

ZENITH
e-CHANNELS
PORTAL

FRONT-OFFICE
USER
MANUAL

ZENITH e-CHANNELS PORTAL

MERCHANTS USER MANUAL

GENERAL OVERVIEW

1.1 Overview

The Zenith e-Channels Portal is a platform that offers end to end solution to merchants across different channels. Major modules includes:

- Merchant Signup/Login
- Dashboard
- Terminal Request
- Settlements
- Terminals
- Forgot Password
- Change Password

MERCHANT SIGNUP/ LOGIN

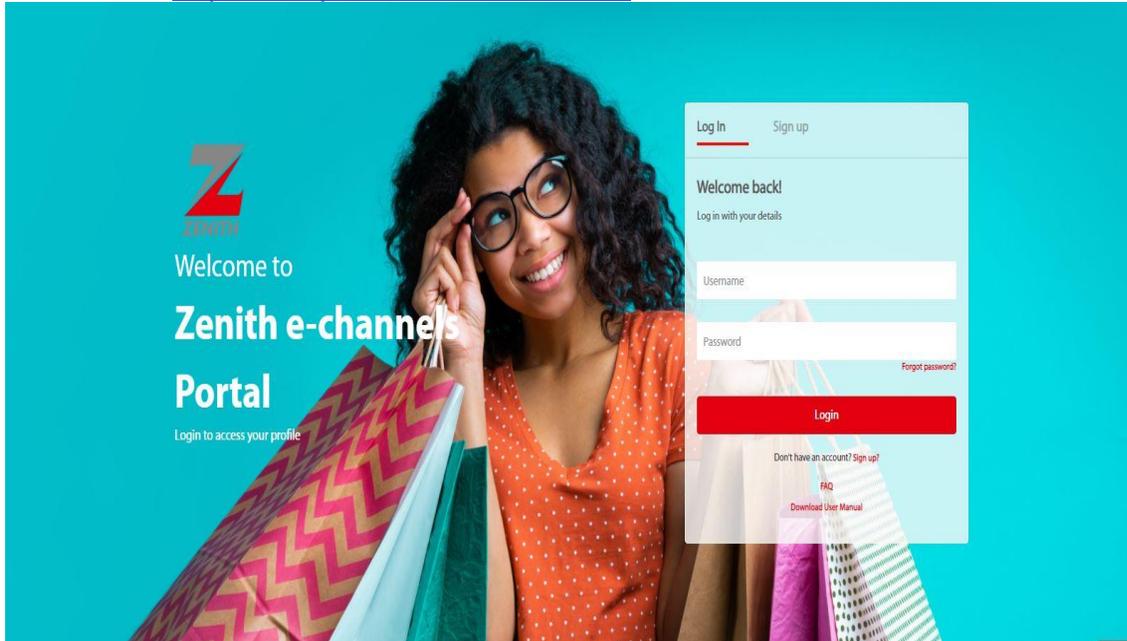
2.1 Overview

The merchant signup/login module handles the processes involved in signing up as a new merchant and logging in as an existing merchant.

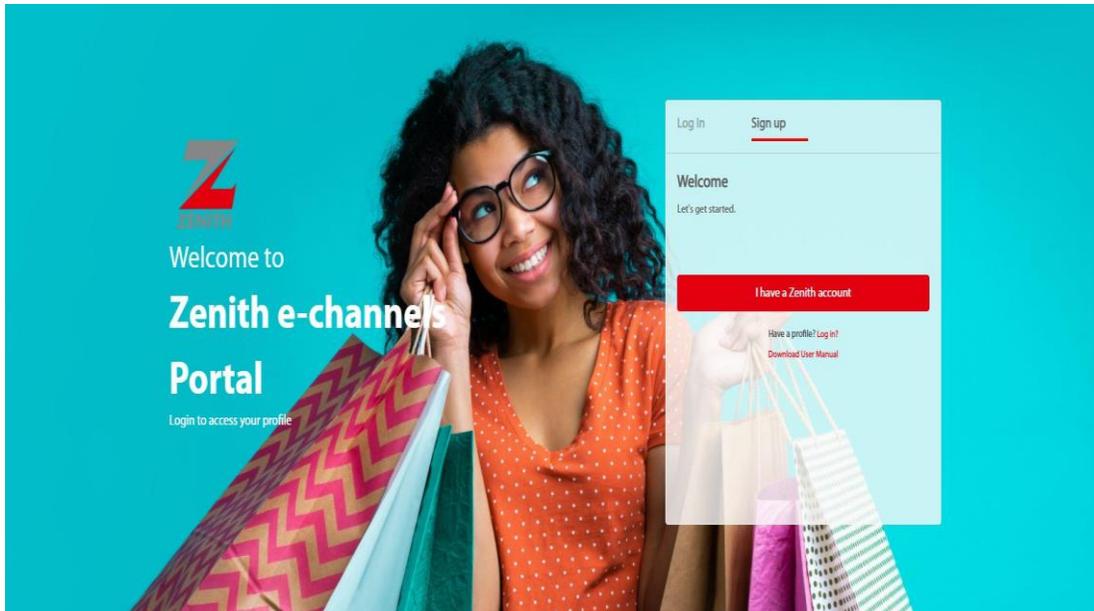
2.1.1 Sign up

A typical login process is described as follows:

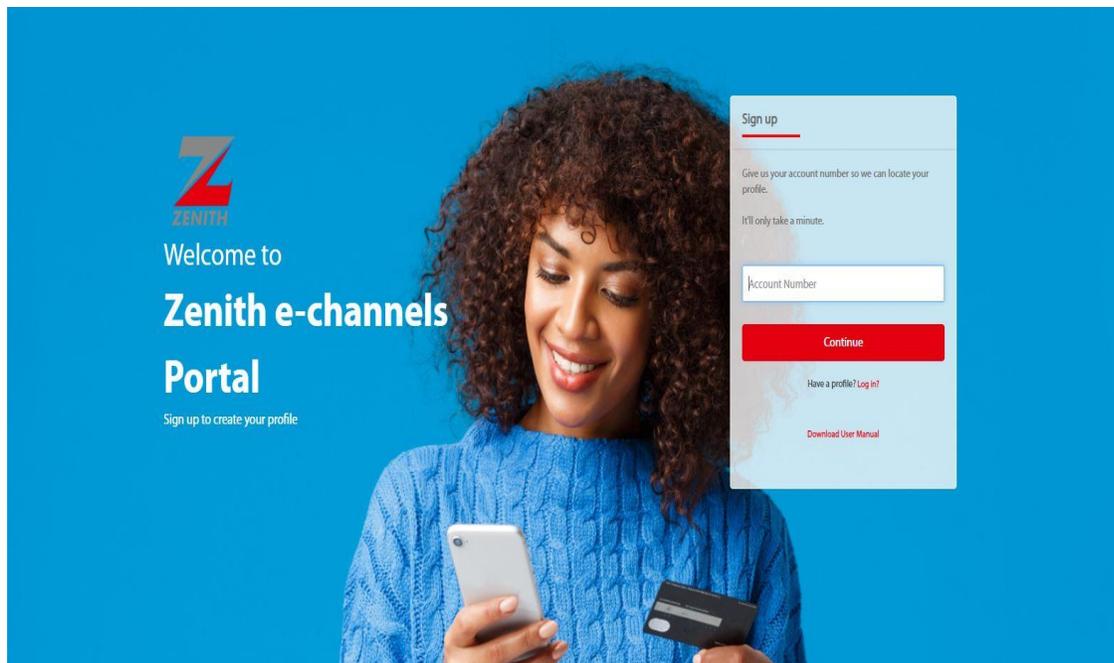
1. Visit <https://zenportal.zenithbank.com>



