



BetterPay.online

A service of Better Planning Ltd

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INSTITUTIONS | PARTNERS
GUIDE

PARTNERS

Collecting and managing payments

All payments are sent to bank account. No balances are available online

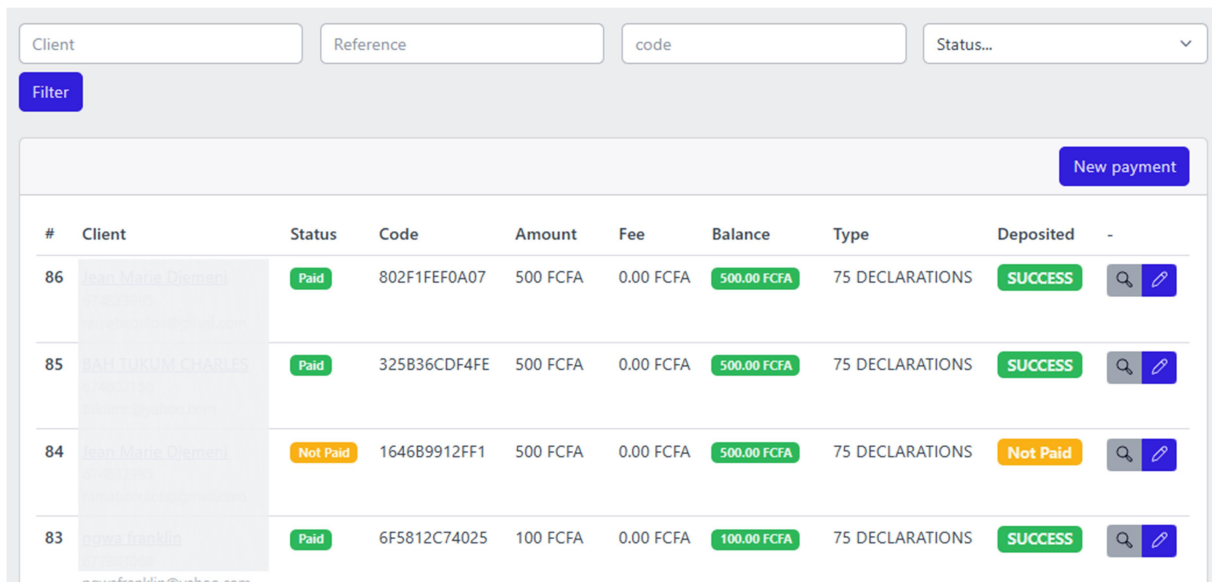
There are 4 ways to collect payments from clients using BetterPay

1. Initiate from Dashboard
2. Client pay from their accounts
3. Client pay on PayMeLink (details below)
4. API

The first thing to do is to create a PayType. (Check the PayMeLink guide for details)

Once you have the PayType created, navigate to **Payments** on the main menu. This will allow you initiate pay from back-office to buyer's number.

You will need the buyer's phone number, name and email address. Name and email will only be required for the first time. If the buyer won't give out their details, you can use a dummy client account.



The screenshot shows a web interface for managing payments. At the top, there are four search filters: 'Client', 'Reference', 'code', and 'Status...'. Below these is a blue 'Filter' button and a 'New payment' button. The main area contains a table with the following columns: #, Client, Status, Code, Amount, Fee, Balance, Type, and Deposited. The table lists four payment entries:

#	Client	Status	Code	Amount	Fee	Balance	Type	Deposited
86	Jean Marie Diemari jeanmari@betterpay.com	Paid	802F1FEF0A07	500 FCFA	0.00 FCFA	500.00 FCFA	75 DECLARATIONS	SUCCESS
85	JAH TUKUM CHARLES jah@betterpay.com	Paid	325B36CDF4FE	500 FCFA	0.00 FCFA	500.00 FCFA	75 DECLARATIONS	SUCCESS
84	Jean Marie Diemari jeanmari@betterpay.com	Not Paid	1646B9912FF1	500 FCFA	0.00 FCFA	500.00 FCFA	75 DECLARATIONS	Not Paid
83	nowa franklin nowafranklin@yahoo.com	Paid	6F5812C74025	100 FCFA	0.00 FCFA	100.00 FCFA	75 DECLARATIONS	SUCCESS

