ZSS SHARED SERVICES

Introducing PayGo Services

PAYGO

B2P

P2P

P2M

PAYGO

The ZSS Mobile and Digital Payments Platform that improves and extends all available solutions under a universal experience...

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What is PayGo

- A universal digital and mobile payments platform enabling a true omni-experience and end to end management of your institution's P2P, P2M and B2P service requirements

- Unlocks the full digital power of all members of the ecosystem including customers, while removing all the shortcomings of a single centralised and proprietary merchant code directory

- PayGo enables true national and international level unique and simple digital identity frameworks for customers, merchants, businesses and service providers

- PayGo enables distributed directory lookup services as well as centralised and decentralised identification and payment routing

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PayGo is made possible by leveraging the existing ZSS ecosystem servicing nearly **4 million** Mobile customers and over **25 direct** bank and MNO integrations.

18+

V-Suite Enabled

5

Minimal 3rd Party Requirement

3

Existing Network

ZSS SHARED SERVICES

- USSD Mobile Banking
- Smart Phone Banking
- Bill Payments
- Airtime
- Notification & Bulk SMS services
- ZimSwitch and ZIPIT
- TPPSP Services
- Agency Services
- Internet Banking
- V-Net eCommerce
- Business Intelligence
- Hosting & Light Weight Accounts
- Reconciliation & Settlement
- Cross Border Payments
- Merchant Services
- Visa Integrations
- Fuel Card & Fleet Management
- Loyalty Programs
- PCI & Security Analysis services
- Domestic Cloud services
- and so much more...

Corporate Services
Bulk Payments using existing interfaces to banks

Merchant Services
Mobile based merchant payments leading on existing 4 million registered users (USSD & SmartPhone)

Domestic Money Transfers
Mobile initiated interoperable Send to Cell

Cross Border Services
and so much more

Why PayGo?

- Designed to enable and satisfy all LRE and Micro-Merchant requirements
- Designed to cater for all national and international level digital identity requirements
- Zero additional cost to existing V-Suite FIs and zero forex requirements
- Complementary and alternative services to help promote healthy competition
- Reduces national level single point of failures
- Creates universal interoperability between payment networks
- Advanced Mobile Merchant Management System Capabilities
- Improves user experience of customers
- Protects acquiring institutional control of merchants and customers
- Enables “on-us” processing and caters for efficient routing logic for both domestic and international traffic
- Evolved from mobile based technology platforms reducing legacy inefficiencies from card-based systems

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Why ZSS?

- ZSS is a digital and mobile payments expert providing the vast majority of existing services to Zimbabwean financial institutions
- 15 years experience driving billions of successful digital transactions throughout Zimbabwe
- Existing interfaces and connectivity with all financial institutions and service providers
- Tried and tested service delivery - proven track record
- Domestic private cloud and PCI compliant infrastructure launching Q1 2021
- Highly skilled team of Zimbabwean based support and development resources
- PRAZ registered, annually audited by the RBZ and Deloittes and Touche
- Internationally certified solutions to enterprise level standards
- Intimate knowledge of Zimbabwean market
- Fully managed service minimising cost and resource requirements from all members
- The company responsible for driving the highly successful ZIPIT product
- 85% of all ZIPIT transactions already initiated form the ZSS managed service solutions

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- Person to Merchant
- Person to Person
- Business to Person

“Zero additional costs for existing V-Suite based institutions..”

B2P P2P P2M

Person to Merchant:

How does PayGo address your Mobile Merchant Payments (P2M):

- Implement and manage Mobile Merchants through a mature **'Mobile Merchant Management'** system.
- Maintain control of your mobile merchant infrastructure including "on-us" capability, while enabling full integration functionality with available partners and providers
- Integrate with mobile payment networks such as ZimSwitch ZIPIT, VISA mVISA, MasterCard mPass, and MNO agent networks.
- Enables dynamic QR and merchant codes better suited to LREs and supermarket environments

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P2M

Person to Person:

How does PayGo address your Individual Customer needs (P2P):

