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DIGITAL ADDRESS
GD-081-0292

REDDE ONBOARDING DOCUMENTATION

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Introduction

Thank you for having the interest to use Redde Payment Services. Please read this document and all **Legal Policies** on our Redde website carefully before using and or integrating the Redde Service into your Application(s). All terms and conditions apply.

This Document is to outline the measure/procedures that onboarding clients need to know and or implement at their outfit, Before, During and After WIgal grants them access to an App on Redde, (**APP-ID** and **API-KEY**) for their Application(s) integration and the use of the **Bill Prompt Feature** without the **OTP verification process**.

Product Description and Features

Redde is a payment system that allows merchants to receive payments for goods and services. You can use the Redde portal to sweep your money into your bank account as well as your preferred Mobile Money Wallet.

Redde provides a secure, easy, and convenient way of making online payments for products and services. Online users are often subjected to hours of traffic just to purchase their goods and make payments. That is a thing of the past. With this service, users will be able to comfortably make payments from anywhere in the world and receive payments for items and services.

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Redde Supported Channels

Redde supports a wide range of payment channels which includes Mobile Money Services and Card Payments.

- **VISA**
- **MASTERCARD**
- **Bank Transfers**
- **VODAFONE Cash (V-Cash)**
- **MTN Mobile Money (MoMo)**
- **AIRTELTIGO Mobile Money (ATM)**

Who can use Redde?

Redde is made for Merchants and Developers and everyone. Merchants can use it to receive, send and track their monetary transactions for their businesses. Developers can integrate it into existing systems to accept payments by using our simple and detailed APIs. Whenever, clients fill and complete their KYC including their documents (**Ghana Card and Business Certificates**) uploads, their App details (**APP ID and API KEY**) are created and shared with them for integration into their respective Applications such as software, websites, mobile apps, etc.

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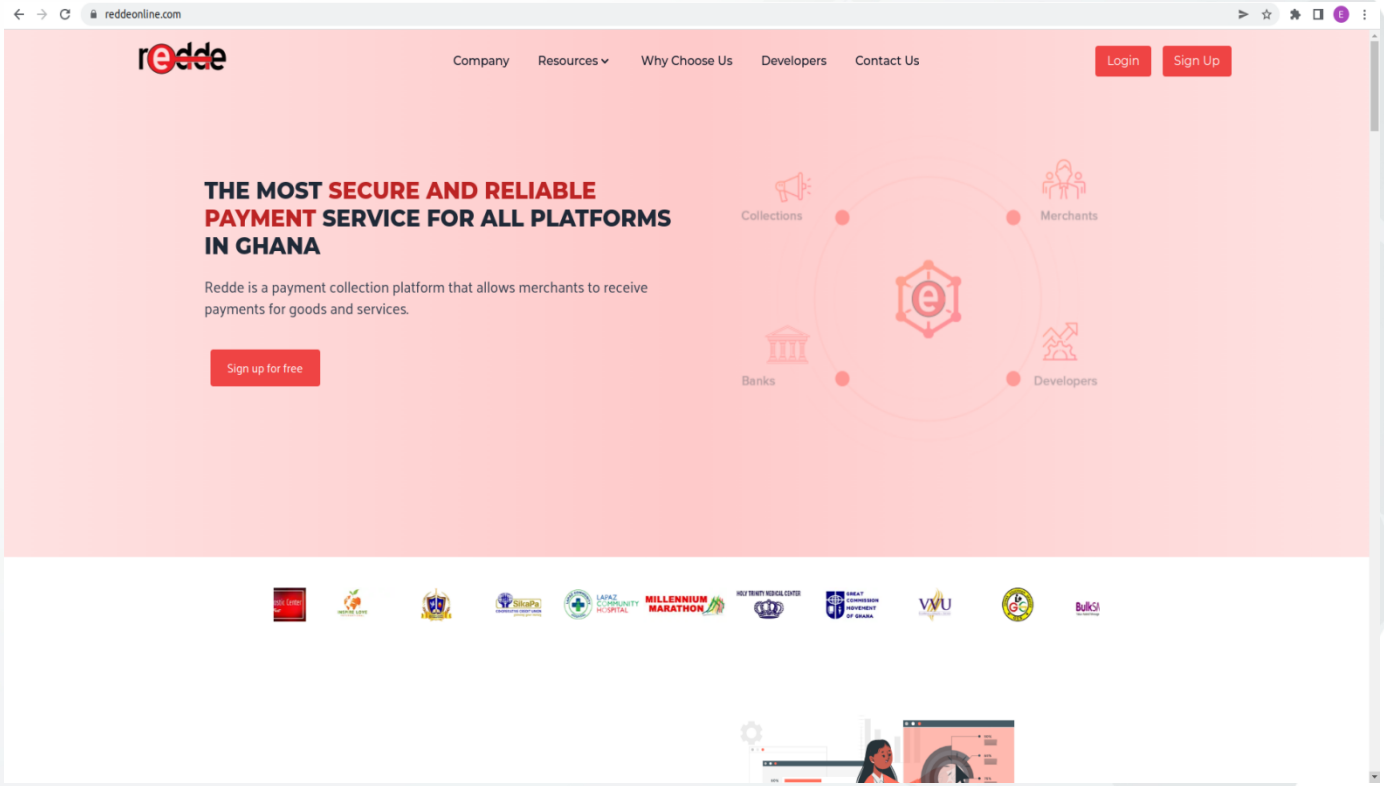
How to Access and Register on Redde Payment Platform

Step 1: Register

Use the below instruction to create an account in here: https://reddeonline.com/. The below page will show:



Click on "**Sign up For a Free**" button

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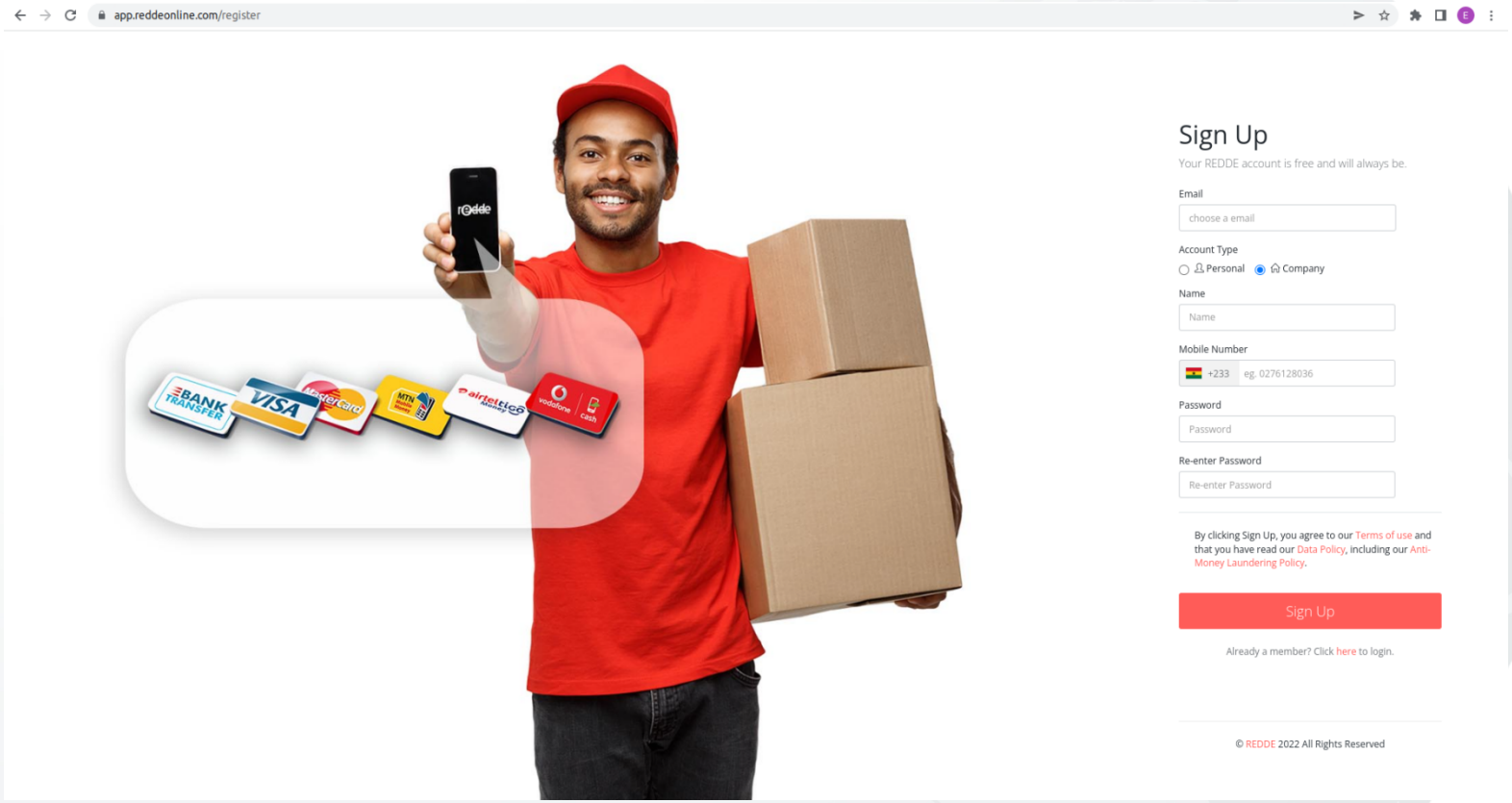
The next page will show you the Registration page of Redde



Fill in the blanks with the appropriate and accurate details, once done click the **Sign Up** button to get your new account registered.

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Step 2: Confirm your Account

Once you have created a new account, you will receive an **OTP** (One Time Password) via the provided email and phone number.

The next page is to enter your email address and click **Next** to continue the verification process.

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Check the email address and phone number you used to register for a confirmation email. Check your spam or junk folders if the email does not appear in your inbox after 5 minutes.

The verification email from *support@wigal.com.gh* will look like this:

Thank you My Voting Hub for choosing Redde! Your email activation number is Q6FEHF. Use this to validate your email address.

The verification SMS from REDDE will look like this:

Thank you My Voting Hub for choosing Redde! Your phone activation number is XERLCS. Use this to validate your mobile phone

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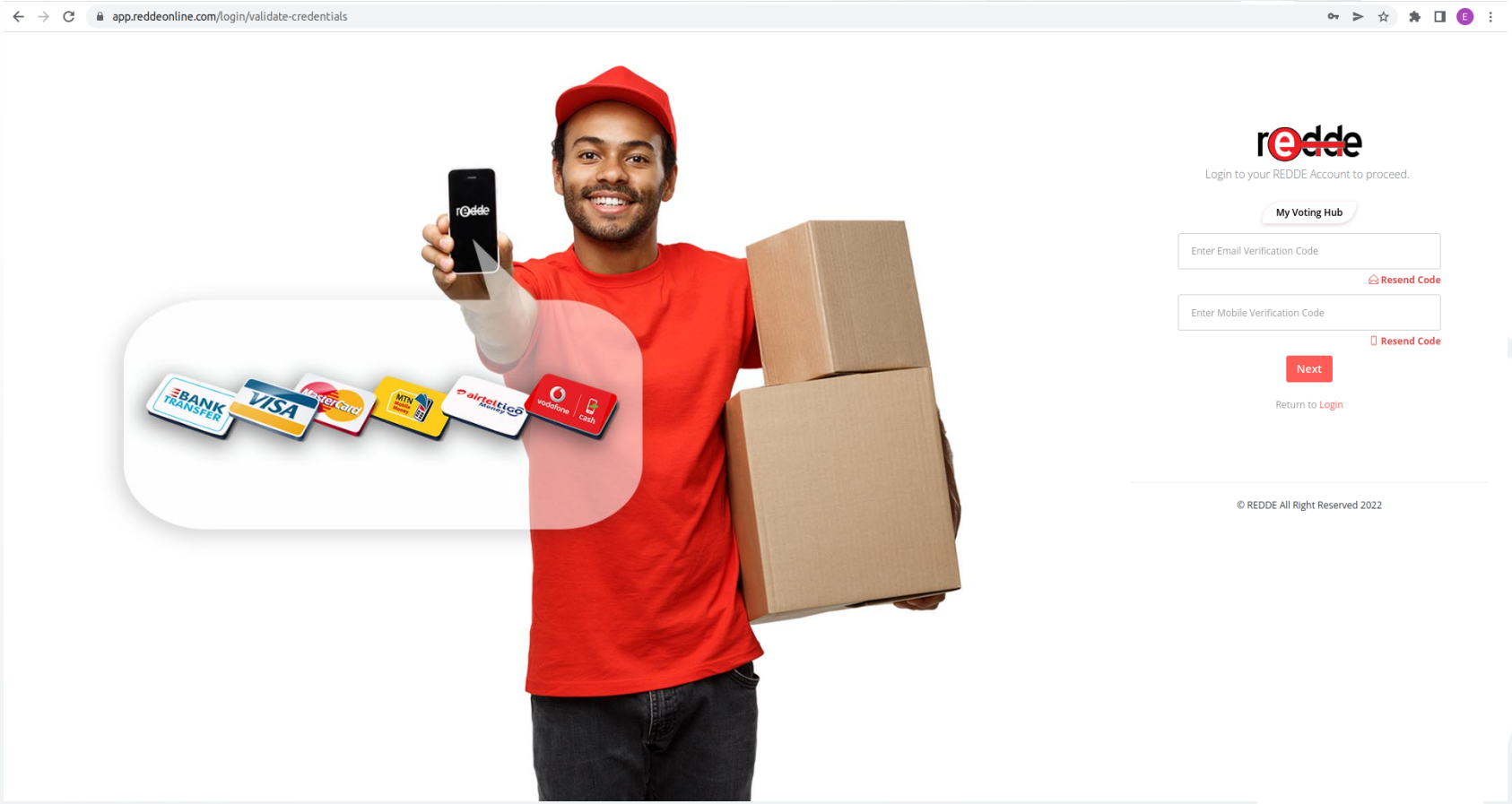
The next page is to verify the email and phone number, by entering the OTP that has been sent. If you did not receive the OTPs kindly use the **Resend Code** button to resend the OTPs.



