Getting Started with meCash Business
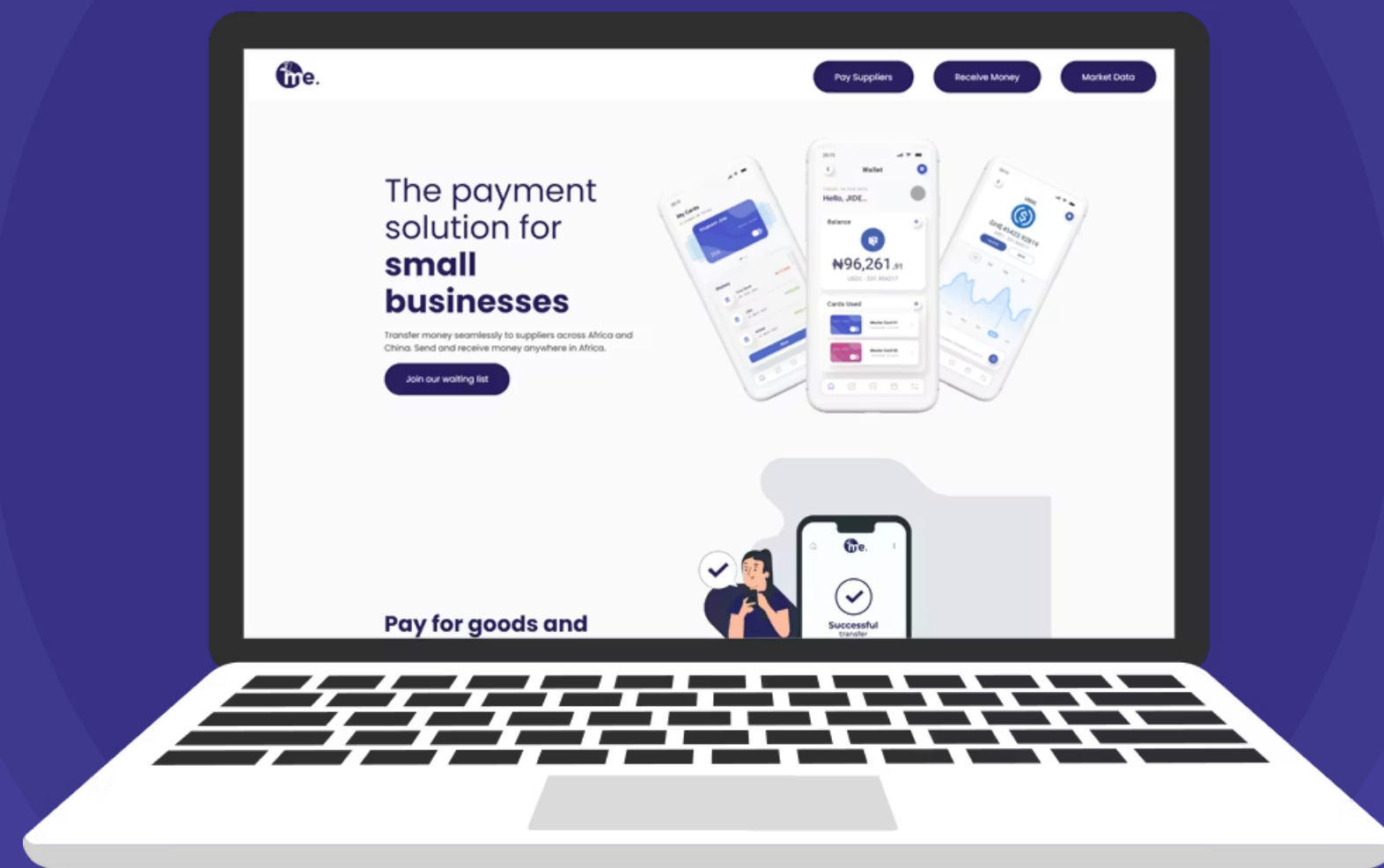
Table of Content

What is meCash Business

1a | About meCash Business

Serving both individual customers and Micro, Small, and Medium-sized Enterprises (MSMEs), **meCash is a versatile platform for managing international finances**.

It allows individuals to pay for services like tuition, receive funds from abroad, and transfer money to over 16 African countries, the UK, USA, and China using a multi-currency wallet.