- Enables unique and simple digital identity to nearly 4 million registered ZSS Mobile Banking Users and all mobile wallet platform customers (PayGo ID)
- Fully forwards and backwards compatible with all third-party alias, directory and payment frameworks including ZIPIT, VISA Direct, VISA Alias, MasterPass as well as all mobile wallet networks
- Fully embedded within existing ZSS V-Suite solution offering
- API services for non-V-Suite customers

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P2P

Business to Person

How does PayGo address your Corporate and Bulk payment needs:

- Bulk payment processing via a web user interface enabling salaries and supplier payments.
- Simple interface and customer journey for corporates and processing banks
- Built in reversal and refund logic with comprehensive reporting and reconciliation
- Real-time transactions and immediate credit
- Framework caters for inter-bank liquidity and treasury environmental requirements

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B2P

Technology Time to Market

P2P

- **Available Immediately** on your retail mobile banking channels for V-suite enabled institutions
- **Available immediately** (OpenAPI Web Services) to Non V-suite institutions
- Includes ZIPIT backwards compatibility

P2M

- V-merchant **MMMS** (Mobile Merchant Management System) **available immediately** for V-suite enabled institutions
- VISA Direct compatibility as standard
- ZIPIT Smart compatibility as standard

B2P

- **Zero additional technology requirements**, awaiting member commitment and signoff

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PayGo utilises V-Suite and Postilion technology:

V-suite

POSTILION

PayGo Bridge

Included as part of existing V-Suite offering, API web service for non-V-Suite institutions

B2P P2P P2M

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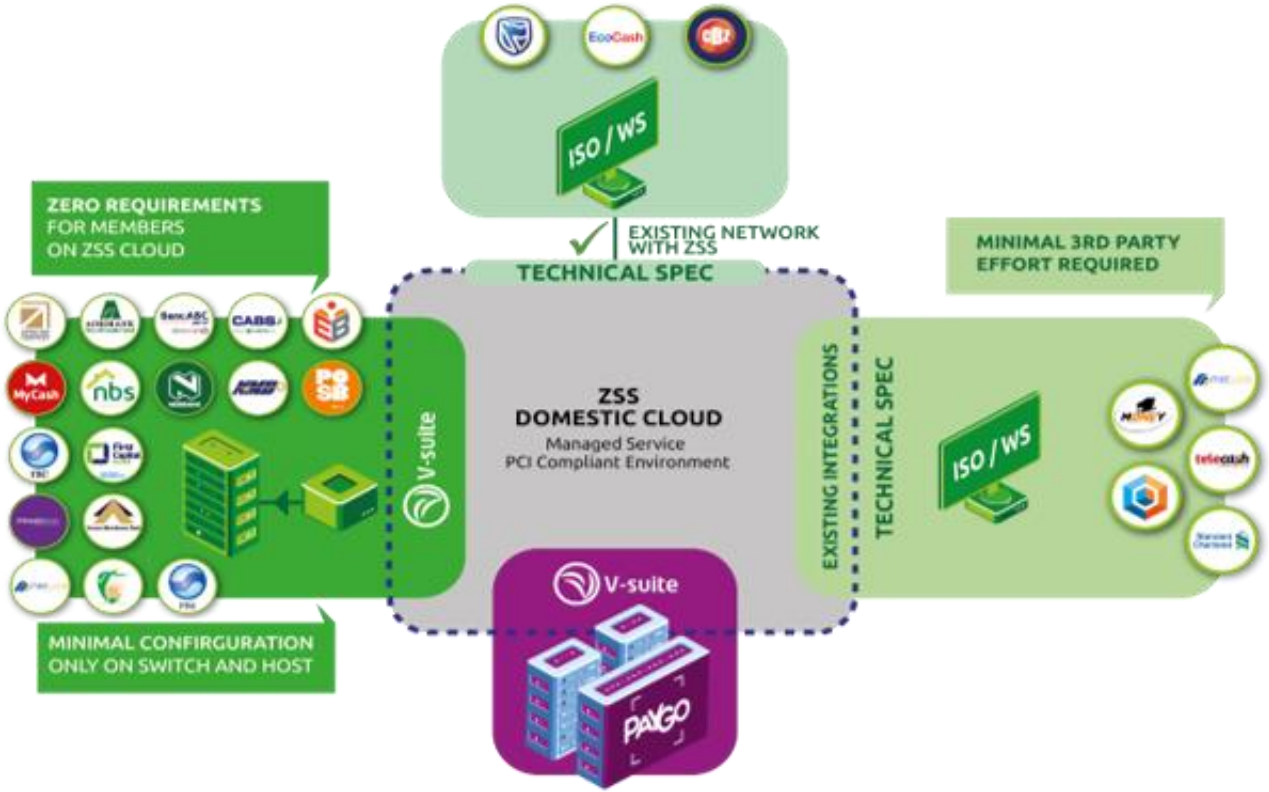
The PayGo Bridge