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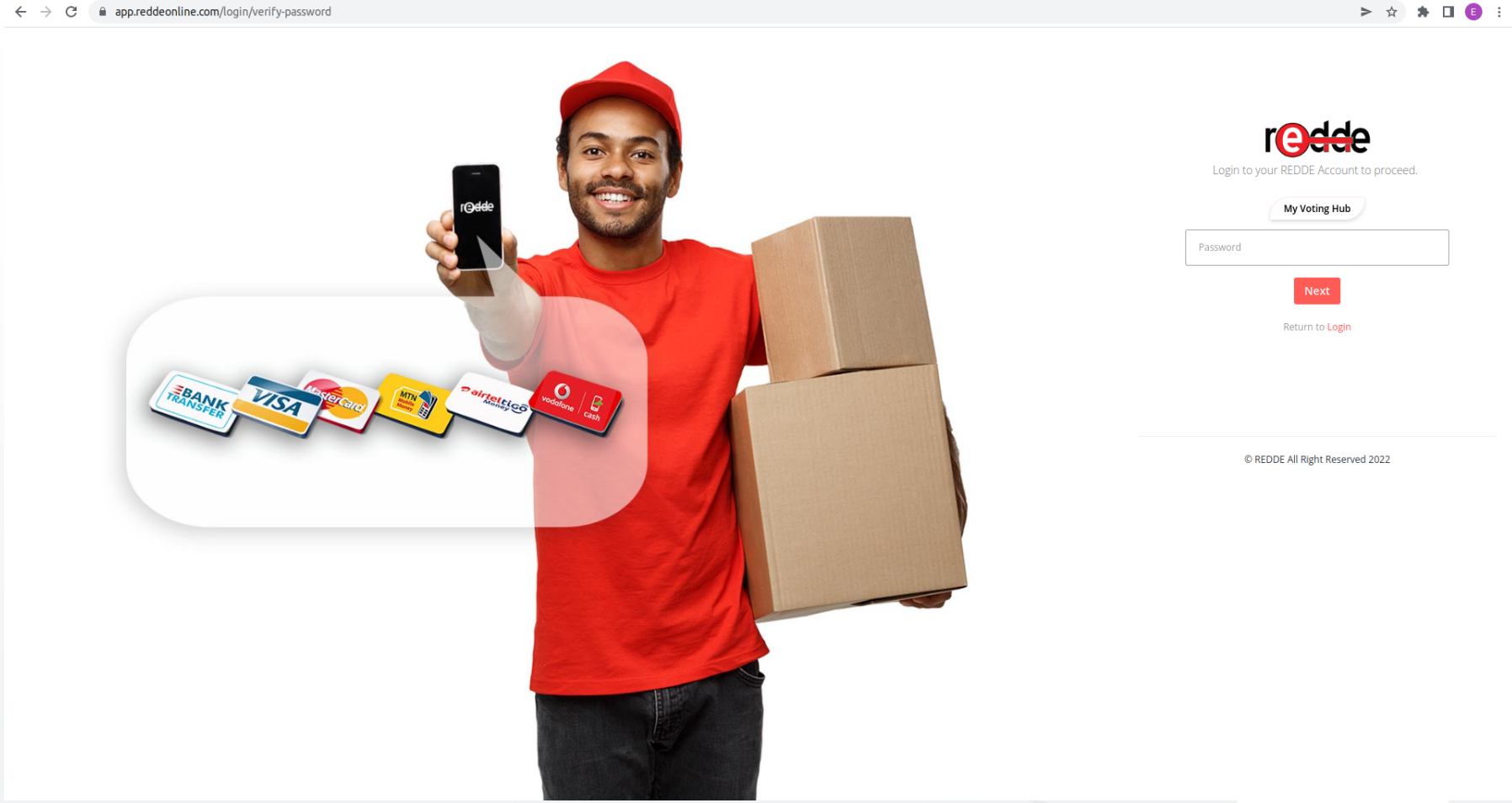
After OTPs are verified click the **Next** button.

Step 3: Login into Account

The next page is to enter your password in-order to get access to continue.



Enter the password and click **Next** to continue.

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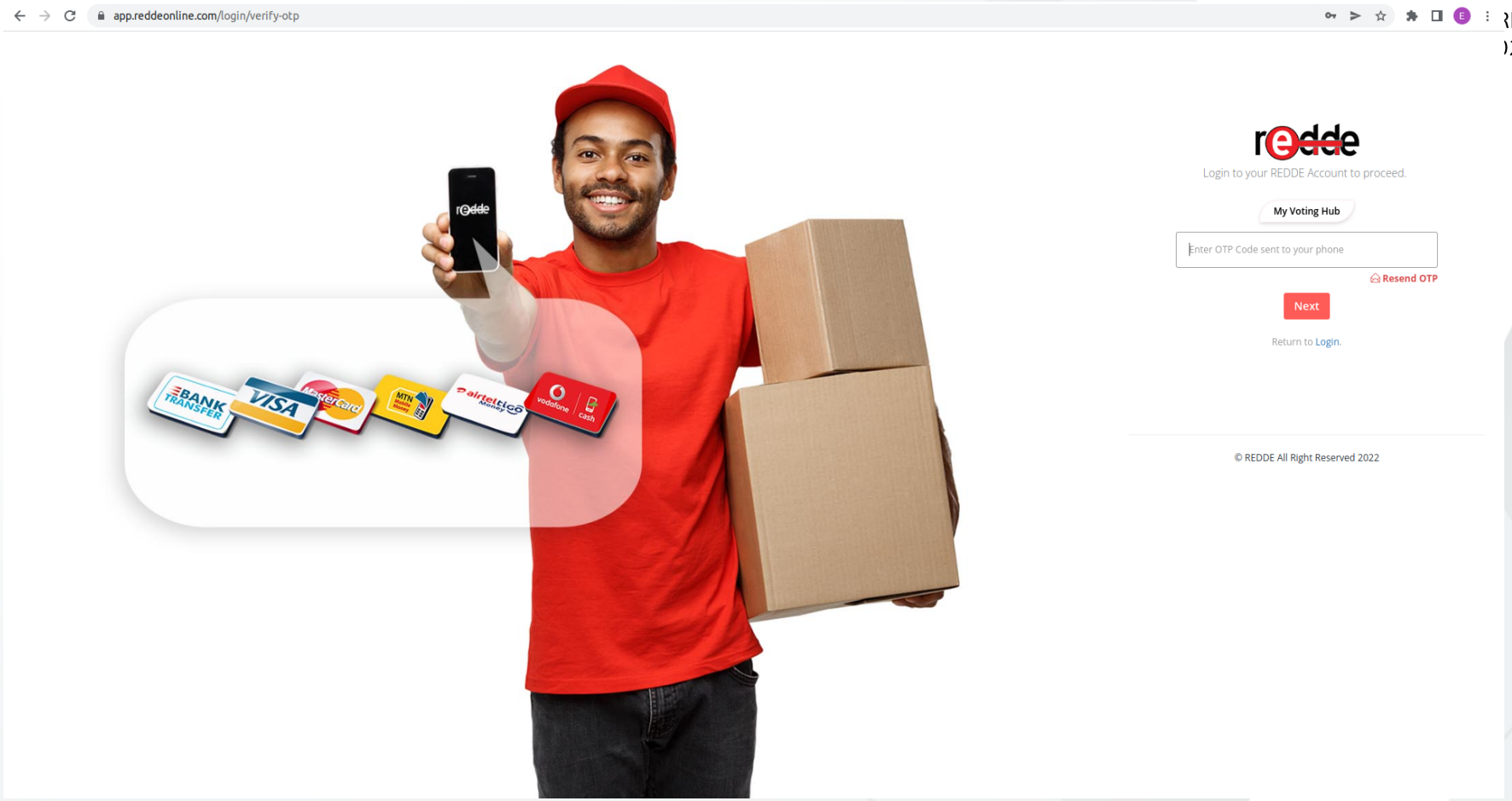

At the next page enter the OTP sent to either your email or phone number to get access to the dashboard.