2. Click the “**Sign up**” option.

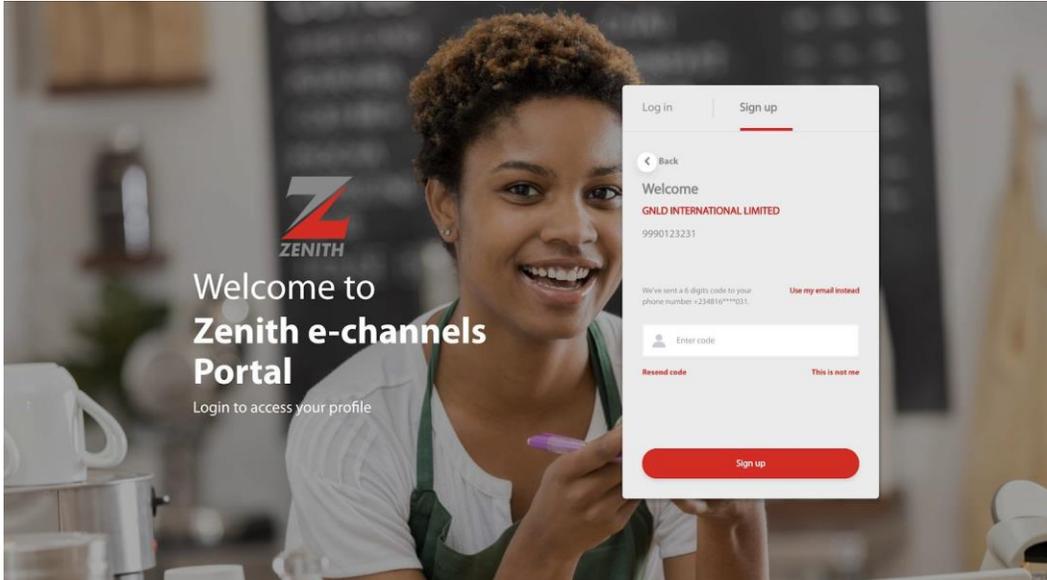


3. Select the “I have a Zenith account”.

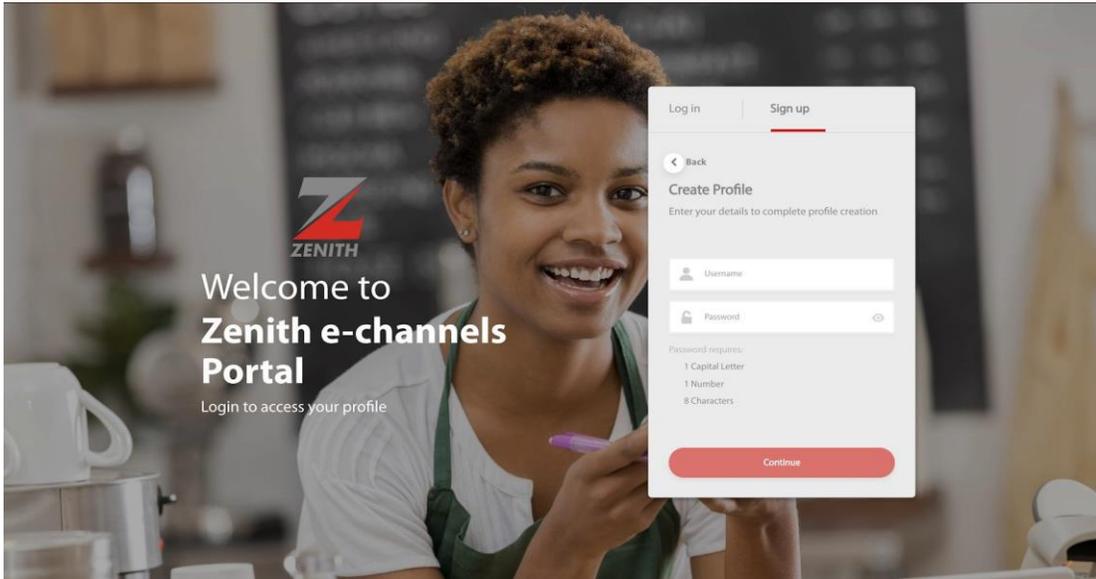


4. Enter your Zenith account number and click on Continue to proceed

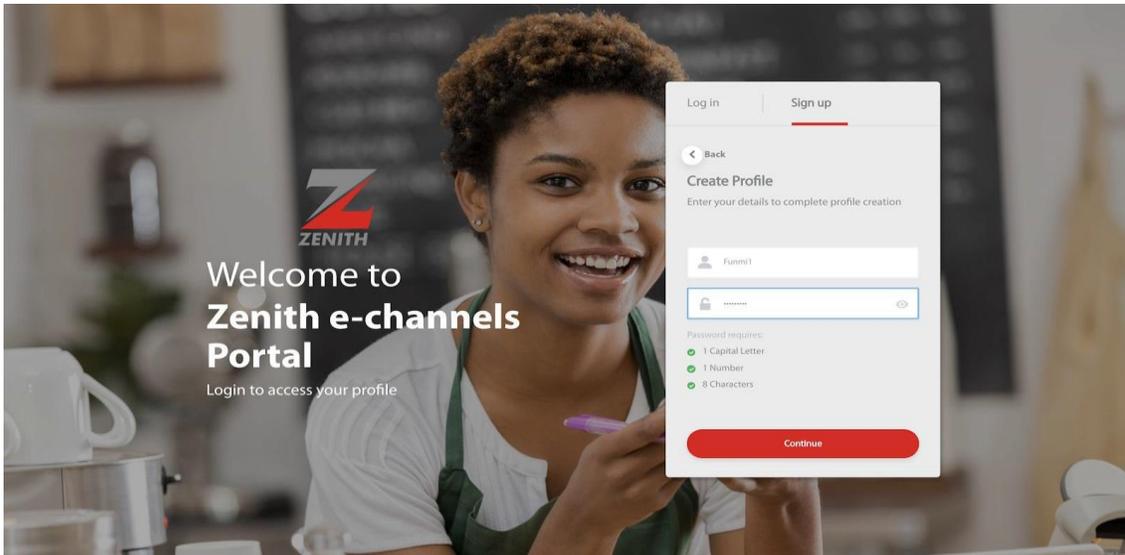
5. Your account name and account number will be displayed. A 6 digits code will be sent to the phone number or email address registered to the account number.



