

eZeeWallet merchant integration guide

For use by eZeeWallet merchants using eZeeWallet services

This guide describes how to integrate with eZeeWallet API and services.

Version 1.0

ezeewallet.com

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1. Objectives and target audience

This guide provides details on how to integrate eZeeWallet services with your website. It is intended for users who have a working knowledge of implementing APIs using JSON via HTTPS. The guide covers the steps in the payment process and the information that needs to be passed from your web servers to eZeeWallet in order to enable eZeeWallet to process payments.

1.1. Who to contact for queries

For all support queries, contact the Merchant Services department at underwriting@ezeewallet.com

1.2. Displaying eZeeWallet as a payment option on your website

When a customer is on the checkout page of your website, there are several ways in which you can present the eZeeWallet payment option to them:

Display eZeeWallet logo – see the Visual identity section of this manual on page 9.

2. Introduction

The eZeeWallet Checkout is a secure eZeeWallet service, where you redirect customers from your website to make a wallet payment through eZeeWallet.

After the payment is complete, the customer is redirected back to your website.

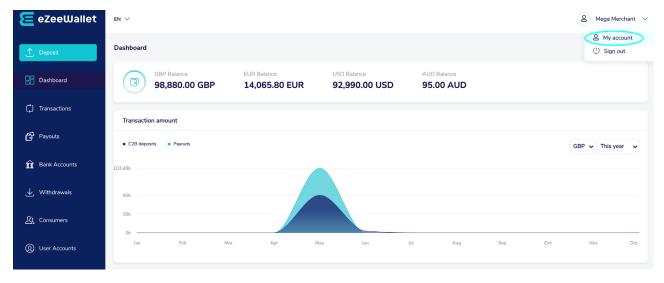
2.1. Requesting test accounts

You may need a test account – both merchant and consumer – to test your integration with the eZeeWallet wallet checkout.

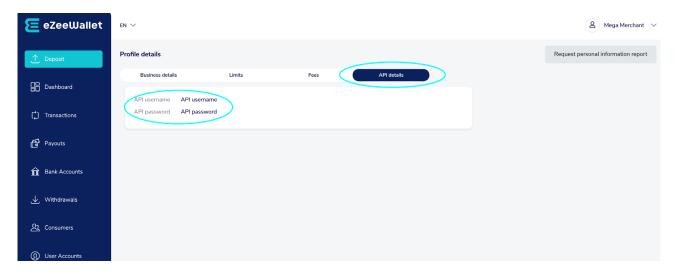
Test accounts work in a staging environment and funds cannot be sent from a test account to a live account.

To set up a test merchant account:

- 1. Open a merchant account on our staging environment here.
- 2. Inform us at underwriting@ezeewallet.com of the email address of the new account and re quest that this account be enabled.
- 3. Once enabled, follow the instructions that will be sent to the registered email inbox to log in your test merchant account.
- 4. In the "My account" section you will be able to see your API credentials.



Example: 1 My Account



Example: 2 API credentials

To set up a test consumer account:

- 1. Open a consumer account on our staging environment here.
- 2. Inform us at underwriting@ezeewallet.com of the email address of the new account and request that this account be enabled.
- 3. Test payment details will be provided by our Merchant services as well.

3. Getting started

3.1. Accepting payments with eZeeWallet

The eZeeWallet API supports the creation and listing of transfer transactions via HTTPS using JSON.

Connecting to the eZeeWallet requires adding eZeeWallet as a payment method to your website's checkout or payment page.

When your customer selects eZeeWallet, you will need to collect and submit information about the payment to our API such as consumer account details and amount to be paid as stated in our API documentation - Transfers.

You will need to use a standard HTML form to collect and pass payment and customer details.

You will see the status of the transaction in the response as follows:

- Approved the payment was transferred from consumer's account to your merchant account.
- Declined the payment was declined. See the Error section in our API documentation for more information.
- Pending the consumer does not have enough balance for the transaction and needs to top up.