All the payments to your account are listed on this page. You also have a simple form to filter payments by client name, bank reference, payment unique code or status: (Paid, not paid, failed deposit)

NB: Failed deposits are successful payments that were not deposited into your account. If you have such a transaction, click the **Error Retry** button to retry.

NB: Every transaction takes about 2 minutes to process. Don't click Error Retry until after about 2 minutes from the minute of transaction

The screenshot shows a web interface for managing payments. At the top, there are search filters for 'Client', 'Reference', and 'code', along with a dropdown menu set to 'FAILED DEPOSIT'. A 'Filter' button is on the left, and a 'New payment' button is on the right. Below is a table with the following data:

#	Client	Status	Code	Amount	Fee	Balance	Type	Deposited	-
80	[Redacted]	Paid	036E3C941259	100 FCFA	0.00 FCFA	100.00 FCFA	75 DECLARATIONS	Error Retry	[Search] [Edit]

NB: Buyers may complain of successful transactions that are marked as FAILED. Please contact your institution for a solution.

1 - How to initiate a payment from back office

If you have a client right there and you want to initiate payment, you need the client's Email, Phone number and Names. Go to **Clients** – then click **Add a client** to fill the form.

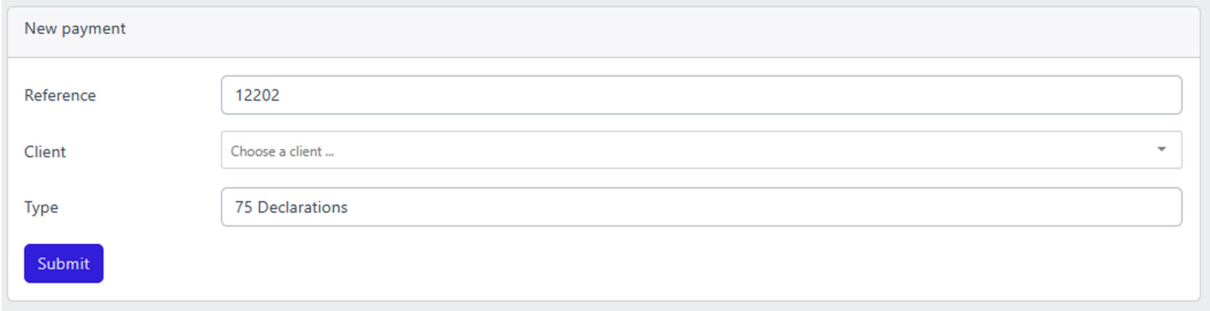
The screenshot shows a 'Create a client' form with the following fields:

- Name: Joe Sam
- Email: enstine@betterpay.online
- Tel: 59

A 'Submit' button is located at the bottom left of the form.

An account will be created and an email with password sent to the client.

