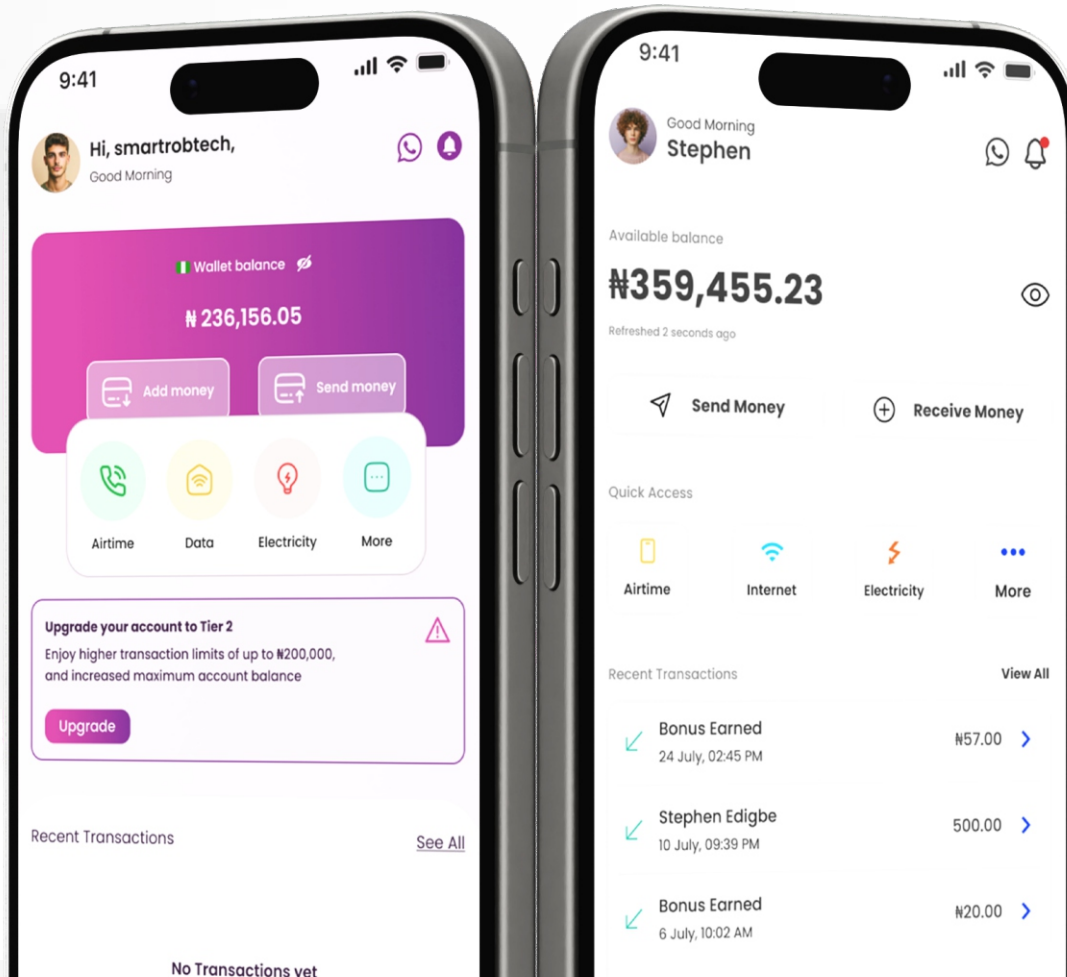


# PROPOSAL

For Bill Payment/ Bank App  
Development (Unlicensed)



# PROJECT OVERVIEW



This proposal outlines the development of a Bill Payment or a Bank App with a robust set of features, allowing users to conveniently manage and pay their bills. The app will be developed with a structured pricing model, incorporating basic and additional features based on the client's requirements.

# SCOPE OF WORK

The project will include the following features categorized into Basic Features & Additional Features.