In cases where the user does not have enough balance, or any balance in their account to cover the transfer, you need to redirect the customer to the provided URL in the response.

The customer will be prompted to log in to their account and deposit the difference. Once the deposit is finalised, you will receive a Notification to the notification URL specified in your request upon transfer success or error and you must respond to us via NotificationEcho.

3.1.1. Notifications

Possible statuses for the notification sent to you:

- Approved when the deposit of the user was successful, and the funds have been transferred immediately to your account.
- Declined when the deposit was not successful. In such cases, the user will have to retry the deposit on your website.
- Timeout when the user took too long to finalise the deposit or did not follow the redirect.

3.2. Payouts with eZeeWallet

eZeeWallet payouts can be single and batch:

- Single payouts will transfer funds to one user account at a time.
- Batch payouts will allow to execute multiple payouts to multiple consumers simultaneously.

Payouts can be executed to both already existing eZeeWallet users and non-registered consumers.

There are two ways of making payouts to eZeeWallet user accounts - via eZeeWallet API and via the "Payouts" menu in your account.

3.2.1. eZeeWallet API

Single Payout – payout to a single consumer account.

You can execute single payouts via eZeeWallet API. You can make an unlimited number of single payouts if you have sufficient available balance.

You will see the status of the payout in the response as follows:

- Succeeded the funds are transferred from your merchant account to consumer's account.
- See Error section in our API documentation.

If the eZeeWallet consumer's email address is not registered with eZeeWallet, an email will be sent to the consumer with an invitation to register.

The invite to register and receive the payout is valid for 5 days and if the consumer does not register, following the registration link from the email, the payout will be cancelled and funds returned to your balance.

Batch payouts – multiple payouts to multiple accounts simultaneously.

You can execute batch payouts via eZeeWallet API. You can make an unlimited number of batch payouts if you have sufficient available balance.

You will see the status of the payout in the response as follows:

- Succeeded the funds are transferred from your merchant account to user's account.
- See Error section in our API documentation.

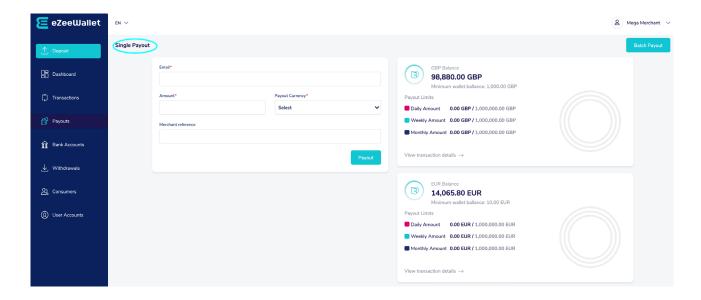
If the user's email address is not registered with eZeeWallet, an email will be sent to the user with an invitation to register.

The invite to register and receive the payout is valid for 5 days and if the user does not register, following the registration link from the mail, the payout will be cancelled and funds returned to your balance.

3.2.2. "Payouts" menu in your account

Single Payout – payout to one account only.

You can execute a single payout from your "Payouts" menu in your account.



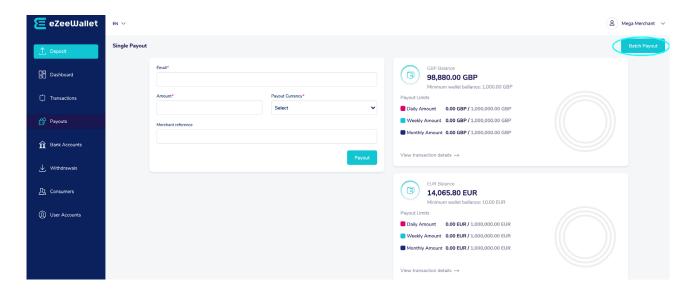
Example 3: Create single payout

If the user's email address is not registered with eZeeWallet, an email will be sent to the user with an invitation to register.