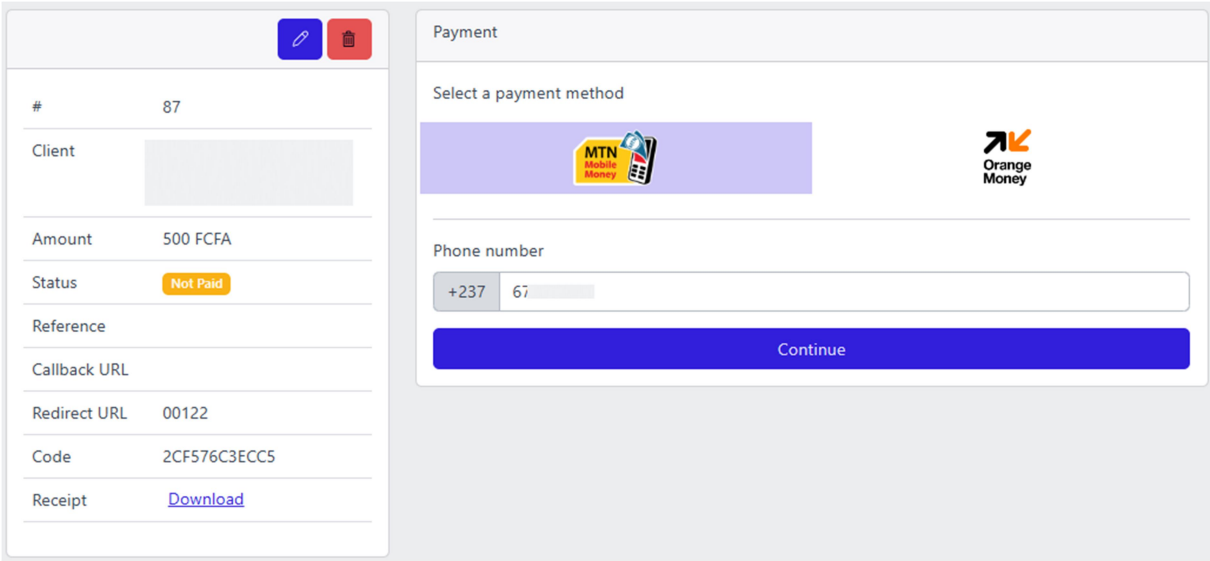
Once the account is created, move to the Payment page and click the **New Payment** button.



The reference is for internal use – something like an invoice or receipt number. Type the name of the client and select the Pay type.

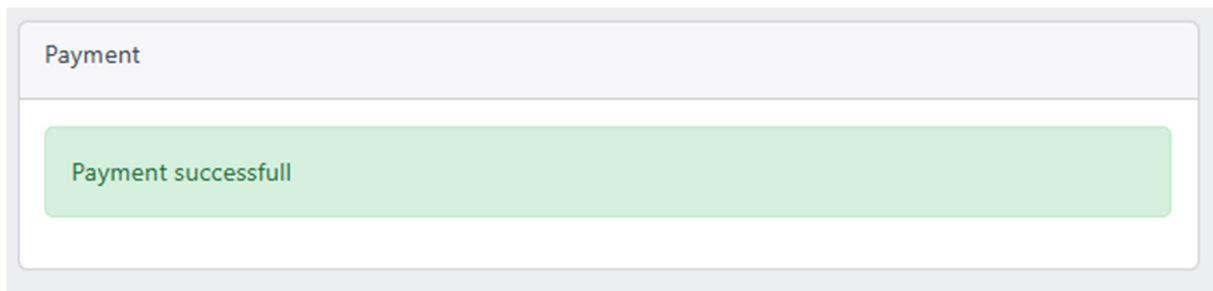
Remember that amount to pay has been preset in the Pay type. For fixed types, you can't edit the amount at this level. For **minimum pay type**, you will be allowed to negotiate with buyer.

Click on Submit to move to the next step



On this page, click any of the carriers depending on buyer's number. Enter the number and click **Continue**

A transaction will be initiated to the user's phone. Once they validate, you will have a success note



Amount	100 FCFA
Status	Not Paid
Reference	
Callback URL	
Redirect URL	0001
Code	D29841...BB2D
Receipt	Download

If the buyer wants a receipt, click the download button

The payment will also be instantly available on the list of payments.

2 - Clients making payments from their accounts

If you want clients to pay from their accounts, you will have to send them your unique link. With this link, clients can:

- Create account
- Login to make payments and print receipt
- Recover password

NB: Your unique link is found at the center top of your dashboard. Click the name of your institution, copy the link and send out to your clients.

Your institution’s name and logo will be displayed on this page.

Once the clients log into their account, they will be able to pick a Pay Type and proceed to make payment.

