



# ESCROW PAYMENT GATEWAY TO ZEEPAY & INTEGRATION SERVICES

**ZEEPAY**

  
**escrow**  
systems



## Overview of Escrow Payment Gateway



Among many things, Escrow offers Alternative Payment Gateway and Integration services in the Financial and Capital Markets sector. The integration is between Core Systems and the Zimswitch's Zeepay ACH platform where Zimswitch will undertake the final clearing and settlement as the National Switch. Escrow is offering the below services:-

- a) An integration service into the ACH using the ISO20022 standards;
- b) Payment facilitation for Bulk, Single, and Dated Credit transactions;

### The benefits of using Escrow Services are:

- ✓ Zimswitch-approved integrator
- ✓ Quick implementation time
- ✓ Optional payments channel
- ✓ Scalable solution
- ✓ Flexibility and improved efficiency
- ✓ Cost-effective solution

### Escrow will implement by:

- i) Integration of a Payment Gateway Service into Zeepay's Automated Clearing House (ACH);
- ii) Provision of client-facing portal (optional) to the Bank and its Corporate clients.
- iii) Escrow aims to provide banks with integration services as an aggregator and integrators through its payment gateway

## Benefits of ISO 20022



**Global Standardization** – ISO20022 is the future, where messages will be harmonized with payment systems around the world. It has been adopted by over 70 countries around the world.



**End-to-End Automation** – Straight-through Processing with minimal manual intervention increasing customer satisfaction



**Interoperability**– effectively manage formats not previously allowed for cross-operation, creating better interoperability also with other protocols.



**End-to-End High-Quality Data Across Systems**– Generates a financial message standard that encompasses complete transaction sequences.



**Versatility in responding to Economic, Technological, And Innovation Modification** – high flexibility than other messaging standards, hence more responsive to economic, technological, and innovation changes.



**Reduced Manual Intervention, Better Security, Fraud Prevention, and Adaptability** – drastically reduce the incidence of fraud and cyber crime throughout domestic, Automated Clearing House, high value payments, and cross border payments.

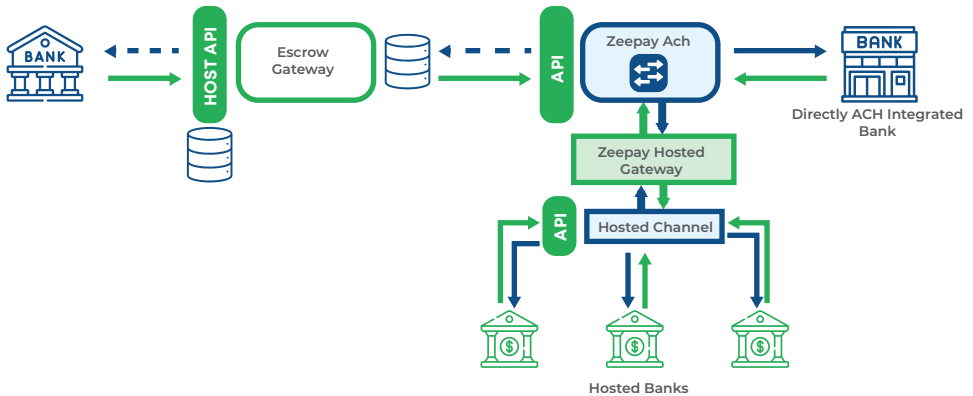


**Multi- Purpose**– It can be the dominant messaging standard across financial services industry in different areas such as Securities, trade services, forex, card payments and related services..

# Our Offerings

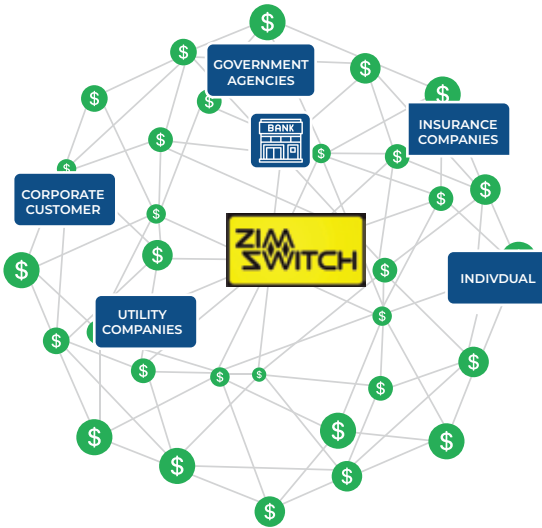


## Escrow Payment Gateway



Escrow provides its existing payment gateway that is already integrated into Zimswitch's Zeepay Automated Clearing House (ACH). Escrow can integrate its gateway into the bank's core banking system. The integration uses ISO20022 file-based messaging. The Bank will seamlessly process both single and bulk payments with the use of standardized message formats.

