



Cloudpay

Brochure





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Introduction

01



CloudPay is a payment gateway that helps businesses process online payments in a fast and easy way from any part of the country. We make it easier for the merchants to receive payments and, simple for the users to make payments.

We ensure a secure environment for transactions. We also support businesses who need urgent cash flow by helping them with settlements as soon as possible from transaction time.

www.cloudbank.ng





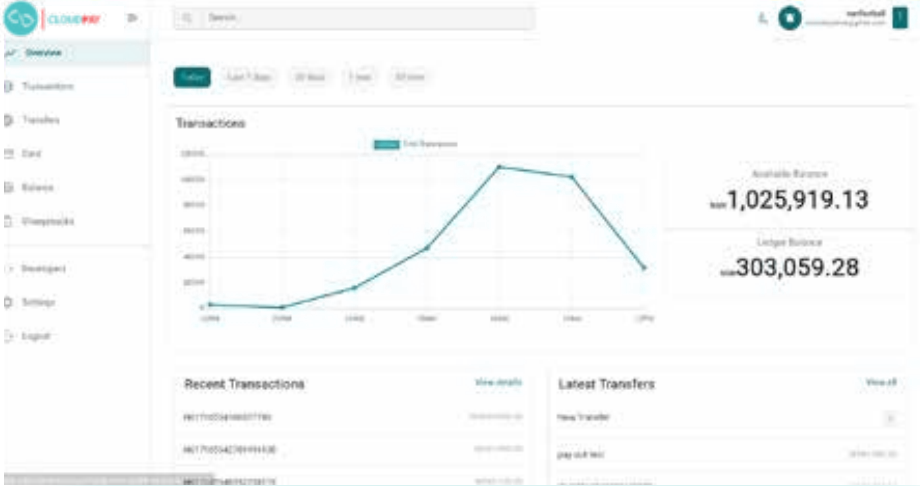
Our Platform

02



With Cloudfpay anything is possible.

We have a merchant portal that helps businesses organize transactions, with well detailed reporting and proper analytics. We also provide API's that businesses can consume, which enables them initiate payment on their platform and transfer to our checkout page for customers to complete the transactions.





Our robust notification system instantly notifies you on completed transactions, via web-hooks.



We currently have two main effective modes of payment: Card payment and Bank Transfers.



Collection
Payouts
Transaction Querying
Re-Querying



Mode of Operation

03



We operate under the cover of MOU's with CBN licensed financial institutions.

We have an MFB License with Cloud Wallet Technologies
Bud Infrastructure as our other partner (PSSP License)

We are able to build our system riding our licences which enable us to perform full banking operations and payment collections. Cloud bank is legally central bank registered, NDIC; deposit secured, and fully registered to do payment via Visa and Master cards, USSD, bank transfers, Scan to pay and cash in few of our outlets.





Our Capacity

05

Pay-In
Transactions are
Unlimited
(Per Transaction
& Cumulative)

Collections

Unlimited number
of payouts
with up to
50 Million Naira
per Transaction.

Payouts



Our Statistics

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Transaction
Success Rate

98.5%

Average Volume
of monthly
Transactions

**15 Billion
Naira**

Collection sum
up to

\$72 Million

Total
Number of
Clients

1,000+



Commercials

07



2% for every
collection capped at
2,500 Naira

50 naira for payouts less than 5,000 naira and 100 naira for payouts greater than 5,000 naira.
These volumes are proposed based on volumes

