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eTranzact

BROCHURE

Leading payment services provider in Ghana

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About Us

Proven leader in electronic payments and aggregation solutions

Since the commencement of operations in **2006**, eTranzact has been tailoring electronic payment solutions for banks and private businesses across all sectors in Ghana.

The company offers a complete portfolio of payment options and services that help simplify payment acceptance in all industries.

We offer a range of services through multiple electronic channels: mobile handsets, ATMs, internet, Point of Sale terminals, and also through teller access points at partner bank branches.

Mission

To provide secured, convenient and effective means to make and receive payments.

Vision

To be a leading payment technology provider for individuals and organizations.

Who we are

At eTranzact, we are driven by a clear purpose: to simplify payments, enable seamless digital experiences, and empower businesses and individuals to thrive in an increasingly connected world. For over the years, we have remained committed to building secure, reliable, and innovative technology solutions that meet the evolving needs of our customers.

Our strength lies in our deep understanding of the African market, combined with world-class technology and strong partnerships. This allows us to deliver payment solutions that are not only efficient and scalable, but also inclusive and impactful — supporting trade, financial access, and economic growth across communities.
As we continue to innovate and expand our offerings, our focus remains unchanged: putting our customers first, upholding the highest standards of security and compliance, and creating long-term value for all stakeholders.

Thank you for choosing **eTranzact.** We look forward to partnering with you on your digital transformation journey.



We are building **technology** that **connects** people, **powers** businesses, and **moves** Africa forward.

Dr. John Apea

C.E.O eTranzact, Ghana

Profile of Our C.E.O/MD

Proven leader in electronic payments and aggregation solutions

Dr. John Apea is the Chief Executive Officer and Board Member of eTranzact Ghana, where he provides strategic leadership and oversees the company's operations, growth, partnerships, and innovation within the fintech ecosystem. He is responsible for driving our vision to expand digital payments, strengthen regulatory and institutional relationships, and position the company as a leading payments technology provider in Ghana and across Africa.



In addition to leading eTranzact Ghana, Dr. Apea serves as Head of Mission (Ghana, Gambia, Sierra Leone, and Cameroon) for the Commonwealth Enterprise and Investment Council, where he promotes trade, investment, and cross-border business collaboration. His role involves facilitating high-level engagements between governments, investors, and private sector leaders to unlock economic opportunities within the Commonwealth.

With extensive experience in strategy, diplomacy, and technology, Dr. Apea continues to leverage his international networks and governance expertise to enhance corporate leadership, foster strategic alliances, and support sustainable business growth across the region.

Profile of Our C-Suite



Quarcoo Eric Benjamin

Chief Operating Officer

Responsible for planning, organizing, and controlling the company's day-to-day operational activities under the direction of the Chief Executive Officer.

He ensures the smooth administrative and operational running of the organization by aligning human capital, systems, and other critical resources to deliver efficient and timely service across all business units.

In his role, he also ensures that all operational activities are executed safely and in full compliance with the regulatory requirements of the industry, maintaining strong governance and operational integrity.



Oladapo Bolarinwa

Chief Technology Officer

The Chief Technology Officer (CTO) of eTranzact Ghana is responsible for leading the company's technology strategy and overseeing the design, development, security, and performance of all our digital platforms and payment infrastructure.

He ensures that the systems are reliable, scalable, and aligned with industry standards, enabling us to deliver secure and innovative financial solutions to our customers and partners.

In addition, the CTO oversees system architecture, infrastructure resilience, data management, and business continuity planning. He plays a critical role in identifying emerging technologies, evaluating their relevance to our ecosystem, and implementing solutions that enhance performance, reliability, and long-term sustainability of our services.

Awards & Recognision

2024 Fintech Company of the year and payments Service Provider



Our **Products Offerings**

At eTranzact, "we deliver a comprehensive suite of digital payment and financial solutions designed to support individuals, businesses, and institutions at every stage of growth".

Our offerings combine proven traditional payment services with innovative, next-generation platforms that enable seamless transactions, real-time insights, and cross-border connectivity.

From reliable enterprise and institutional payment solutions, to PAPSS-enabled cross-border payments, investment services, and powerful digital tools like XCEL Business, we empower our customers to accept payments, manage funds, track performance, and scale with confidence.

Built on secure, scalable technology and guided by deep market expertise, our products are designed to simplify operations, enhance efficiency, and unlock new opportunities in an increasingly digital economy.

XCEL GHANA

Corporate Pay

Merchant Pay

Fund Gate

Agency Banking

Inward Remittance

FUNDGATE

Fundgate is a value-added service platform tailored for institutions, enabling them to integrate payments and digital financial services into their existing electronic channels.

