

virtualpay
simple • seamless • secure



Corporate Profile

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About Us

Virtual Pay International Limited (“Virtual Pay”) is a leading Pan-African Technology Service Provider renowned for bespoke technology and payment solutions that serve a global clientele. Driven by our quest to be customer-centric, creative and unique, Virtual Pay aims to deliver payment solutions that are simple, seamless and secure, to advance the way the world pays.

| Mission

To support consumers and merchants to send and receive money anywhere and anytime through seamless digital commerce.

| Vision

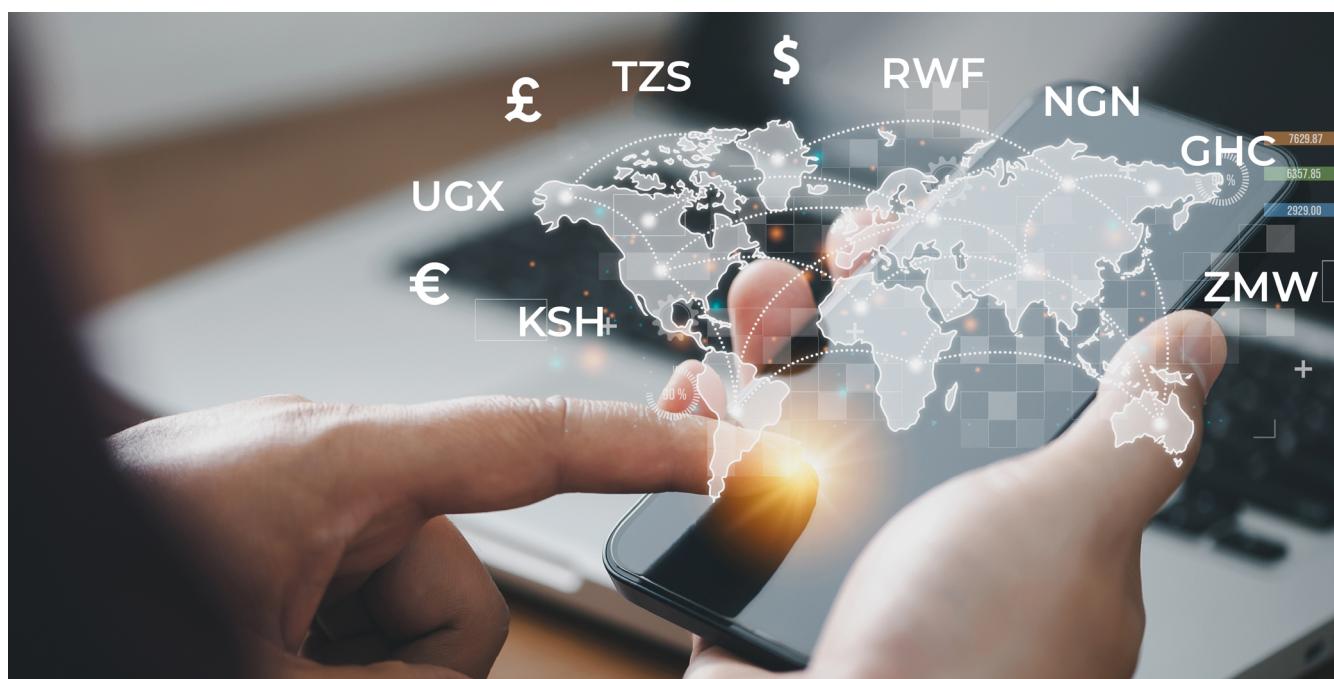
To build the most all-pervasive payment business that supports businesses the world over to remain competitive and ahead of the curve, through the digitisation of payments.



Core Values

The foundation of our personal and business practices include the following:

-  **Professional Integrity** 1
-  **Performance Oriented** 2
-  **Innovation & Creativity** 3
-  **Customer Centric** 4



Industry Leading Solutions

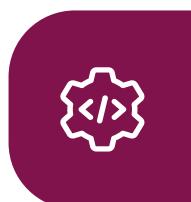
Our Industry leading services comprise of tailored solutions that aim to change the way you receive payments and give you the data you need to improve the way you interact with your customers.



Online Payments

Card, Mobile, Alternative, Recurring Payments

1



Software Development Services

E-commerce gateway, Alternative Banking Channels, Merchant POS, E-wallet

2

Online Payments

Card Payment Solutions

Our card payment solutions allow you to collect payments from your clients' debit and/ or credit cards from anywhere in the world.

Through our real-time dashboard you are able to view and manage all your clients, plans and balances in real-time.



mastercard.



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Online Payments

| Mobile Money Payment Solutions

Allow your customers to conveniently pay from their mobile wallets. Our Mobile Money solutions, predominantly within Africa, allow your business to accept payments from customers on the go through any mobile device.



1 Kenya 

2 Uganda  

3 Tanzania   

4 Rwanda 

5 Ghana 

6 Nigeria 

7 Mexico 

8 Brazil  

9 South Africa 



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Recurring Payments

Our recurring payments allow our merchants to receive automatic payments from their clients' debit/credit cards at a set and agreed schedule. This is ideal for subscription-based businesses.