Simultaneously, it equips businesses with a dedicated system to handle cross-border payments, generate invoices,

create payment links for international customers, and even

integrate the payment solutions directly into their own websites and apps via an API.
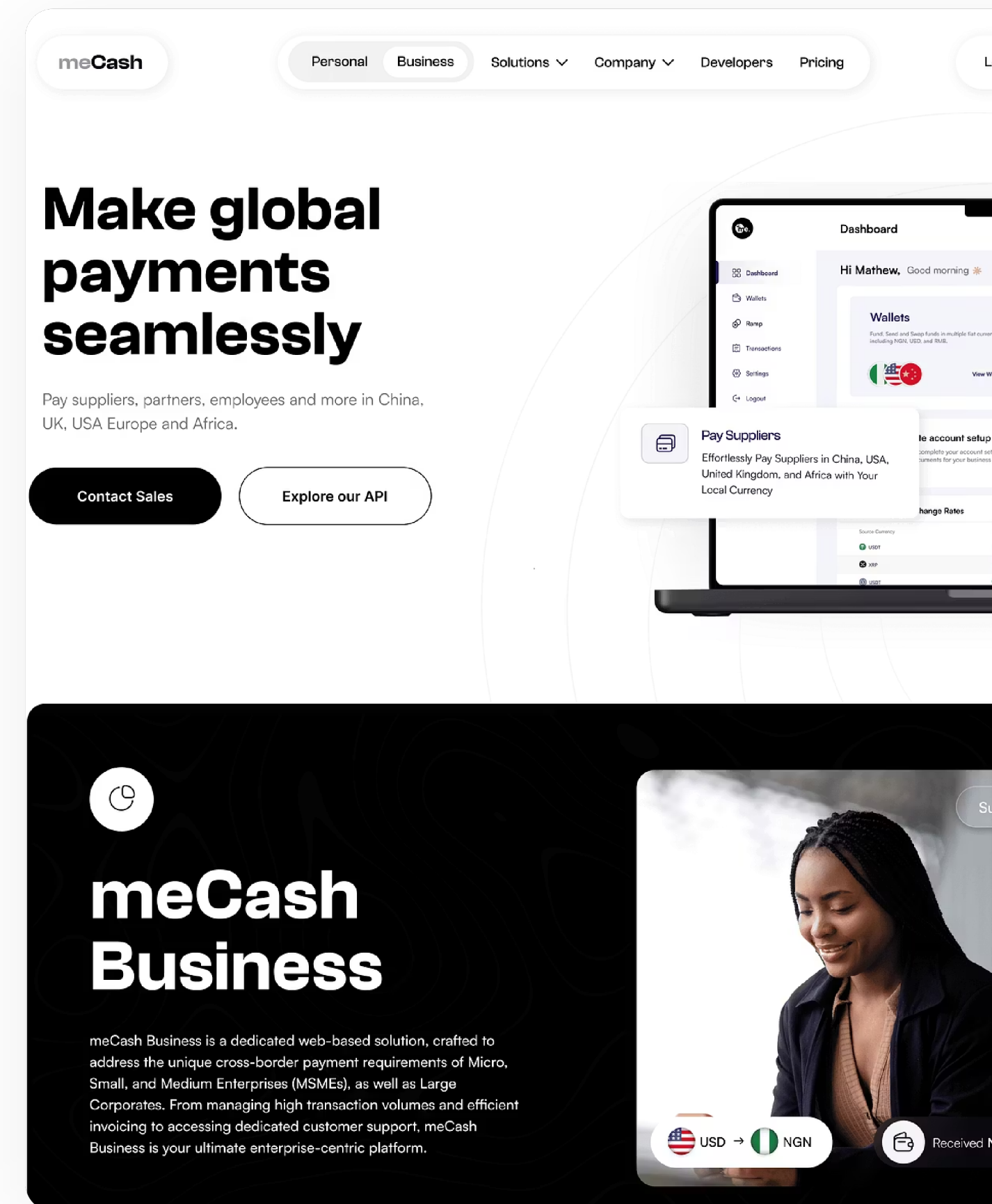
1b | meCash Business Features

Exchange Calculator
Instant access to real-time exchange information across Africa

Multi-currency Wallet (FIAT / Stable Coins)
Enable businesses store value in a stable coin of their choosing to hedge against currency fluctuations.

API Integration
Seamlessly integrate our payment solutions into your existing platforms and workflows.

Payment Link & Invoices
Seamless invoice generation and collection for suppliers

Virtual Accounts
Get dedicated virtual bank accounts to receive payments just like a regular bank account.

Pay Suppliers
Settle cross-border transactions in seconds rather than days. Pay for good and services quickly, securely and at low-cost

Reporting
Dashboard of historical transaction to monitor cashflow

Real-Time Tracking
Monitor all your transactions and account balances in real-time.

Account Creation and Onboarding

2a | Creating Your Account

Our registration process is designed to be quick and secure:

1. **Navigate to the Sign-Up Page:** Visit the meCash Business website and click the 'Sign Up' or 'Create Account' button. You will be taken to the account creation page.

