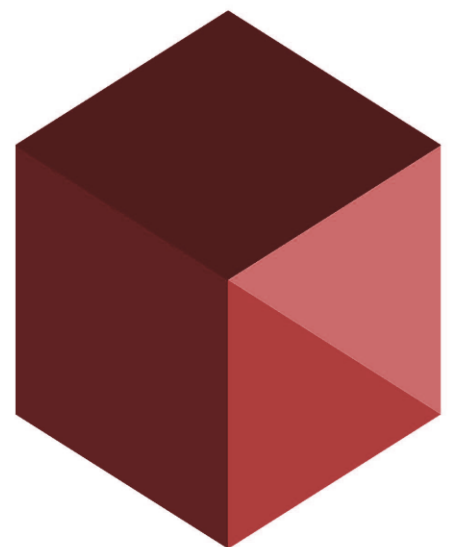




MONEY TRANSFER APPLICATION

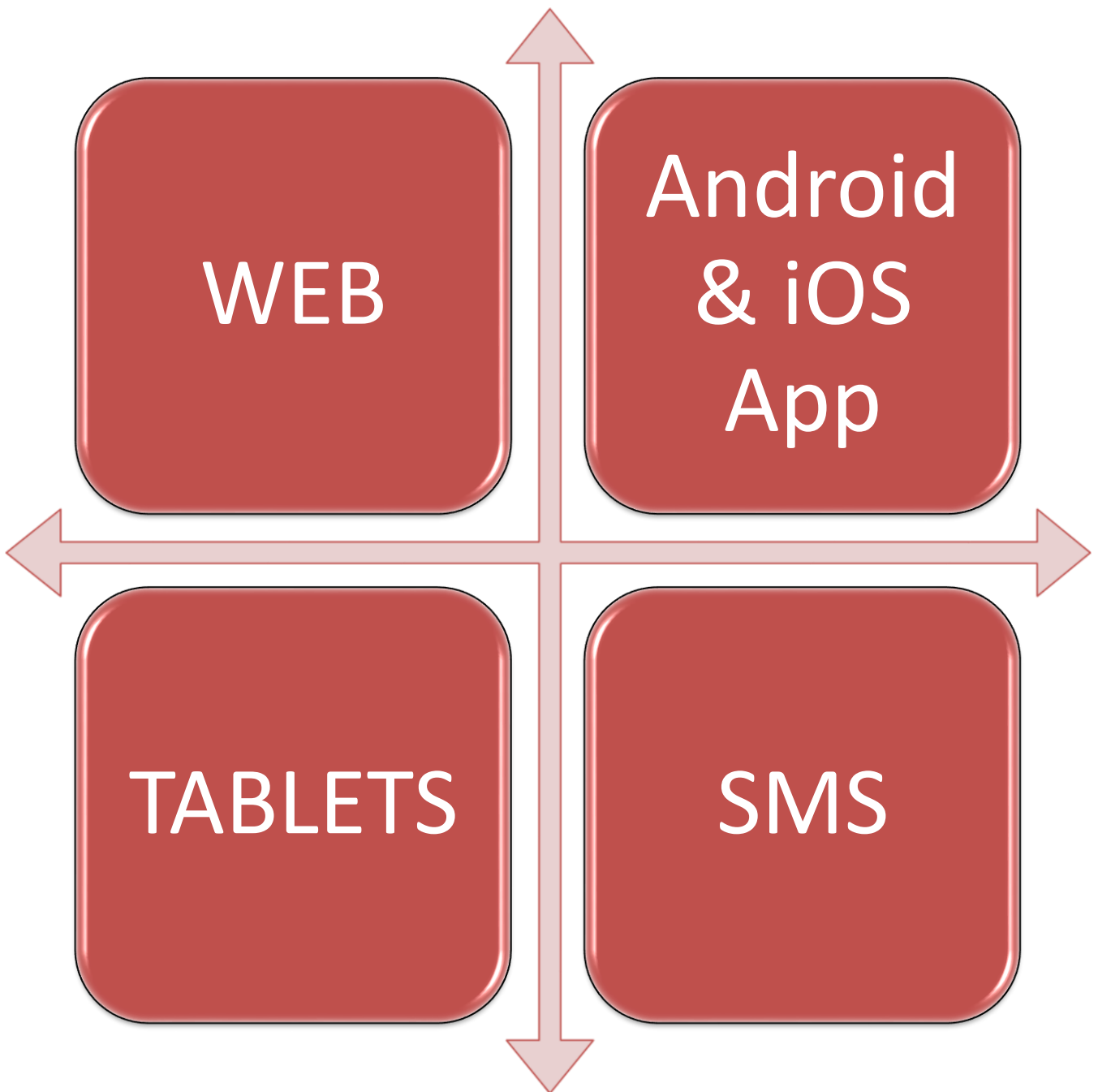
FUNCTIONALITIES


The Comprehensive & Fully-Supported Solution for Your Money Transfer Business





ACCESS CHANNELS





MONEY TRANSFER
OPERATOR

PLATFORM SERVICES

- Domestic & International Remittance
- Bill Payment
- Airtime Top Up
- Salary Disbursement /Payroll Management
- Pre-Paid Card Management
- Wallet & Virtual Account
- Agent Network Management
- Mobile Money
- Merchant Payment
- Voucher & Recharge Cards (Scratch Top-up) Management
- Foreign Currency Exchange
- Mobile Transfer Terminal (Android App)