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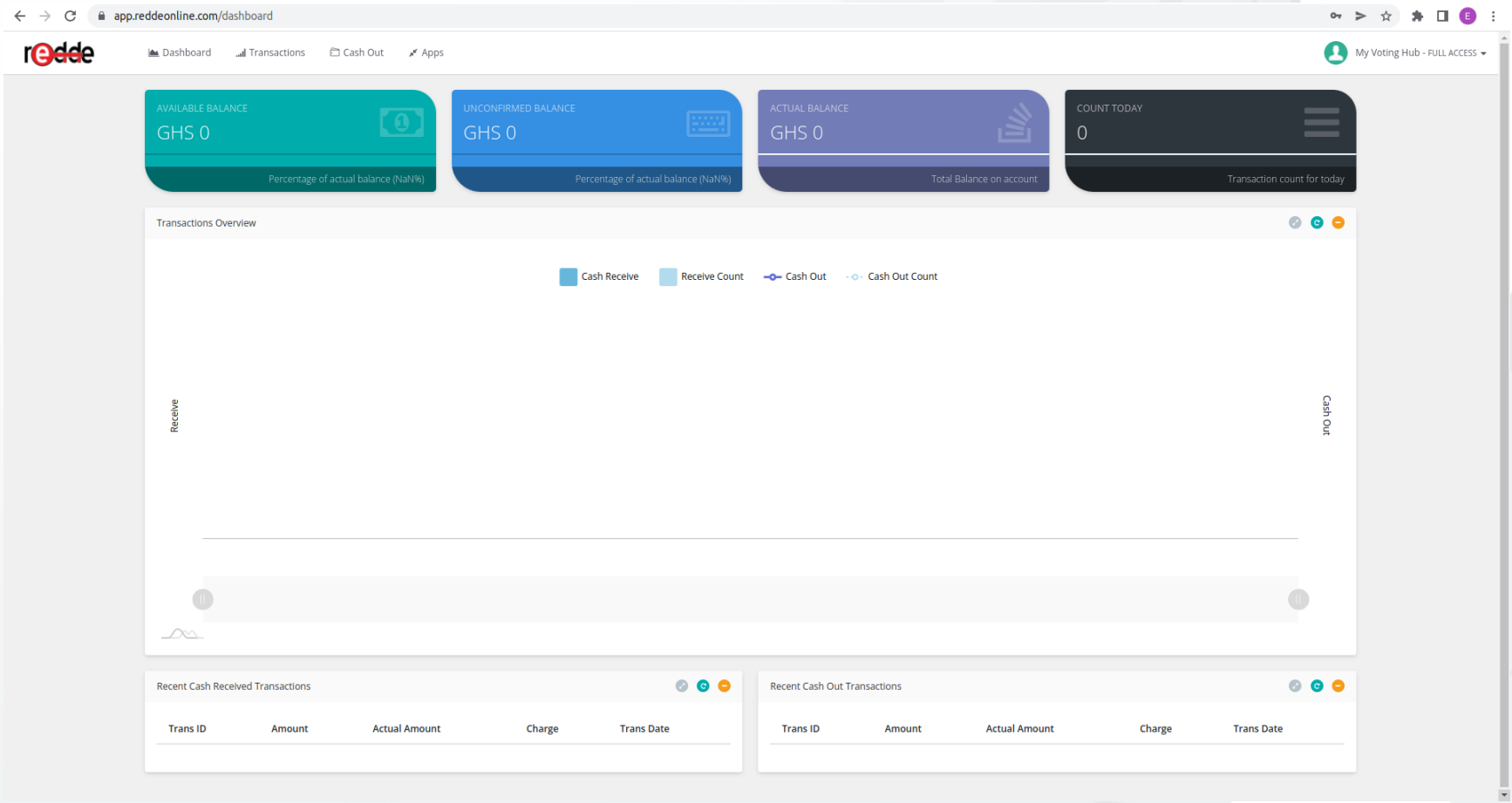
You then get access to your dashboard.



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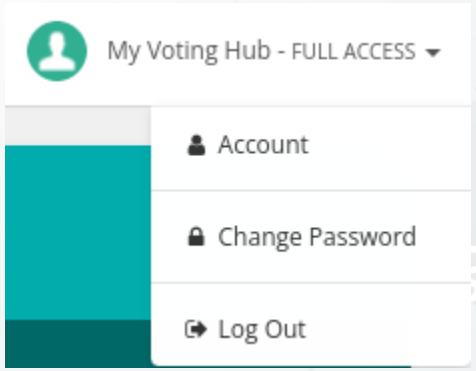
Account Management

Once you have been able to log into your account, the next step is to create user(s) tied to specific role to manage your account. And to make this happen you need to navigate to the top right corner of your web portal and click on the User Icon.

Once the icon is clicked, a drop-down menu comes with the inscriptions; **Account**, **Change Password** and **Log Out**. Just like the picture below.