2. **Fill Out Your Details:** Provide your legal first name, last name, secure business email, and create a strong, unique password.

3. **Click Continue:** Submit your registration and check your email for a verification link to activate your account.

Viola!! Your Account has been created and you can login into the Business Dashboard
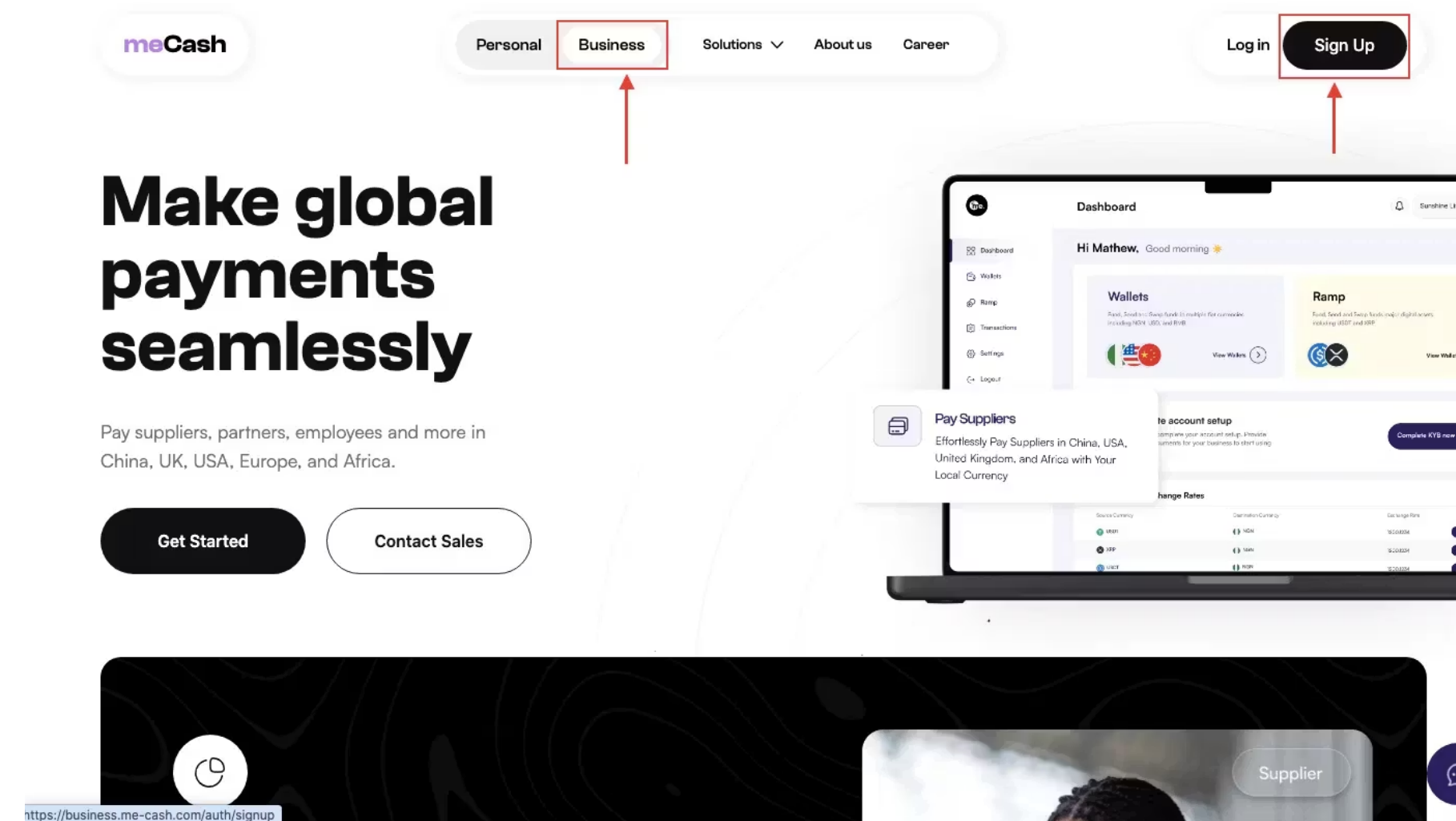
# 2b | Completing Your Business Verification (KYB)

From your dashboard, go to the **KYB Verification** section and click **Complete Setup Now**.

To ensure security and regulatory compliance, verify your business by uploading the following clear, high-resolution documents:

- **Business Registration:** Certificate of Incorporation, Tax ID Number, Memorandum and Articles of Association.

- **Proof of Address:** Recent utility bill or bank statement (not older than three months).