Payments

New payment

Product

Reference

History

#	Type	Date	Status	Reference	Amount	
89	Ebook Sales	2023/10/04 17:25	Not Paid		100 FCFA	<input type="button" value="Q"/>

The amount to be paid is set at the level of Pay type

PayMeLink

PayMeLink (Referred to as PML in this document) is a BetterPay function that allows you to generate short links and collect payments from clients straight to a bank account.

Every PayMeLink is linked to a bank account. Multiple PMLs can link to one bank account. To create a PML, follow these simple steps

- Make sure you have your bank account validated by your Institution.
- Also make sure to have created your categories.
- Navigate to PayType on the main menu. Click **Add a Pay Type** button and fill the form

The screenshot shows a web form titled "Create a Pay type". It contains the following fields and options:

- Name:** A text input field with the placeholder text "Pay type name".
- Amount:** A text input field with the placeholder text "Pay type amount".
- Account number:** A text input field with a masked value "F [REDACTED] T)".
- Status:** A dropdown menu with "ENABLED" selected.
- Category:** A dropdown menu with "SCHOOL OF BUSINESS" selected.
- Fixed amount:** A checkbox that is checked.
- Submit:** A blue button labeled "Submit".

Name: This should be name of service or product you want to collect payment for. It will be available to the public.

Minimum: If you want the buy to make payment of any amount (A free will donation), you have to set a minimum. If you check the **Fixed amount** option, you will be required to enter the fixed amount in this field

Account Number: Select the account number to route the payment to

Status: If the PayType is DISABLED, it will not be available for any payment

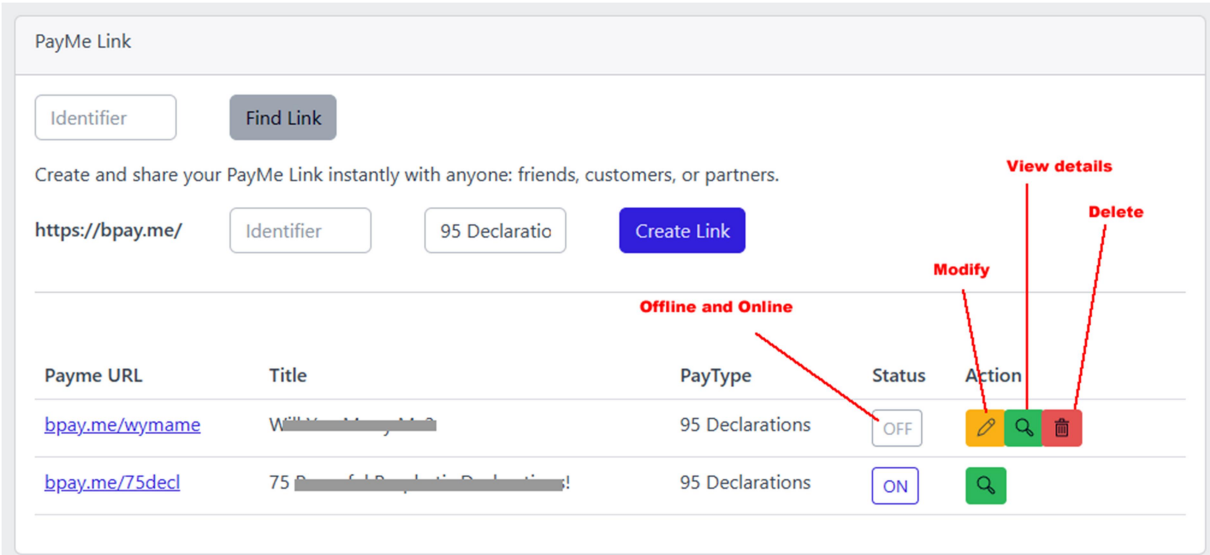
Category: This could be anything you use to categorize your business. For school institutions, this may be different faculties of classes. It will also affect how clients (students sign up to make payments)

Click **Submit**.

