AGENT ONBOARDING GUIDE

GBPAY PLATFORM - MONEY TRANSFER, AGENCY BANK, ATM PAYMENT, AND MERCHANT PAYMENT

GIMAC Certified Operator - CEMAC Zone

1. What is an Agent

The GB Pay Agent is the point of transaction execution in the field. It is the channel through which the general public accesses the financial services of the platform: deposits, withdrawals, money transfers, bill payments, and other available operations.

An Agent never acts autonomously. It is mandatory linked to a Partner or a banking institution that delegates the right to operate on the platform. The affiliated entity assigns available services, defines transaction limits, and assumes responsibility for the agent's activity.

Every operation processed by an agent generates a commission, freely negotiated between the agent and its affiliated Partner or institution. Each service may have its own commission structure.

2. Types of Partner Account

There are three types of Agent accounts, each suited to a different operational context:

2.1. POS Agent

The most common type. It covers all physical distribution points: payment kiosks, shops, convenience stores, bars, restaurants, or any business accepting payments via a terminal.

- Can be an individual (independent merchant) or an unnamed entity representing a point of sale
- Operates via a dedicated payment terminal
- Handles deposits, withdrawals, transfers, and bill payment operations
- Managed by the affiliated Partner or institution

2.2. Mobile Bank Agent

A dedicated instance for institutions with a Core Banking system (e.g. GLOBAL BANK).

- Enables direct interconnection between the Partner's Core Banking system and GB Pay infrastructure
- Provides real-time synchronization of accounts, balances, and transactions
- Not a physical person, it is an automated technical instance
- Configured by the technical teams of the concerned Partner

2.3. External API Agent

Intended for companies and developers wishing to integrate GB Pay payment services directly into their own application or platform.

- Entirely driven by API calls, no physical presence required
- Suited to mobile applications, e-commerce platforms, online service portals
- Enables automation of payment flows
- Not a physical person, it is a technical instance

3. Comparison Summary

Feature	POS	Mobile Bank	External API
Physical person possible	**Yes**	**No**	**No**
Core Banking Integration	**No**	**Yes**	**No**
External App Integration	**No**	**No**	**Yes**
Partner Affiliation	**Yes**	**No**	**Yes**
Institution Affiliation	**Yes**	**Yes**	**Yes**
Negociatiable Commissions	**Yes**	**Yes**	**Yes**

4. Information Required to Create an Agent Account

All points with (*) are Mandatory. Account creation requires general information, agent-type selection, and the personal details of the responsible individual.

4.1. General Information

These details are required for a manual creation of an account that is if we create your account):

- Agent Type (POS, Mobile Bank, External API)
- Partner or Institution name for affiliation
- Branch (Branch name) if applicable *
- Service Zone (Location of agent’s activity)

4.2. Personal Details of the Responsible Individual

These details correspond to the individual designated as responsible for the agent account. For Mobile Bank and External API agents, this refers to the technical or administrative contact of the concerned entity.

- Last name *
- First name *
- Phone *
- Email *
- City *
- District *
- ID Number *
- ID Issue Date *
- ID Expiry *
- Representative Identification Documents (ID Card / Passport) *
- Manager picture *

5. Affiliation & Commissions

5.1. Mandary Affiliation

Every GB Pay agent, regardless of its type, must be created under the authority of a Partner or a banking institution. This affiliation is mandatory and conditions the activation of the agent account. The affiliated entity is responsible for all operations carried out by the agent on the platform.

6. Commission Sharing

For each service enabled on a POS agent account, the commissions generated from transactions are shared between the agent and their affiliated partner or institution. This distribution is defined when the account is created and can be freely negotiated between the two parties. Each service may have its own commission structure.