- **Key Individuals' IDs:** Valid government-issued photo ID and proof of residential address for directors and significant shareholders.
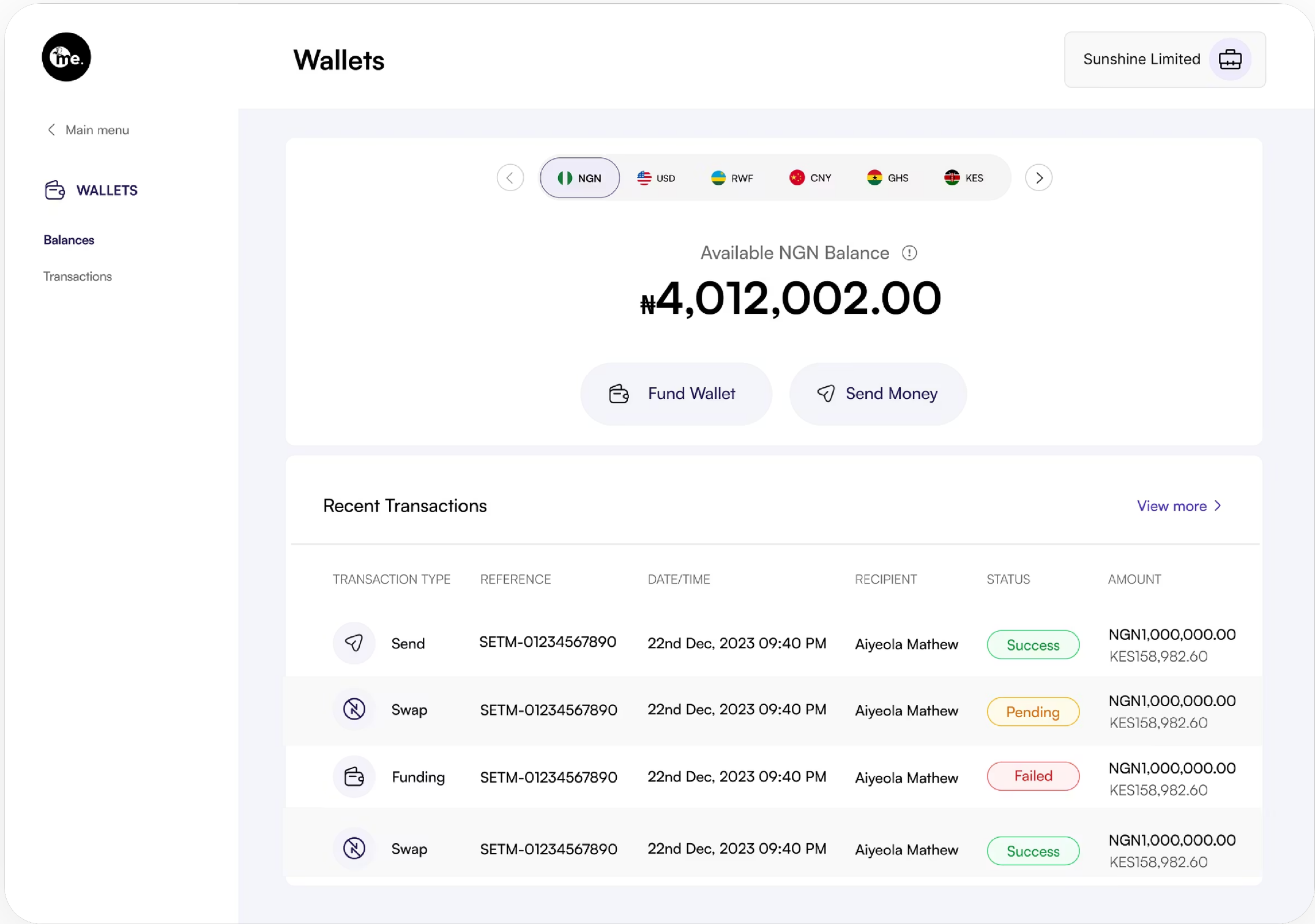
Know Your Dashboard