Key Features & Benefits:

- Funds transfer, airtime, data bundle purchases, and bill payments
- Integration across web, USSD, mobile apps, ATMs, and POS channels
- Customer-centric service delivery
- 24/7 customer support

Target Markets / Industries:

- Banks and financial institutions
- Telecom operators
- Large enterprises and service providers

USSD SERVICE

This service enables eTranzact, as a Value-Added Service (VAS) provider, to host and manage institutional USSD short codes and menu flows.



Key Features & Benefits:

- Mobile phone-enabled service accessible on all handset types
- Simple and secure mobile banking and payment transactions
- Reliable hosting and management of USSD services

Target Markets / Industries:

- Banks and financial institutions
- Telecom and service providers
- Organizations offering USSD-based services

MOBILE MONEY TRANSFER SERVICES

This service enables businesses to seamlessly send and receive funds directly to customers' mobile money wallets.

Key Features & Benefits:

- Fast and seamless transactions
- Secure transfers protected by PIN authentication
- Wide mobile wallet coverage.

Target Markets / Industries:

- Businesses and merchants
- SMEs and enterprises
- Organizations offering wallet-based payments.

BULKPAY

BulkPay is designed for organizations that frequently make mass payments to beneficiaries' bank accounts, Xcel wallets, or mobile money wallets. It automates payment processes to ensure efficiency and accuracy.



Key Features & Benefits:

- Secure and reliable bulk payment processing
- Convenient automation of mass disbursements
- Significant time and cost savings
- Reduced operational and payment risks.

Target Markets / Industries:

- Corporates and enterprises
- NGOs and development organizations
- Payroll and disbursement-focused institutions.

REMITTANCES

This service enables International Money Transfer Operators (IMTOs) to send funds to recipients across Ghana through multiple payout channels.

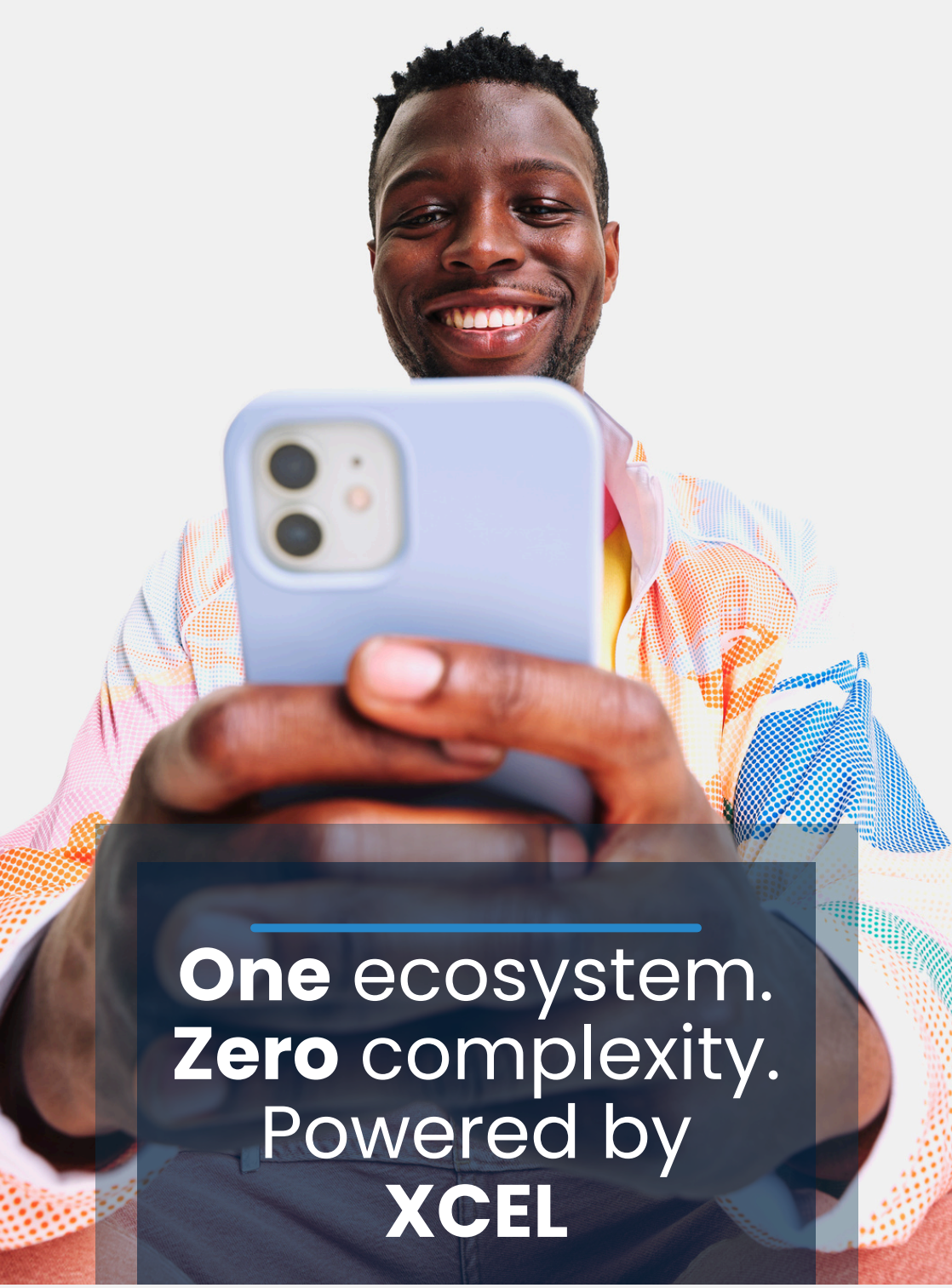
Key Features & Benefits:

- Fast, secure, and reliable international money transfers
- Regulatory support and compliance coverage
- Remittance to mobile wallets (MTN MoMo, Telecel Cash, AT Money)
- Remittance to bank accounts across all banks.

Target Markets / Industries:

- IMTOs and remittance partners
- Financial institutions
- Individuals receiving international transfers.




One ecosystem.
Zero complexity.
Powered by
XCEL

XCEL GHANA

Do more with your money...

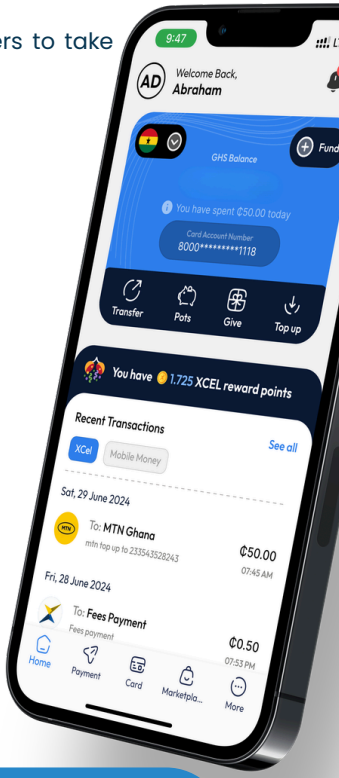
XCEL Ghana is a secure, all-in-one digital platform designed to simplify how individuals and businesses manage their money. From sending and receiving funds to paying bills, saving, investing, and making cross-border payments, XCEL brings essential financial services together in one convenient app.

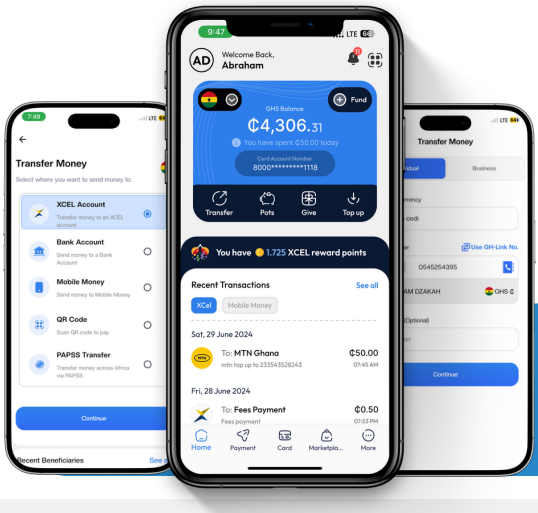
Built for speed, security, and ease of use, XCEL empowers users to take control of their finances anytime, anywhere.

With XCEL Ghana, you can:

- Send and receive money instantly
- Pay bills and make everyday payments
- Save and invest through flexible POTS options
- Make cross-border payments via PAPSS
- Access rewards and value-added services

XCEL delivers convenience, control, and confidence, all in the palm of your hand.





Download the XCEL Ghana now...