## ■ **BASIC FEATURES (N 2 Million, 4 WEEKS)**

**1. Send & Receive Funds:** Users can transfer money securely within the app.

### **Send:**

- Users can send money to other app users.
- Transfers can be made to external bank accounts (optional). - Transaction history and receipts are available.

### **Receive:**

- Wallet-to-Wallet Transfers
- Users can receive money from other app users instantly.
- Funds are credited directly to their in-app wallet via virtual account number

**2. Buy Airtime & Data:** Seamless purchase of airtime and data for all major networks.

**3. Pay for TV Subscriptions:** Payment for DSTV, GOTV, 3and other cable TV services.

**4. Buy Electricity Tokens:** Purchase electricity tokens for different service providers.

**5. Fund Betting Wallets:** Users can top up their betting accounts.

**6. Robust KYC:** A secure verification process ensuring user authenticity.

## **ADDITIONAL FEATURES (3 EXTRA WEEKS, SEPARATE COSTS)**

**Virtual Dollar Card (N750K):** Integration with Strowallet API for users to generate virtual dollar cards.

**Education Payments (N250K):** Payment for WAEC, JAMB, and other examination pins.

**Flight Booking (N750K):** Book Local and international flight via <https://amadeus.com> API

**Buy Gift Cards (N500K):** Integration with Reloadly API for purchasing various gift cards.

**International Airtime (N200K):** Enable users to send airtime to international numbers.

**Airtime to Cash (N250K):** Conversion of unused airtime into cash.

**International Airtime & Data (N400k):** Send airtime & data to other countries.

**Internet Subscription Payment (N350k):** Smile, Spectranet, Swift 4G.

**Loans (N750k):** Users can apply for quick loans with flexible repayment plans.

**Investment Plans (N850k):** Multiple investment options with guaranteed returns.

**Recharge Card Printing (N450k):** Generate and print recharge cards for resale or personal use.

**Physical Naira ATM Card (N950k):** Request a physical ATM card linked to your wallet for easy withdrawals and payments.

**Sell Gift Cards (N350K):** Merchants seamlessly convert their unwanted gift cards into cash .

**Bulk SMS Services (N350k):** Send bulk SMS messages for marketing, alerts and customer engagement.

# TECHNOLOGY STACK

**Mobile App Development:** Flutter (for cross-platform compatibility)

**Backend Development:** Laravel (PHP framework for scalability & security)

**Database:** MySQL

**API Integrations:**

- Wallet System: NOMBA API
- Airtime, Data, Electricity Payments: VTPASS API
- Betting Wallet Funding: Ncwallet
- Virtual Cards: Strowallet API
- Gift Cards: Reloadly API
- Flight Booking: Amadeous API
- Internet Subscription Payment: VTPass API
- International Airtime & Data: VTPass API
- Recharge Card Printing: Strowallet.com API
- Physical Naira ATM Card: Strowallet.com API
- Bulk SMS Services: Strowallet.com API
- POS Terminals: Strowallet.com API

# CUSTOM SOLUTIONS FOR FINTECH & CBN LICENSE HOLDERS



Are you a licensed fintech operator or CBN-regulated entity looking for a customized financial solution?

We offer exclusive services tailored to your business needs, including:

- Custom transaction fees based on your volume.
- Private API access for seamless integration.
- Dedicated account management & priority support.
- White-label fintech solutions for banks, micro-finance institutions and fintech startups.

# SECURITY MEASURES

## FOR THE BILL PAYMENT APP

### 1. User Authentication & Access Control

- KYC Verification – Users must verify their identity using NIN, BVN, or ID card.
- OTP Verification – Users receive an OTP via SMS/email for critical actions (e.g., login, transactions, withdrawals).
- Biometric Login – Supports fingerprint or Face ID for added security.
- Two-Factor Authentication (2FA) – Required for withdrawals and high-value transactions.

