doing batch payment processing via a web user interface enabling registered customers to perform batch payments including salaries, supplier payments and direct debits

Enhanced with several administration and reconciliation functionalities such as user management, reporting and batch management.

Efficient access controls and security features that buttress data protection.


With the partnership of ZSS shared service platform which interfaces with almost all the Financial Institutions with over 100 integrations, its experience spanning over a decade, PayGo's architecture is such that it can easily interface to any bank's Postilion through existing nodes or interfaces.

# Benefits of PayGo Corporate Services

- No upfront costs
- Local ZWL\$ billing
- Uses existing integrations and systems
- Easy sign up process for corporates
- Real-time transactions and immediate credit
- Notification of rejected batches
- Ability to resend failed transactions
- Reporting & Reconciliation Facilities
- Quick time to market
- Zimbabwean support team
- Access your service anytime from any location

# PayGo Corporate Services Security Features


- Two step approval process for corporate user creation
- Secure username and password system
- OTP method for initial sign up
- User roles and privileges
- Two step batch approval process
- Secure web encryption protocols




**Payments In Local Currency**




**Secure And Efficient**




**Easy To Use And Simple Integration**



**24/7 Local Support**



**99% Uptime Real-Time**



**Use Existing Integrations**

# 2 Easy Steps to a World Class Salary Solution

## PayGo Corporate User Journey

### 1) REGISTER

**PAYGO**

Email Address

Reset

Enabling User Details

National ID

First Name Last Name

User Contact Details

Address Line 1

Address Line 2

City Province

Postal Code Country

Home Telephone Number Work Telephone Number Mobile Number

Email Address Fax Number

Continue

- Go to [www.paygo.co.zw](http://www.paygo.co.zw)
- Register your company
- Upload company documents
- Request bank to link corporate account

### 2) PROCESS SALARY



- Maker Upload batch file in prescribed format (numerous formats supported)
- Checker authorises
- System produced batch reports, including breakdown of successful and failed trans
- Ability to resend failed trans

\* Please see page 8 for technical plan

# How Does PayGo Corporate Services Work

## 1) CORPORATE

- Maker uploads file from existing software (Belina, QuickBooks etc)
- The File gets uploaded via PayGo web service, to the cloud, for safe storage.
- An Alert is sent to the Checker who authorises the file for processing.

The file is encrypted and sent to PayGo for processing.