3a | The Main Dashboard
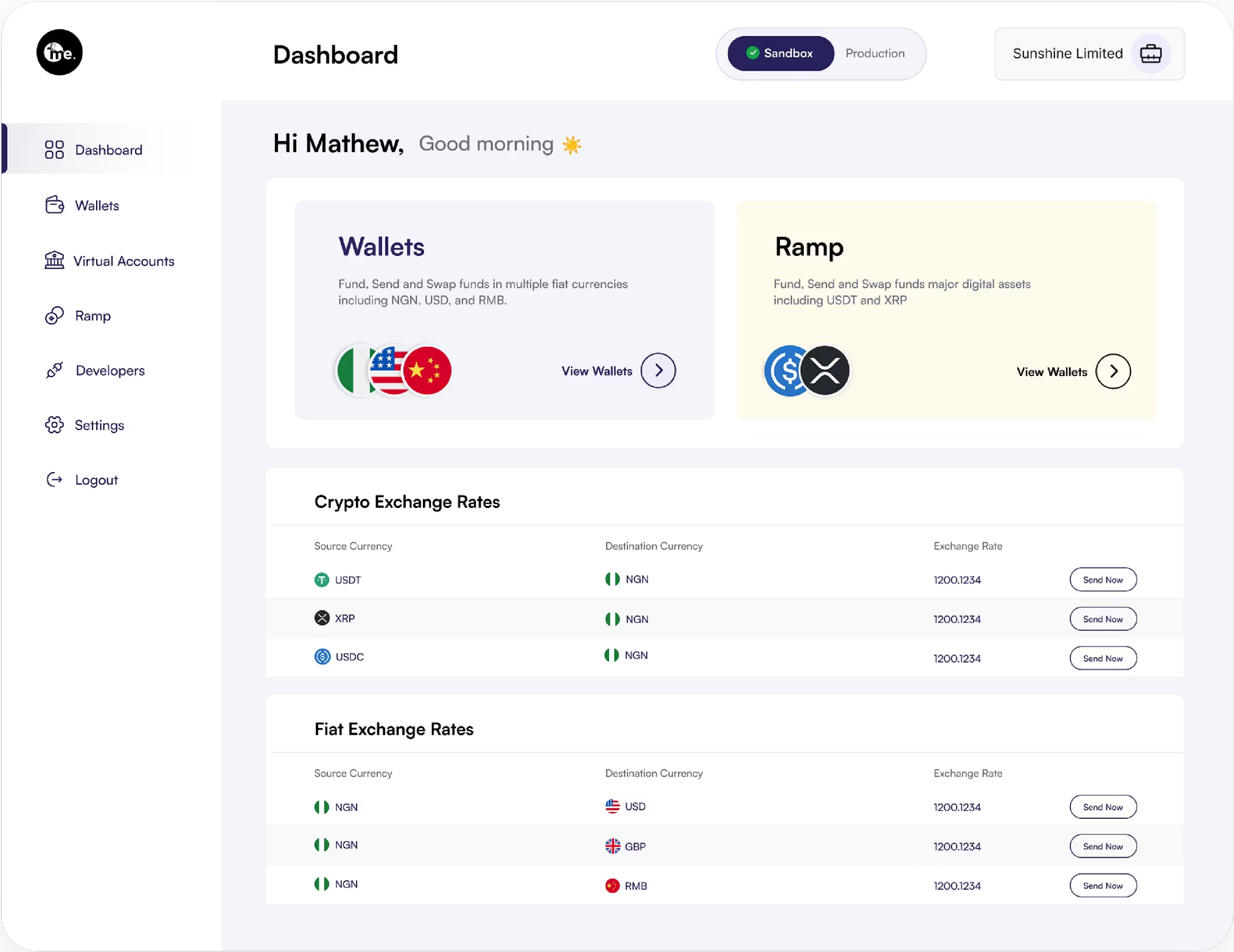
When you log in, your main dashboard provides a quick overview.

The side menu allows navigation to various sections:

- Dashboard,
- Wallets,
- Virtual Accounts,
- Ramp (for crypto),
- Developers, and
- Settings.

The main screen also displays live Fiat Exchange Rates.

3b | **The Wallet Page**

This Wallets page is your **central dashboard** for managing all the money you hold with us. It gives you a quick snapshot of your funds, allows you to perform key actions.

On this page, you can:

- View a list of different currencies available in your wallet (e.g., NGN, USD, RWF, CNY).
- **Your available balance.**
- Fund your wallet
- Send money
- View recent transactions.
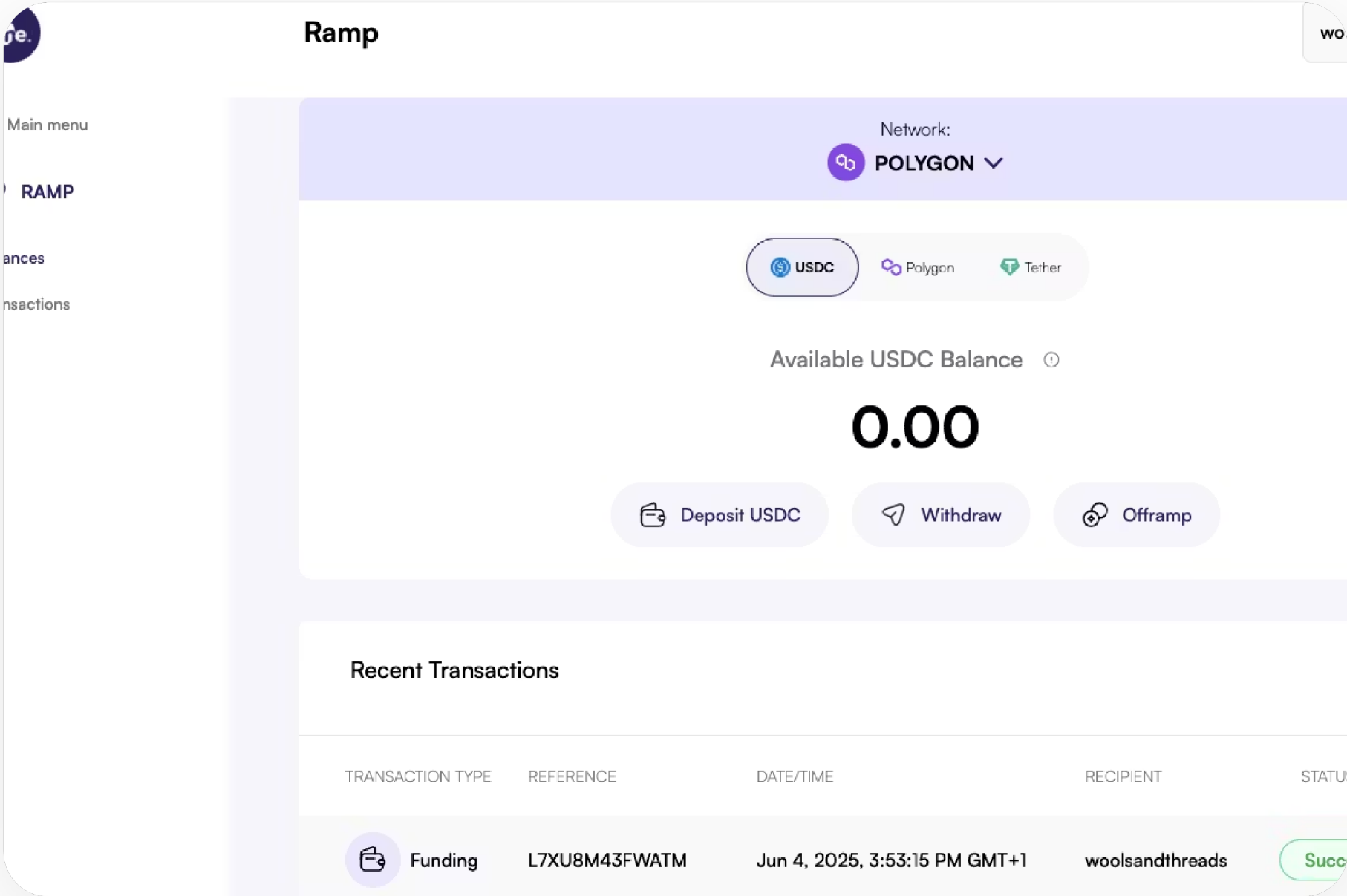
3c | The Virtual Account Page
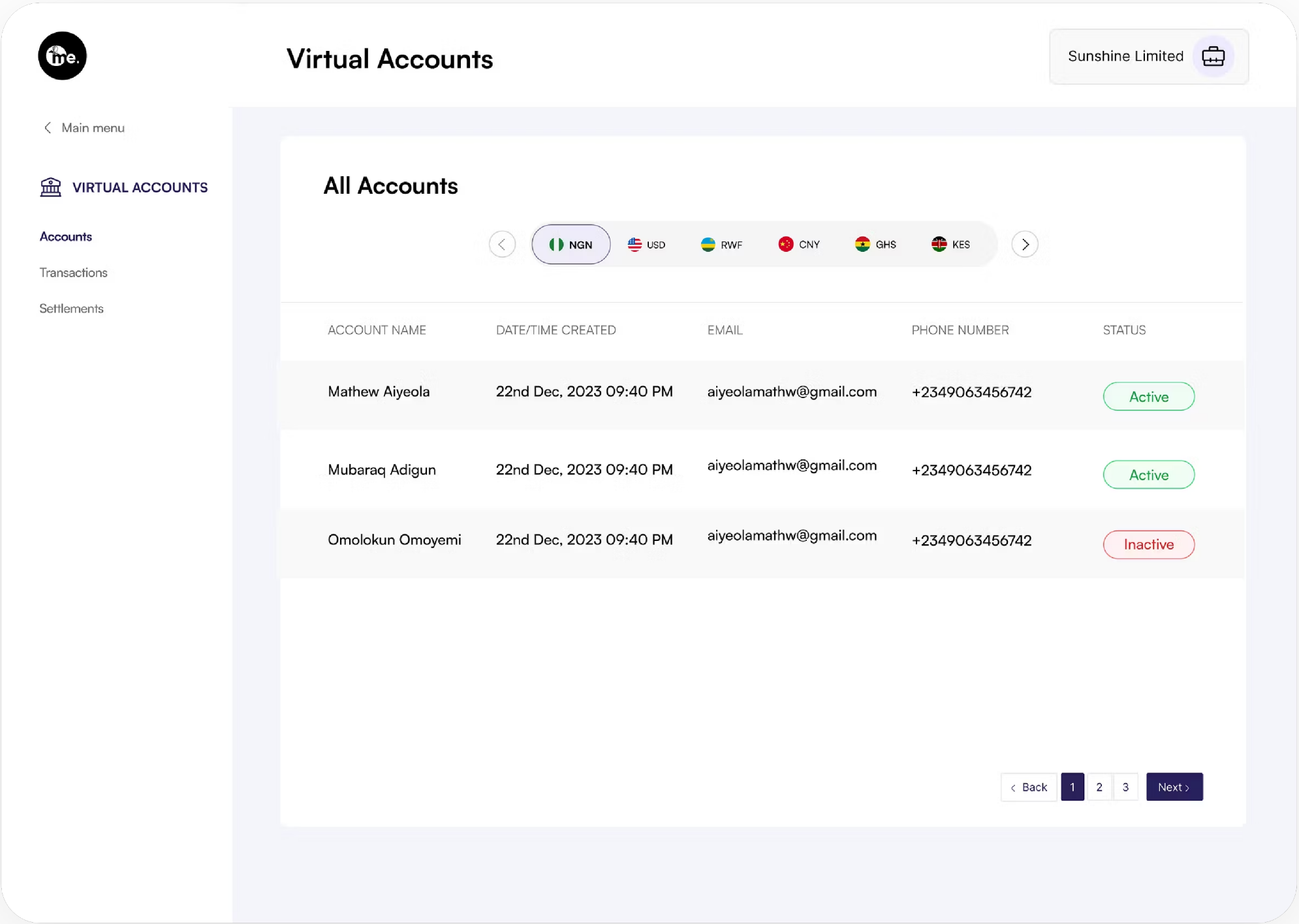
This Virtual Accounts page is your command center for collecting and tracking all incoming payments to your business.