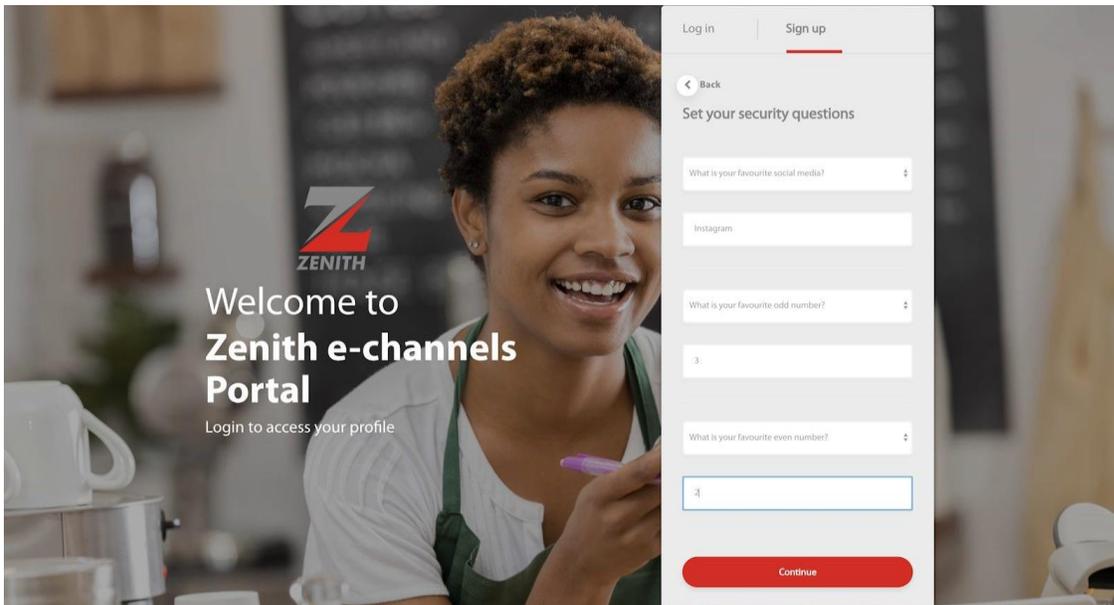
6. Enter the 6 digits code received and click **“Sign up”**.



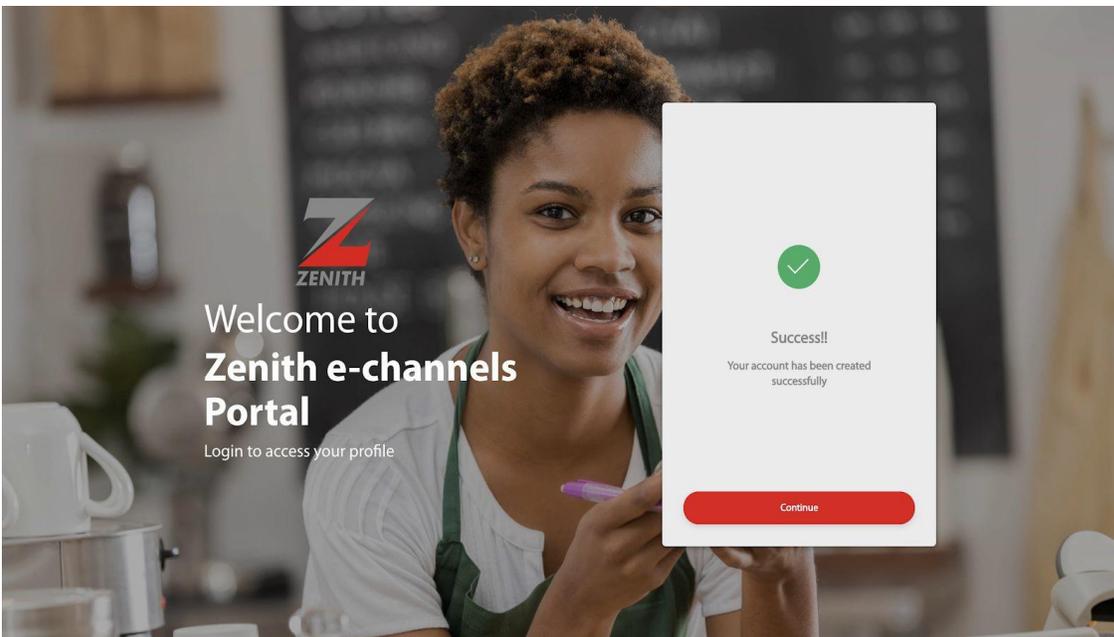
7. Create a profile by entering your preferred username and password. (Please note that the password must be a minimum of 8 characters with at least 1 capital letter and 1 number) and click **“Continue”**.



8. Choose 3 preferred security questions, enter the corresponding answers to the questions chosen and click **“Continue”**.