## 2) PAYGO & ZSS

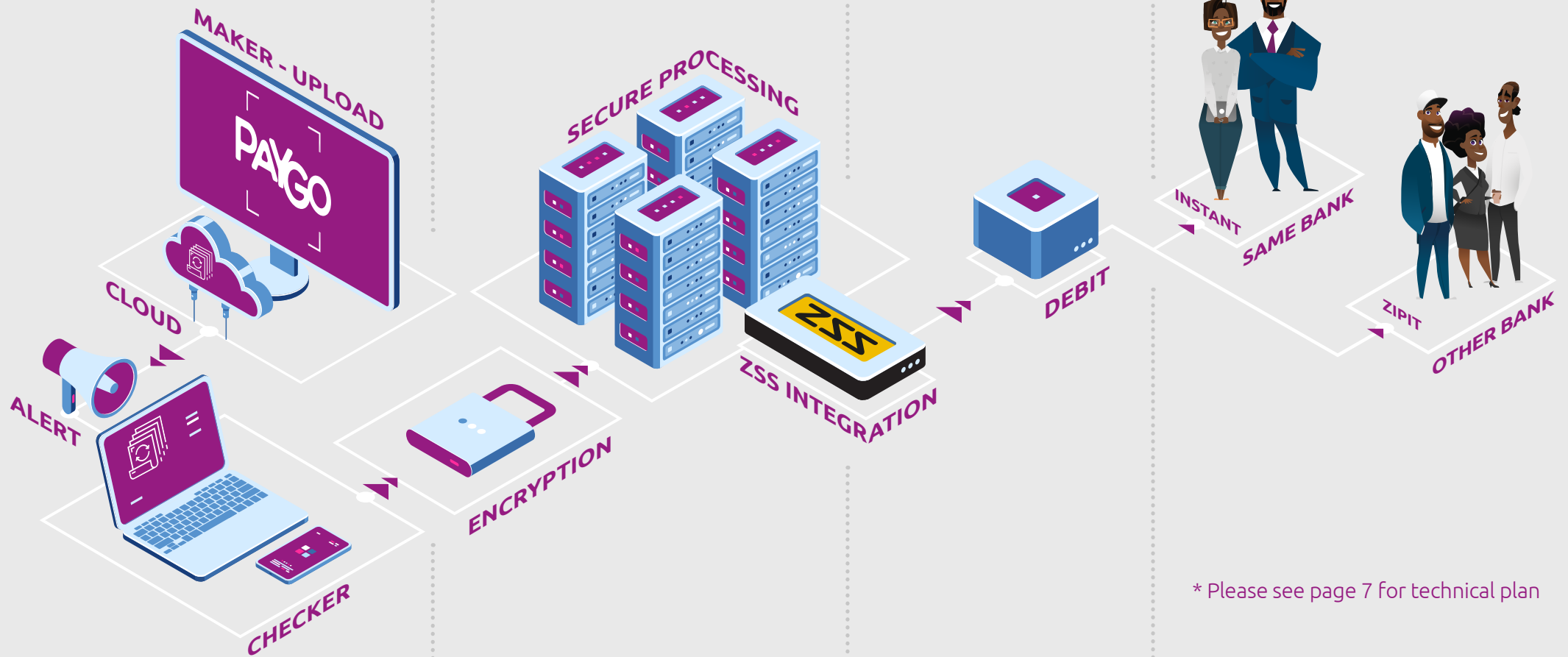
- Our servers will securely process the approved file.
- The ZSS integrations then talk with the various Financial Institutions and send the file to the approved bank.

## 3) CORPORATE BANK

- A single debit of your corporate account will occur at your approved bank for the full salary amount.

## 4) EMPLOYEE

- Instant Transfer without waiting will happen for employees at the same bank
- ZIPIT process for those who are not with the companies bank