The invite to register and receive the payout is valid for 5 days and if the user does not register, following the registration link from the mail, the payout will be cancelled and funds returned to your balance.

Batch payouts – multiple payouts to multiple accounts simultaneously.

You can execute batch payouts from your "Payouts" menu in your account.



Example 4: Create batch payouts

Upload payout details in a ".csv" file. We will process the data and your wallet will be debited to make this payout to the consumers. This may take some time. You will receive an email confirmation when the payout has been processed.

For data with errors, you will receive an email with details of the errors.

Use the "Browse" button to select a file and click "Upload and Payout" to start the payouts. The file must be less than 1MB in size, and in ".csv" format.

3.2.3. Acquiring data for eZeeWallet users

You can check our database and acquire details about our users via eZeeWallet API.

The response will give you information about the eZeeWallet user's account number, verification status and account status.

4. Visual identity

Our branding is a visual representation of who we are as company and needs to be cohesive across all touch points. It is a key ingredient for all our communications and marketing materials, helping convey who we are, what we do and how we add value.

Whether you're creating a chart or sending an email, it's important to present our brand in a professional and streamlined way.

4.1. Logo



4.2. Exclusion zone

To ensure that our logo is always clear and unobstructed, it's important to provide an area of space around it. The minimum exclusion zone for our primary and secondary logos is shown here. The exclusion zone cannot be reduced but can be increased. The reference measurement for the primary logo is the height of the type. For the secondary logo it's the height of the "=" graphic element of the symbol.





4.3. Size and scaling

Print-based

The primary logo should always be legible and must never lose its shape when reduced to a smaller size. In print, the primary logo can be reduced to a minimum width of 35 mm. The symbol can be used with a minimum height of 6 mm.

Screen-based

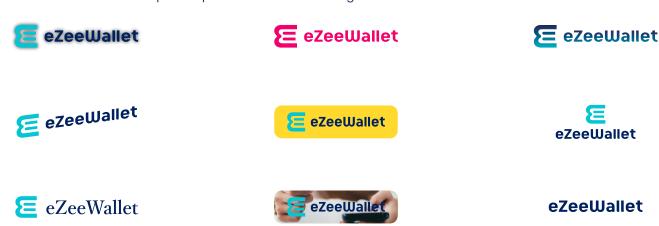
On websites and screen-based reproduction, the width of the primary logo should not be reduced to less than 100 px. The secondary logo should not be smaller than 18 px. There is no maximum size.



4.4. Logo misuse

The eZeeWallet logo should never be distorted or changed in any way, so we can maintain a consistent and distinguishable look across all channels. The logo must stand alone and may not be combined with any other object. It must never appear with any other symbol or icon or be combined with any other name, logo, or icon to create a co-branded logo. Adding effects (ex. drop shadow), changing the primary colours, using gradients, rotating, and distorting, changing the alignment of the symbol to the text and placing the primary version on colour backgrounds are some examples of prohibited use of the logo.

See below more examples of prohibited use of the logo.



4.5. Logo colour variations

This is the preferred variant for marketing applications. It may be shown on white (preferred), cloud blue or a solid colour background. It may also be used over photos where a suitable clear area exists. The preferred (positive) colour variant should be used whenever it is possible.









If you're not able to use the primary colour version of our logo, you can use the negative or alternative version.

Use the negative variant when a background is too dark to allow use of the positive logo.



*Note: You can also use a monochrome version if you're not able to use any of the other colour versions but make sure to avoid such cases unless absolutely necessary.

4.6. Featuring the logo alongside a partner's logo

When featuring the primary eZeeWallet brand logo alongside a partner logo, it's important to make sure they don't compete visually. To avoid this, use a vertical divider in our primary midnight blue (or neutral grey if necessary) to separate the logos and create reasonable spacing around both. *Note: Use the proper units (from eZeeWallet primary logo - the height of the type) to measure the spacing.