# Payment Gateway Features



## GATEWAY FEATURES:

- ✓ ISO20022 Ready
- ✓ Zimswitch Approved
- ✓ Direct integration to Zimswitch's Zeepay ACH
- ✓ Multiple payments to multiple sectors



## Use Cases

PAYMENTS MANAGEMENT

ELECTRONIC PAYMENTS & RELATED TRANSACTIONS

BANK LOAN/DEPOSITS

TRADE SERVICES

FOREIGN EXCHANGE

DERIVATIVES

CASH MANAGEMENT

COMMODITIES

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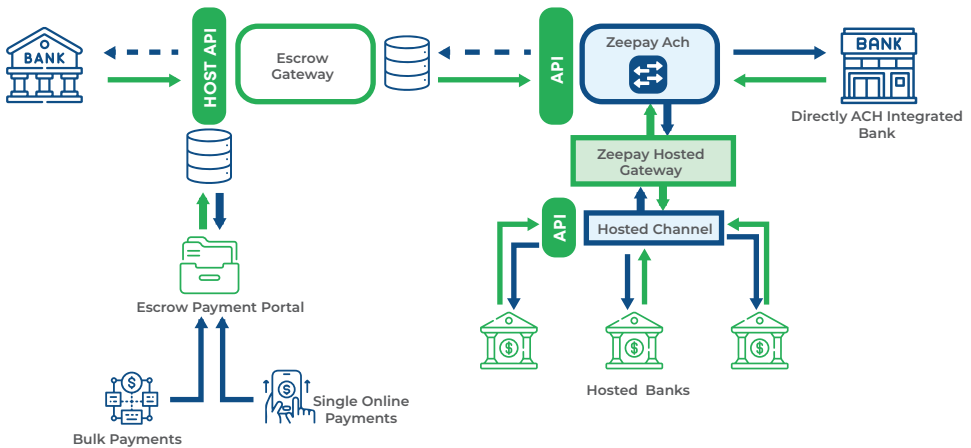
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<https://www.cpay.co.zw>



# Integration Services

Escrow can assist Banks by providing them with technical integration services and expertise to facilitate transactions between Core Banking Systems, the ACH and other Bank Systems. Escrow has already developed its own gateway that connects to the ACH, making it an expert in the field. The integration uses the ISO20022 standards and facilitates seamless processing of both single and bulk payments using standardized message formats.

## Escrow Payments Portal



Escrow's Payment Portal facilitates the upload of single and bulk payments with standard formats to process transactions such as dividend payments, salaries, insurance, pensions, and other related capital and financial market transactions. The Portal has an underlying payments gateway which is integrated into Zimswitch's Zeepay Automated Clearing House (ACH). The bank and its corporate clients will have access to the portal for efficient processing of various payments.

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# Why **ESCROW**

## Payment Gateway & Integration Services

1

**Latest Technologies** – by being early adopter of our innovative payment gateway, the bank can establish itself as a forward-thinking institution that is committed to providing the best possible service to its customers.

2

**Extension of services** – The integration will further expand the banking services to both the capital and financial market.

3

**Alternative payment gateway**– The bank will benefit from a alternative payment gateway for straight-through processing of individual and bulk payments transactions.

4

**Revenue Enhancement** –Increased traffic with transaction fees for the bank by offering more value-added services, products, and solutions to customers, and by leveraging the potential of new technologies, such as artificial intelligence, blockchain, cloud, and.

5

**Financial inclusion** – enables wider participation of the population to access seamless payments solution.

## Bank **Opportunities**



- The bank will benefit from having an additional payment channel that creates traffic for Banks, therefore two opportunities are created such as custodial and settlement transaction fees.
- The Bank will operate an innovative bulk payment solution and this will improve efficiency and banking convenience for clients.
- Access to real-time payment solutions for collections, distributions, and settlement in other markets such as the capital and commodity markets.
- The Bank will enjoy improved operational efficiencies for payments.

# About Company

Escrow is a diversified Fintech offering Banking Solutions, Securities Trading & Settlement Solutions, and Registry solutions.

Over the last 20 years, Escrow has grown to become a Sub-Saharan Fintech company catering to a wide market spectrum. The company has offices in Kenya, Zimbabwe, and Zambia. Our Systems are running in 10 African and one Asian country namely; Botswana, Kenya, Malawi, Nigeria, Pakistan, Rwanda, Swaziland, Tanzania, Uganda, Zambia, and Zimbabwe.



## Our Experience

- ✓ In Zimbabwe, Escrow has built a payment gateway, corporate portal, and relevant APIs that are seamlessly connected to Zimswitch's Zeepay Automated Clearing House (ACH). The solution is completely tested and certified to work in accordance with the ISO20022 standards.
- ✓ Escrow launched C-TRADE, which is the first mobile trading platform for retail and institutional investors. The Platform is coming on thirty thousand (30,000) subscribers to date and contributes an average of 54% of trades executed on the Zimbabwe Securities Exchange. The platform has access to multiple exchanges namely FINSEC, Zimbabwe Stock Exchange, and VFEX.
- ✓ Escrow also launched the first successful commodities exchange dubbed Zimbabwe Mercantile Exchange (ZMX). The exchange's success rides on technology developed by Escrow which is fully integrated into Financial Institutions, Warehouse Operators, Mobile Network Operators(MNOs), and the Government through the Ministry of Agriculture.
- ✓ Escrow developed a robust custodial system that facilitates the allocation and settlement of dividend payments through its subsidiary, Corpserve in Zimbabwe. The technology is now being used by 7 registry companies in Zimbabwe, Zambia, Tanzania, Malawi, Kenya, and Botswana.



## Our Footprints

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*Escrow has built an impressive client base over the years with clients in the West, East, Southern Africa and Asia. Some of the major projects were undertaken in the following countries.*

**escrow**

PAYMENT GATEWAY  
TO ZEEPAY

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