\* Please see page 7 for technical plan

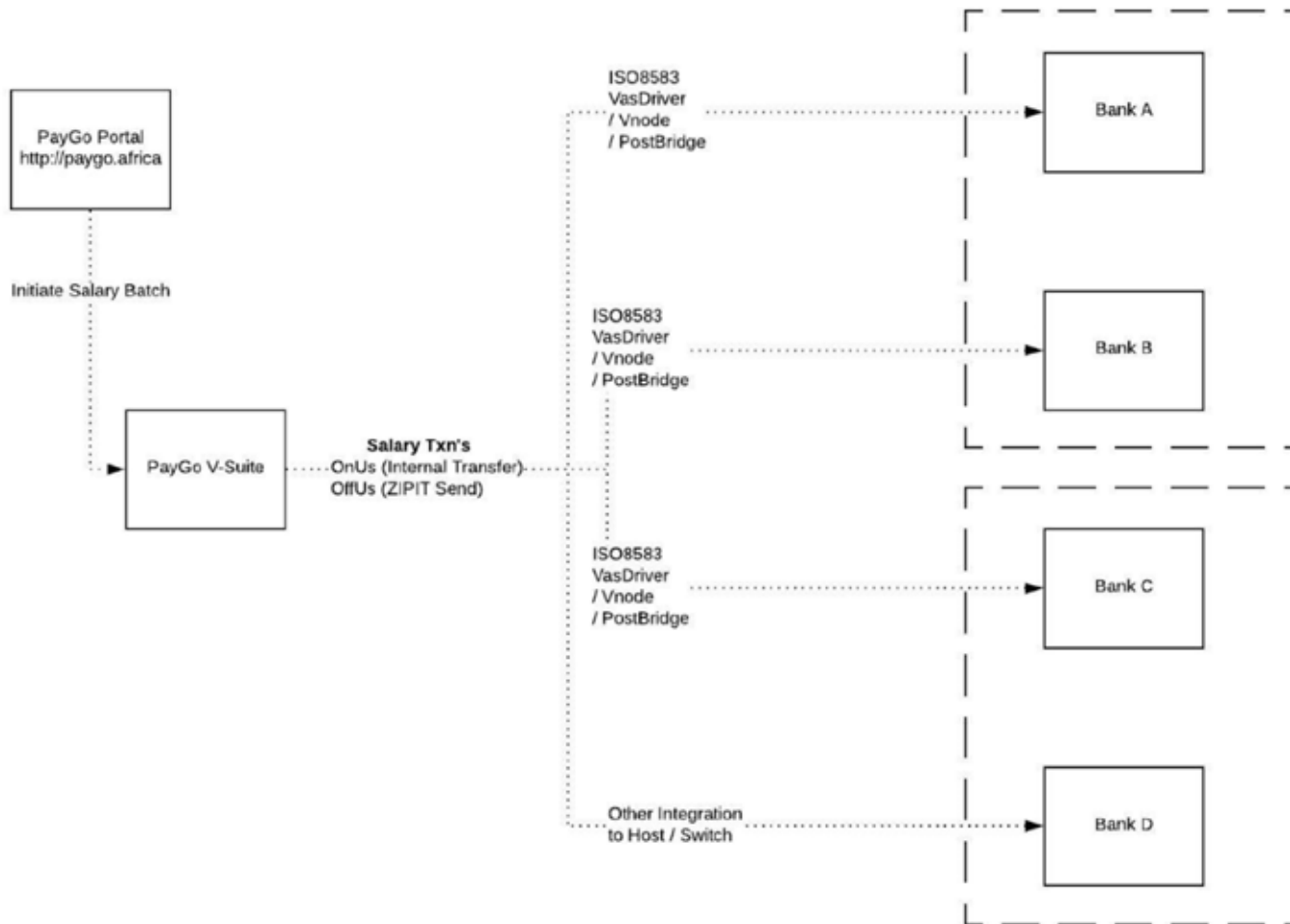


## APPENDIX



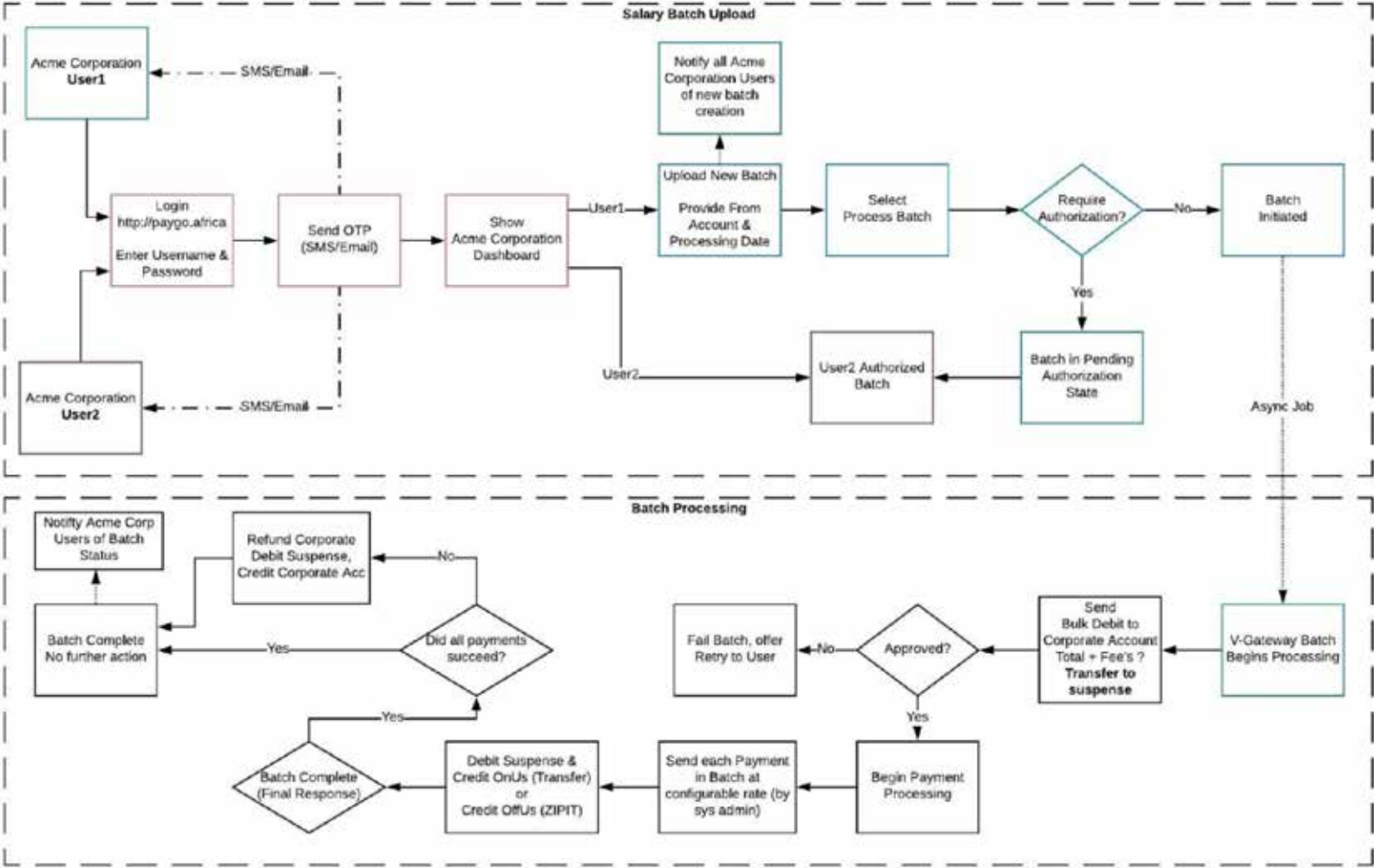
# PayGo Corporate Services Architecture Overview

The PayGo solution is a web-based system which uses existing transfer technologies in the back end i.e. for offUs transactions uses the ZIPIT transaction type 27 routed via the banks postilion and for OnUs transactions the internal transfer transaction type 40 is used. The transactions are routed to the bank's existing nodes e.g. Vnode thus there is no need for additional integrations for banks already on the ZSS platform



