



## GETTING STARTED

### **i. What do I need to do to get started with Virtual Pay in a nutshell?**

You need to submit an application for a merchant account with Virtual Pay. Once the application is made, we will review your application and contact you within 2 business days to let you know whether your account has been approved. If approved, we create your merchant account and proceed with integration.

### **ii. Which documents are required during merchant onboarding?**

Here is a list of requirements needed during onboarding for Kenyan Merchants.

#### **DOCUMENTS REQUIREMENTS CHECKLIST**

- 1) Certificate of Incorporation/Registration
- 2) Memorandum /Articles of Association/Constitution
- 3) Copy of the entity's KRA PIN
- 4) Cancelled Cheque/Bank Account Confirmation Document/Bank Statement
- 5) Directors' national ID copies (must be coloured)
- 6) Website URL and IP Address
- 7) Proof of Domain
- 8) Regulators License (Where applicable)

Here is a list of requirements needed during onboarding for Non-KE Merchants.

#### **DOCUMENTS REQUIREMENTS CHECKLIST**

- 1) Certified Certificate of Incorporation
- 2) Certified Memorandum and Articles of Association or its equivalent
- 3) Certified Register of Members and Register of Directors or its equivalent
- 4) Copy of document showing the entity's Tax Identification Number (TIN)
- 5) Regulator's license (where applicable)
- 6) Audited accounts for the last financial year (where applicable) or Bank statements for the last 6 months

- 7) Certified Directors' passport copies (must be coloured)
- 8) Certified Shareholders' passport copies (must be coloured)
- 9) Applicable IP addresses (for whitelisting)
- 10) Proof of domain ownership

### **iii. Can I accept payments before the onboarding process is complete?**

No. You will only be able to receive payments once you have completed the onboarding process.

### **iv. During integration, what should I test before accepting live payments?**

Before going live, we advise that you test:

Payments with cards (each scheme).

Payment notifications

3D Secure flow (if implemented)

Mobile money payment methods (if implemented. Test errors and refusal reasons)

Once you are live, make sure that you change your API test endpoints to live endpoints and that your API test credentials are changed to live credentials.