Alternative Payments

In addition to card and mobile money payments, we can also support our merchants with Alternative Payment Methods (APM). Our alternative payment solutions are customized to meet your global market needs. These alternative payment methods include:



Software Development

 A purple rounded square icon containing a white shopping bag with a checkmark inside.	E-Commerce Gateway	1
 A purple rounded square icon containing a white smartphone with a credit card and a checkmark.	Unified Payment Systems	2
 A purple rounded square icon containing a white icon of a receipt and a calculator.	Merchant POS	3
 A purple rounded square icon containing a white icon of a wallet with a dollar sign and a signal icon.	E-Wallet	4
 A purple rounded square icon containing a white icon of two circular arrows forming a cycle.	Multi-Channel Switch	5



Value Proposition



Flexible payment for customers - One stop shop



24-hour customer service support



Easy processing of higher-ticket transactions for your business



Easy to manage collections



Ability to manage your accounts and view transactions in real-time

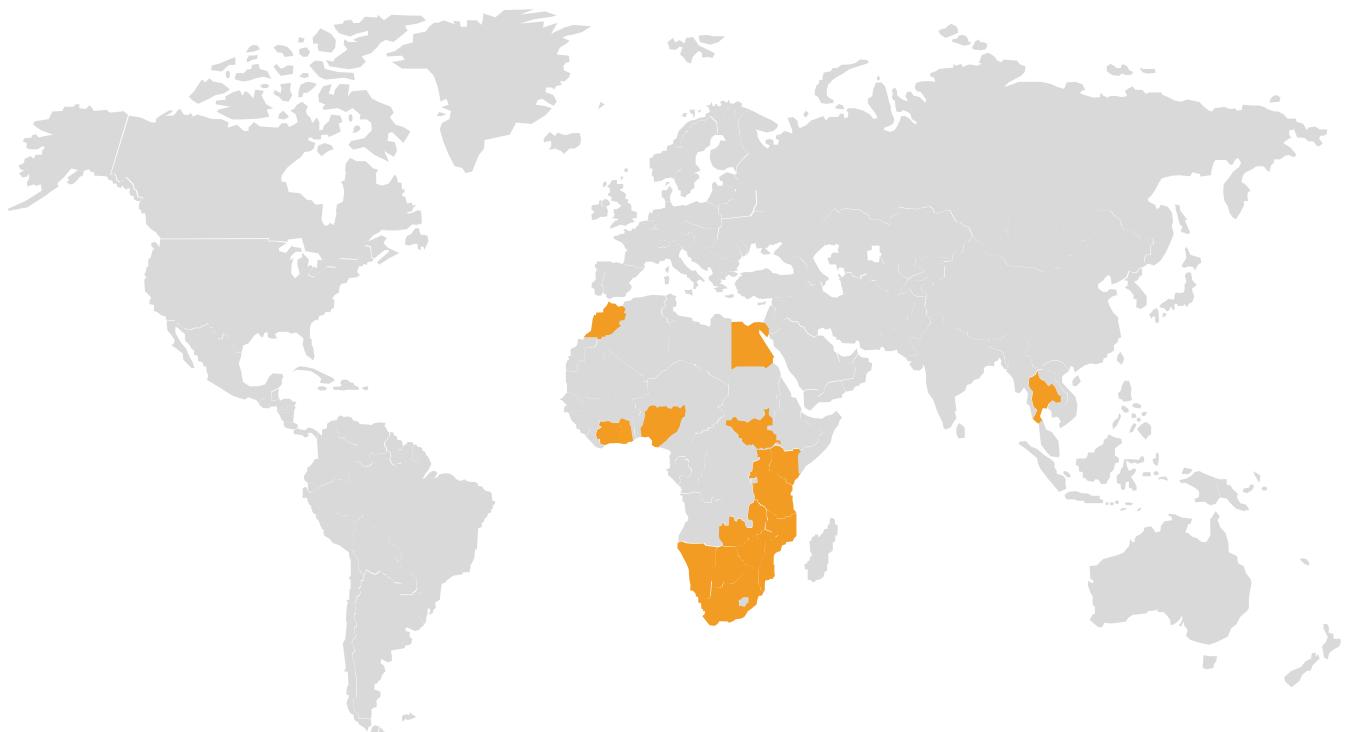


Global payment gateway



Full transaction authentication through 3DS

Our Footprint



Dubai

Tanzania

Nigeria

Mauritius

Seychelles

South Africa

Kenya

Uganda

Thailand

Rwanda

Ghana

Our Certifications

We are PCI-DSS and ISO 27001:2013 certified



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Our Licenses

We have payment service provider licenses in:
Dubai, Mauritius, Rwanda, Tanzania and Kenya.

Territory	Regulatory Body	License N°
 Dubai	Dubai Department of Economy and Tourism	License No. 1009617
 Mauritius	The Financial Services Commission	License number: C119023991
 Rwanda	The National Bank of Rwanda	License No. 028
 Tanzania	The Bank of Tanzania	LB. 422/535/46/8
 Kenya	The Central Bank of Kenya	No. NPS/16/17/2021



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