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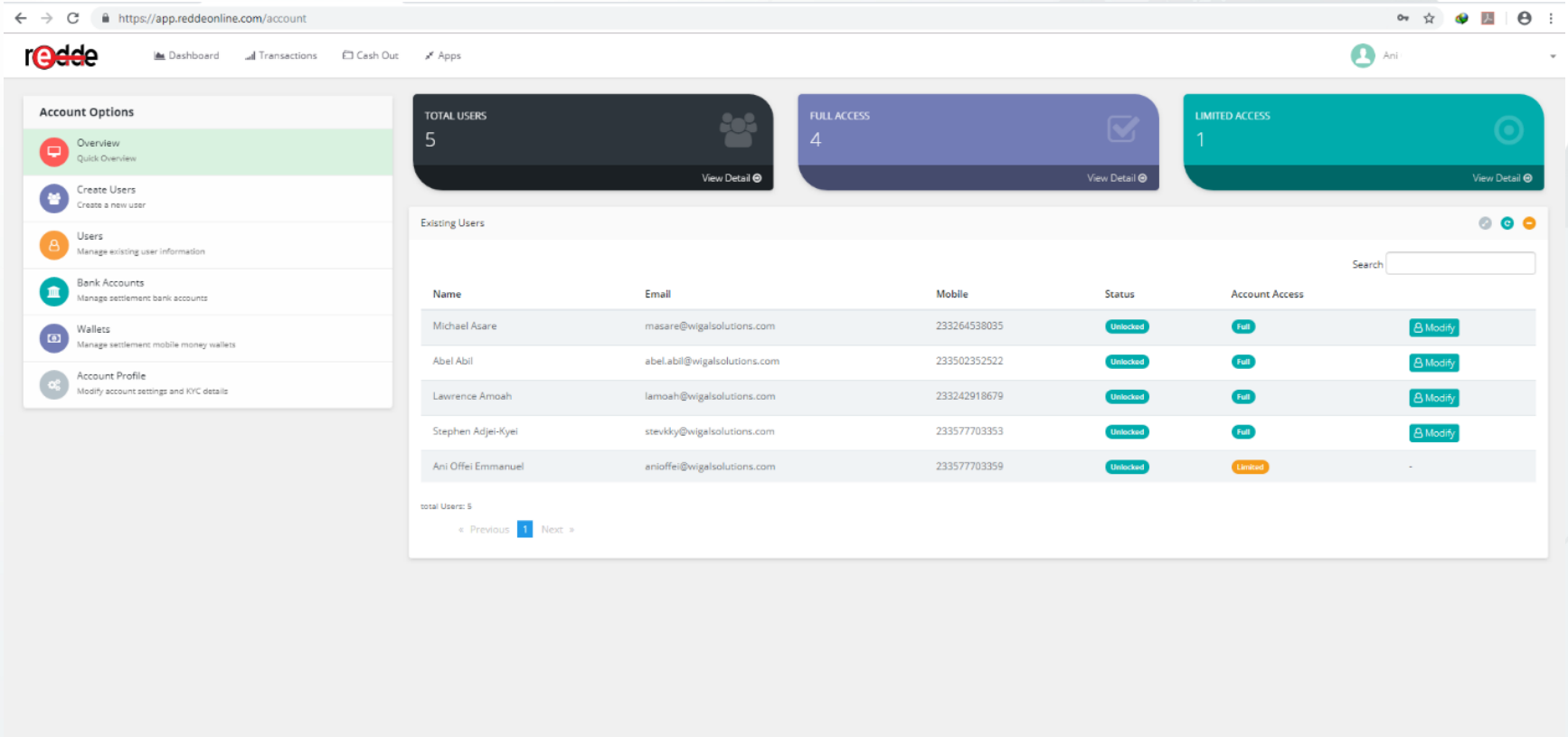
After the drop-down, click on the **Account** and the Overview, your Account page will be displayed. Here the Total number of users will be displayed including the users that do have full and Limited Access. The picture below depicts this.



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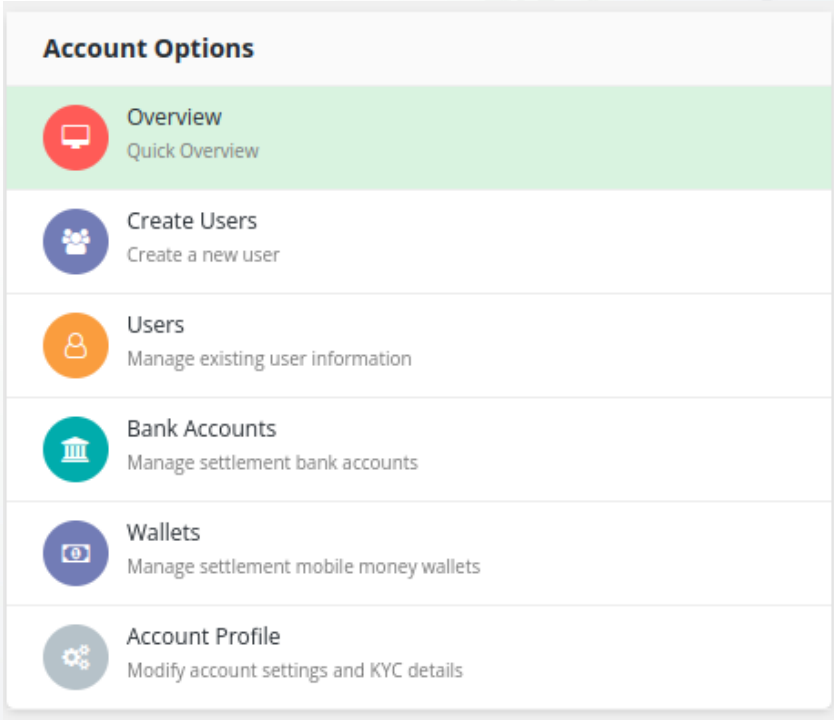
Creating new Users

To create new users, click on the **Create Users** Menu on the left corner of your web portal just like the picture below.



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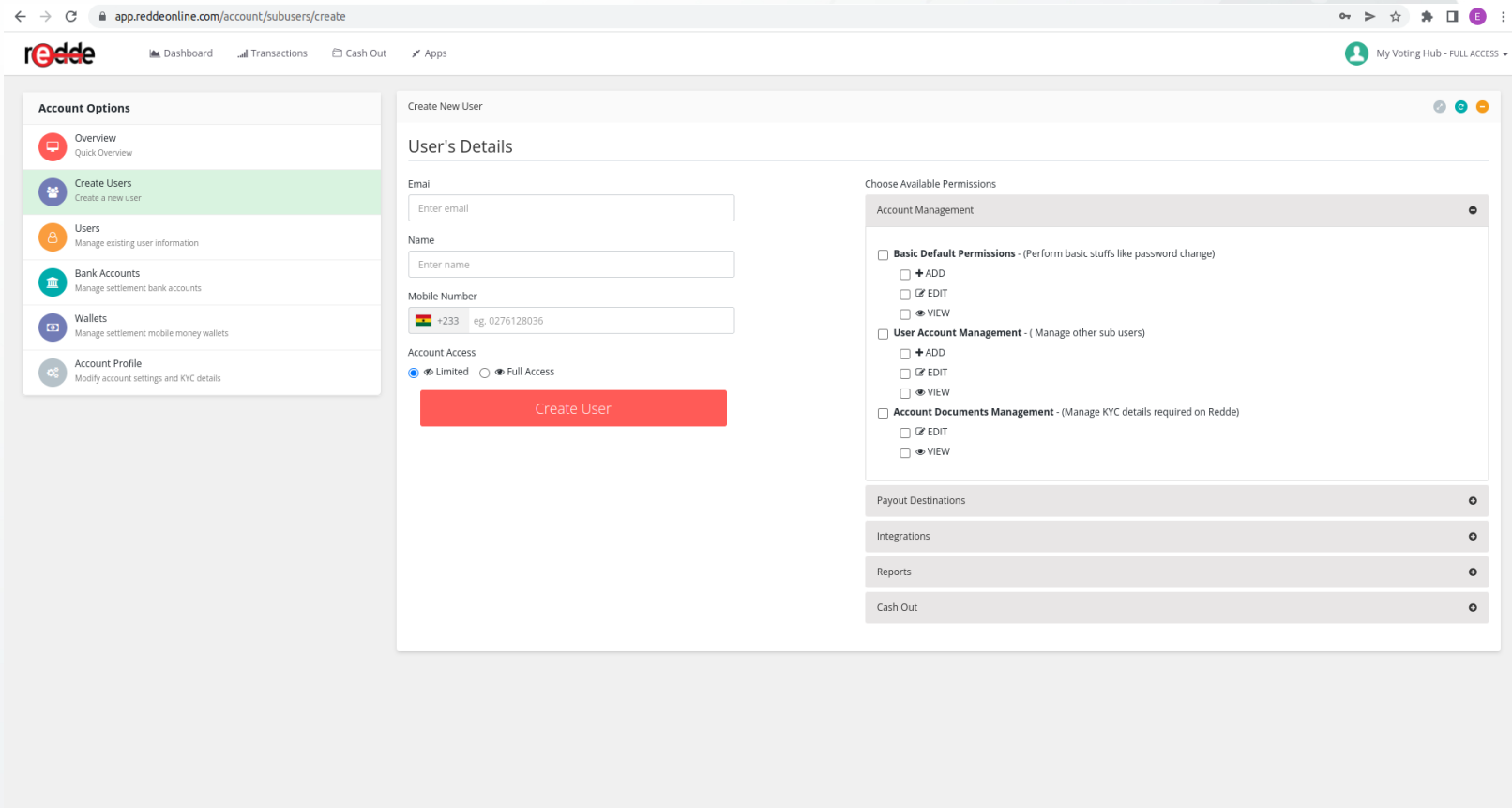
Now this Creation of user page gives you the privilege to create new users under your account with specific permissions you decide to explicitly grant.