On this page, you can see :

- A list of your most recently created virtual accounts.
- Your total collected balance across all accounts.
- A feed of your latest incoming transactions.

3d | **The RAMP Page**

This Ramp page is your central hub for managing your digital currencies.

It gives you a quick snapshot of your crypto assets and allows you to move funds between traditional money and crypto.

On this page, you can see:

- Your available balance for any digital currency you select (e.g., USDC on Polygon).
- Your wallet address for receiving funds.
- A feed of your recent deposits, withdrawals, and conversions.
- Deposit cryptocurrency.
- Withdraw your cryptocurrency out to another external crypto address.
- Convert your cryptocurrency back into traditional money and send it to a bank account

3e | The Developer's Page

The Developers section provides tools for technical users to programmatically interact with meCash, automate workflows, and integrate payment services into applications.

API Keys

Manage API keys for Production and Sandbox environments. Dashboard displays key Prefix, Date/Time Created, Updated, and Type for secure credential tracking.

Webhooks

Receive real-time notifications about meCash events. Create new endpoints and monitor active webhooks with destination URL, creation/update dates, and status.

IP Whitelisting

Enhance security by restricting API access to trusted IP addresses (up to 10). Requests from unlisted IPs are denied, protecting your account.

Webhook Logs & API Documentation

Detailed logs record webhook events (type, response code, time, status) for debugging.
Refer to comprehensive API Documentation for technical details, endpoints, and code samples.