### 2. Fraud Prevention & Monitoring

- AI-Based Fraud Detection – Uses machine learning to detect unusual transaction patterns.
- Transaction Limits & Alerts – Prevents excessive withdrawals or payments from suspicious accounts.
- IP & Device Monitoring – Detects login attempts from unknown devices or locations.
- Blacklist & Whitelist System – Blocks fraudulent users based on risk analysis.

### **3. Secure Payment & Wallet System**

- Encrypted Wallet Transactions – All transactions use AES-256 encryption to protect data.
- Secure API Communication – All API calls are protected using SSL/TLS encryption.
- Dedicated Virtual Accounts – Users can only fund their wallets through verified bank accounts.
- Withdrawal Restrictions – Only verified users can withdraw funds to prevent fraud.

### **4. Admin Security Controls**

- Role-Based Access Control (RBAC) – Only authorized admin users can access sensitive data.
- Audit Logs & Tracking – Every admin and user action is recorded for review.
- Instant Account Freezing – Admins can immediately freeze fraudulent accounts.

### **5. Compliance & Data Protection**

- PCI-DSS Compliance – Secure payment processing standards.
- GDPR & NDPR Compliance – Protects user data and privacy.
- Data Encryption – User information is stored in an encrypted format to prevent leaks.

# CLIENT REQUIREMENTS

To ensure successful development, testing, and deployment of the bill payment app, the client is expected to provide the following:

- Brand Assets
- Company Logo (PNG/SVG)
- Brand Colors and Fonts (If any)
- App Name and Description
- Content & Legal
- Terms & Conditions
- Privacy Policy
- About Us / Contact Information
- Company registration documents (for API onboarding if needed)
- Developer Accounts Access
- Google Play Console Account – for publishing the Android app
- Apple Developer Account (App Store) – for publishing the iOS app
- API Access & Credentials
- VTPass / other aggregator API login
- Wallet API (e.g. Nomba, Safe Haven)
- Virtual card provider API Any third-party service APIs (e.g. Reloadly, NCwallet) etc.

# PAST PROJECTS



## PAYPOINT APP

**Android** - <https://play.google.com/store/apps/details?id=com.paypoint.app.ng&hl=en>

**IOS** - <https://apps.apple.com/app/paypoint-pay-bills-more/id6744167737>



## SIMPLE PAY APP

**Android** - <https://play.google.com/store/apps/details?id=com.simplepay.app.ng&hl=en>

**IOS** - <https://apps.apple.com/us/app/simplepay/id6743741986>



## ZAPPA PAY APP

<https://play.google.com/store/apps/details?id=com.zappaglobal.app&hl=en>



## BILL VAULT APP

<https://play.google.com/store/apps/details?id=com.billvault.app&hl=en>

# PROJECT TIMELINE & COST BREAKDOWN

FEATURE SET	DURATION	COST
Basic Features	4 Weeks	2M
Virtual Dollar Card	+3 Weeks	750K
Education Payment	+3 Weeks	250K
Buy Gift Cards	+3 Weeks	500K
International Airtime	+3 Weeks	200K
Flight Booking	+3 Weeks	750K
Airtime To Cash	+3 Weeks	250K
International Airtime & Data	+3 Weeks	400K
Internet Subscription	+3 Weeks	350K
Loans	+3 Weeks	750K
Investment Plans	+3 Weeks	850K
Recharge Card Printing	+3 Weeks	450K
Physical Naira ATM Card	+3 Weeks	950K
Sell Gift Cards	+3 Weeks	350K
Bulk SMS Services	+3 Weeks	350K

## **SUPPORT & MAINTENANCE**


- A dedicated support plan can be discussed separately based on client requirements. Options include periodic updates, bug fixes and feature enhancements.
- We offer 2 months free support after launch.


## **CONCLUSION**


This bill payment app will provide users with a seamless experience in managing payments across multiple services. The structured pricing and modular approach allow for flexibility in development based on client needs.

***We look forward to working together to bring this project to life!***

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