9. Upon the display of **“Success”**, click **“Continue”**.



10. The dashboard will be displayed.

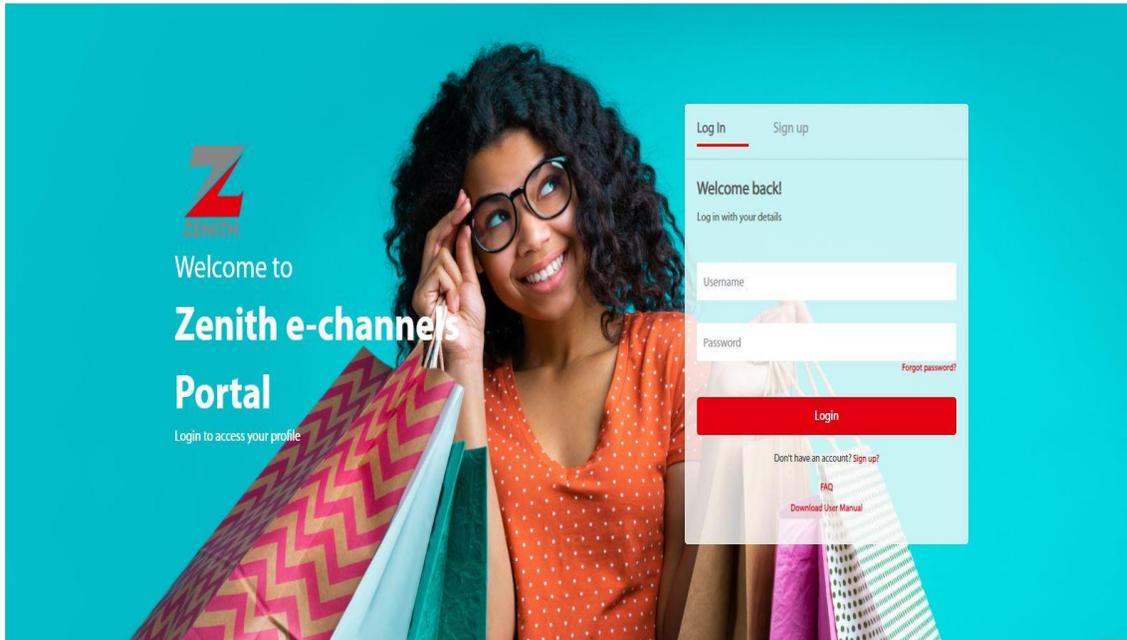
The dashboard displays the following information:

- Account Information:** Account Number: 101, Account Officer: O..., Account Officer Mobile No: 0...
- Request New Channel:** Receive payment through a new channel.
- Transaction Distribution (Jul 31, 2021 To Jul 31, 2021):**
 - TRANSACTIONS: 1,315
 - TRANSACTION VALUE: NGN 15,340,957.56
 - SETTLED AMOUNT: NGN 15,262,472.45
 - CHARGES: NGN 78,485.11
- Key Metrics:**
 - 101 / 13 Terminals (Total/Active)
 - 2057SU02 / 159 TOP Terminal/Transactions
 - NGN 180,500.00 Highest Transaction
 - 659 MasterCard
 - 266 VISA
- Insights:** Card Type Usage, Total Value By Card Type, Processor Distribution, Source Distribution.

11. Login

A typical login is described as follows:

- a. Visit <https://zenportal.zenithbank.com>



- b. Enter your username and password. Click “Login”.
- c. The dashboard will be displayed.

The screenshot displays a dashboard titled "Dashboard • Overview". On the left is a dark sidebar with navigation options: Dashboard, Transactions, Settlements, Terminals, Settings, Contact, and Logout. The main content area includes:

- Account information: Account Number (10...), Account Officer (O...), and Account Officer Mobile No (0...).
- A blue button: "Request New Channel" with subtext "Receive payment through a new channel".
- Transaction Distribution for Jul 31, 2021 To Jul 31, 2021:
 - TRANSACTIONS: 1,315
 - TRANSACTION VALUE: NGN 15,340,957.56
 - SETTLED AMOUNT: NGN 15,262,472.45
 - CHARGES: NGN 78,485.11
- Summary cards:
 - 101 / 13 Terminals (Total/Active)
 - 2057SU02 / 159 TOP Terminal/Transactions
 - NGN 180,500.00 Highest Transaction
 - 659 MasterCard
 - 266 VISA
- Insights section with four charts:
 - Card Type Usage (VISA, MasterCard)
 - Total Value By Card Type (VISA, MasterCard)
 - Processor Distribution (VISA, MasterCard)
 - Source Distribution (VISA, MasterCard)

DASHBOARD

3.1 Overview

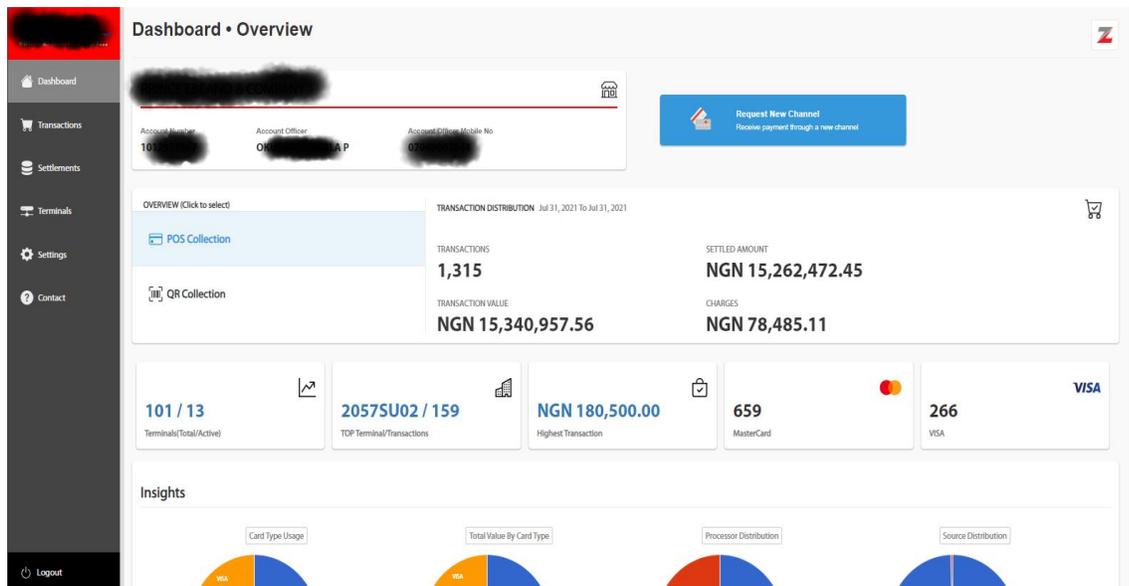
The dashboard, requests and settlements module provides features that enable merchants to have a quick overview of the POS channel, initiate terminal requests, monitor terminal request status, view details of settlements and export settlement reports.