Download on the App Store

GET IT ON Google Play

Features of XCEL Ghana

PAPSS Transfer

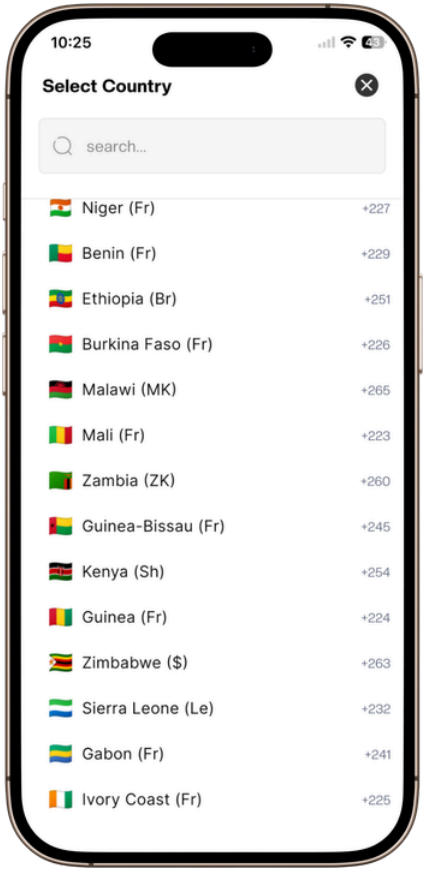
PAPSS on XCEL enables instant cross-border payments across Africa directly from the XCEL platform. Through the Pan-African Payment and Settlement System (PAPSS), businesses and individuals can send and receive funds in local currencies without relying on correspondent banks outside the continent.

This means faster transactions, reduced foreign exchange costs, and simplified cross-border trade, all within a secure and regulated framework.

With PAPSS integrated into XCEL, customers can:

- Make instant cross-border payments across participating African countries.
- Pay in local currency while beneficiaries receive funds in their local currency.
- Reduce transfer delays and transaction costs.
- Support intra-African trade with seamless settlement.
- Transact securely within a trusted financial ecosystem.

PAPSS on XCEL empowers businesses to expand beyond borders confidently, providing the infrastructure needed to trade, pay suppliers, and receive payments efficiently across Africa.



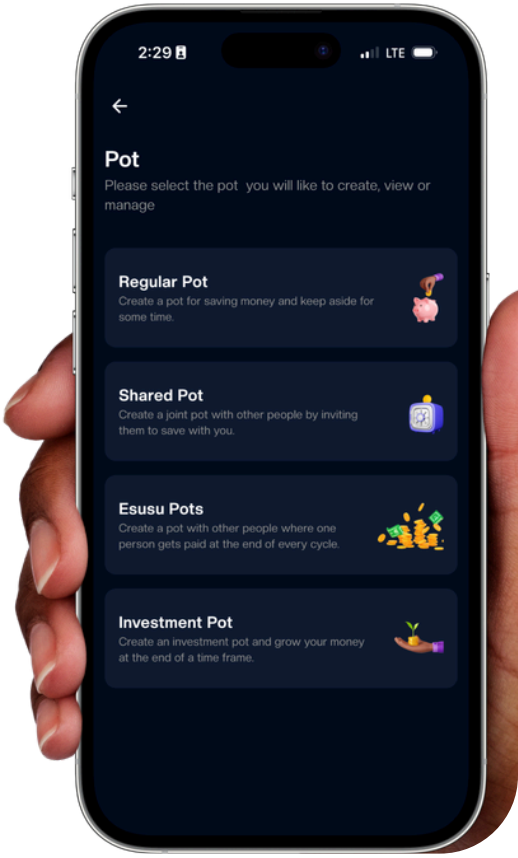


Features of XCEL Ghana

XCEL POTS

POTS on XCEL is a suite of flexible digital savings and investment solutions designed to help individuals and groups build financial discipline, achieve goals, and grow wealth securely. Inspired by trusted traditional savings systems and enhanced with modern technology, POTS offers multiple options tailored to different financial needs.

Whether saving alone, with friends, within a susu group, or investing for returns, POTS provides transparency, convenience, and real-time control, all within the XCEL platform.



Regular POTS

Designed for individuals who want structured personal savings. Users can set savings targets, define contribution amounts, and monitor progress in real time, making it easier to stay consistent and achieve personal financial goals.

Shared POTS

Perfect for families, friends, colleagues, or teams saving toward a common goal. All members can contribute and track activity transparently, ensuring accountability and shared commitment.

Esusu POTS

A digital evolution of the traditional susu savings model. Members contribute fixed amounts over a set period, with funds rotated or disbursed according to agreed terms, combining cultural familiarity with enhanced security and visibility.

Investment POTS

For users seeking growth beyond savings. Investment POTS provides opportunities to grow funds through structured investment options, helping customers build wealth while maintaining digital convenience and oversight.

