

Proposal for Selcom Unified Payment Solution

1. Introduction

Thank you for your interest in Selcom's payment solutions.

Selcom provides a **unified digital payment platform** that enables businesses to accept collections and disburse funds to and from **all Mobile Money operators, banks, and international card schemes (Limited to business)** through integration.

Our solution is designed to simplify payment collection, automate reconciliation, and enable real-time disbursements, allowing businesses to manage their payment ecosystem efficiently and securely.

2. Solution Overview

The **Selcom Business Account** provides a centralised platform that allows you to:

- Accept payments from all Mobile Money operators.
- Accept payments from banks and SimBanking.
- Accept card payments (Visa, Mastercard, American Express, and China UnionPay).
- Disburse funds to any Mobile Money wallet or bank account.
- Process both individual and bulk payments.
- Integrate with your website, mobile application, ERP, or accounting software through a single API.

Our APIs support both **Collections** and **Disbursements**, enabling complete payment automation at competitive transaction costs.

3. Payment Channels

Selcom supports multiple payment methods, including:

Mobile Money	QR Payments	Card Payments	Collection Methods
M-Pesa Airtel Money Mixx by Yas HaloPesa T-Pesa	SimBanking Mobile Money	Visa Mastercard American Express (AMEX) China UnionPay	Push USSD QR Code Payments POS Terminals

In addition, Selcom has a dedicated USSD short-code:

***150*50*1#**

This short-code can be accessed from any Mobile Money network, allowing customers to make payments conveniently using any Mobile Money wallet.

4. Real-Time Collections & Disbursements

All payments collected are reflected instantly in the Merchant Portal or Selcom Business Account. Funds become immediately available for disbursement without waiting for settlement cycles.

Businesses can:

- Disburse funds instantly
- Send payments to any bank account
- Send payments to any Mobile Money wallet
- Execute both single and bulk disbursements

Recipients receive funds in real time.

5. Easy Reconciliation

Collections and disbursements are managed under one Selcom Business Account, making reconciliation simple and efficient.

Benefits include:

- Single dashboard
 - Single settlement account
 - Real-time balance
 - Complete transaction history
 - No need to access multiple payment portals

Where operationally preferred, Selcom can also configure **separate accounts for collections and disbursements**.

6. API Integration

Selcom offers secure REST APIs for both **Collections** and **Disbursements**.

Supported integrations:	Our APIs support:
Websites	Payment Collections
Mobile Applications	Push USSD
ERP Systems	QR Payments
Accounting Software	Card Payments
	Real-Time Disbursements
	Bulk Payments

7. Sandbox Environment

As Mobile Money transactions are processed directly in the **live environment**, a dedicated **Sandbox environment is not available** for Mobile Money payment testing.

Once the onboarding process has been completed and your merchant account has been activated, you may perform end-to-end testing from your application by initiating transactions using **any supported Mobile Money wallet**. This enables you to validate the integration, payment flow, callback notifications, and transaction status under actual production conditions.

Our technical team will be available to support you throughout the testing and integration process to ensure a smooth implementation.

8. Commercial Proposal

a) API Integration: One-Time Setup Fee: TZS 1,500,000 (Non-Refundable)

The setup fee includes:

- API Integration
- Merchant Account Setup
- Merchant Portal Access
- Production Environment
- Technical Support during Integration

b) Collection Charges

Payment Method	Charges
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Mobile Money & SimBanking	1.0% Inclusive
Card Payments	3.0% Inclusive

c) Disbursement Charges

Disbursement tariffs are enclosed in the onboarding package.

Merchants may choose either: (Tariff mentioned in the google form)

- Pay-As-You-Go Tariff
- Monthly Bundle Package

9. Onboarding Requirements

To proceed with onboarding and API integration, kindly complete the onboarding Google Form and submit the required KYC documents. forms.gle

Required Documents

KYC	Sole Proprietor	Partnership	Legal Entity	Private & Public
TIN	Required	Required	Required	Required
Business License	Required	Required	Required	Required
Certificate of Incorporation			Required	
Recent BRELA search Report			Required	Required
Extract from Registrar	Required	Required		
MEMART			Required	
Businesss Resolution	Required	Required	Required	Required
NIDA of Shareholder(s)	Required	Required	Required	Required
Partnership Deed		Required		

10. Settlement

Selcom supports flexible settlement options.

- Receive settlements into their Selcom Business Account.
- Instantly transfer funds to any Mobile Money wallet.
- Instantly transfer funds to any bank account.

11. Merchant Portal

The Merchant Portal provides real-time access to:

- Transaction History
- Collections
- Disbursements
- Available Balance
- Settlement Reports
- Reconciliation Reports

The portal is accessible via desktop and mobile devices.