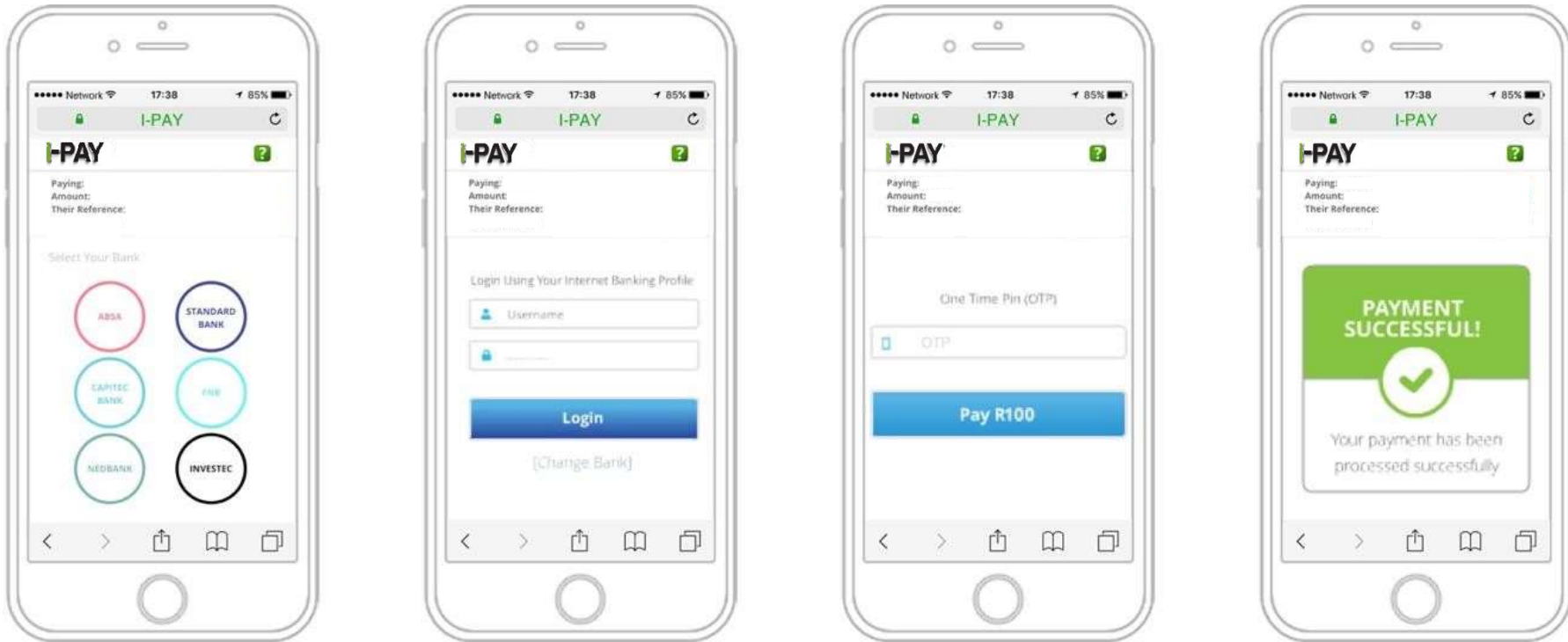


# i-Pay: Payment Journey with i-Pay



1

### Select Your Bank

Use i-Pay to pay quickly and securely

2

### Login Using Your Internet Banking Profile

i-Pay or the Merchant do not access the sensitive and confidential information of payers, all personal data remains entirely safe and private

3

### Verification with a One Time Pin (OTP) or in-App, USSD

Enter your OTP that you will receive via SMS from your Bank, to authorize your payment

4

### Real-time EFT payment Processed

No credentials are stored.  
No Reverse Transaction possible