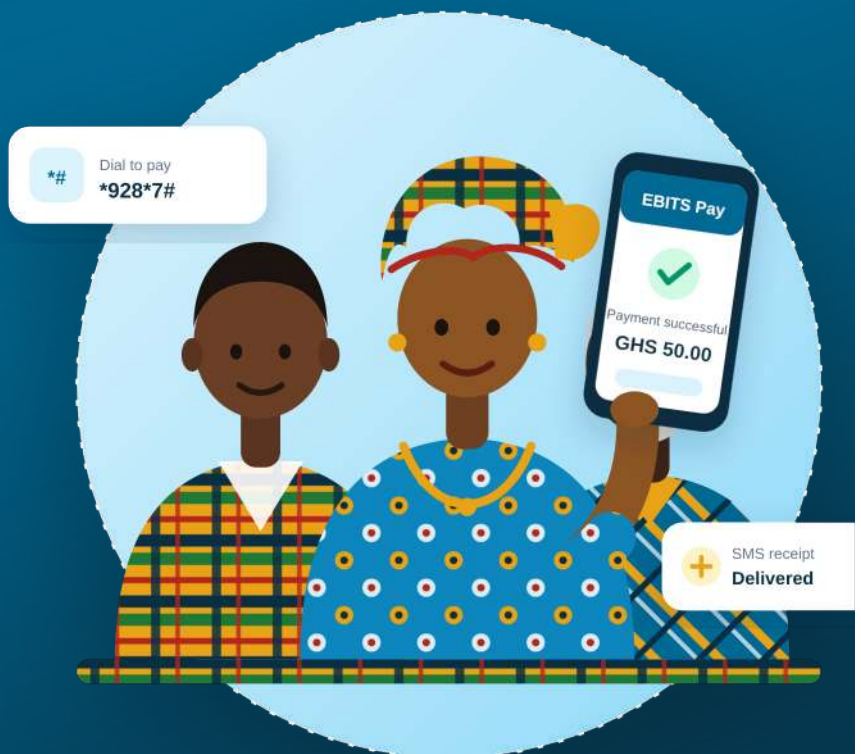




EBITS PAY · MULTI-TENANT PAYMENT PLATFORM

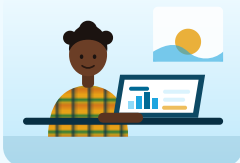
User Guide

Collecting dues, levies and contributions by USSD, mobile money and SMS, for client organisations and EBITS administrators.



What's inside

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- 02 Your account & password
- 03 The dashboard
- 04 Members & groups
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This guide covers the **client portal** used by organisations (chapters 1–15) and the **EBITS super admin** area and API (chapter 16). Screens may differ slightly depending on your role: you only see what your role allows.

01 INTRODUCTION Welcome to EBITS Pay

EBITS Pay helps associations, churches, schools, welfare funds and cooperatives collect dues, levies and contributions from their members by USSD, mobile money, cash or bank, with an instant SMS receipt for every payment.

How it works

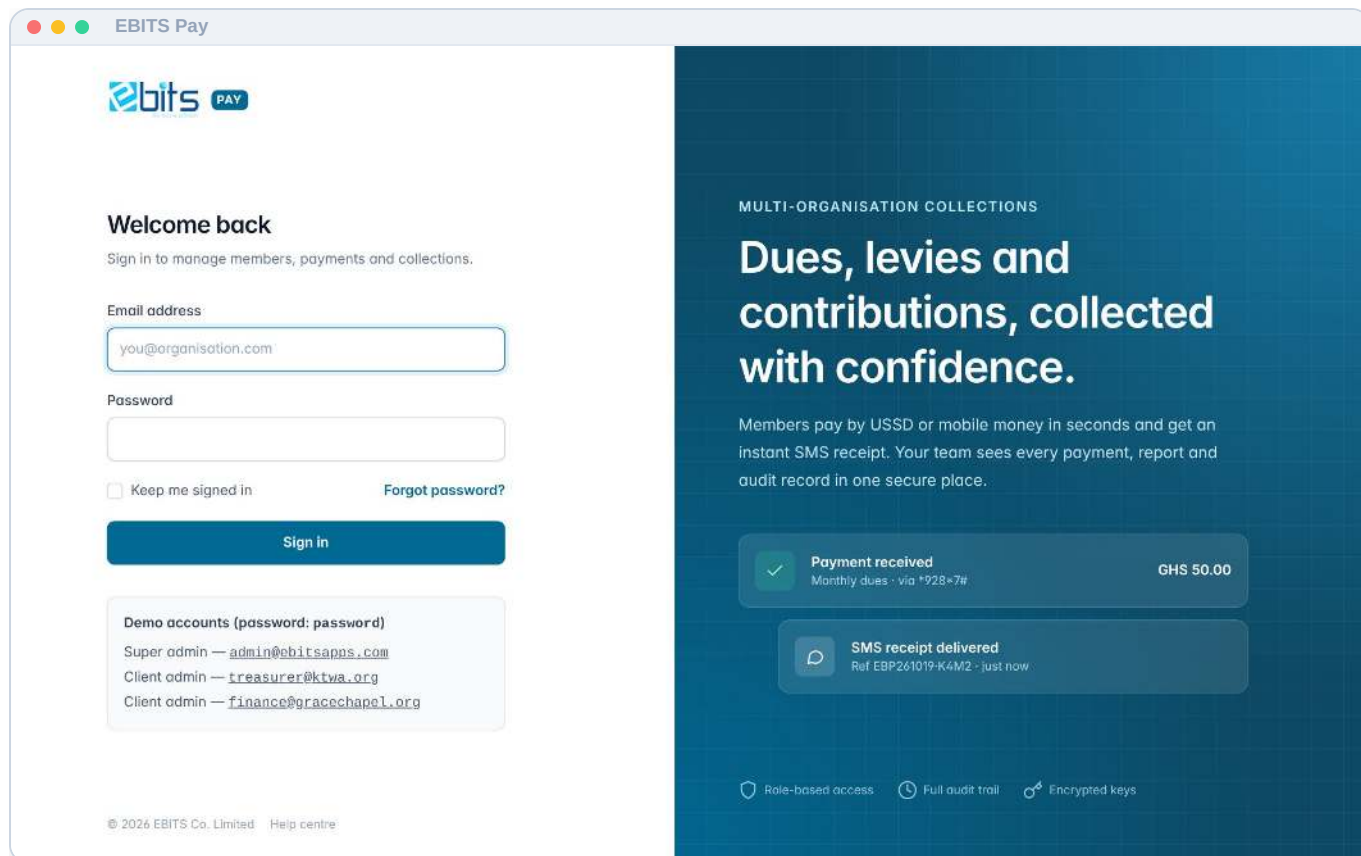


Who uses EBITS Pay

Who	Where they work	What they do
Members	USSD *928*7#	Pay for themselves or for someone else, check recent payments and dues.
Organisation team (treasurer, secretary, finance...)	Client portal /app	Manage members, payment types, payments, SMS and reports. What each person can do depends on their role .
EBITS staff	Super admin /admin	Onboard clients, set up Hubtel accounts, manage users, SMS gateway and platform reports.

Signing in for the first time

Open the EBITS Pay address in a web browser (Chrome, Edge or Firefox, on a computer, tablet or phone) and sign in with the email address and password you were given. If EBITS or your administrator set your password, you will be asked to **choose your own password** straight away.



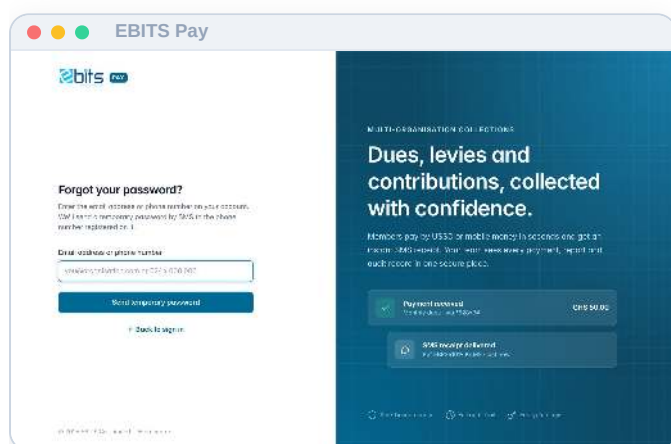
The sign-in page. "Forgot password?" sends a temporary password by SMS.