MANAGER

AGENT NETWORK MANAGEMENT

- Agent Hierarchy Support & Account Management
- Super/Sub Agent management
- Super/Sub Commissions Allocation & Sharing
- Manage Maker/Checker Rules
- Access from multiple devices [Computer/Web, Tablet, Mobile Phone]
- Agent Risk Assessment & Risk Rating
- Agent Float/Liquidity Management
- Agent Android Mobile App (Mobile Transfer Terminal)
- Super/Sub Profit & Loss Reporting
- Super/Sub Activity Reporting
- Super/Sub Staff Management Support
- Manage Staff [compliance, cashiers, editors, auditors]
- Agent Bulk Import
- Internal Messaging & Document Transfer
- Micro Loan/Credit
- Cash-In / Cash-Out

REPORTS

- Settlement/Ledger report
- Balance sheet
- Transaction reports (Summary and Detailed)
- Search transactions
- Profit reports (daily, weekly, monthly, annually)
- Opening balances
- Customer Analysis

REMITTANCE

- Manage Exchange Rates
- Auto maintain Exchange Rate Margin
- Manage Exchange Feed
- Add Commissions Range
- Add Default Commissions
- Commission Sharing Agent Network
- Manage Transactions (cancel, approve, hold, confirm)
- Transaction Refund
- Agent specific Exchange Rates/Commissions

CUSTOMER RELATIONSHIP MANAGEMENT AND LOYALTY MANAGEMENT

- Promo Codes Generation
- Top performing reports
- KYC & AML
- Customers Wallet Management
- Customers Risk Assessment & Risk Profiling
- Access from multiple devices (Computer/Web, Tablet, Mobile Phone)
- Multiple Access [Agent, self service via Website or Phone]
- Real-time Email & SMS notification
- Address Verification Support
- ID Verification Support
- Payment Method [Bank Transfer, Card Payment, PayPal, Agent Location]
- Add Beneficiary/Sender to a watch list (black/white list)
- Beneficiary Request Money From Sender
- Micro Loan Support



COMPLIANCE

- Compliance guide
- Regional rules
- Setup Transaction rules
- Setup Workflow (Both compliance pass/failure)
- Fraud detection & Analyser [Identity theft, Structuring, Duplication document check]
- Global/Country Specific KYC/AML rules
- Suspicious Transaction reporting
- Sanctions list
- Watch List Support[Blacklist/Whitelist]
- Transaction age limit settings

COMMUNICATIONS

- SMS notifications Template
- Email notifications Template
- Mailbox
- World Network



ACCOUNTING

- MTO Balance Sheet
- MTO Profit/ Loss Sheet
- Agent Wallet/Float Accounts
- Agent Wallet/Float Ledger
- Account Netting & Settlement

BRANDING

- Background image upload
- Colour settings
- Font Settings
- Logo Upload
- Custom Login Page



SETTINGS

- Automatic/Manual Transaction routings
- Tax/VAT management
- Receipts' terms and conditions
- Receipt settings
- Authentication
- Payment Method setup

GENERAL

- Manage profile (change details, password)
- Widgets (Public News, Track Transaction, Calculator)
- Audit Records
- Internal document library
- Notifications
- Wizard (Automatic help guide)
- Employee Privilege Management
- Feedback



MANAGEMENT

- Manage Cashiers (add, suspend)
- Manage compliance staff (add, suspend)
- Manage branches (add, delete)
- Manage branch admins
- See the list of cashiers
- Manage Sub Agent Networks (add, delete)

ACCOUNTING

- Wallet/Float accounts
- Wallet ledgers
- Open/ close opening balance
- Track many accounts' balances

REPORTS

- Settlements
- Transaction reports (detailed and summary)
- Statement
- Balance sheet
- Profit distribution
- Opening balance history

SERVICES

- Send money
- Pay bills
- Airtime top up
- Payout
- Account Payments
- Wallet Cash in/Cash out
- Wallet to wallet money transfer
- Mobile Money

GENERAL

- Manage profile (change details, password)
- Audit Records
- Notifications
- Wizard (automatic help guide)
- Help
- Feedback

SETTINGS

- Transaction age limit settings
- Opening balance limits settings
- Background settings





