COMPANY NAME: DIGITAL CASH

ATIVITIES: Digital Payment Management Platform

**OUR REQUIREMENT: Digital Wallet Application**

A) Transfer money from bank account to Digital Wallet account and transfer from Digital Wallet to bank account.

STEP 1 Users pay Surcharge fee to Digital Cash Wallet account fixed Amount 50 USA cent.

STEP 2 Users pay the principal amount to the beneficiary Digital Wallet account.

**NB. Same method sending to bank account**

B) CASH BACK

 Users transfer money from their Digital Wallet account to sale Agent Digital Wallet account.

Then sale Agent give cash minus fee corresponding to the credited amount to the sale Agent Digital Wallet account.

Minimum surcharge fee on the amount of $10 transfer is 3% to sale agent surcharge Digital Wallet account.

Maximum surcharge fee on the amount of $2000 transfer is 0.6% to sale Agent surcharge Digital wallet account.

Calculate from the minimum to the maximum amount of the surcharge fee in percentage

C) DEPOSIT

 Users deposit cash to sale Agent.

Then sale Agents transfer the amount minus fee from her Digital Wallet account to the user’s Digital Wallet account.

Minimum transfer amount $15 = surcharge fee 1.5% transfer to sale Agent surcharge Digital Wallet account.

Maximum transfer amount $10.000 = surcharge fee 0.3 % transfer to sale Agent surcharge Digital Wallet account

Calculate from the minimum to the maximum amount of surcharge fee in percentage.

D) Make Payments at: Shops, Hotels, Restaurants, Gas Stations, Express transport Agencies.

***Payment through Mobile POS terminal Platform with virtual debit/credit card.***

E) Online Utility Bill Payment to Company Bank account

Customer Names:

Customer account:

Total amount of:

Pay from user account number # to company account number)

F) Purchase Train tickets online.

G) Deposit check online

H) View statement

I) View account balance.

**NB: Include Web control Panel for the Administration.**

 **Create a special Account for Sale Agent with relay network (meaning Sale Agent that will open the account under principal Sale Agent.)**

 **All Surcharge payment fee before access to the principal payment**

**The system in the following languages English, French Spanish Portuguese.**

**Automated message to beneficial through SMS and WhatsApp**

**Convert currencies with US dollar.**

**API integration, Users with Android phone, iPad, Laptop.**

**All Africa countries.**