Repeat for more pay types

Create your PMLs

Click the **PayMe Link** menu item to access the module



- The **Find Link** element allows you to search for an existing identifier
- To create a new url, enter the unique identifier (0-9,a-z,A-Z) no special characters. Select the PayType from the list and click Create Link

NB: The amount and Bank Account have already been attached to the PayType.

On the list of PayMeLink URLs

- The Payme URL is the link you copy and send out for payment
- Status (Offline and Online). When it's OFF, it means the link is not available for payment. Click to toggle.

- The other commands (Modify, View and Delete) are only available on OFF mode.

Modifying your PML

When a new PML is created, the default status is OFF. You will have to enter the details before sharing with the public. Click the corresponding Modify command to load the form.

Details of this PayMe Link

Payme Link	https://bpay.me/75decl
Title <small>(50 Characters max)</small>	<input type="text" value="75 Powerful Prophetic Declarations!"/>
Description <small>(500 Characters max)</small>	<div style="border: 1px solid #ccc; padding: 5px;"> <p>Silence is a horrible voice. But you need a guide on what to declare. These are Bible-back declaration to recreate your world and renew your mind. God wants you to make these declarations.</p> <p>You will be able to instantly download your copy so that you can read on your phone, computer or print.</p> </div>
Paytype	<input type="text" value="95 Declarations"/>
Barred Price for promotion <small>(Must be greater than PayType amount)</small>	<input type="text" value="3500"/>
Simple success message to show buyer <small>(200 Characters max)</small>	<input type="text" value="Thank you for making. Click the link below to download your copy. You can also reach out to me on WhatsApp: 67"/>
Download URL <small>If you are selling a digital product and you want buyers to download, provide the url here</small>	<input type="text" value="https://drive"/>
Download link Title <small>(Anchor text of the link)</small>	<input type="text" value="Download 75 Declarations"/>
Front End Image <small>(335 x 115 px max)</small>	<input type="button" value="Choisir un fichier"/> Aucun fichier n'a été sélectionné
PayMeLink Exonerate	<input checked="" type="checkbox"/>
Collect User data <small>(Name and Email)</small>	<input checked="" type="checkbox"/>
Email alerts <small>(Get alerted each time a payment is made)</small>	<input checked="" type="checkbox"/>
<input type="button" value="Save Link"/>	

- **Title:** This is the title of the product/service you want the customer to pay for.
- **Description:** Describe the service/product in 500 words (max)
- **Paytype:** This will apply the price and the bank account where to post the payment.
- **Barred Price for promotion:** If you want to run a promotion, set the barred price here. This should be the real price of the product/service which is higher than the promo price. The promo price is the price set at

the level of PayType.


NB: The barred price must be HIGHER than the PayType price for it to be displayed at the frontend. Buyers will be charged the PayType price. See the figure below for how it displays.

- **Simple success message to show buyer:** This is the message to display on device after a successful payment.
- **Download URL:** If you sell a digital product (ebook, app, etc) and you want to send the buyer to download page, enter the url here. This link will also be sent to the email of the buyer.
- **Download link Title:** The Download URL will be anchored on this text.
- **Front End Image:** Add a picture (product picture) that will be displayed to buyer. Dimensions must be respected.
- **PayMeLink Exonerate:** This will only be available if enabled for your account by your institution. If available and enabled, no charges will be applied to payments on this PayMeLink.
- **Collect User data:** All buyers are automatically created accounts. Their email addresses and phone numbers are collected for you to follow-up payments if necessary. Collecting user data may slow down payment and reduce conversion. If you uncheck this option (to make it easier for anyone to make payment), the **Email** and **Name** fields will be removed from the frontend. Buyers will only need their phone numbers to process transactions.

All transactions without user data will be logged in a dummy client account which can be accessed from your Payment page.

- **Email alerts:** Check this option to receive payment alerts by email.