02 GETTING STARTED Your account & password

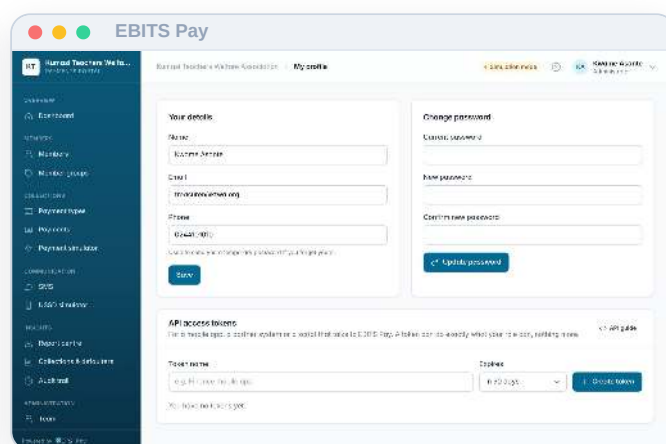
Keep your account safe and get back in quickly if you forget your password.

Forgot your password?

- 1 On the sign-in page click **Forgot password?**
- 2 Enter your **email address** or **phone number** and press **Send temporary password**.
- 3 You receive an SMS such as "your temporary password is KQRT-4829". The screen shows where it went, e.g. 024•••1010.
- 4 Sign in with your email and the temporary password **within 30 minutes**.
- 5 Choose a new password (at least 8 characters with letters and numbers). You cannot use EBITS Pay until you do.



Forgot password: enter your email or phone.



My profile: update your details and change your password.

GOOD TO KNOW

A phone number is required on every account, because temporary passwords are sent by SMS. If the page says your account has no phone number, ask your administrator to add it.

IMPORTANT

Requesting a reset does **not** cancel your old password. If you remember it, keep using it and ignore the SMS. When an **administrator** resets your password, the old one stops working immediately and you are signed out on every device.

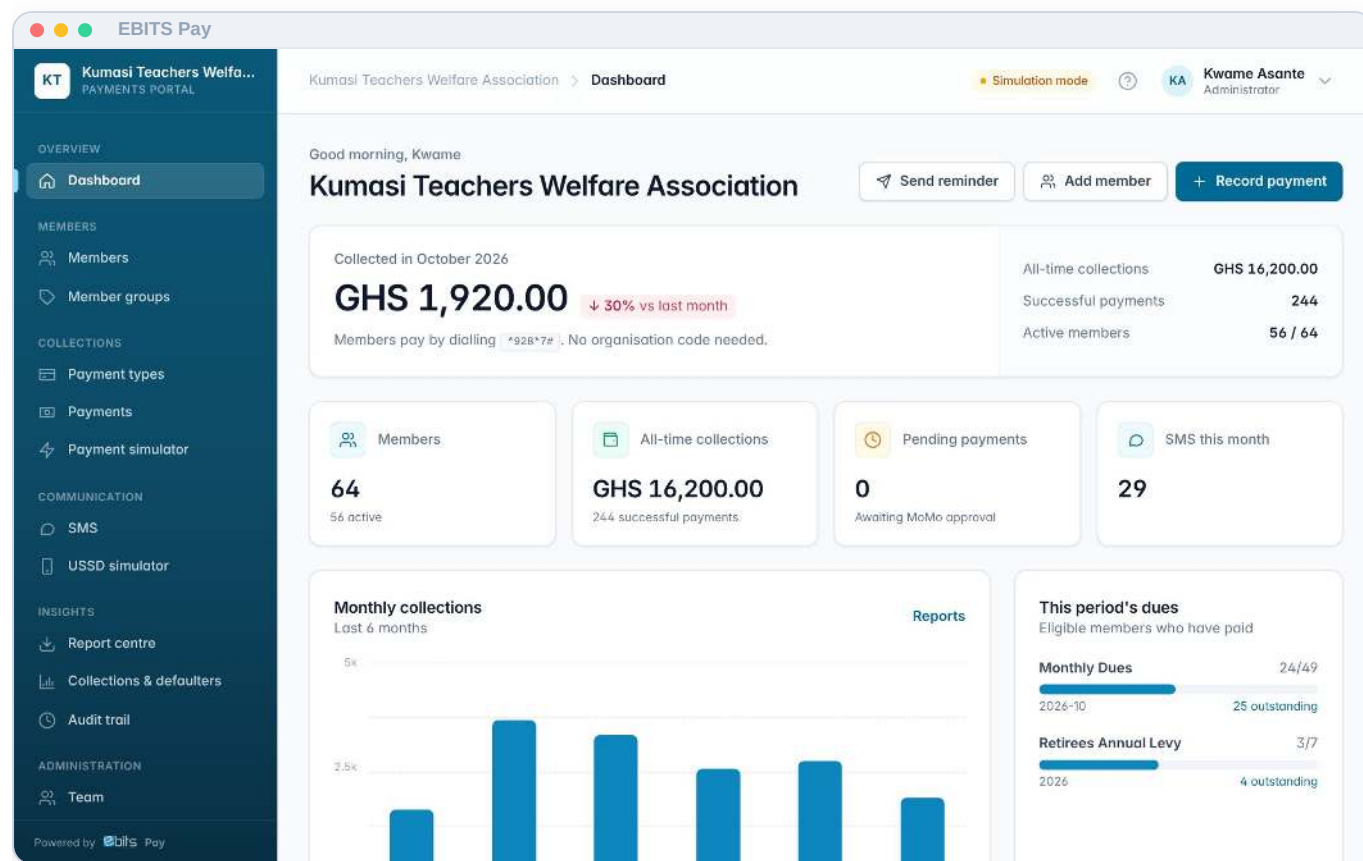
Changing your password

Click your name (top right) → **My profile**. Enter your current password and the new one twice. Changing your password signs you out of every other browser.

03 CLIENT PORTAL

The dashboard

A one-screen picture of your collections: this month, the trend, which dues are being paid, and who is paying.



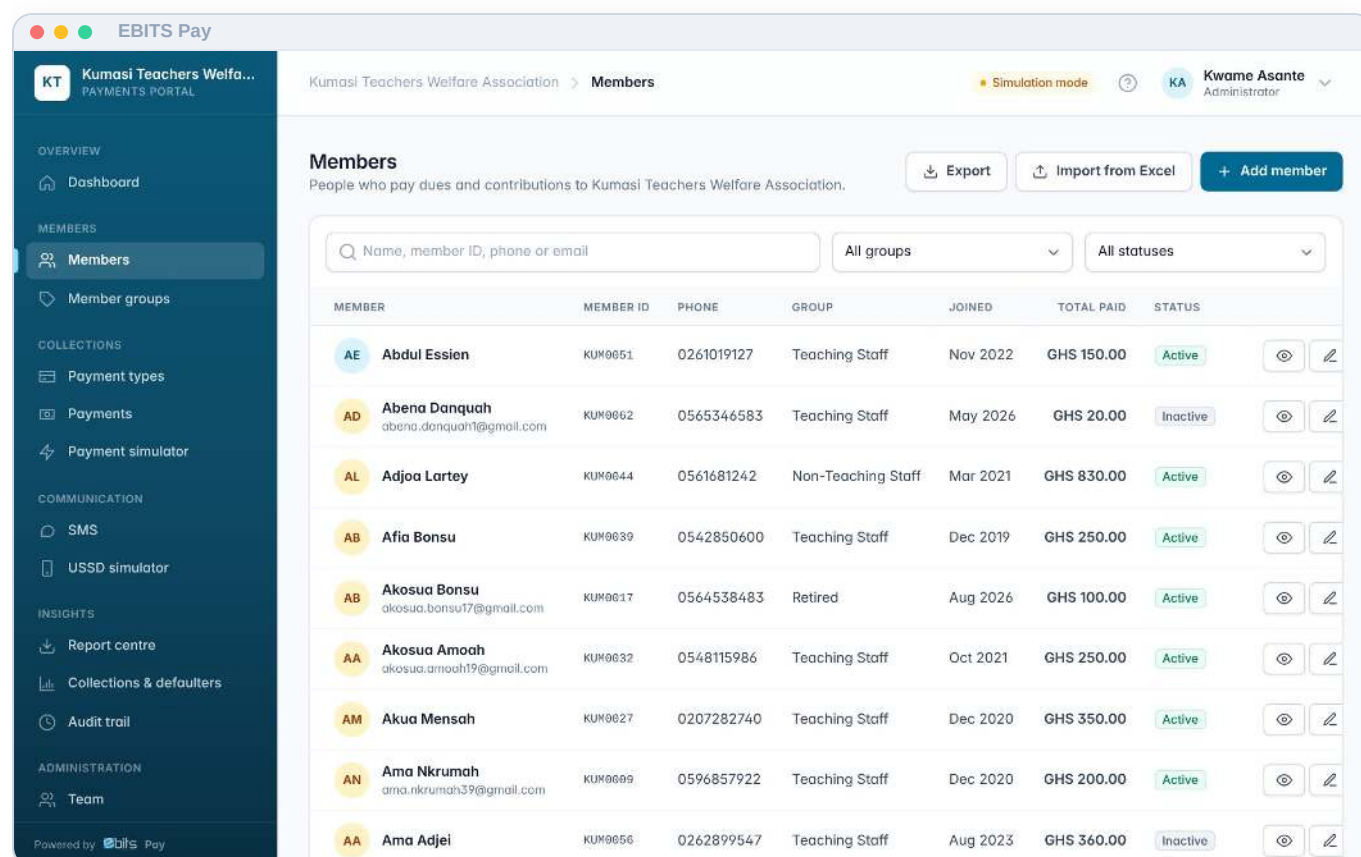
The client dashboard

- ✓ **Collected this month** with the change against last month, all-time collections, pending payments and SMS sent.
- ✓ **Monthly collections** for the last six months and **this period's dues**: how many qualifying members have paid each due.
- ✓ **Recent payments** and this month's collections by payment type.
- ✓ **Who is paying**: amounts and participation by member group, age group and gender, with a link to the full printable report.
- ✓ Quick buttons: **Record payment**, **Add member**, **Send reminder**.

