Billing

- Billing and Payment System evalutation
- Pesapal

Billing and Payment System evalutation

Attribute	Cost (money)	Interoperability	long term relationship	Deployment Readiness	Quality
Pesapal	**1**	**3**	**5**	**5**	**5**
Jumia Pay					
Pegasus					
Kitegateway	3	3	5	3	3
Stripe Atlas					
Flutterwave					
Stanbic	3	3	5	3	3

Pesapal

In Brief: Pesapal is a Payment Service Provider that enables various forms of Payment options for business in one platform. Through our Online and Point of Sale Payments services, we ensure customers have a variety of options, and your team can monitor all transactions coming through in one web-based merchant dashboard.

ONLINE PRODUCTS:

Payment Link

We provide a personalised payments page link that enables your clients to pay you both on and off the website. It accepts Visa, Mastercard, AMEX and mobile money payments. For example, https://payments.pesapal.com/wildwaterslodge

Benefits:

- Saves Time & Cost: Rids off the time and resources of having to register orders & bookings manually.
- Drive Sales 24/7: Push for sales all day as long as you are open without fear of overbookings
- Reduce risk on Fraud: All payments are posted in real-time reducing risk of handling payments manually
- You can run promotions on social media pages using links that will direct guests to place direct bookings to any property as well as to complete payment. i.e. https://payments.pesapal.com/wildwaterslodge

Find Below examples of some of the properties and the links that we have Integrated the online booking engine.

- Arcadia Lodges -https://arcadialodges.reserveport.com/
- Imperial Hotels -https://imperialhotels.reserveport.com/
- BMK House - https://bmkhouse.reserveport.com/

B)Point of sale machine
cid:b75f8c5e-18fd-4b37-bd97-65a8b3c42067

Distinct features

- Fast set up and training in 24 hours
- Accept VISA , MasterCard & Mobile Money payments
- Process MTN Mobile Money payments
- Customer receives physical receipts for Mobile Money and card payments, you also retain the merchant copies to help in reconciliations.
- Stable connection with both 4G + Wi-Fi
- Virtual Cards from Booking.com & Expedia can be charged
- Tap and Go feature

- Next day settlement
- Settlement to any Bank in Uganda
- Very competitive transaction fees .
- Access real-time reports
- Branded receipt with your company logo
- Integrate with any 3rd party POS system
- Mitigate fraud and human error during reconciliation

C) Payment Link

We provide a personalised payments page link that enables your clients to pay you both on and off the website. It accepts Visa, Mastercard, AMEX and mobile money payments. For example, https://payments.pesapal.com/wildwaterslodge

Rates and costs

- Card rate per transaction- 2.5%
- mobile money per transaction is 2%
- Online Rate per transaction- 3.5%
- Payment page set up-No cost

Documents required to be submitted

- Certificate of incorporation
- Form 20
- Form 1
- TIN certificate
- IDs for the directors as per the form 20
- Cancelled cheque leaf or Bank statement/ Bank letter confirming bank details
- Completed signup form Pesapal Sign Up Form new.pdf

Questions from Aaron

Rates and Costs: In your current workflow, are these costs paid by customers (transparently) or charged to the merchant (hidden from the customer)? I pay my Yaka bill with MTN mobile money and when I pay for a token of 200k UGX, I am charged a 4150 UGX. I would like an approach where fees are transparent to the customer and not hidden. Customers are charged for every transaction they make see attached tariff Tarrif .png. In addition, merchant is charged commission of 3.5% per transaction

Payment links/Page: There's two options I would like to discuss here. There examples you shared for the lodges are one option. I would like to know if I can have the option of NFE appearing among the Pay Utility options on this page. Is that option available to us? This is not an available option, we can engage our developers on this.

Timelines for payment settlement: I would like to understand what your current average timelines are for settling funds to Merchants and Customers in the following cases
- Depositing funds on Merchant accounts after completion of a customer transaction. Let me know if these differ depending on the payment method the customer uses. Understanding these will help my team plan what our cashflow expectations if we decide to work with Pesapal. Settlement to

merchant accounts takes 24hrs,we have developed this to have real time settlements to any bank or mobile money
- Refunding customers for transactions done in error or overpayment. How long before a customer receives their fund on their orginal form of payment when NFE initiates are refund through PesaPal. Reversals to customers take effect from the time we are notified

Documents required to be submitted: We are able to provide all these documents. I think you forgot to attach the sign-up form. See attached the sign up form

Lastly, in full transparency, this decision for our payments partner is still pending. We are currently evaluating other providers like Jumia Pay, Pegasus and setting up direct integrations with Telcos and Banks. We are aiming to make a decision on this by end of this week. Can we run a test account as you evaluate on the providers, this will give us the real feel.