Frontend with promotion activated

Pay with MoMo/OM 

You pay: ~~3500 FCFA~~ PROMO **1,100 FCFA**

Your names:


Your Email Address:

MTN/OM (without 237) :

Make Payment



Frontend with no promotion

Pay with MoMo/OM 

You pay: **1,100 FCFA**

Your names:


Your Email Address:

MTN/OM (without 237) :

Make Payment



Frontend with no user data form fields

Pay with MoMo/OM 

You pay: **1,100 FCFA**

MTN/OM (without 237) :

Make Payment

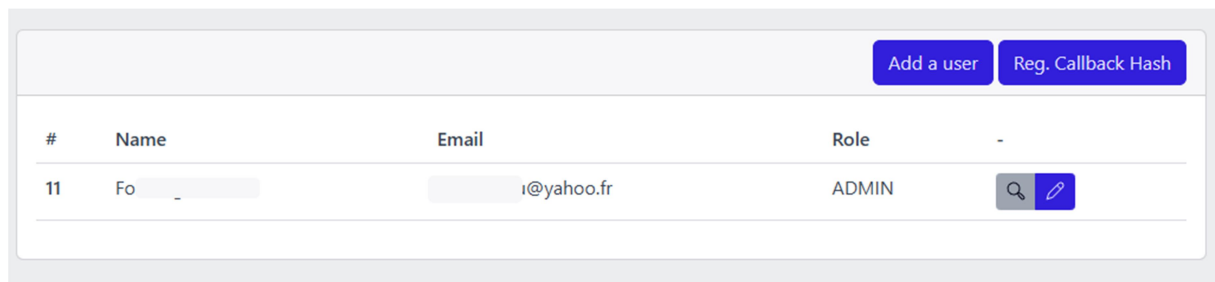




Users and API

There are two types of users:

1. Admin User – Full access to the platform
2. Simple User – Access to manage clients and initiate payments
3. API User – Any of the above can be an API user

Click the Users item on the menu:



#	Name	Email	Role	
11	Fo _	i@yahoo.fr	ADMIN	 

On the list of users, the zoom icon allows you to access the details of a user. The pencil icon allows you to modify the details of a user:

- Modify name and email
- Withdraw or attach Admin and API access.

Users will be able to recover their password at login.

API

This will allow you to connect to betterPay core from a third party app (mobile, desktop or web). You can use this as a payment option for your online shop or membership platform (recurring or one-off payment).

There are FOUR elements of the API you will need:

1 – API Key

The API key is available on the details page of the API User. Click the zoom icon to access the details page:

API Key regenerated: 6jPhDD7L6wt9g0S9k3AzbvBIZOaXuHYNc_____Wq7Bx

2

✎
🗑️
Regen. API Key

1

#	8
Name	API USER
Email	apiuser@betterpay.online
Role	USER
API	Yes
Type	PARTNER

The first thing is to click: **Regen. API Key**. Secondly, copy it to your script

2 - API Callback hash

The hash code allows you to authenticate any API calls on your callback url. Go to the user page and click **Reg.Callback Hash**