Also note that you are not limited to the number of users you can create under your account. The below picture depicts this.



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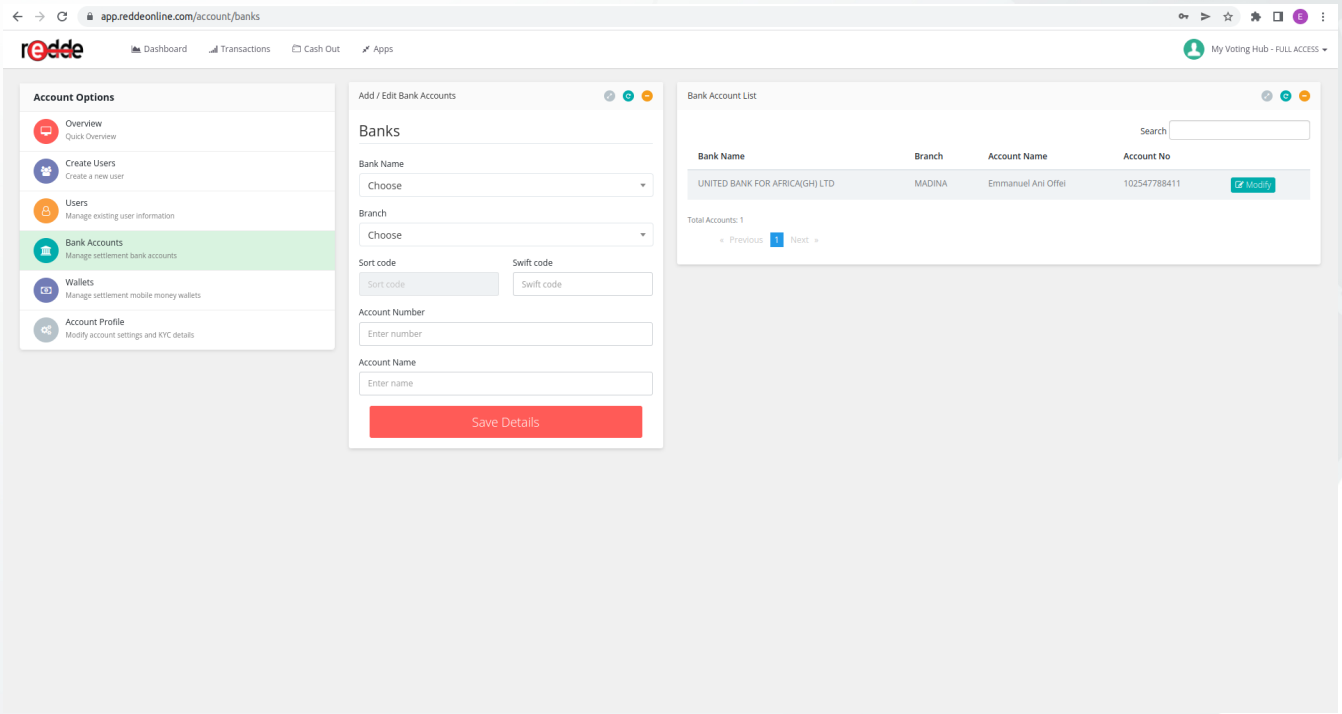
Creating your Bank Account

With the Redde Platform, we make it very easy for client to sweep their Funds to their Bank Account(s) without any difficulties. And to be able to perform such transactions, it is mandatory that clients provide the accurate information in setting up their bank account. And there is no limit to the number of Bank Account they can create.

Moreover, on this same page one can edit the details of the Bank Account, thus if the need be. The below picture depicts the page where one can provide their Bank Account Details for Creation.



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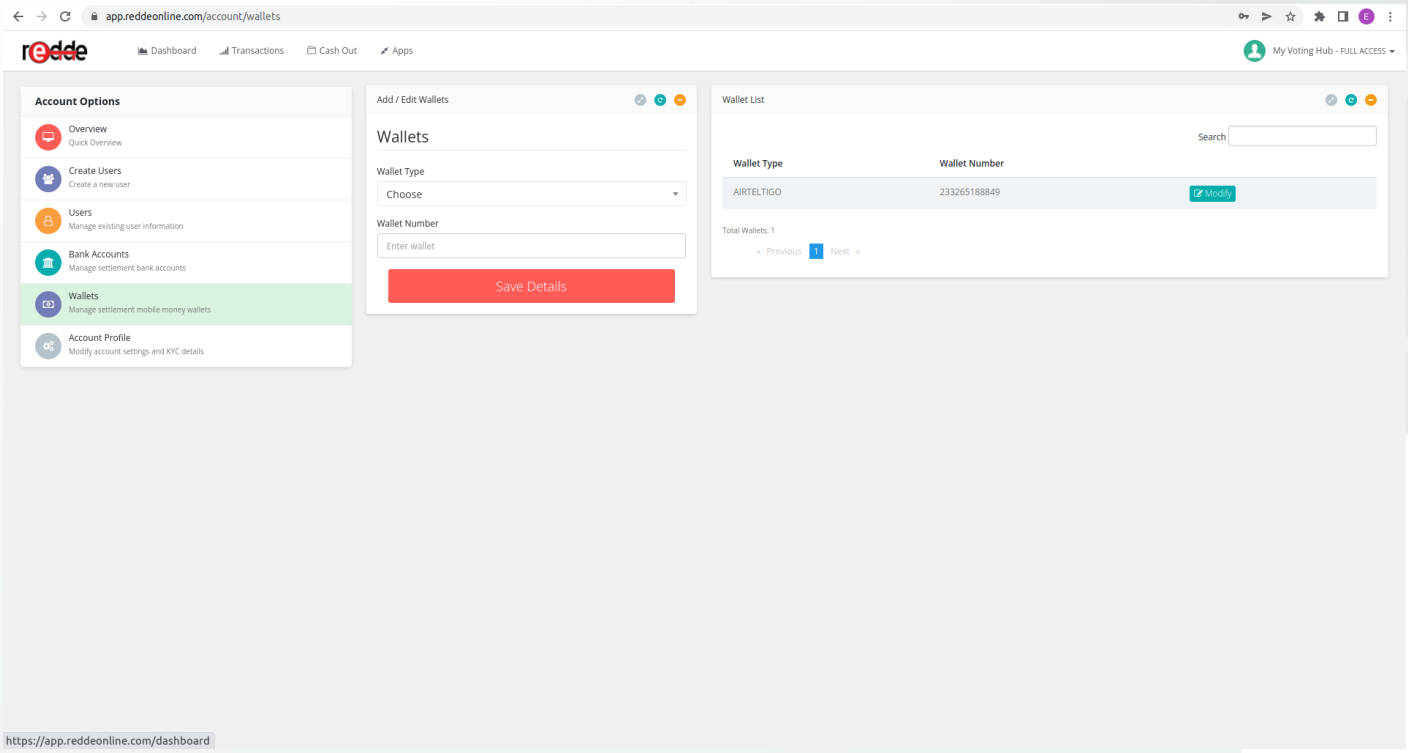
Creating your Mobile Money Wallet