04 CLIENT PORTAL

Members & groups

Members are the people who pay. Each member is identified by their **own Member ID** (e.g. a staff ID or membership number) and pays by USSD with the phone number you register.



The screenshot displays the 'Members' section of the EBITS Pay portal. The left sidebar contains navigation links for Overview, Dashboard, Members, Member groups, Collections, Payment types, Payments, Payment simulator, Communication, SMS, USSD simulator, Insights, Report centre, Collections & defaulters, Audit trail, and Administration. The main content area shows a list of members with the following columns: MEMBER, MEMBER ID, PHONE, GROUP, JOINED, TOTAL PAID, and STATUS. The status is either Active or Inactive. The page also includes a search bar, filters for groups and statuses, and buttons for Export, Import from Excel, and Add member.

MEMBER	MEMBER ID	PHONE	GROUP	JOINED	TOTAL PAID	STATUS
AE Abdul Essien	KUM0051	0261019127	Teaching Staff	Nov 2022	GHS 150.00	Active
AD Abena Danquah abena.danquah1@gmail.com	KUM0062	0565346583	Teaching Staff	May 2026	GHS 20.00	Inactive
AL Adjoa Larney	KUM0044	0561681242	Non-Teaching Staff	Mar 2021	GHS 830.00	Active
AB Afia Bonsu	KUM0039	0542850600	Teaching Staff	Dec 2019	GHS 250.00	Active
AB Akosua Bonsu akosua.bonsu17@gmail.com	KUM0017	0564538483	Retired	Aug 2026	GHS 100.00	Active
AA Akosua Amoah akosua.amoah19@gmail.com	KUM0032	0548115986	Teaching Staff	Oct 2021	GHS 250.00	Active
AM Akua Mensah	KUM0027	0207282740	Teaching Staff	Dec 2020	GHS 350.00	Active
AN Ama Nkrumah ama.nkrumah39@gmail.com	KUM0009	0596857922	Teaching Staff	Dec 2020	GHS 200.00	Active
AA Ama Adjei	KUM0056	0262899547	Teaching Staff	Aug 2023	GHS 360.00	Inactive

Members: search by name, ID, phone or email; filter by group and status.

Add a member

- 1 Go to **Members** → **Add member**.
- 2 Enter first and last name, a Ghana phone number and the member's **own Member ID** (staff ID or membership number). These are required. Member IDs are never invented by the system and must be unique in your organisation.
- 3 Everything else (gender, date of birth, group, location, join date, extra fields) is optional but makes eligibility rules and reports richer.
- 4 Tick **Send welcome SMS** to text the member their ID and the USSD code.

The member profile

Add member

First name

Last name

Member ID
The member's own ID, e.g. staff ID or membership number

Phone (MoMo)

Email

Gender

Date of birth

Date joined

Status

Group

Location

Custom fields
Use these in eligibility rules, e.g. rank = senior. [+ Field](#)

☒ Send welcome SMS with member ID and USSD code

[Cancel](#) [Add member](#)

TOTAL PAID	STATUS	
1,700.00	Active	
1,290.00	Active	
680.00	Active	
1,060.00	Active	
510.00	Active	
570.00	Active	
1,180.00	Active	
1,130.00	Active	

Add member: name, phone and the member's own Member ID are required.

AE Abdul Essien
KUM0051 · 0261019127 · Teaching Staff

Active [Print statement](#) [+ Record payment](#)

Total paid: GHS 150.00 | Gender: Male | Age: 22 | Member for: 47 months | Location: Asokwa

Eligible payments
Based on this member's profile and each payment type's rules.

- Monthly Dues: GHS 50.00 · Monthly · 2026-10 [Pay](#)
- Welfare Contribution: GHS 10.00 – GHS 1,000.00 · One-time · once [Pay](#)
- End of Year Party: GHS 80.00 · One-time · once [Pay](#)
- Association T-Shirt: GHS 80.00 per T-shirt · One-time · once [Pay](#)

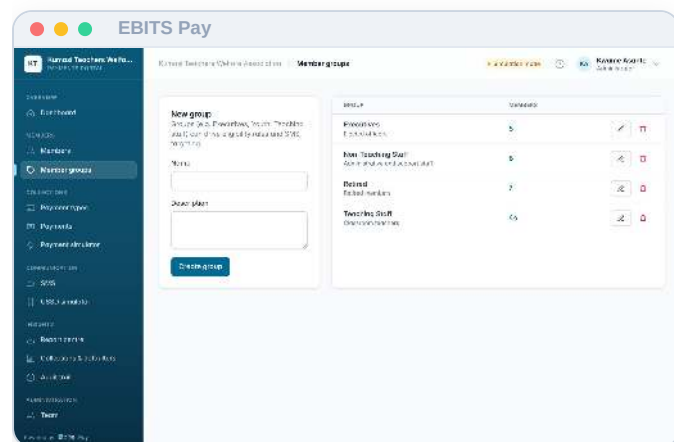
Payment history

REFERENCE	PAYMENT	CHANNEL	AMOUNT	STATUS	DATE
EBP260918F36DC4	Monthly Dues 2026-09	Web checkout	GHS 50.00	Success	10 Sep 2026
EBP260826SVT10S	Monthly Dues 2026-08	USSD	GHS 50.00	Success	26 Aug 2026
EBP260720QDT10E	Monthly Dues 2026-07	USSD	GHS 50.00	Success	20 Jul 2026

A member profile: details, the dues they qualify for, payment history, Print statement and Record payment.

From a profile you can **record a payment**, **send an SMS**, see which payment types the member qualifies for, and **Print statement**: a branded statement of all their payments and any dues still outstanding.

Member groups



Groups organise members (branches, cell groups, departments, categories). They are used to:

- ✓ decide who must pay a due (eligibility rules),
- ✓ send SMS to one group,
- ✓ analyse payments by group in reports.

TIP

Date of birth unlocks the **age group** analysis in reports (Under 18, 18–24 ... 65 and over).

Member groups, e.g. Executives, Teaching Staff, Retired.

05 CLIENT PORTAL

Importing members from Excel

Bring the member list you already have. No template is needed: EBITS Pay reads your headings and suggests where each column goes.

- 1 Go to **Members** → **Import from Excel** (EBITS staff: **Import members**, then choose the client).
- 2 Choose your **.xlsx** or **.csv** file. Title rows and blank lines are skipped automatically.
- 3 **Match columns.** Each column shows examples and a suggestion such as *Member's Name* → *Full name* or *Sex* → *Gender*. Change any that are wrong. Columns EBITS Pay doesn't keep (e.g. Age) are skipped, or you can keep them as extra info. Your file must have a **Member ID** column (e.g. Staff ID, Membership No.).
- 4 **Review.** Every row is marked **New** **Update** or **Skip** with the reason.
- 5 Press **Import**. Download the skipped rows, fix them and import the file again: existing members are updated, never duplicated.

Step 2: suggested matches. A name, a phone number and the Member ID (here "Staff ID") are required.

MEMBER IDS

Rows without a Member ID or a valid phone number are skipped with the reason shown, never given an invented ID.

TIP

Phone numbers that lost their leading 0 in Excel (244123456), +233 numbers and ALL CAPS names are fixed for you. Old Excel 97-2003 (.xls) files must first be saved as .xlsx or CSV.

06 CLIENT PORTAL Payment types & eligibility

Payment types are the things members pay for: monthly dues, levies, welfare contributions, T-shirts, event tickets...