Regenerated. Callback hash: KH7DK2fA7C_____

Add a user
Reg. Callback Hash

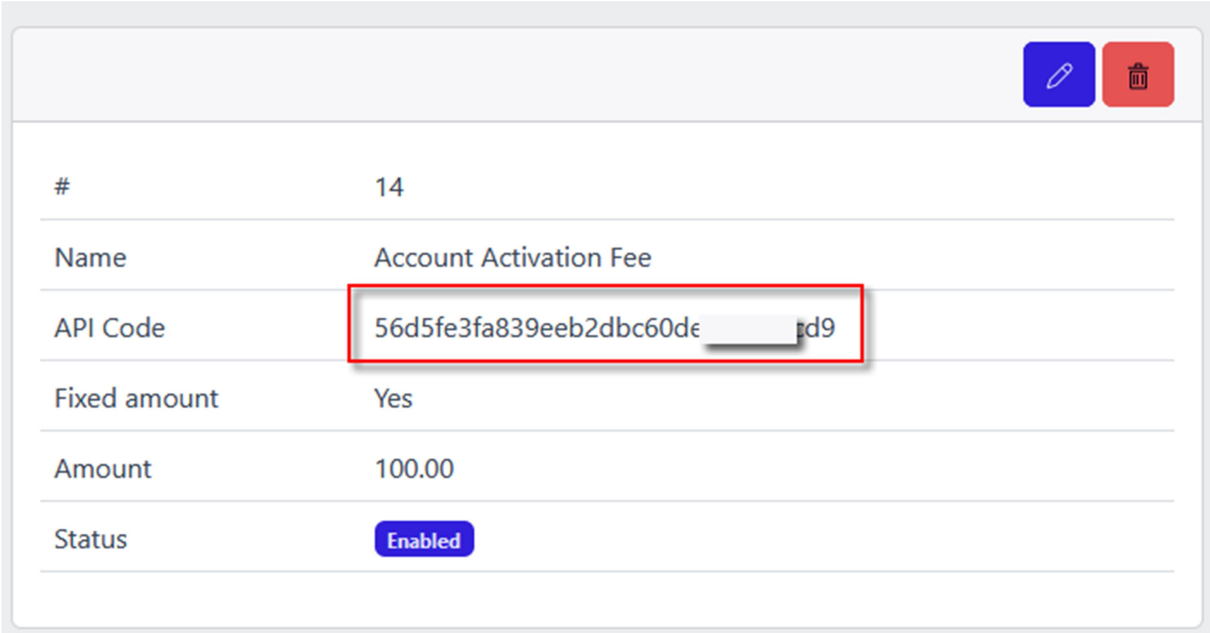
#	Name	Email	Role	
5	Better Admin	_____@planning.net	ADMIN	🔍 ✎
7	C _____	_____@o.co.uk	USER	🔍 ✎
8	API USER	a_____@betterpay.online	USER	🔍 ✎

Note that while the API is linked to an API User, the hash is linked to a partner account. These elements are not displayed anywhere on the site. You can only regenerate new codes when needed.

3 – Pay Type Code: The paytype code is required to link the API key to a bank account. Every Pay Type has an API key. This allows the platform to route API payment to the appropriate bank accounts.

Go to the Pay Type page and click the zoom icon. Remember that each Pay Type has an amount and an account attached.

NB: If you want to be sending variant amount from your cart, make sure the Pay Type amount is **NOT SET** to **fixed**.



If your Pay type is set to fixed, any amount sent by your platform through the API will be ignored.

4 – API script

You will need the API script and other instructions for free on <https://betterpay.online>

How to calculate the authenticity of any API call

Each time your platform submits a payment, we call it back on your provided callback url with necessary parameters to update your database. You have to be sure that the callback is authentic. Use this formula to get the authentic value of any callback: $\$value = \text{hash}(\text{"sha256"}, \$payTypeCode + \$CallbackHash)$

If the values don't match, then reject.

INSTITUTIONS

Create and manage Partners

Click **Partners** on the menu. Click the **Add a partner** button and fill the form.

Apart from the partner info, there are three key elements to note:

PayMeLink Exo

Back Office Exo

Client Account Exo

As an institution, these exonerations are only available if enabled by the root

PayMeLink Exo: Allows the partner to exonerate some PayMeLinks. This is only useful if the institution wants their clients to do account deposits using PayMeLink for free.