As funds are easily moved from Redde Account to clients respective Bank Account, this is the same way funds can also be moved to client's respective Mobile Money (MM) Wallets without a Hussle. You are therefore entitled to create as many MM Wallets as you can using the valid and correct information. And the best part is that, you can create for all Networks (ie. **AirtelTigo Money, MoMo and Vodafone Cash**) as many as you want.

Also, on this same page one can edit the details of the Mobile Money, if the need be. The below picture depicts the page where one can provide their Mobile Money Wallet Details.



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Completing your Business Account

It is mandatory for one to complete the Account Profile Page with Accurate details. Kindly note that App Credentials (thus **APP-ID** and **API-KEY**) will not be created for users who fail to complete their Account Profile Page (KYC).

The Account Profile Page has three different categories which needs to be completed by the User, before their App credential will be created. These categories include.

- **Business Information**
- **Primary Contact Person**
- **Documents**

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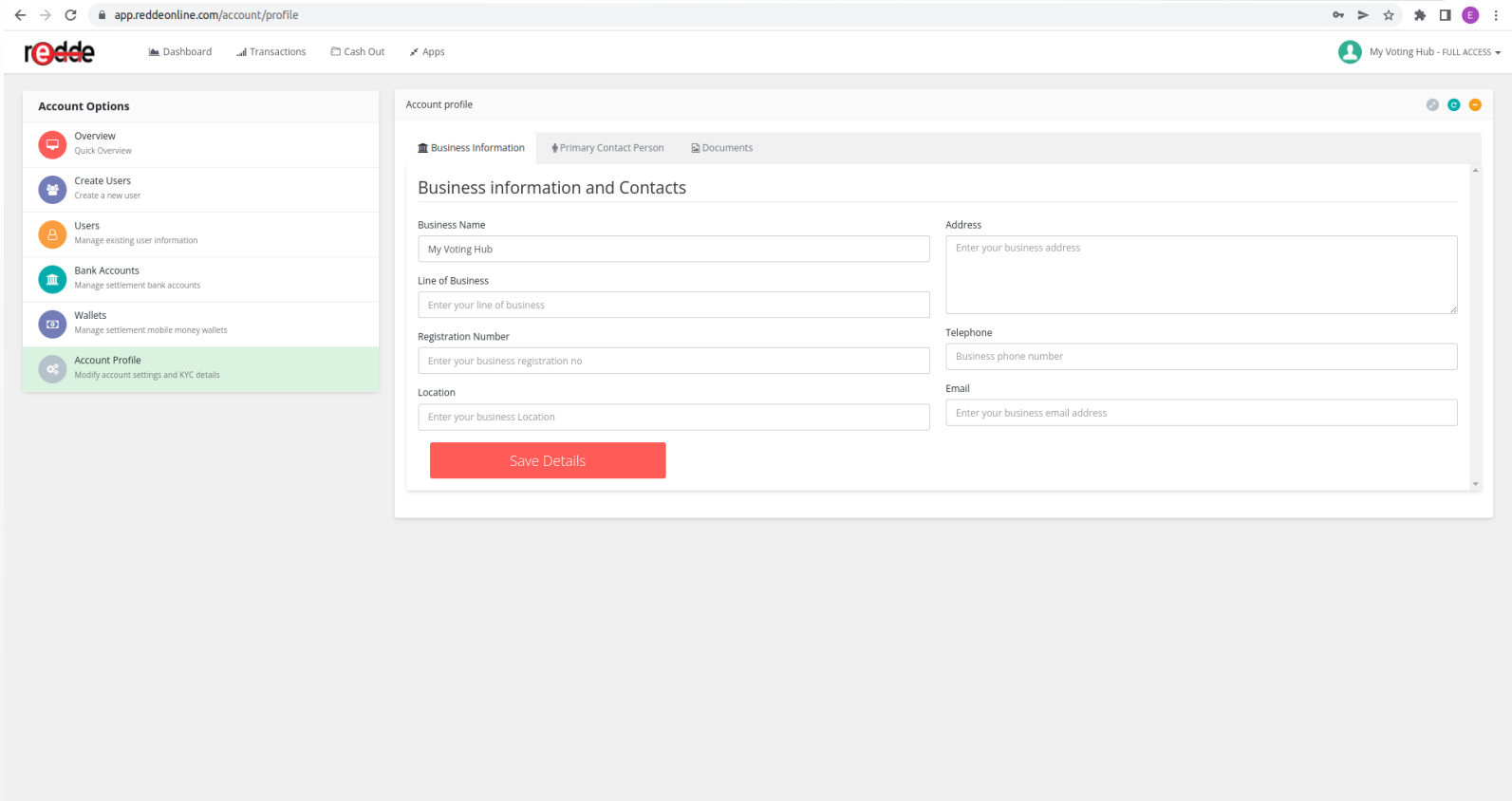
Business Information

The **Business Information** page requires the user to provide basic information about their business. Information such as **Business Name**, **Business Registration Number**, etc...