The screenshot shows the EBITs Pay Client Portal for the Kumasi Teachers Welfare Association. The left sidebar contains navigation links: Overview, Dashboard, Members, Member groups, Collections (Payment types, Payments, Payment simulator), Communication (SMS, USSD simulator), Insights (Report centre, Collections & defaulters, Audit trail), and Administration (Team). The main content area is titled 'Payment types' and includes a '+ New payment type' button. It displays five active payment types:

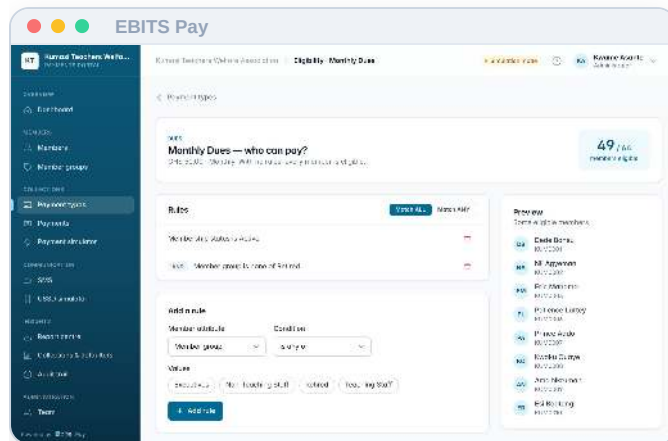
- DUES: Monthly Dues** (Standard monthly welfare dues): GHS 50.00, Monthly, Due day 25, USD. Rules: 2, Eligible: 49, Collected: 9,750.
- WELF: Welfare Contribution** (Voluntary support for bereaved or sick members): GHS 10.00 – GHS 1,000.00, One-time, USD. Rules: 0, Eligible: 64, Collected: 1,750.
- RETLEVY: Retirees Annual Levy**: GHS 100.00, Annually, USD. Rules: 1, Eligible: 7, Collected: 300.
- XMAS26: End of Year Party**: GHS 80.00, One-time, USD, Ends 31 Dec 2026. Rules: 1, Eligible: 60, Collected: 1,120.
- TSHIRT: Association T-Shirt** (Branded KTWA T-shirts for the 2026 anniversary): GHS 80.00 per T-shirt, One-time, Item · unit cost, Max 10 per payment, USD.

Payment types with amount, frequency and how many members qualify.

Create a payment type

Setting	What it means
Amount	Fixed (e.g. GHS 50), variable (member enters an amount between a minimum and maximum) or per item (unit cost × quantity, e.g. 3 T-shirts × GHS 80).
Frequency	One-time, weekly, monthly, quarterly or annually. Payments are tracked per period (e.g. 2026-10).
Due day, dates	Day of the month reminders go out; optional open and close dates.
USD	Whether members see it on *928*7# .

Eligibility rules: who must pay



Eligibility rules with a live preview of qualifying members.

Click **Eligibility rules** on a payment type. Add rules on group, status, gender, age, months since joining, location or any extra field, e.g. *Member group is any of Teaching Staff, Executives and Age at least 18*.

Choose whether members must match **ALL** rules or **ANY** rule. The preview shows exactly who qualifies. Only qualifying members see the due on USSD and appear in compliance reports.

07 CLIENT PORTAL Recording & tracking payments

Every payment, whether USSD, mobile money prompt, online, cash or bank, appears on the Payments screen with its status.

Payments
Every payment made by USSD, MoMo prompt, cash or bank.

Summary:

- Collected (filtered): GHS 16,200.00
- Successful: 244
- Pending: 0
- Failed: 12

Filters: Reference, phone or member | All types | All statuses | mm/dd/yyyy | mm/dd/yyyy

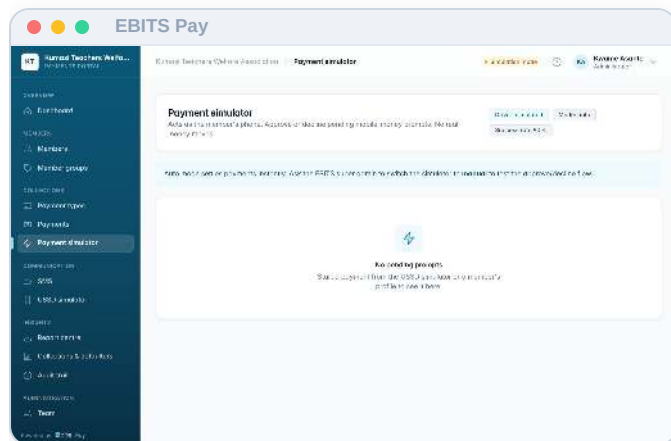
REFERENCE	MEMBER	PAYMENT	CHANNEL	AMOUNT	STATUS	DATE
EBP261818CMXNMR	Araba Tetteh 0541410250	Monthly Dues 2026-10	Mobile Money MTN	GHS 50.00	Failed	18 Oct 2026 11:42
EBP2618182N6DI2	Prince Danquah 0549594768	Monthly Dues 2026-10	USSD MTN	GHS 50.00	Success	18 Oct 2026 08:42
EBP2618182ONEJ5	Kwabena Ansah 0264787452	Monthly Dues 2026-10	USSD AIRTELIGO	GHS 50.00	Success	18 Oct 2026 07:13
EBP261818KPIJ85C	Kwame Addo 0205513861	Monthly Dues 2026-10	Mobile Money TELECEL	GHS 50.00	Success	18 Oct 2026 06:42
ERP2618180MDJZ6	Kwabena Ansah 0568024238	Association T-Shirt 1 x T-shirt @ GHS 80.00	USSD AIRTELIGO	GHS 80.00	Success	16 Oct 2026 14:47
EBP261818GG8QKQ	Akosua Amoah 0548115986	Monthly Dues 2026-10	Mobile Money MTN	GHS 50.00	Success	16 Oct 2026 08:38
	Fsi Boateng	Monthly Dues	USSD			

Payments: filter by status, type, channel and date; open any payment for details.

Record a payment

- 1 Click **Record payment** (or use the button on a member's profile).
- 2 Choose the member, payment type, amount (or quantity) and channel.
- 3 **Mobile Money**: a prompt is sent to the payer's phone to approve. **Cash/Bank**: recorded as successful immediately.
- 4 The member receives an SMS receipt with the reference.

Status	Meaning
Pending	Waiting for the member to approve on their phone. Use Recheck to ask Hubtel, or Cancel .
Successful	Money received. A receipt SMS has been sent.
Failed / Cancelled	Declined, timed out or cancelled. The member is told by SMS.



Payment simulator (simulation mode): approve or decline test prompts.

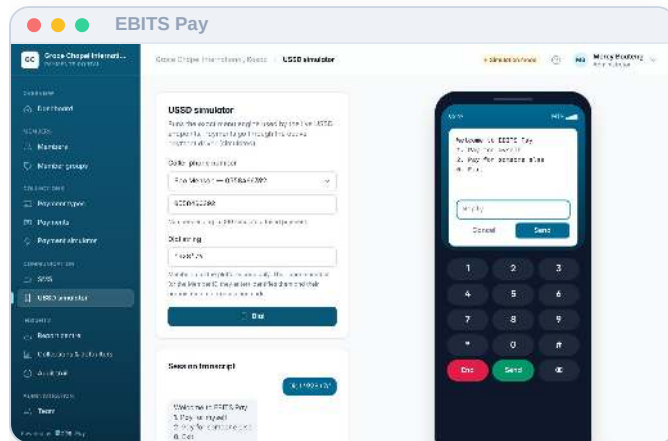
GOOD TO KNOW

Until your Hubtel account is switched on, EBITS Pay runs in **simulation mode** (badge at the top of the screen): no real money moves. Use the **Payment simulator** to approve or decline test payments as the member's phone would.

08 CLIENT PORTAL

How members pay with *928*7#

Members don't need an app, a smartphone or data. One short code works for every organisation on EBITS Pay.



The USSD simulator lets you try the menu exactly as a member sees it.

Welcome to EBITS Pay

1. Pay for myself
2. Pay for someone else
0. Exit

The member's **phone number** identifies them and their organisation, with **no organisation code**. If the number belongs to members of several organisations, they choose the organisation by name.

Select payment:

1. Monthly Dues GHS 50
2. Welfare Contribution
3. Association T-Shirt

Only dues they qualify for are listed. Variable amounts ask for an amount; item payments ask *how many*.

Pay GHS 50.00 for Monthly Dues (2026-10)?

1. Confirm
2. Cancel

They approve the MoMo prompt with their PIN and receive an SMS receipt.

TIP

Paying for someone else: choose 2 and enter that person's Member ID, e.g. a child paying for a parent. Numbers that aren't registered go straight to the Member ID prompt. The payer and the member both get an SMS.

NO ORGANISATION CODE

Members never need an organisation code. Everyone dials the same ***928*7#** : paying for myself, the **phone number** tells EBITS Pay which organisation the member belongs to; paying for someone else, the **Member ID** does. If a phone or ID belongs to more than one organisation, the caller simply picks the organisation by name.