Back Office Exo: Allows the partner to initiate payments from back office without charges

Client Account Exo: Allows the clients of the partner to make payment free of charges

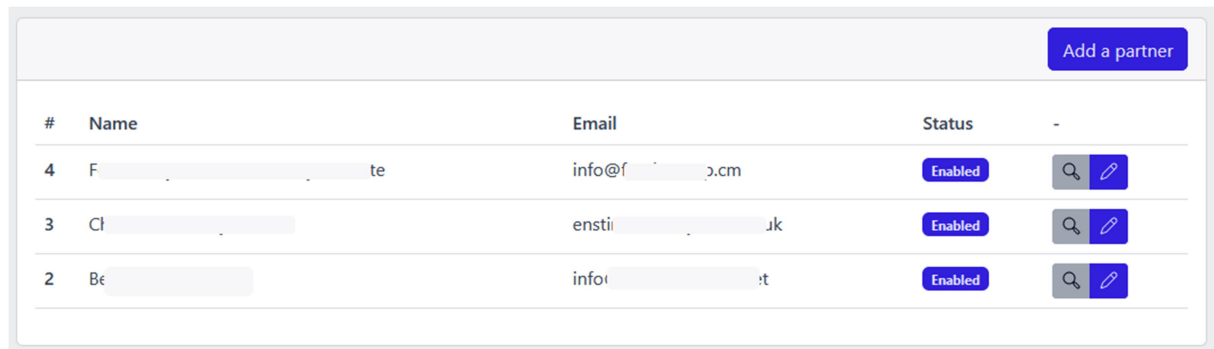
NB: All payments through API are charged a fee and configured in the system.







Make sure to add the logo of the partner.

Manage partners

Managing partners include

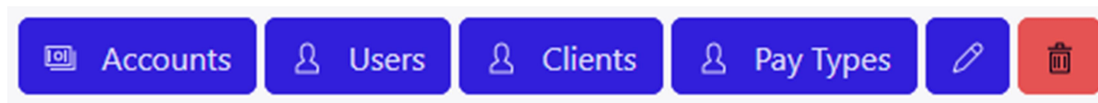
- Adding bank accounts
- Adding default user



#	Name	Email	Status	
4	F [redacted] te	info@f [redacted] .cm	Enabled	 
3	Cl [redacted]	enstii [redacted] .uk	Enabled	 
2	Be [redacted]	info [redacted] .it	Enabled	 

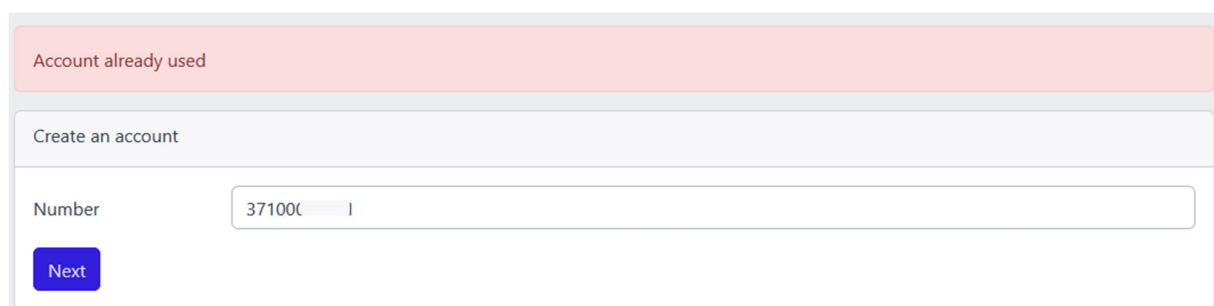
The zoom icon gives you access to other functions. The pencil icon allows you to modify the partner info.

Let's go to the zoom page:



You will definitely find other elements on the zoom page. Locate the tool menu and click Accounts to add an existing account number. This is an account number that already is active in your core banking app.

All you need at this point is the partner's account number. Once you validate, the system will pull up the number attached to the account.



Account already used

Create an account

Number

[Next](#)

Enter the account number and click **Next**. (An account cannot be attached more than once) On the next page, confirm.

Click **users** to add the admin user of the created partner. Without this user, the partner will not be able to login.

Please communicate the Email and the Password to the partner to login

The Client tool allows you to access the clients of partners from within your institution page.

You can also access and manage pay types of any of your partners.

Other actions include:

- **Users:** Create and manage institution users
- **Payment:** Access all payments taking place in your network. This allows you to retry failed transactions.