# PayGo Corporate Services Process Flow

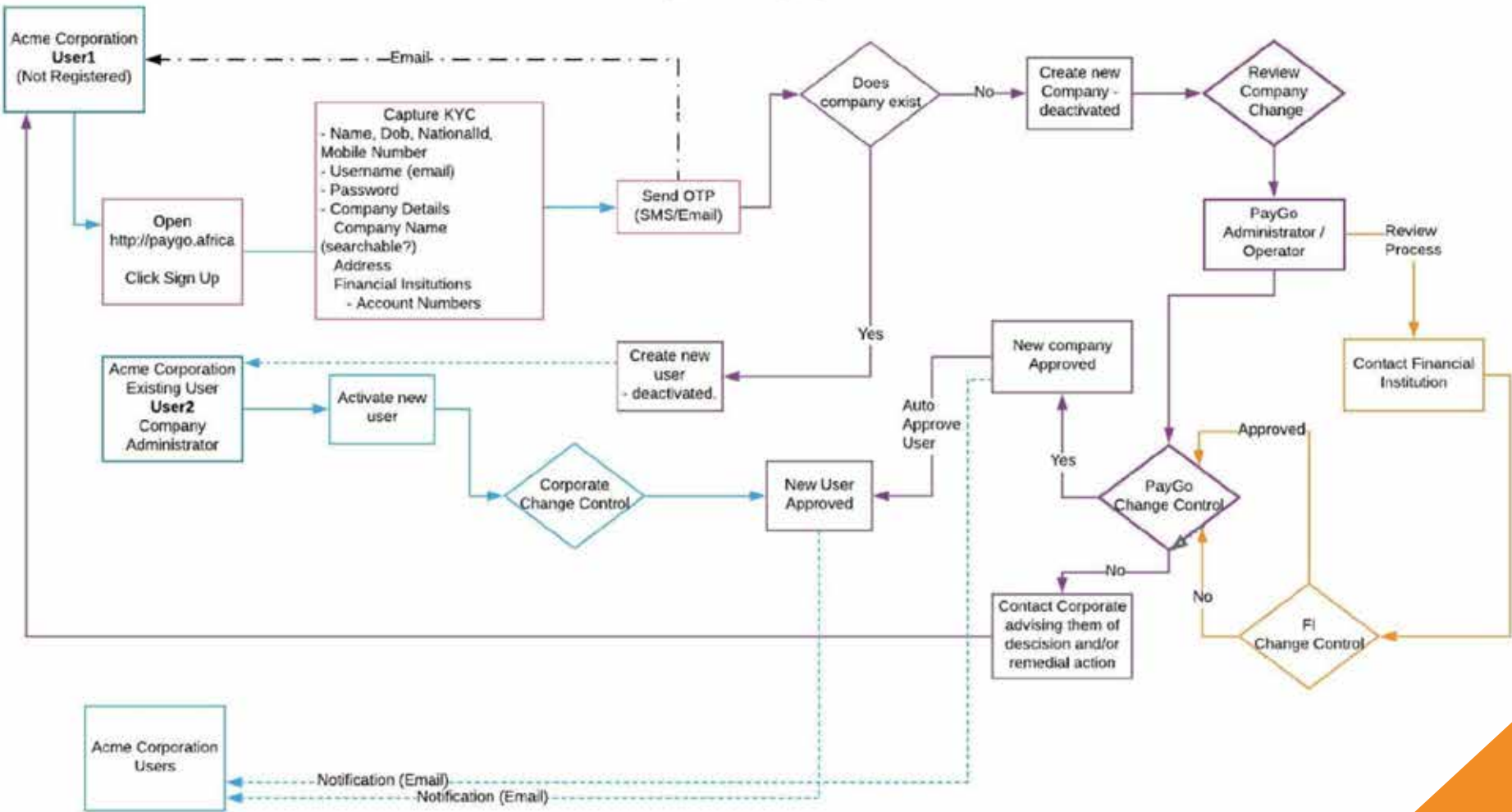
The batch process allows the users to upload and manage files with payment instructions. Users are able to view status of batches as well as re-upload batches for failed transactions. Authorization functionalities have also been added to the batch process such that where required, certain batches cannot be processed without authorization by the relevant parties.





# PayGo Corporate Services Corporate User Sign Up Flow

The sign-up process is carried out on the PayGo web portal where corporates can sign themselves up with the required KYC, details of which are reviewed and approved by both PayGo administrators and the corporate's bank. Users are only activated after the two step approval process is successful and a notification email is sent to the corporate user.





# PayGo Corporate Services Costs

Mobilization fees (once off costs)

Description	ZWL \$
Mobilization fee	
• Integration Fee	0.00
• PayGo Installation fee	0.00

Monthly fees

Description	ZWL \$
Support & Maintenance	0.00

Transaction Charges

Description	Rate ZWL
OnUs Transfers	0.25
OffUs Transfers - ZIPIT	0.25

\*Only successful transactions are charged for.

Charging model accounts for the implementation, management and operation of an end to end digital service offering:

- Costs are completely variable based on transaction volume

## Conclusion

We believe that ZSS has a very capable and competitive product in the bulk payment space and would be grateful for the opportunity to demonstrate the PayGo solution at your convenience.



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[www.paygo.co.zw](http://www.paygo.co.zw)

for more information about PayGo Corporate Services  
click the link below

[www.paygo.co.zw/corporate](http://www.paygo.co.zw/corporate)