09 CLIENT PORTAL SMS messaging

Receipts, reminders and announcements by SMS, with placeholders that fill in each member's details.

The screenshot displays the EBITs Pay Client Portal interface for SMS messaging. The sidebar on the left contains navigation links: Overview, Dashboard, Members, Member groups, Collections (Payment types, Payments, Payment simulator), Communication (SMS, USSD simulator), and Insights (Report centre, Collections & defaulters, Audit trail, Administration, Team). The main content area is titled 'Send SMS' and shows the 'Kumasi Teachers Welfare Association' as the sender. It includes a dropdown for 'Audience' (All active members), a 'Message' field with placeholder chips (First name, Last name, Full name, Member ID, Member phone, Organisation, Amount paid, Currency, Payment type, Quantity (items), Period, Reference, Date, USSD code, Payer phone), and a 'Send' button. Below the message field is a 'Send' section with a date/time picker and a 'Send to 56 member(s)' button. To the right, the 'Automatic SMS' section lists templates: Receipts after every successful payment, Failure notices when a MoMo payment is declined, Reminders on each payment type's due day (scheduler), and Welcome message when a member is added. A 'Message log' section is visible at the bottom.

Send SMS: choose the audience, write with placeholders, send now or schedule.

- ✓ **Audience:** all active members, one group, members who qualify for a payment type, or **defaulters** who haven't paid this period.
- ✓ **Placeholders:** click chips like `{first_name}` , `{member_no}` , `{amount}` to personalise each message. The counter shows characters and SMS parts.
- ✓ **Schedule** a message for later, e.g. 8:00 tomorrow.
- ✓ **Automatic SMS:** receipts, failure notices, due-day reminders and welcome messages. Edit their wording under **Settings** → **SMS templates**.
- ✓ The **message log** shows every SMS with its status (sent, delivered, failed).

10 CLIENT PORTAL Reports: print, PDF & Excel

The Report centre turns your data into branded, printable reports with charts, and CSV downloads that open in Excel.

EBITS Pay

Kumasi Teachers Welfare Association > Report centre

Simulation mode

KA Kwame Asante Administrator

Report centre

Choose a period and filters, then open any report to print it, save it as PDF, or download it for Excel.

Collection & defaulters screen

Period & filters

This month Last month This quarter This year Last year Clear filters

From To Payment type Member group

01/01/2026 10/19/2026 All payment types All groups

Channel Transaction status Member status

All channels Successful only All members

For the transactions list For membership reports

PAYMENTS

Payment transactions
Every payment in the period with member, type, channel, status, fee and net amount.

Open Print CSV / Excel

Collections summary
Totals by month, payment type, channel and network, with payment status.

Open Print CSV / Excel

Payments by member category
Who is paying: amounts and participation by member group, gender, age group, location and status.

Open Print CSV / Excel

Dues compliance & defaulters
For one payment type and period: who qualifies, who has paid and who still owes.

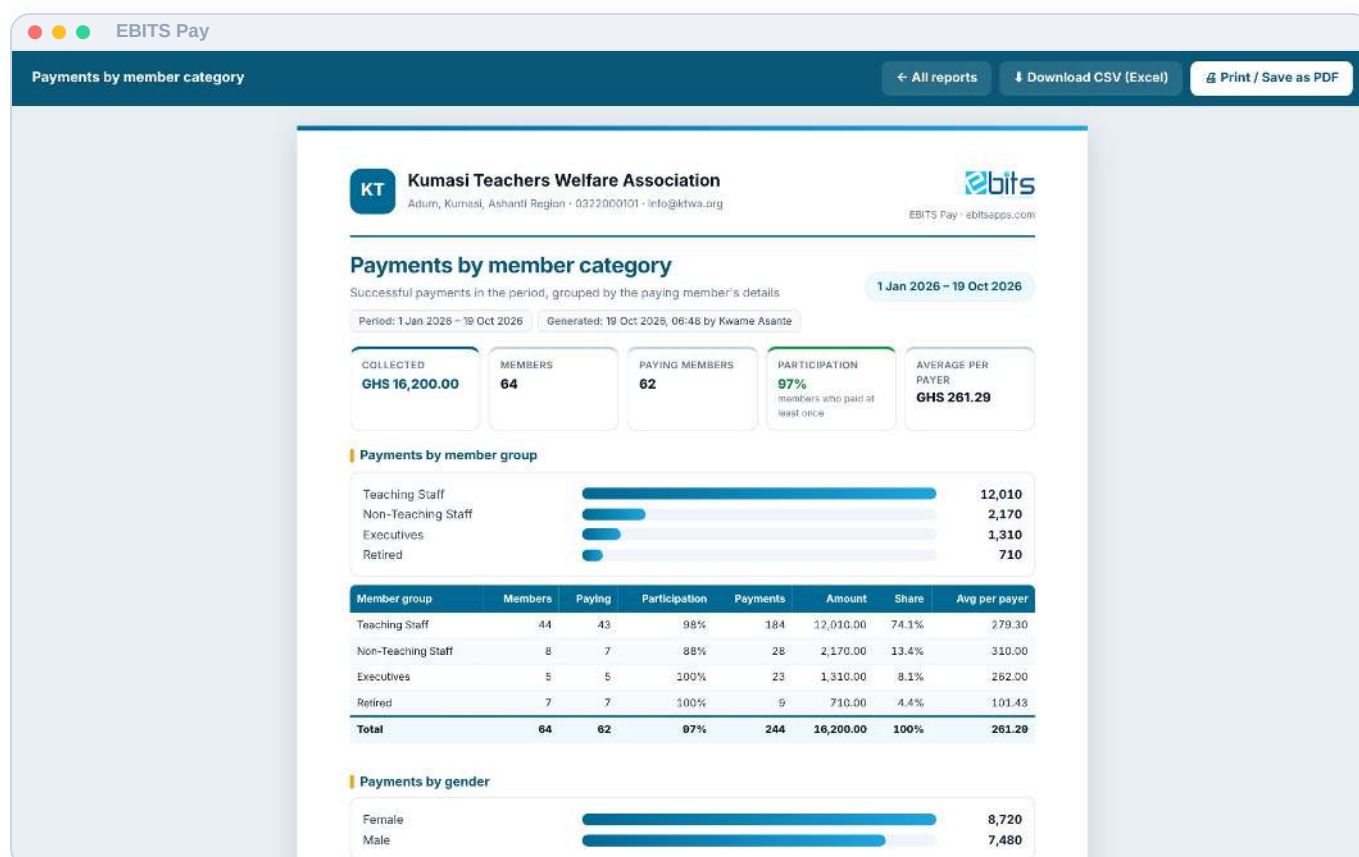
Report centre: set the period and filters once, then open, print or download any report.

Report	What it shows
Payment transactions	Every payment in the period: date, reference, member, type, channel, status, amount, fee and net.
Collections summary	Totals by month (chart), by payment type, channel and mobile network, plus all attempts by status.
Payments by member category	Who is paying: amount, share, participation and average per payer by member group, gender, age group, location and status .
Dues compliance & defaulters	For one payment type and period: who qualifies, who paid, who still owes, and compliance by group.
Membership register	All members with ID, contacts, gender, age, group, location, join date, status and total paid.
Membership analysis	Members by group, gender, age group, status and location, and new members per month.

Member statement

One member's payment history and outstanding dues. Also from the member's profile.

- 1 Open **Report centre**. Pick a period (This month, Last month, This year...) or exact dates, and any filters.
- 2 Click **Open** to view the report, **Print** to open it and start printing, or **CSV / Excel** to download it.
- 3 In the print window choose your printer, or **Save as PDF** to email the report.



A printable report: organisation header, headline figures, charts and tables, with page numbers and a sign-off line.

GOOD TO KNOW

Downloads are recorded in the audit trail. Who can print or download each report is controlled by roles (reports.view, reports.export, members.export).

11 CLIENT PORTAL

Team, roles & permissions

Give each person exactly the access they need. Two people can both be "admins" yet do different things.

The screenshot shows the EBITS Pay Client Portal interface. The left sidebar contains a navigation menu with sections: OVERVIEW (Dashboard), MEMBERS (Members, Member groups), COLLECTIONS (Payment types, Payments, Payment simulator), COMMUNICATION (SMS, USSD simulator), INSIGHTS (Report centre, Collections & defaulters, Audit trail), and ADMINISTRATION (Team). The main content area is titled 'Team' and includes a sub-header: 'What each person can do is decided by their role. Two people can both be "admins" yet have different permissions.' Below this is a table with columns: NAME, EMAIL, PHONE, ROLE, LAST LOGIN, STATUS, and actions (Reset password, Edit). The table lists three team members: Abena Owusu (Staff), Kwame Asante (Administrator), and Yaw Mensah (Finance Officer). A 'Roles & permissions' button and an 'Add team member' button are also visible.