XCEL Business

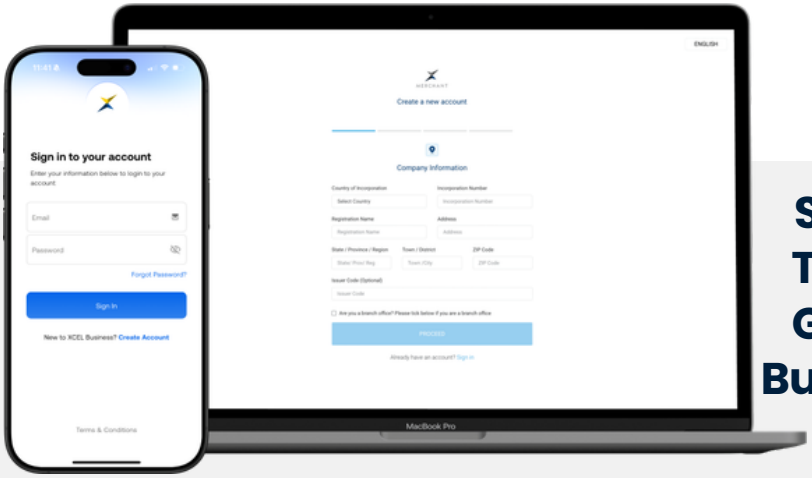
A seamless merchant portal designed for all businesses
Visit xcelghana.com/business

XCEL Business is a secure, web-based merchant platform built to help businesses, SMEs, and institutions manage payments efficiently and scale with confidence. Designed to simplify financial operations, it provides a centralized dashboard where merchants can track transactions, monitor revenue, and manage collections in real time.

With multi-channel payment acceptance, businesses can receive funds seamlessly via mobile money, bank transfers, USSD, QR codes, the XCEL App, and online integrations through XCEL Paygate. This unified system eliminates complexity and ensures that all transactions are processed securely within one ecosystem.

XCEL Business goes beyond collections. It empowers organizations with bulk payment capabilities for salaries and vendor disbursements, detailed transaction history for easy reconciliation, and branch and staff management tools for controlled access across multiple outlets. Real-time notifications and alerts keep businesses informed at every step.

Built on enterprise-grade security and reliable infrastructure, XCEL Business provides the transparency, control, and flexibility modern businesses need to thrive in today's digital economy.



Smarter Tools for Growing Businesses

XCEL Paygate

Build powerful payment, disbursement, and verification solutions with ease

XCEL Paygate is a secure and robust payment gateway designed to help businesses integrate payments directly into their websites and applications through a unified API. Built for developers and enterprises, it enables fast, reliable, and scalable transaction processing across multiple payment channels.

With XCEL Paygate, businesses can:

- **Transfers:** Send payouts to local and international destinations through a single, unified payout API.
- **Collections:** Accept payments seamlessly via cards, mobile money, and USSD with secure API integration.
- **Webhooks:** Receive real-time transaction notifications to keep systems synchronized instantly.

Why Developers Choose XCEL Paygate

- **Enterprise-Grade Security** – Encrypted API calls with secure authentication keys and tokens.
- **Fast & Reliable Infrastructure** – Low-latency systems built for real-time processing.
- **Dedicated Developer Support** – Expert guidance from onboarding and sandbox testing to deployment and troubleshooting.

XCEL Paygate delivers the infrastructure businesses need to build, scale, and innovate confidently in the digital economy.




Managing payments shouldn't be
difficult

Our Partners

Financial institutions

UBA United Bank for Africa
NATIONAL INVESTMENT BANK
Ecobank The Pan African Bank
AMENFIMAN Rural Bank
ZENITH
CalBank
absa
GTCO
First Atlantic Bank
access

Merchants

AWA AFRICA WORLD AIRLINES
GOtv Live it. Love it.
DStv
StarTimes

Telcos/Mobile Partners

MTN
telecel
at
ELECTRICITY COMPANY GHANA LTD
GHANA WATER COMPANY LIMITED

Regulatory Bodies

NATIONAL COMMUNICATIONS AUTHORITY
Communications for Development
GIPC GHANA INVESTMENT PROMOTION CENTRE
DPC DATA PROTECTION COMMISSION
BANK OF GHANA EST.1957
GhIPSS
PCI Security Standards Council

Get In Touch



etranzact

+233 (0) 302 671 694
+233 (0) 243 690 042

www.etranzact.com.gh

Heritage Tower,
Cruickshank Rd, Accra

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