CASHIER

SERVICES

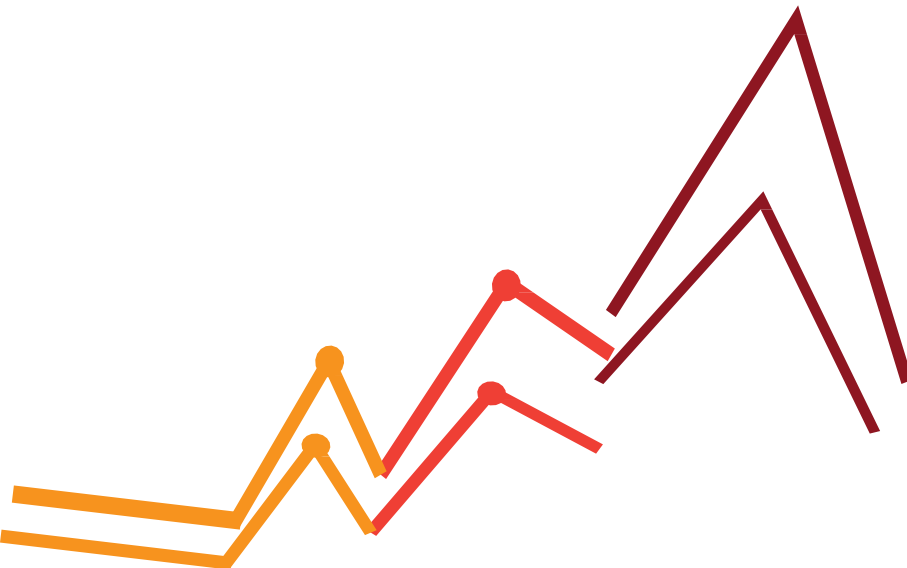
- Send money
- Pay bills
- Airtime top up
- Payout
- Account Payments
- Wallet Cash in/Cash out
- Wallet to wallet money transfer
- Mobile Money

REPORTS

- Manage transactions
- Transaction reports (detailed, summary)
- Paid out transactions
- Opening balance history
- Wallet ledger

GENERAL

- Mailbox
- Customer portal (manage all senders and receivers)
- Manage profile (change details and password)
- Audit records





CUSTOMER

REMITTANCE

- Money Transfer
- Airtime top up
- Redeem pre-paid vouchers

WALLET

- Pay someone
- Fund wallet
- Request cash out
- Create new currency account
- Scan & Pay via Mobile Phone App
- Peer-2-Peer Payment
- SMS Money Transfer
- Request Payment

REPORTS

- Transactions history
- My pre-paid voucher history

GENERAL

- Manage profile
- Personalised branding
- Manage my receivers (add, delete)

KYC

- Manage customer documents
- Manage transactions (approve, cancel, hold)
- Report suspicious transactions
- Business transaction rules
- Regional rules
- Compliance guide
- Blacklist

REPORTS

- Transaction reports (detailed, summary)
- Search transactions by ID



COMPLIANCE

REMITTANCE

- Send money on behalf of agent
- Change transaction details

REPORTS

- Manage transactions (detailed, summary)
- Transaction search



**CUSTOMER
SERVICE**



AUDITOR

- MANAGEMENT

- Manage cashiers (add, suspend)
- Manage customers (view, suspend)

REPORTS

- Manage transactions
- Transaction reports (detailed, summary)

GENERAL

- Manage profile (change details, password)
- Audit Records
- Mailbox
- Help
- Feedback

MANAGEMENT

- Content management (edit text labels, titles) with the ability to translate the text



EDITOR

Coming Soon

Esusu/Susu Management
Mobile POS



THIRD PARTY INTEGRATIONS

- ✓ eTranzact - [Pay out]
- ✓ Currency Cloud - [Pay out]
- ✓ Cashpot - [Pay out]
- ✓ Terra API - [Pay out]
- ✓ TransXpress - [Pay out]
- ✓ Universal FX - [Pay out]

- ✓ Interswitch - [Payment Gateway]
- ✓ PayPal - [Payment Gateway]
- ✓ ApcoPay - [Payment Gateway]
- ✓ Secure Trading - [Payment Gateway]
- ✓ Dirham Express - [Payment Gateway]
- ✓ Moneta - [Payment Gateway]
- ✓ Sofort banking - [Payment Gateway]

- ✓ TransferTo - [Pay out, Airtime, Bill Payment]

- ✓ M-Pesa - [Mobile Money]
- ✓ MFS Africa - [Mobile Money]

- ✓ Vodacom - [Airtime]
- ✓ Airtel - [Airtime]
- ✓ Orange - [Airtime]
- ✓ Tigo - [Airtime]

- ✓ Crafty Clicks - [global address finder with postcodes & area codes]

- ✓ Global IBAN validators - [IBAN validator]

- ✓ Trulioo - [ID Verification]

- ✓ Mitek - [a platform to provide digital information about ID documents]