3.1.1 Dashboard

The Dashboard provides the following:

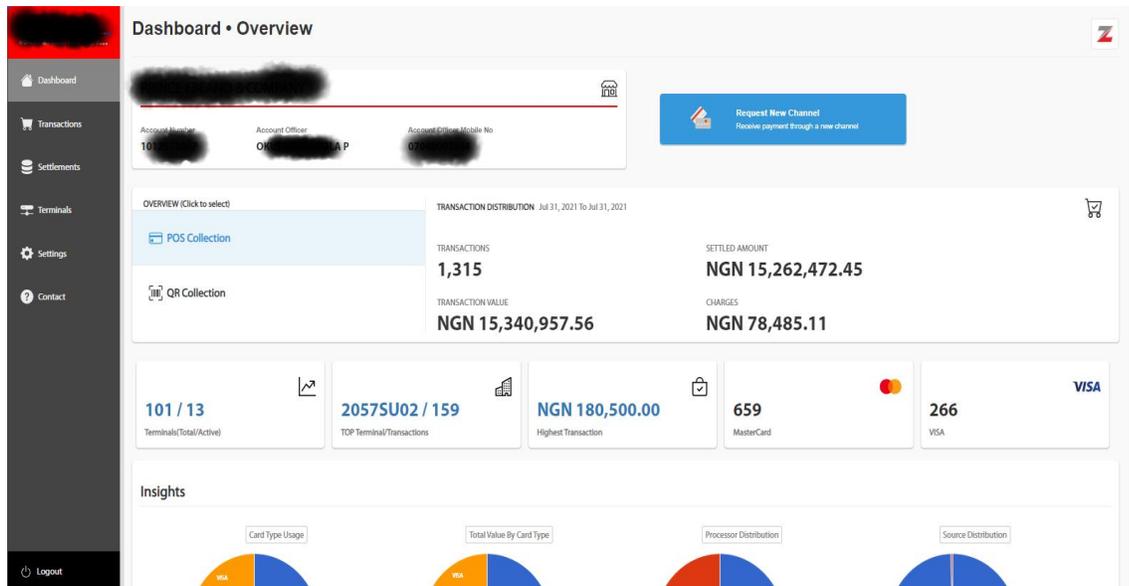
3.1.2 Overview of the customer's account details.

This section presents the customer's account number, account balance and account tier.



3.1.3 Collection Overview

This section presents the customer collection according to collection channel in summary and graphical presentations. It also presents highlights of the settlements of the customers and a link to view all settlements.



REQUESTS

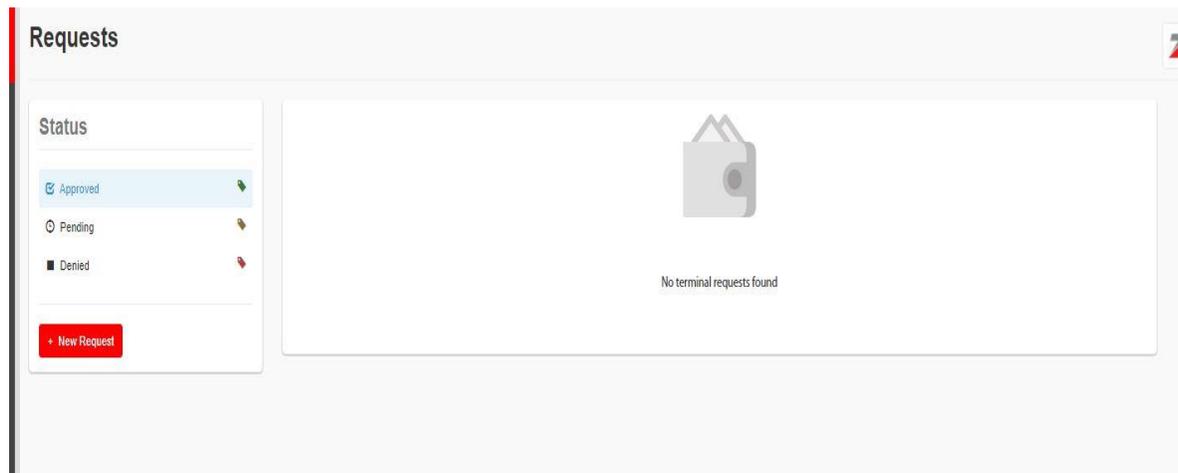
4.1 Overview

The Request module provides features that enable merchants to initiate terminal requests, view details and monitor status of terminal requests.

4.1.1 New POS Terminal Requests

The steps to initiate a new terminal request is described as follows:

1. Navigate to “**Requests**” on the dashboard page.



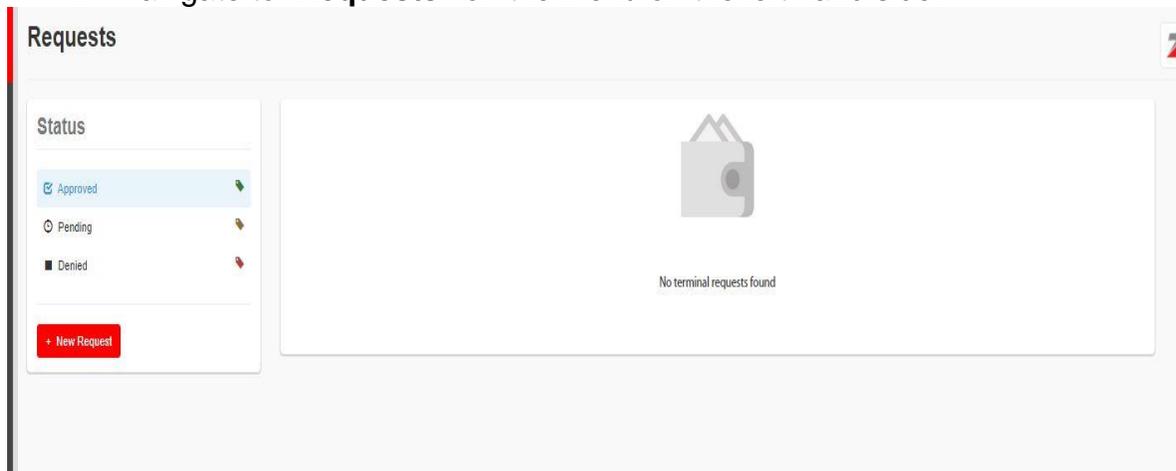
2. Click “**New Request**”
3. Select the Payment Channel “**POS**”.
4. Click “**Continue**” on the next screen.
5. Select your payment account from the list of your accounts populated and click “**Next**”.
6. If you do not have an existing business location setup, a prompt to create a business location will be displayed. If you have existing business locations, you can create additional business locations by clicking “**Add New**”.

7. Enter the details for the business location and click **“Save Branch”**.
8. A “Location added successfully” prompt will be displayed.
9. If you have multiple business locations, select a business branch location from the list.
10. Review the business location and contact details entered and click **“Next”**.
11. Enter the number of POS terminals required followed by the **“Pickup State”** and **“Pickup Bank Branch”**, then click **“Next”**.
12. A prompt would be displayed for the confirmation of the number of POS terminals requested, click **“OK”** to proceed.
13. A success message will be displayed on the screen after successful confirmation.