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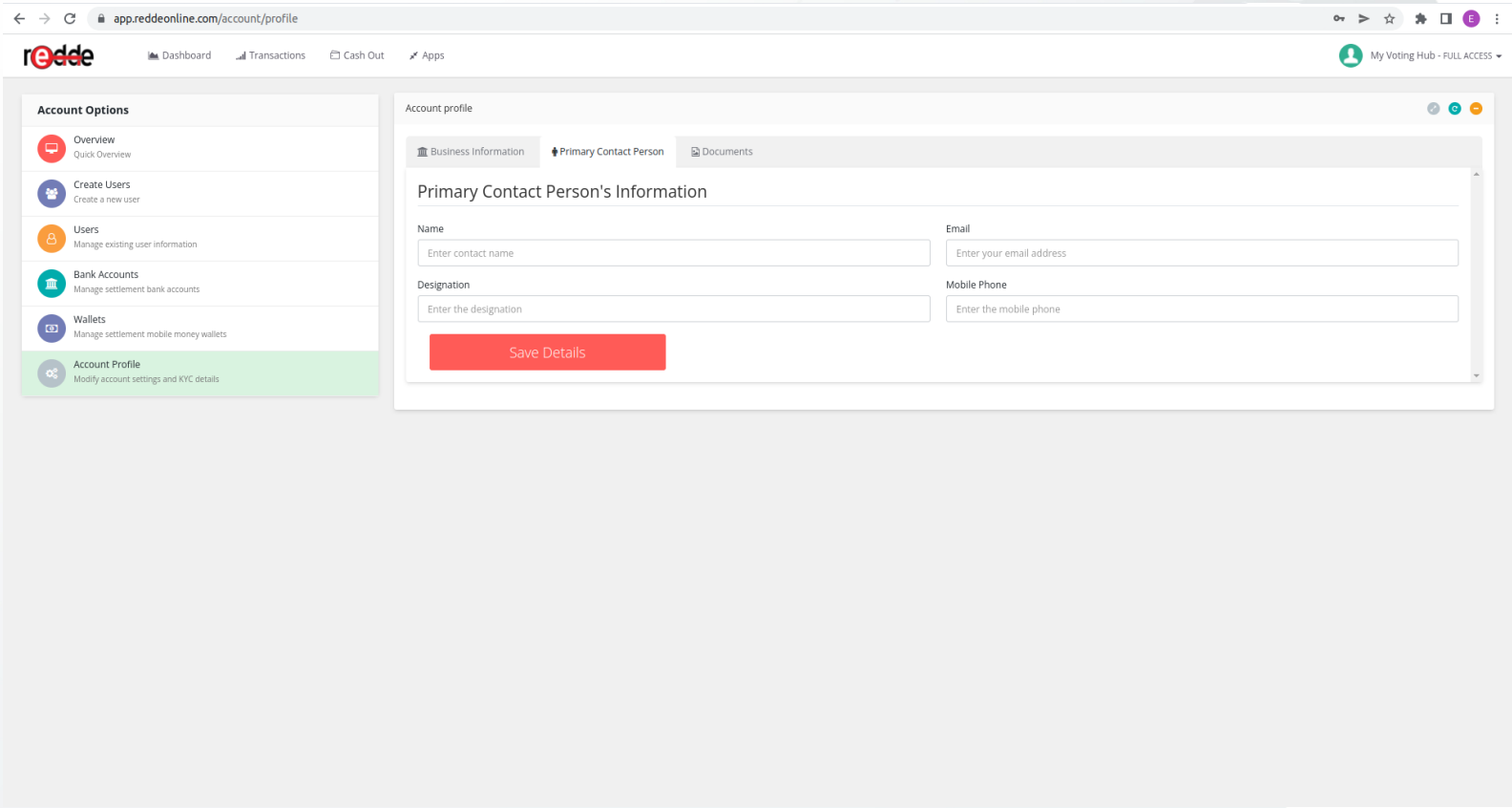
Primary Contact Person

The **Primary Contact Person** page requires the user to provide basic information about the contact person. Information such as **Contact Person's Name, Contact Person's Phone Number**, etc...



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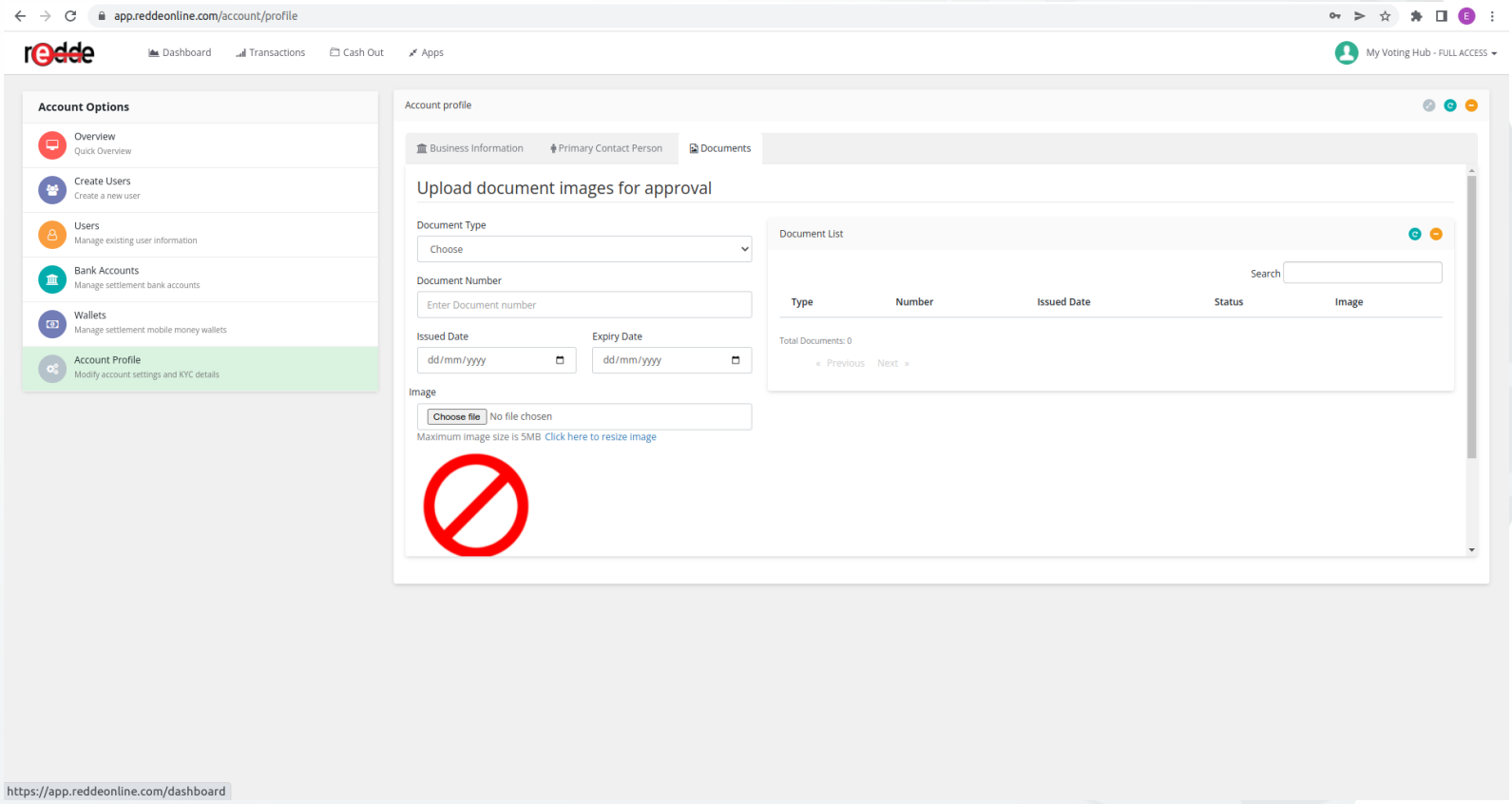
Documents

The Documents section gives the privilege for users to upload pictures of their **Business Certificates** and **Valid Identity Cards (Ghana Card)** unto the Redde Platform.



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Once, the Account Profile section is completed, the client sends an email to ***support@wigal.com.gh*** requesting for the creation of the App credentials for integration into their Application such as their software, websites, mobile apps, etc.

In requesting for the App details, client needs to provide the below information in their email.

- **Redde Email /Username:**
- **Redde Account Name:**
- **Mode of Integration Account Name:**

Wigal does a verification of the documents shared, the location and nature of business in line with the Anti-Money Laundering Policy.

Once their KYC details are verified and approved, their App details are shared with the client.