A few Merchants currently processing through our platform



PayNow T and T Deals
Alpha payments,

TEXTNG comms
Baadun Resort,

Super More Patricia
Moscow Underground,

Betking Honey coin,
Hustle and Bustle



Our Reach

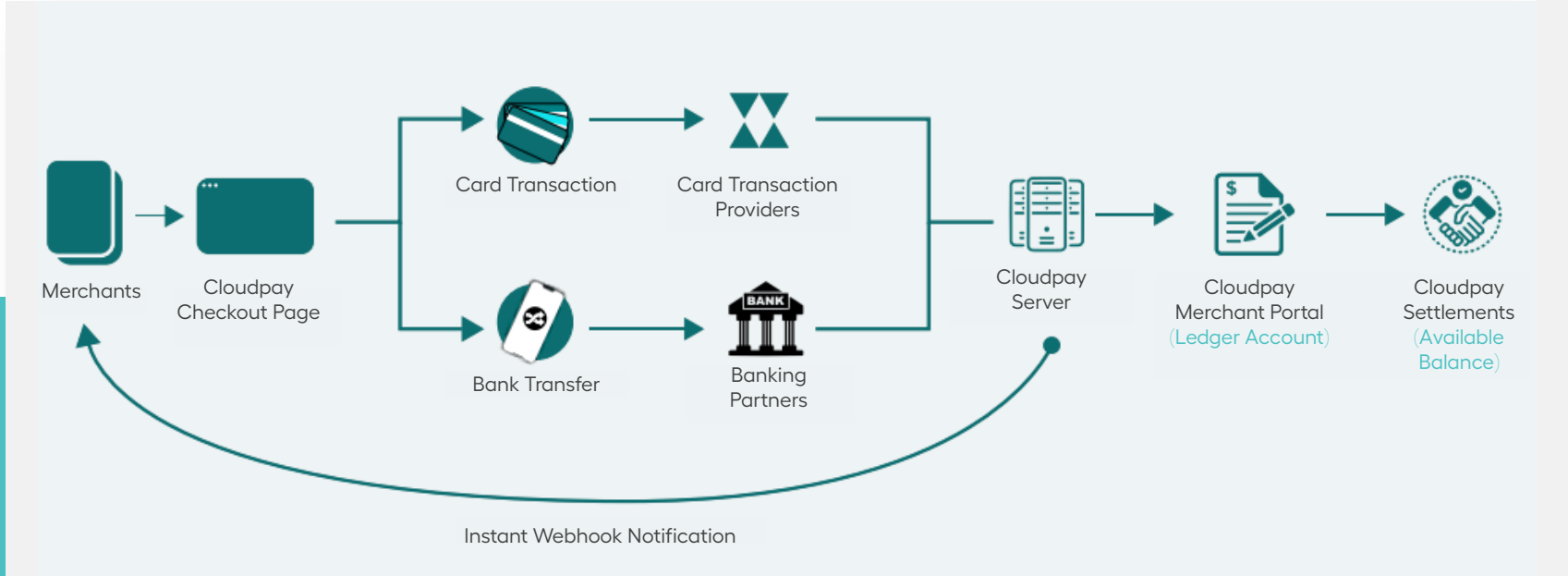
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Payment Process Flow

09





Security of Funds

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All funds processed through Cloud pay are in the custody of our licensed CBN partners/Acquirers in the position of the Bank.



**Onboarding
30 Minutes**

**Account Opening
5 Minutes**



API Documentation

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developers.cloudpay.com



Terms and Conditions

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- Internal control will ensure documentation of onboarding with required KYC
- A cloud Bank Providus Account opened and funded by the customer
- NDA agreement for settlement
- Our charge 2% of settlement amount [Negotiation subject to volumes]

Documents required for onboarding:

- Registration of company account
- Any form of identification of account operator
- Phone number and Email

Eligibility:

Individual and business Accounts, cooperative and government

Contact us:

Abuja: Osun Close, Maitama.

Lagos: 3 John Great Court, Alternate route
Chevron drive

United Kingdom: 241 Roseway Avenue, Greater
Manchester, Manchester. M44 5GH

Meet the Board

Senator Umar
Gada

Barrister Faloye
Dejo

Pastor Ituah
Ighodalo

Alhaji Ibrahim
R. Muhammed

Alhaji Mohammed
A. Ahmed

Tolulope
Iluyomade

Olufunke
Lawal



Thank You