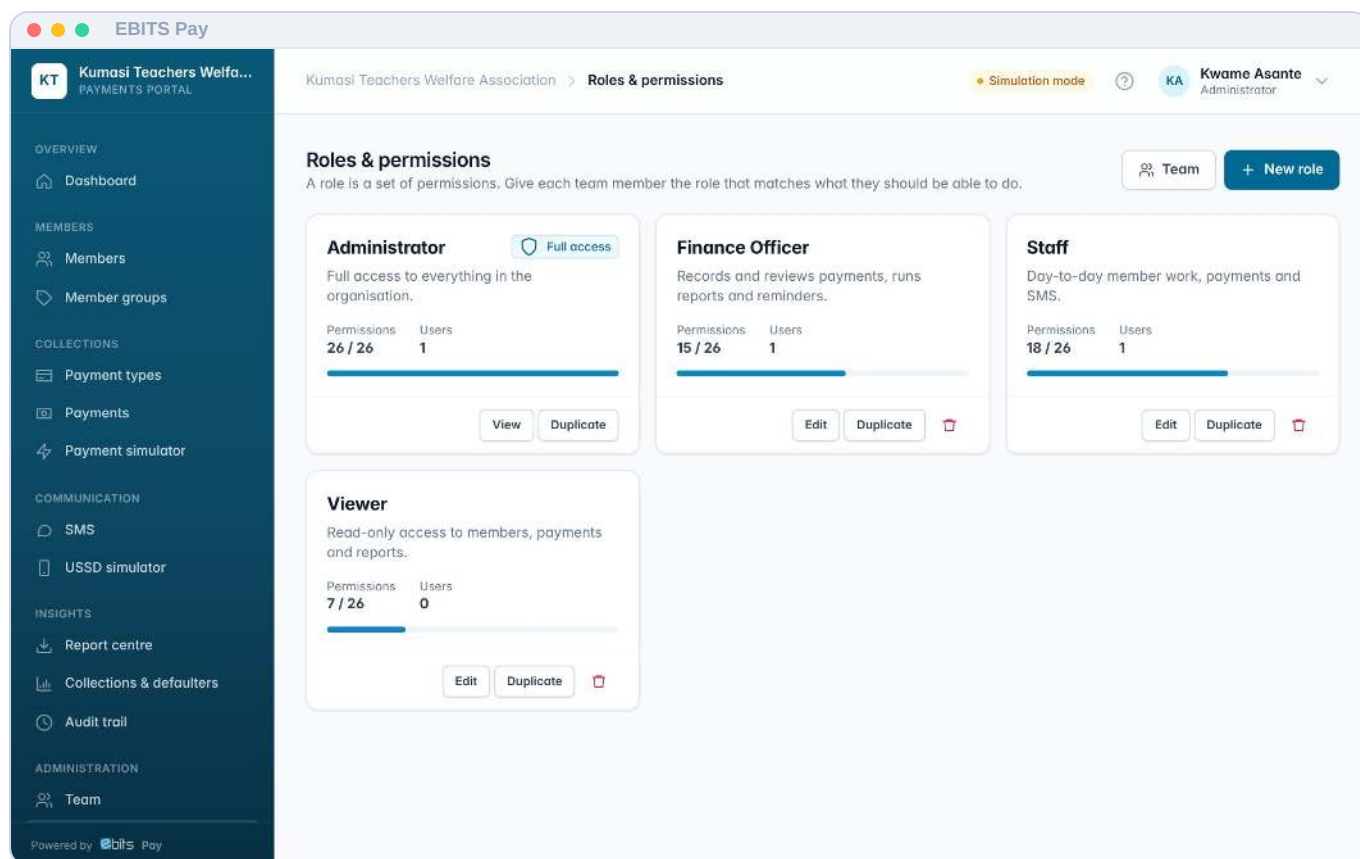
NAME	EMAIL	PHONE	ROLE	LAST LOGIN	STATUS	
Abena Owusu	secretary@ktwa.org	0244101011	Staff	Never	Active	Reset password Edit
Kwame Asante	treasurer@ktwa.org	0244101010	Administrator	26 seconds ago	Active	Reset password Edit
Yaw Mensah	accounts@ktwa.org	0244101012	Finance Officer	Never	Active	Reset password Edit

Team: add people, give them a role, and reset passwords.

Add a team member

- 1 Go to **Team** → **Add team member**.
- 2 Enter name, email, **phone (required)**, choose a role and set a first password.
- 3 Leave **Ask them to choose their own password** ticked: they must change it the first time they sign in.

Reset password texts the person a temporary password. Their old password stops working and they are signed out everywhere.



Roles & permissions: built-in roles and your own custom roles.

Built-in role	Can do
Administrator	Everything, including team, roles, settings and the Hubtel account. Cannot be edited or removed; there is always at least one.
Finance Officer	Payments, reports, reminders and imports, but cannot edit members.
Staff	Day-to-day member work, payments and SMS.
Viewer	Read-only access to members, payments and reports (and member import).

Click **New role** (or **Duplicate**) and tick the permissions you want, grouped by feature: Members, Payment types, Payments, SMS, Reports, USSD and Administration.

12 CLIENT PORTAL

Audit trail

Every change is recorded: who did what, when, from where, and exactly what changed.

Audit trail

Every sign-in, change and important action in Kumasi Teachers Welfare Association: who did it, when, from where, and what changed. Entries can't be edited or deleted.

[Export CSV](#)

Entries today: 18

Changes (7 days): 6

Sign-ins (7 days): 11

Failed sign-ins (7 days): 0

Search description, record, IP... All users All events All records mm/dd/yyyy

WHEN	WHO	EVENT	WHAT HAPPENED	IP
19 Oct 2026 06:48:10	Kwame Asante treasurer@ktwa.org	Signed in	Kwame Asante signed in	127.0.0.1
19 Oct 2026 06:48:00	System (console)	Updated	Updated Tenant: Kumasi Teachers Welfare Association (settings, logo_path, brand_color, brand_4 field(s) changed	
19 Oct 2026 06:47:25	Kwame Asante treasurer@ktwa.org	Signed in	Kwame Asante signed in	127.0.0.1
19 Oct 2026 06:45:07	Kwame Asante treasurer@ktwa.org	Signed in	Kwame Asante signed in	127.0.0.1
19 Oct 2026 06:44:29	Kwame Asante treasurer@ktwa.org	Signed in	Kwame Asante signed in	127.0.0.1
19 Oct 2026 05:56:49	Kwame Asante treasurer@ktwa.org	Action	API token "Payroll system" created for Kwame Asante	127.0.0.1

Audit trail: filter by person, event, record and date; open an entry to see before and after values.

- ✓ **Changes** to members, groups, payment types, rules, payments, settings, users and roles, with **old and new values**.
- ✓ **Sign-ins, sign-outs and failed sign-ins**, password resets, imports and downloads.
- ✓ Payments made by USSD or confirmed by Hubtel show who made them, e.g. "USSD 0244..."
- ✓ Passwords are never recorded and API keys are hidden. Entries cannot be edited or deleted. **Export CSV** for auditors.

13 CLIENT PORTAL

Hubtel account & settings

Your members' money goes straight into your own Hubtel merchant account. EBITS never holds it.

The screenshot shows the EBITS Pay Client Portal interface. The top navigation bar includes the EBITS Pay logo, the organization name 'Kumasi Teachers Welfare Association', the current page 'Payment account', a 'Simulation mode' indicator, and the user profile 'Kwame Asante Administrator'. The left sidebar contains a menu with sections: OVERVIEW (Dashboard), MEMBERS (Members, Member groups), COLLECTIONS (Payment types, Payments, Payment simulator), COMMUNICATION (SMS, USSD simulator), INSIGHTS (Report centre, Collections & defaulters, Audit trail), and ADMINISTRATION (Team). The main content area is titled 'Hubtel payment account' and includes a sub-header explaining that members' payments go directly to the user's Hubtel merchant account. A 'Live payments' status box indicates 'Not set up' and that payments are simulated. The 'Hubtel API keys' section contains input fields for 'Client ID (API ID)', 'Client Secret (API Key)' (with a 'Show' button), 'POS Sales ID', and 'Checkout merchant account (optional)', along with a 'Save keys' button. A 'Where to find the keys' sidebar lists four steps: 1. Sign in to Hubtel Unity, 2. Find Client ID and Client Secret, 3. Find POS Sales ID, and 4. Enable Direct Receive Money and Online Checkout. A 'Tracking' section explains that payments are sent with the client's callback address and secret token.

Payment account: enter your own Hubtel keys, test them, then switch live payments on.