4.1.2 Manage My Requests

The steps to view POS Requests and their respective statuses is described as follows:

1. Navigate to **“Requests”** on the menu on the left hand side.



2. Click on the request status (Approved, Pending and Declined) to view the requests under the selected status.

SETTLEMENTS

5.1 Settlements

This module provides a view of your settled transactions in both lump sum and constituent transactions. It also allows you to filter and export reports. It provides detailed of the settlement account, amount, number of transactions, transaction period and settled date.

The screenshot shows the 'Settlements' dashboard. On the left is a navigation sidebar with options: Dashboard, Transactions, Settlements, Terminals, Settings, and Contact. The main content area is titled 'Settlements' and includes a 'DOWNLOAD' button in the top right. Below the title is a filter for 'Acquired Channels' with 'POS' and 'ScanToPay' options. A summary box indicates '28 IN TOTAL'. The main list shows two settlement entries:

Date	Settlement Amount	Transaction Count	Transaction Period	Settled Date
31st Jul, 2021	NGN15,262,472.45	1,315	31st Jul, 2021 12:00AM - 31st Jul, 2021 11:59PM	31st Jul, 2021
30th Jul, 2021	NGN15,252,322.87	1,341	30th Jul, 2021 12:00AM - 30th Jul, 2021 11:59PM	30th Jul, 2021

The settlement viewer allows user to view details of daily settlements as shown below.

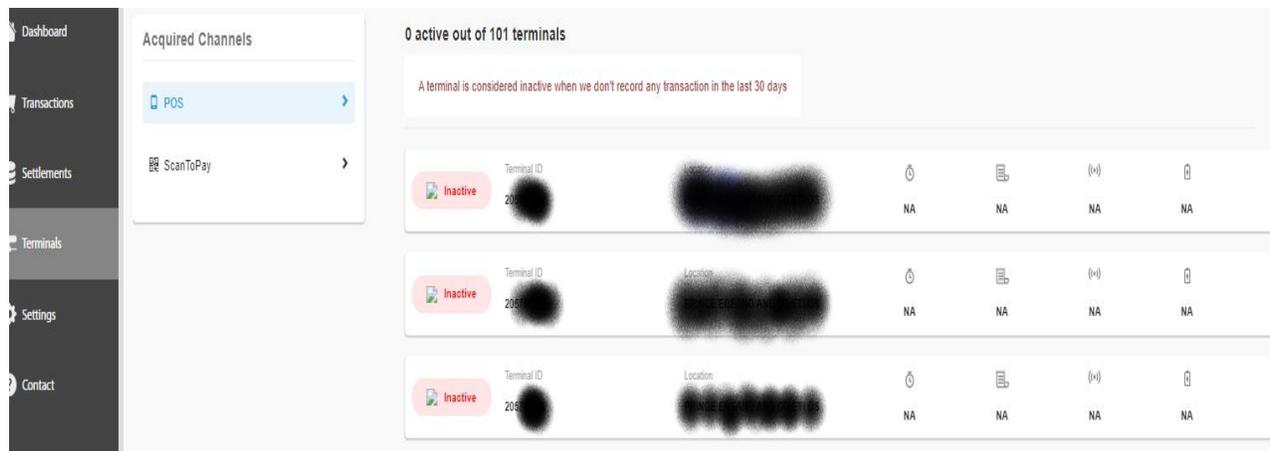
The screenshot shows the 'Transactions' dashboard. It features a search bar with 'FROM' and 'TO' fields and a 'SEARCH' button. A 'PRINT' and 'DOWNLOAD' button are in the top right. Below the search bar, there is a 'Show 50 entries' dropdown and a 'Search by any term...' input. The main table displays transaction details:

S/N	Date	MerchantName	MerchantID	TerminalID	Amount	Charge	RRN	STAN	Processor	Type	PAN	Card Type	Card Location
1	31st Jul, 2021 09:54PM	[REDACTED]	2057...	2057...	1,710.00	8.55	000210026210	28786	INTERSWITCH	PURCHASE	[REDACTED]	Mastercard	Domestic
2	31st Jul, 2021 09:49PM	[REDACTED]	ZIB00...	2057...	36,740.00	183.70	000002514571	616658	INTERSWITCH	PURCHASE	[REDACTED]	Mastercard	Domestic
3	31st Jul, 2021 09:48PM	[REDACTED]	2057...	2057...	18,630.00	93.15	000210015191	100239	ACQUIRER	PURCHASE	[REDACTED]	Mastercard	Domestic
4	31st Jul, 2021 09:47PM	[REDACTED]	2057...	2057...	2,840.00	14.20	000210011193	12357	INTERSWITCH	PURCHASE	[REDACTED]	Mastercard	Domestic

TERMINALS

6.1 Terminals

The terminal module provide a central repository of all the channels via which the merchant receives payments. The POS section outlines all the terminals assigned to the merchant by status, Terminal ID, location, transactions processed, performance, network, terminal type, settlement account name/ account number, battery life, consumables level and other terminal specific information.



The Details/Performance section is shown in the image below.

The transactions section of the terminal details provides information on the transaction processed through the selected terminal. It also displays the transaction date, amount, receiving account, terminal ID, card number and transaction status (approved or reversed). A sample of the section is shown below.

Terminals & Channels

09/08/2021 12:34:23

Terminal ID
2057

Stats

Network Strong Connection	Battery 80% (Charging)	Power Active	Type POS	Paper Roll Full
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Merchant

ID 2057L	Name Fruit & Company	Account Number 101	Account Officer O...	Account Officer Phone 0704
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Transactions (Recent)

Total Transactions NGN 94	Total Amount NGN 1,4598.70	Total Settlement NGN 1,477.13	Total Charges NGN 7,321.57	% of Day's Total 6.08%
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PASSWORD RECOVERY