- EMVco Standards
- PCI Compliant Environment
- Existing Cloud infrastructure
- Rapid time to market
- Zero Forex requirements
- Trusted Service Provider



Other Services coming soon...

- PayGo Cross Border
- PayGo Credit Bureau
- PayGo Switching and Settlement services
- PayGo EDI services
- PayGo Digital Identity System
- PayGo Interoperable Agency Services
- PayGo Centralised Mobile and Digital AML and Fraud Detection
- PayGo National Business Intelligence Services
- PayGo AI (Artificial Intelligence) analysis and detection systems
- PayGo National Registry and SSB Services

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Driving Mobile Payments

B2P P2P P2M

PayGo Services

	With PayGo	
P2M Transactions (SMEs)	**Adds a unique reference for both parties**	
Merchant Portal	**Available**	
On Us Merchant Payments	**On-us transactions supported**	
Merchant Registration and Management	**Full Mobile Merchant Management System Portal for Bank Operators, includes Zipit Smart API Functions**	
Merchant ID Allocation	**Per Institution Prefixes following industry best practice and ISO/EMVco standards**	
Payment Narration ('Notes' on payments) for P2P	**Available**	
P2M Transactions (LREs)	**Full till-point integration API and dynamic code means seamless user experience and automated reconciliation**	

PayGo Services

	With PayGo
e-Commerce	**API allows e-Commerce checkout**
Bill Presentment	**Available**
P2P Zipit with Recipient Validation	**Available**
B2P Bulk Payments	**Available**
Unique Digital ID for Retail Users (Non Merchants)	**Available**
Payment Processing and Settlement	**Uses ZIPIT, VISA net, RTGS and Low Cost Routing (Bank Integration dependent)**

SI 80

"4. (1) It shall be mandatory for every money transmission provider and mobile banking provider shall be connected to a national payment switch, as shall be directed by written notice by the Reserve Bank from time to time that enables interoperability of payments systems and services."

SI80 has ensured interoperability by mandating connectivity to the new national financial switch

This welcome enhancement to our sector brings with it an essential mobilisation of complementary and enhanced digital payments platforms to drive full digital financial inclusion

PayGo provides the critical end-to-end financial technology platforms to unlock this potential

PayGo is perfectly positioned to enhance and extend the national financial inclusion and interoperability made possible through SI80:

- Ensuring interoperability and transparency while maintaining financial institutions' ability to transact in an "on-us" environment
- Driving PCI and international standards with cross-network compatibility, both domestically and internationally
- Ensuring institutions can protect their existing merchant and agent relationships
- Reducing critical national infrastructure single point of failures
- Enabling digital experts the freedom to drive modern and relevant solutions while reducing the strain on a single national switch required to absorb the great complexity of digital technology delivery

PAYGO

Merchant Services

V-Merchant

A Closer Look..