- 1 Get your **Client ID**, **Client Secret** and **POS Sales ID** from Hubtel Unity (Developers → API Keys; Sales → Points of sale).
- 2 Open **Payment account**, paste the keys and press **Save keys**. The secret is stored encrypted and never shown again.
- 3 Press **Test keys**. Hubtel must accept them.
- 4 Press **Switch live payments on**. From now on members are charged real money into your account.

IMPORTANT

Hubtel must enable Direct Receive Money and Online Checkout on your account and whitelist the EBITS Pay server. EBITS will guide you through this.

Organisation settings

EBITS Pay

GC

Grace Chapel Internati...

PAYMENTS PORTAL

OVERVIEW

Dashboard

MEMBERS

Members

Member groups

COLLECTIONS

Payment types

Payments

Payment simulator

COMMUNICATION

SMS

USSD simulator

INSIGHTS

Report centre

Collections & defaulters

Audit trail

ADMINISTRATION

Team

Powered by EBITS Pay

Grace Chapel International, Kasoa

Organisation settings

Simulation mode ? MB Mercy Boateng Administrator

Organisation profile

Name

Grace Chapel International, Kasoa

Contact person

Deaconess Mercy Boateng

Phone

0302000202

Email

finance@gracechapel.org

SMS sender ID

GraceChapel

Address

Kasoa, Central Region

Save profile

SMS templates

Click a placeholder to insert it where your cursor is. "Reset" brings back the EBITS default wording.

Payment receipt

Sent to the member after a successful payment.

+ First name

+ Last name

+ Full name

+ Member ID

+ Member phone

Reset

USSD access

Share this with members. Their registered phone number identifies them, so there is no organisation code to remember.

DIAL

*928*7#

1. Pay for myself · 2. Pay for someone else (with their Member ID)

Members don't need any organisation code: their phone number (or the Member ID they enter) tells EBITS Pay which organisation they belong to.

Plan

Plan

Enterprise

Transaction fee

1.00%

Status

Active

Settings: organisation profile, SMS sender ID, the USSD code to share with members and your own SMS wording.

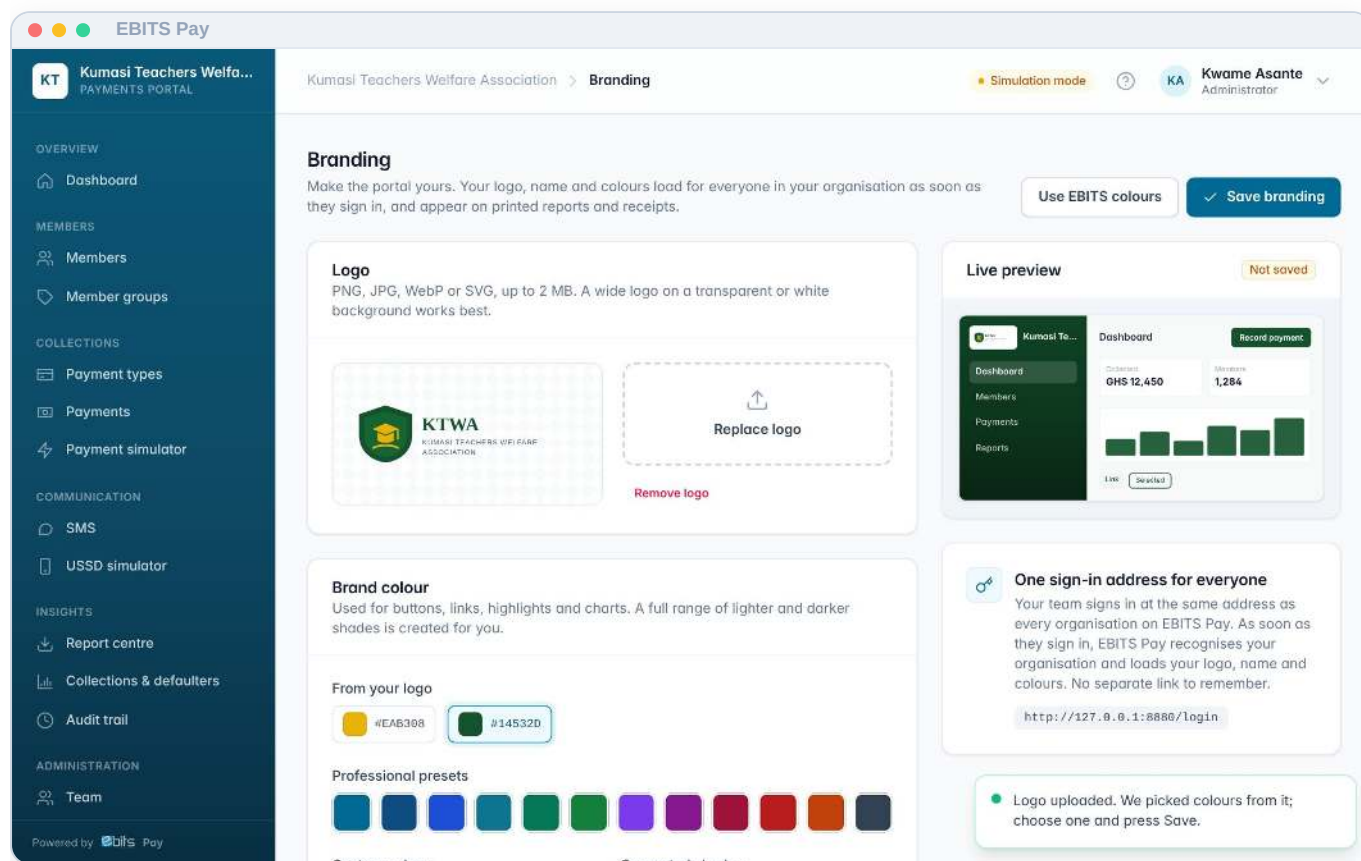
EBITS Pay · User Guide

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14 CLIENT PORTAL

Your brand: logo, colours & style

Make the portal look like your own system. Your logo, name and colours load for your whole team as soon as they sign in, and appear on printed reports and members' receipts.

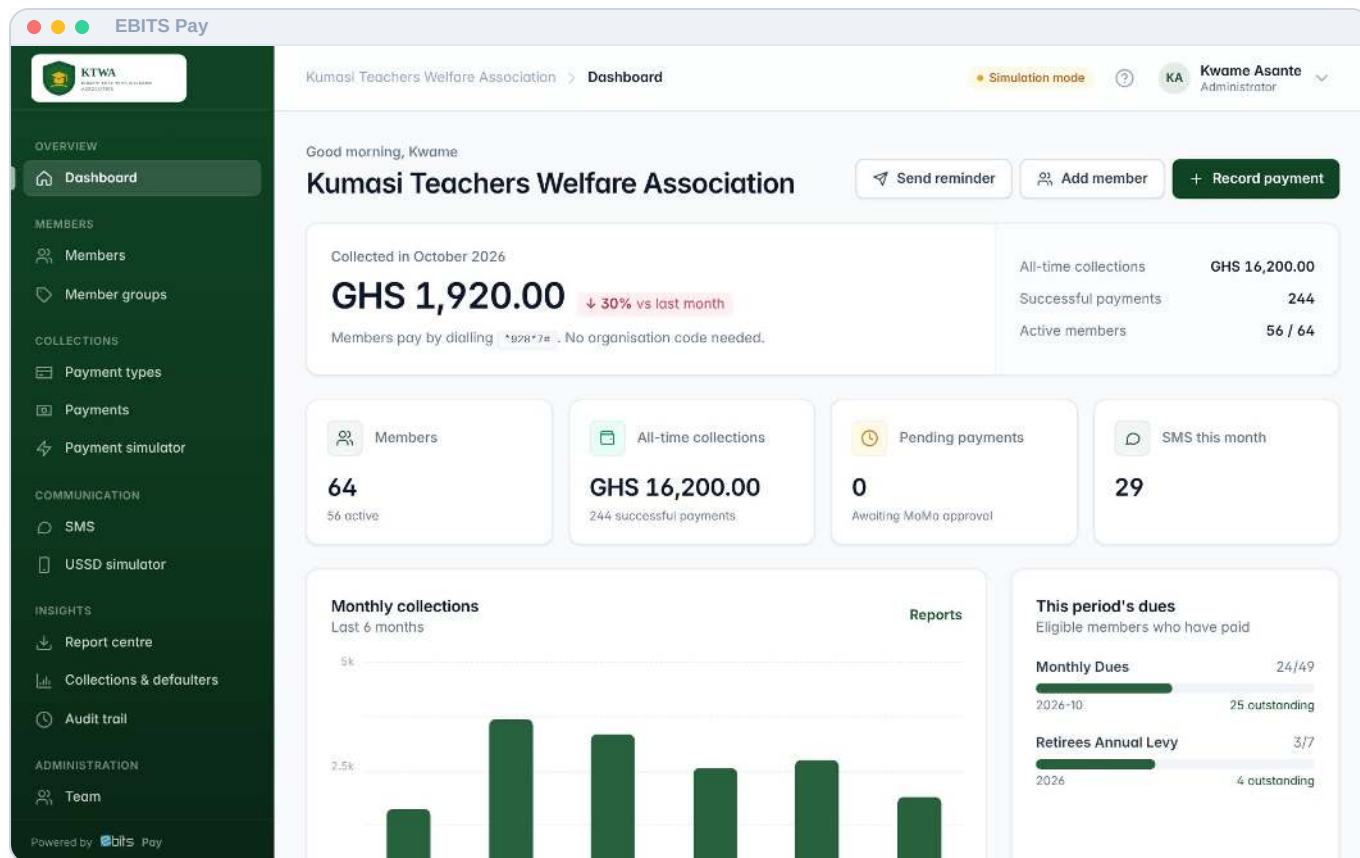


Branding: upload your logo, pick a colour suggested from it, choose an interface style and preview before saving.