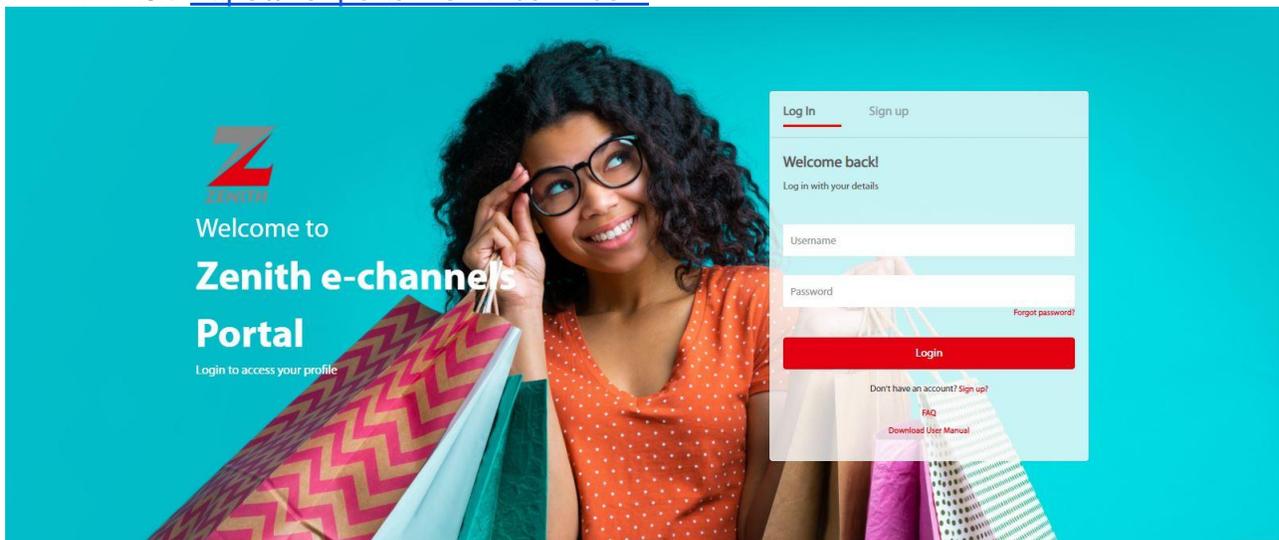
7.1 Overview

This section details how to perform password recovery for existing merchants on this platform.

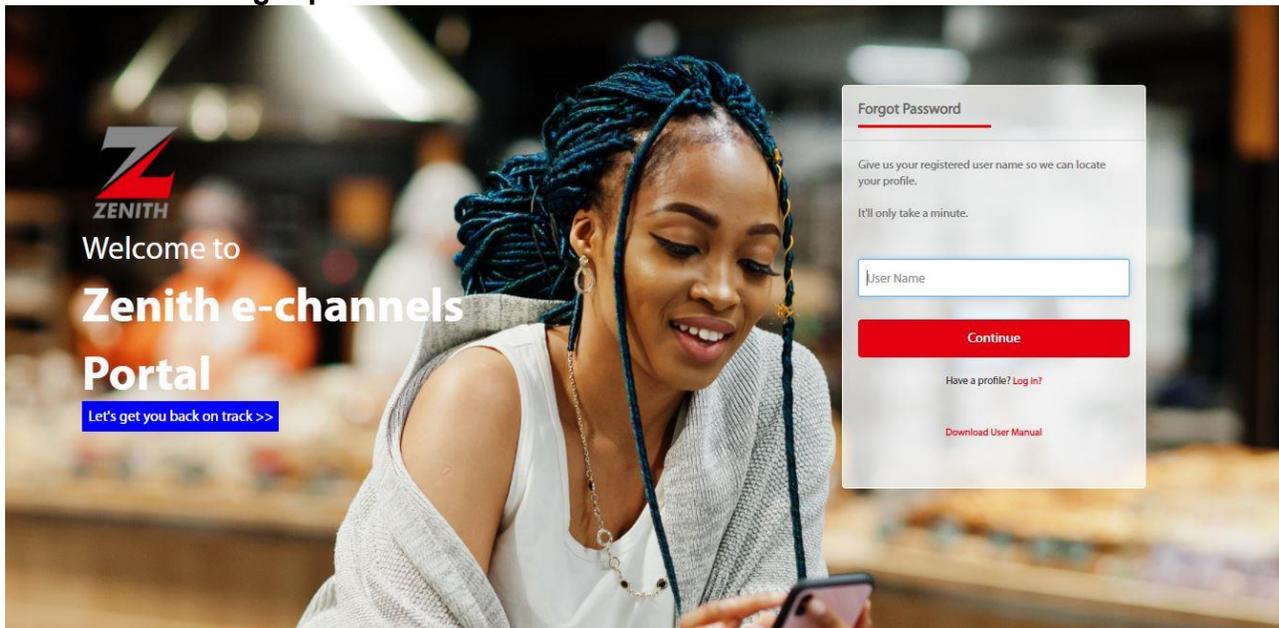
7.1.1 Password Recovery

A typical password recovery is described as follows:

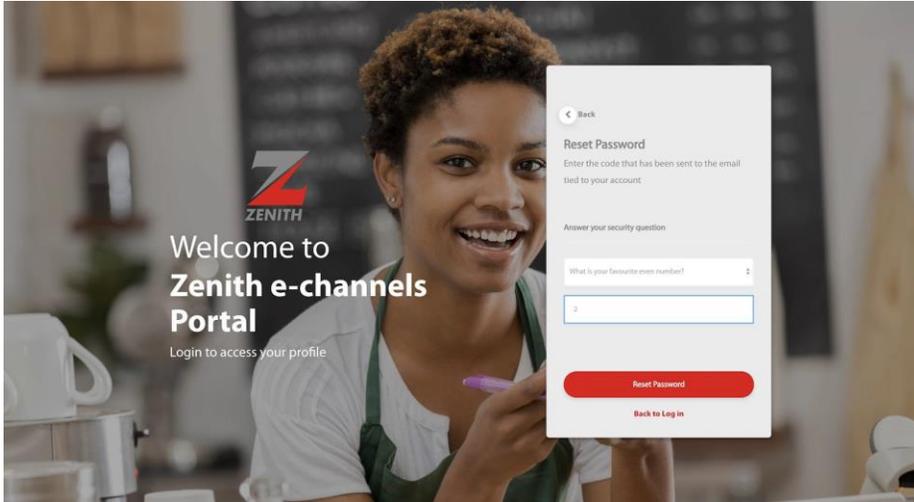
1. Visit <https://zenportal.zenithbank.com>



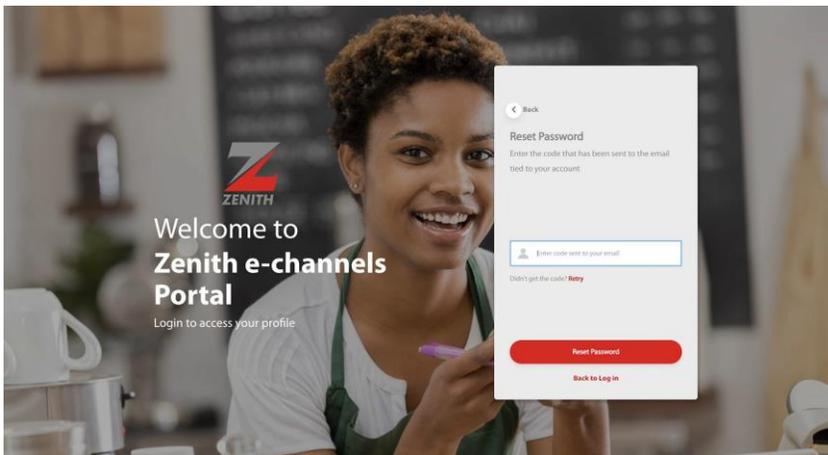
2. Click "Forgot password?"