Performing Transactions

4a | How to Fund Your Wallet
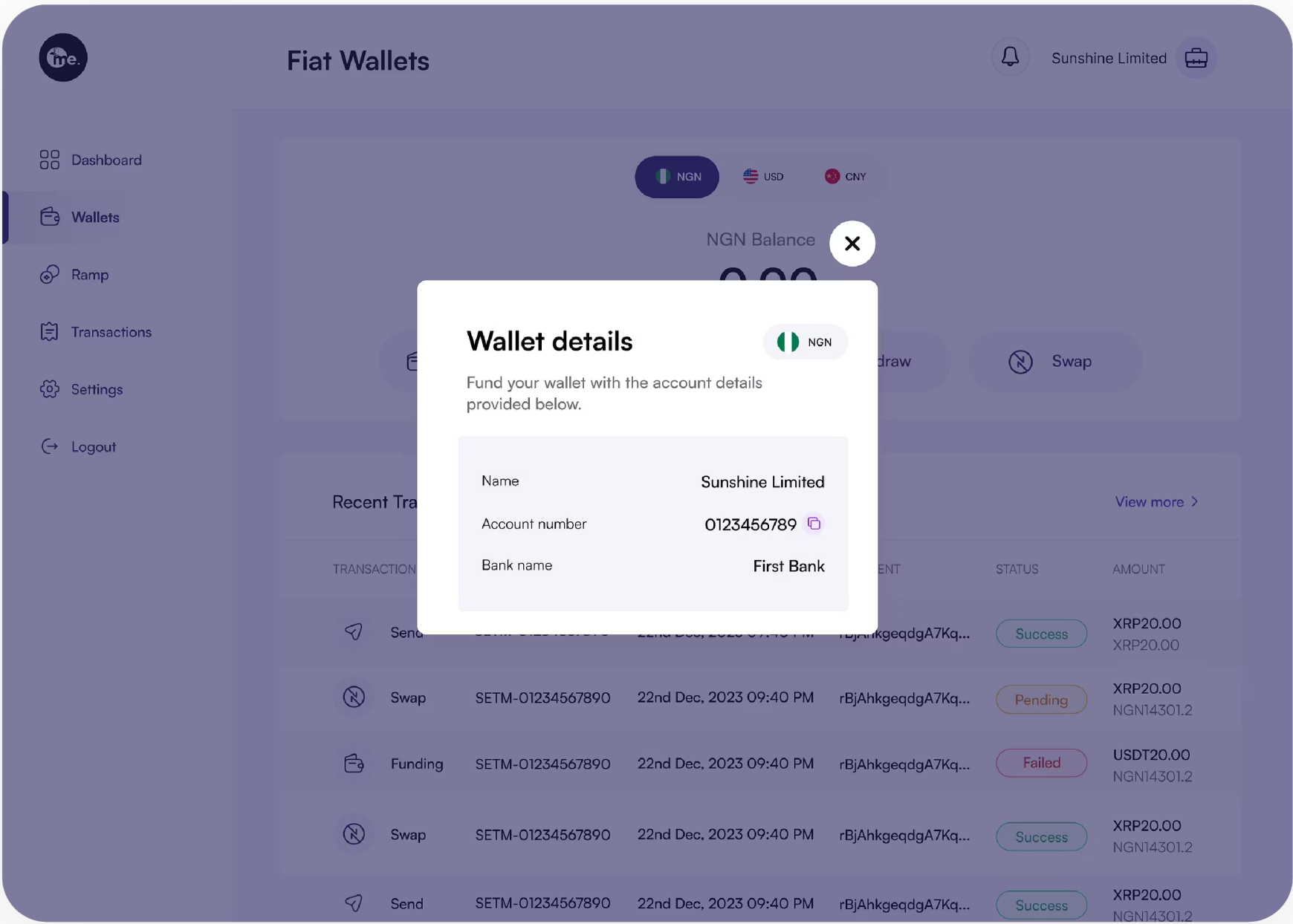
1. From the Wallets page, click the **"Fund Wallet"** button.

2. A pop-up titled **"Wallet Details"** will appear, showing your unique account details (Name, Account Number, Bank name).

3. Use these details to transfer funds from your external bank account. Funds will appear in your meCash wallet once processed.

4b | How to Send Money

Step 1: Enter Amount

Input the amount; the system will show receiver amount, exchange rate, fee, and estimated time.

Step 2: Select Recipient.

Choose from "Saved recipients" or add a "New recipient" with their bank details.

Step 3: Provide Payment Details.

Add a "Reason for payment," an optional "Payment description," and attach a "Payment Invoice" (max. 2MB JPG, PNG, PDF).

Step 4:Confirm Transaction Details.

Review all details (recipient, amount, fee, total debited) and click "Continue."

4c | How to Off-ramp (Convert Crypto to Fiat)

Step 1: Enter Off-Ramp Amount

From the Ramp page, click "Offramp." Enter the crypto amount (e.g., 0.12 USDC). The system will display the live exchange rate, final fiat amount (e.g., NGN 201.68), and a detailed fee breakdown including Gas Fee and Transaction Fee.

Step 2: Select Recipient

Choose a recipient from your "Saved recipients" list or add a new one. Make sure the recipient's bank details are accurate.

Step 3: Provide Payment Remarks

Add a reason for the payment, an optional description, or attach a payment invoice (max 2MB, JPG, PNG, or PDF).

Step 4: Confirm Details

The final confirmation screen will summarize all details: recipient's bank info, crypto debit breakdown (withdrawal, gas, transaction fees), and the final fiat amount.
Review carefully and click "Continue" to complete.

Thank You!