P2M

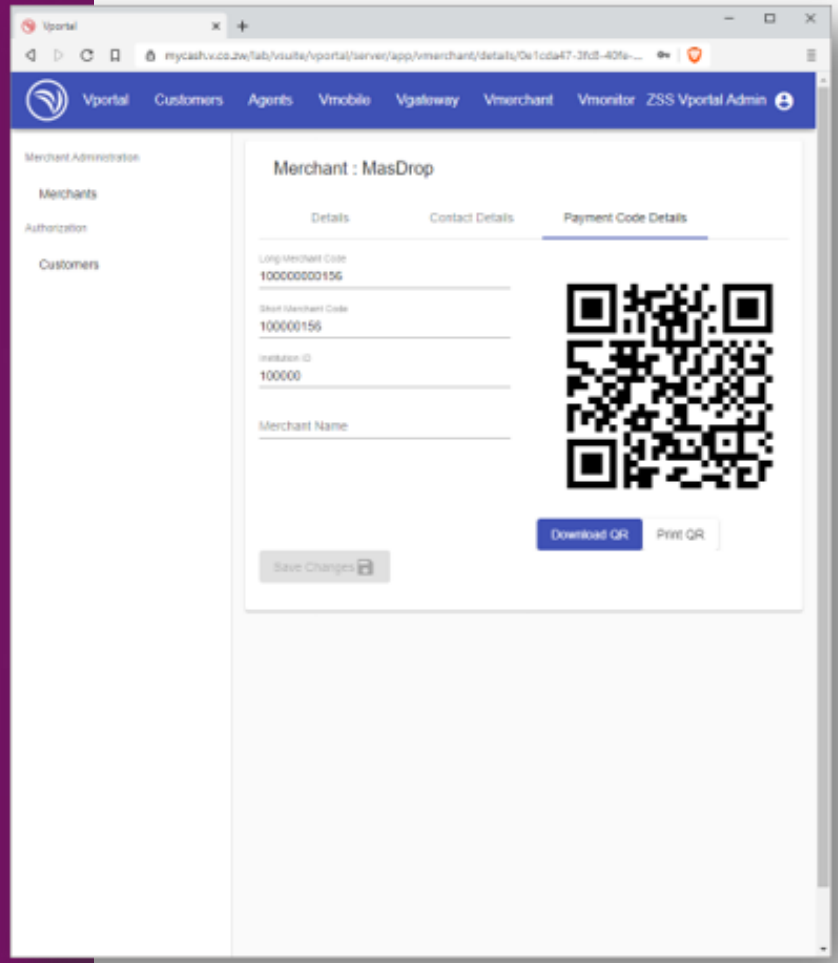
V-Merchant:

- Is a V-Suite based MMMS (Mobile Merchant Management system)
- Hybrid merchant directory
  - Federated and centralised
- EMVCO standards
- On Us transaction routing capability
- Dynamic QR and merchant code functionality for LRE environments such as supermarkets

The V-Merchant module is interoperable with the other mobile based management systems within Zimbabwe: ZIPIT, VISA Direct, MasterPass

V-Merchant Portal

- Comprehensive Portal for FI driven merchant administration
  - Manage Mobile merchant Details
  - Register a Mobile Merchant
  - Print QR Codes
  - Allocate Mobile Merchant ID
  - Bulk Registration
  - Register with ZimSwitch Zipit Smart API
  - Register with VISA Alias Service
  - Manage your Mobile Merchants



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P2P P2M B2P

PayGo Portal

For The Merchant:

- Public access
- Register for Mobile Merchant Services
- Payment Status
- Download QR Posters
- Print a statement of PayGo payments
- Corporate services for B2P

B2P P2P P2M

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Merchants can now:

Take payments on mobile via ZIPIT Smart, VISA, MasterCard, On-Us Local Bank etc... all with one customer journey!

For The Customer:

- Enable Mobile Merchant Payment functions on all Digital Channels
- Register for Cross Network P2P ID (PayGo ID/Visa Credential)
- View Mobile Payment Specific Transactions
- Simplified and universal omni-experience

Initiated by your Customer:

(SmartPhone, USSD, Whatsapp)

- Open your Banks Application
- Choose PayGo
- Scan the Merchant QR Code
- Process payment

Thank you

For more information about PayGo click the link below

www.paygo.co.zw

Please also ask for Brochures on the specific PayGo Services