



Grow your business with

Zenith Pay by Link

A fast and convenient way to
accept payment.

KNOW ABOUT THE ZENITH PAY BY LINK SERVICE



1. WHAT IS PAY BY LINK?

"Pay by Link" is a payment solution where a merchant sends a unique payment link to a customer, allowing the customer to securely pay for goods or services online. This link can be sent through email or SMS. The recipient simply clicks the link, which takes the recipient to a secure payment page where the transaction can be completed using various payment methods such as credit/debit cards or mobile money. This feature is hosted on the GlobalPay Admin portal.

2. WHICH GROUP OF CUSTOMERS CAN ACQUIRE PAY BY LINK?

Small & Medium Enterprises, Corporate Institutions, Travel & Tours, Service Providers, Schools, Event Organizers, Airlines, Payment Facilitators/Aggregators, Hotels, other Businesses.

3. WHAT ARE THE FEATURES OF PAY BY LINK?

- **24/7 access**
- **Flexibility:** Customers can pay using their credit/debit card or mobile money.
- **Convenience:** Customers can make payments anytime, anywhere using the link on their preferred device.
- **Secure Transactions:** Payment information is transmitted securely, minimizing the risk of fraud.
- **International Transactions:** Suitable for Global businesses and cross-border transactions.
- **Quick Setup:** Businesses can generate payment links easily without complex integration.

4. CAN A CUSTOMER WITHOUT A WEBSITE APPLY FOR PAY BY LINK

Yes.

5. WHAT IS REQUIRED FOR PAY BY LINK?

Completed application forms, a corporate account with the Bank and the merchant's Terms & Conditions, as well as policies on privacy, cancellation/refund, billing, delivery and returns to the Bank.

NB: Existing customers on GlobalPay automatically have access to the Pay by Link.

6. HOW LONG DOES THE PAY BY LINK SETUP TAKE?

A minimum of seven working days provided all requested documentation and speed of integration between the parties have been fulfilled.

7. WHAT ARE THE COSTS INVOLVED IN SIGNING UP FOR THE PAY BY LINK SERVICE?

A one-time set-up fee of GHS200. The Bank will however charge a minimum of 2% commission for Card transactions and 1.5% capped at GHS30 for mobile money transactions

KNOW ABOUT THE ZENITH GLOBALPAY SERVICE

1. WHAT IS GLOBALPAY?

- GlobalPay is a secure online collection platform which enables merchants to accept card and mobile money payments in real-time.
- GlobalPay is designed for both merchants with existing websites and those without.

2. HOW DOES GLOBALPAY WORK?

- **GlobalPay Website integration:** The Bank will work with a merchant's developers to integrate the Bank's payment API into the merchant's website, thereby enabling the merchant's customer to make payment with their cards or mobile money directly on the merchant's website.
- **Pay By Link on GlobalPay:** For merchants who do not have websites or the technical capability to use the API or do not want to go through the hassle of integration, the Bank will set up the merchant on the GlobalPay Admin Portal that allows a merchant to generate a unique payment link via email or SMS. This link directs customers to a secure payment page where they can finalize their transactions with their card or mobile money directly.

3. WHAT ARE THE GENERAL REQUIREMENTS FOR SIGNING UP ON GLOBALPAY?

- A corporate account with the Bank.
- Completed application forms.
- Any other document that will be requested by the Bank such as financial statements, PCIDSS compliance for aggregators and merchants with mobile apps.

4. WHAT IS REQUIRED FOR GLOBALPAY WEBSITE INTEGRATION?

- A merchant will need to have a website which is updated with their terms & conditions, as well as policies on privacy, cancellation/refund, billing, delivery and returns.
- A merchant will also need to complete an e-commerce system security checklist in addition to filling other paperwork requested by the Bank.

5. WHAT ARE THE COSTS INVOLVED IN SIGNING UP ON GLOBALPAY?

A one-time setup fee of GHS1,000.00 and 2% to 5% commission for card transactions depending on a merchant's risk score and 1.5% capped at GHS30 for mobile money transactions.

6. WHAT METHODS OF PAYMENTS CAN A MERCHANT'S CUSTOMER USE ON GLOBALPAY?

- Card Payments (Visa Card (Credit, Debit, Prepaid) / MasterCard (Credit, Debit, Prepaid)).
- Mobile money (MTN AirtelTigo and Telecel Cash).

7. IS A MERCHANT PROHIBITED FROM SELLING CERTAIN ITEMS ON GLOBALPAY?

Merchants are prohibited from selling anything connected to the following:

- Child pornography
- Adult services and products
- Online cigarette and tobacco vending
- Online dating
- Online custom jewellery sales
- Online gambling

8. HOW DOES A MERCHANT RECEIVE PAYMENTS VIA GLOBALPAY?

Funds acquired from a merchant's website or from Pay by Link would be settled into the merchant's account with the Bank.

9. ARE PURCHASES VIA GLOBALPAY RESTRICTED TO CERTAIN TIMES OF THE DAY?

No, the service is available and accessible 24/7.

10. WHAT CURRENCIES ARE USABLE WITH GLOBALPAY?

Any currency denominated Card can be used for payment. Payments will automatically be converted by the system to Ghana Cedis (GHS).

11. HOW DOES A CUSTOMER GET HIS/HER RECEIPT?

The merchant issues an electronic receipt immediately a transaction is completed, and the customer can save or print out the physical receipt at his/her convenience.

12. HOW SECURE IS THE GLOBALPAY PLATFORM?

This product offers the assurance of a highly secured system with encrypted data which offers card payment authentication methods such as:

- Card Verification Value/Card Verification Code - helps to verify that the card being used to make the online payment is a genuine Card and not cloned.
- Verified by Visa (VbV)/ MasterCard SecureCode (MSC) - allows authentication of the cardholder at the time of online payment and consequently reduces the risk of fraudulent transactions.
- SSL Client and Server Certification - provides multi-layered protection to secure user devices against malware and phishing attacks.

13. WHAT ARE THE BENEFITS OF GLOBALPAY TO THE MERCHANT?

- 24/7 online collection
- Improved customer experience can mean increased loyalty for the Bank's business
- Increased access to a merchant's service/products
- Guaranteed funds and hassle-free settlement
- Additional protection against fraudulent charge backs with VbV and MSC
- Simple back-office reconciliation and control
- Secured transactions
- Real-time card authentication and payment authorization

14. WHAT ARE THE BENEFITS OF GLOBALPAY TO THE CUSTOMER?

- 24/7 Convenience
- Secured transactions
- Multiple payment options
- Additional protection against fraud with VbV and MSC
- Real-time payment

15. WHO CAN SIGN ON TO GLOBALPAY?

Supermarkets/shopping malls, Travel & Tours, Airlines, Schools, Online Markets, Corporate and Individual Businesses.

16. WHAT SHOULD A MERCHANT DO WHEN EXPERIENCING FRAUDULENT ACTIVITIES OR CHALLENGES WITH THE GLOBALPAY PLATFORM?

A merchant should contact any Zenith Bank branch or call Zenith Direct, the Bank's 24hr Customer Contact Centre on +233 302 680884 / +233 542 000111 / +2330307086370.