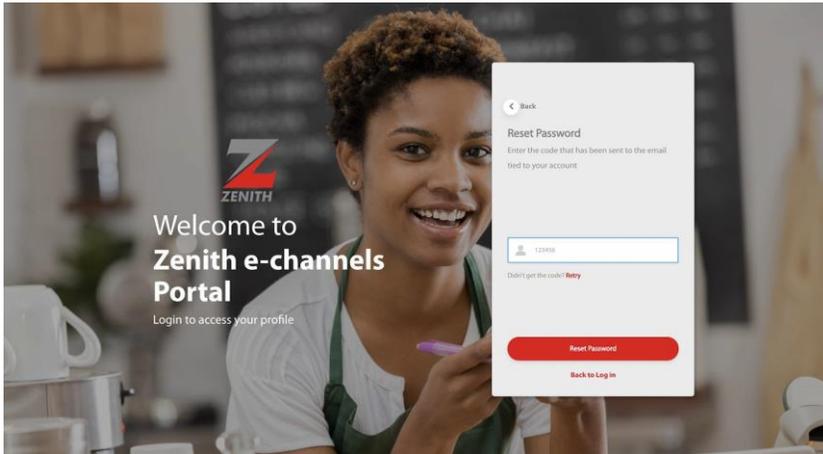
3. Select **“Recover Password”**.
4. You will be prompted to provide the answer to one of your chosen security questions. Provide the correct answer to the security question.



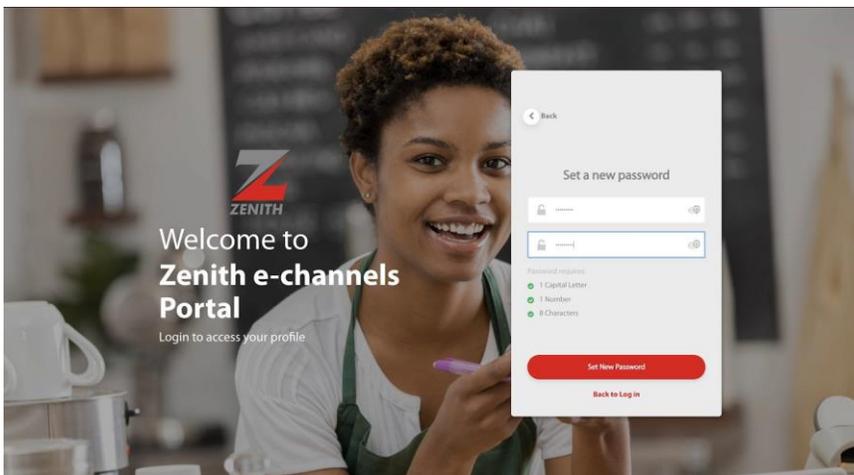
5. Click **“Reset Password”**.



6. A 6 digits code will be sent to the email address registered to the account number. Enter the 6 digits code received and Click **“Reset Password”**.



7. A prompt to set a new password will be presented.
8. Enter a new password
9. Re-Enter the new password



10. Click **“Set New Password”**.

USERNAME/PASSWORD RECOVERY

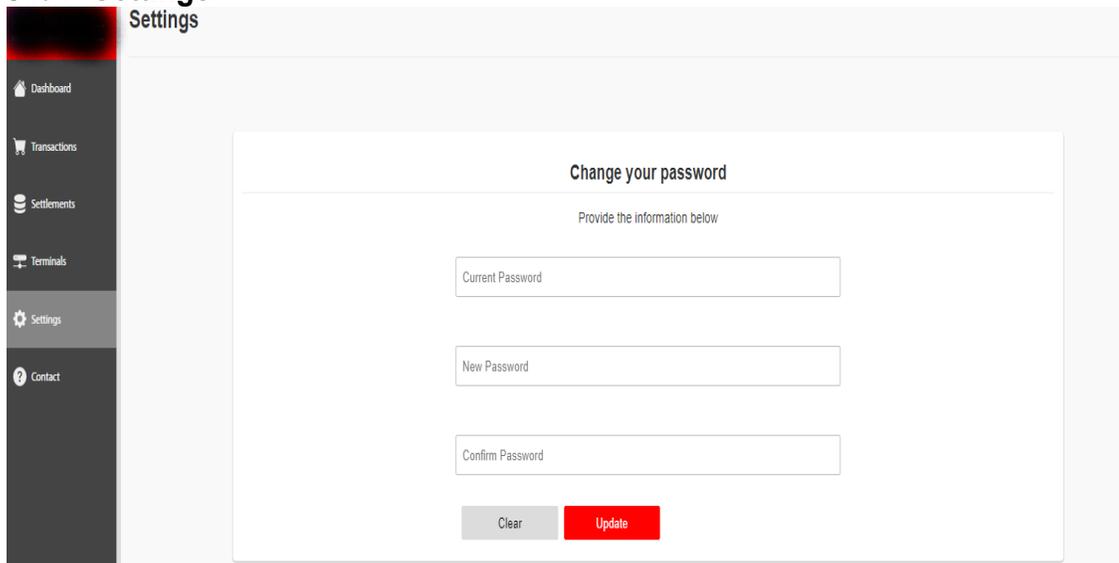
8.1 Password Change

This section details the steps to follow in order to change your password on the platform.

8.1.1 Password Change

A typical password change is described as follows:

1. Click **“Settings”**



The screenshot shows a web interface with a dark sidebar on the left containing navigation links: Dashboard, Transactions, Settlements, Terminals, Settings (highlighted), and Contact. The main content area is titled 'Settings' and contains a white box with the heading 'Change your password'. Below the heading is the instruction 'Provide the information below' and three input fields labeled 'Current Password', 'New Password', and 'Confirm Password'. At the bottom of the form are two buttons: a grey 'Clear' button and a red 'Update' button.

2. Enter Current Password
3. Enter New Password
4. Confirm New Password
5. Click **“Update”**.