- 1 Open **Administration** → **Branding** (you need the *Manage settings* permission).
- 2 Press **Upload logo** and choose your logo: PNG, JPG, WebP or SVG, up to 2 MB.
- 3 EBITs Pay reads the logo and suggests colours **from your logo**. Click one, choose a **professional preset**, or type your own colour code.
- 4 Choose an **interface style**: **Coloured** (recommended: the sidebar wears a deep shade of your colour), **Soft tint** or **Light**.
- 5 Check the **live preview** and press **Save branding**.

GOOD TO KNOW

If you choose a light colour (for example gold), EBITs Pay automatically uses a deeper shade for buttons so the white text on them stays easy to read. This meets the international WCAG AA accessibility standard.



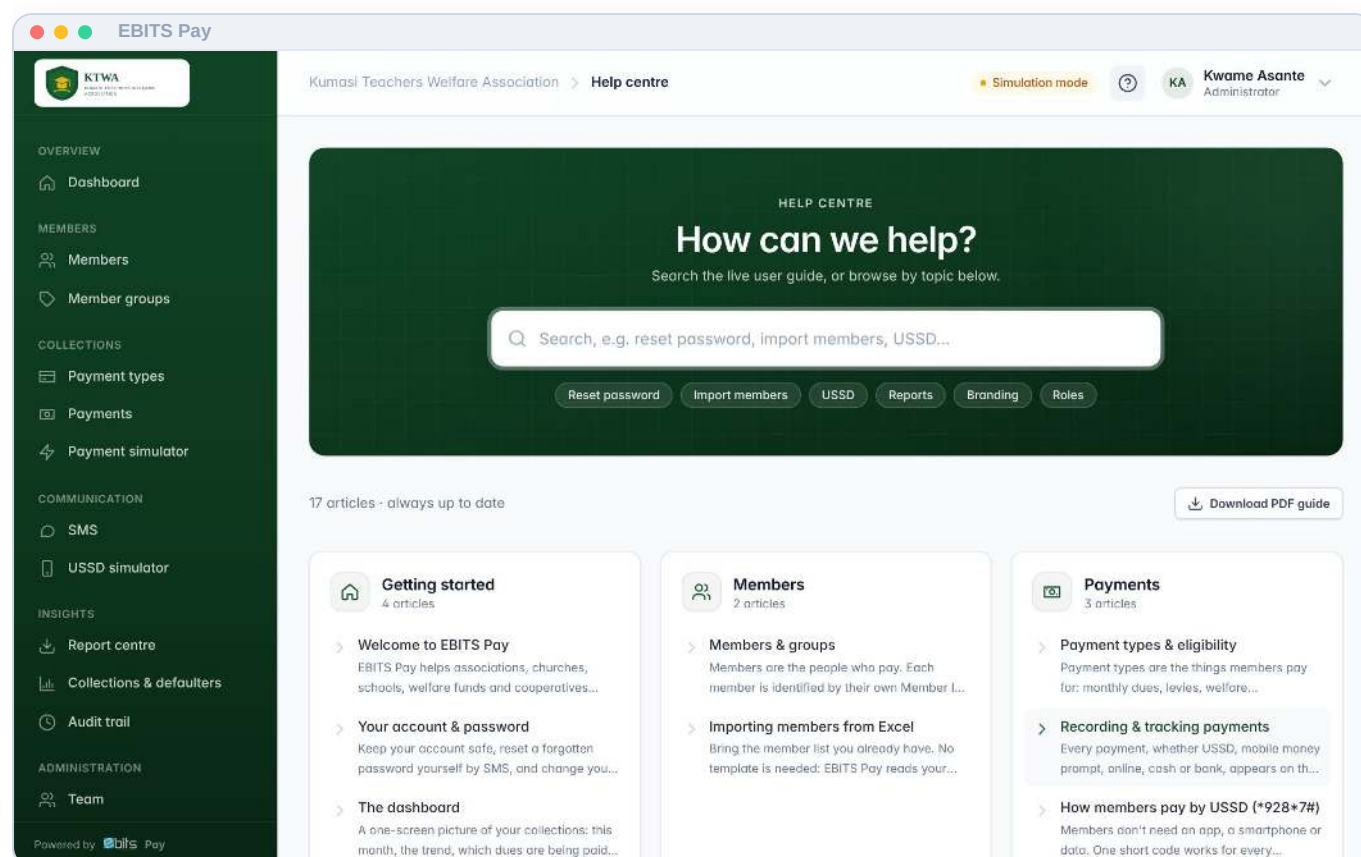
The Coloured style: your logo on a white badge, the sidebar in your colour and a soft tint on every page.

One sign-in address for everyone

Your team does **not** need a special link. Everyone, from every organisation, signs in at the same EBITS Pay address. As soon as a person signs in, EBITS Pay recognises the organisation they belong to and loads its logo, name, colours and interface style automatically.

15 ^{HELP} The Help centre (live guide)

This guide also lives inside EBITs Pay as a searchable Help centre that EBITs keeps up to date.



Help centre: search as you type, or browse by topic. Open it with the ? button at the top of any screen.

- 1 Click the ? button at the top of any screen, or **Help centre** in your user menu.
- 2 Type what you need, for example *reset password* or *import*. Matching words are highlighted.
- 3 Open an article. Use **On this page** to jump to a section, or **Print** to save it as a PDF.

EBITS Pay

KTWA

Kumasi Teachers Welfare Association

Kumasi Teachers Welfare Association > Members & groups · Help centre

Simulation mode

KA Kwame Asante Administrator

OVERVIEW

Dashboard

MEMBERS

Members

Member groups

COLLECTIONS

Payment types

Payments

Payment simulator

COMMUNICATION

SMS

USSD simulator

INSIGHTS

Report centre

Collections & defaulters

Audit trail

ADMINISTRATION

Team

Search help...

Help centre > Members

Print

ON THIS PAGE

Add a member

The member profile

Member groups

GETTING STARTED

Welcome to EBITS Pay

Your account & password

The dashboard

Using the Help centre

MEMBERS

Members & groups

Importing members from Excel

PAYMENTS

Payment types & eligibility

Recording & tracking payments

How members pay by USSD (*928*7#)

MESSAGES & REPORTS

SMS messaging

Reports: print, PDF & Excel

ADMINISTRATION

Team, roles & permissions

Audit trail

Members & groups

Members are the people who pay. Each member is identified by their own Member ID (e.g. a staff ID or membership number) and pays by USSD with the phone number you register.

2 min read · Updated 19 Oct 2024

Members

Member ID	Name	Phone	Status	Payment type	Payment status
ADD-0001	ADD-0001	0100000000	Pending	ADD-0001	ADD-0001
ADD-0002	ADD-0002	0100000000	Pending	ADD-0002	ADD-0002
ADD-0003	ADD-0003	0100000000	Pending	ADD-0003	ADD-0003
ADD-0004	ADD-0004	0100000000	Pending	ADD-0004	ADD-0004
ADD-0005	ADD-0005	0100000000	Pending	ADD-0005	ADD-0005
ADD-0006	ADD-0006	0100000000	Pending	ADD-0006	ADD-0006
ADD-0007	ADD-0007	0100000000	Pending	ADD-0007	ADD-0007
ADD-0008	ADD-0008	0100000000	Pending	ADD-0008	ADD-0008
ADD-0009	ADD-0009	0100000000	Pending	ADD-0009	ADD-0009
ADD-0010	ADD-0010	0100000000	Pending	ADD-0010	ADD-0010

Members: search by name, ID, phone or email; filter by group and status.

A Help centre article with topics on the left and a table of contents on the right.

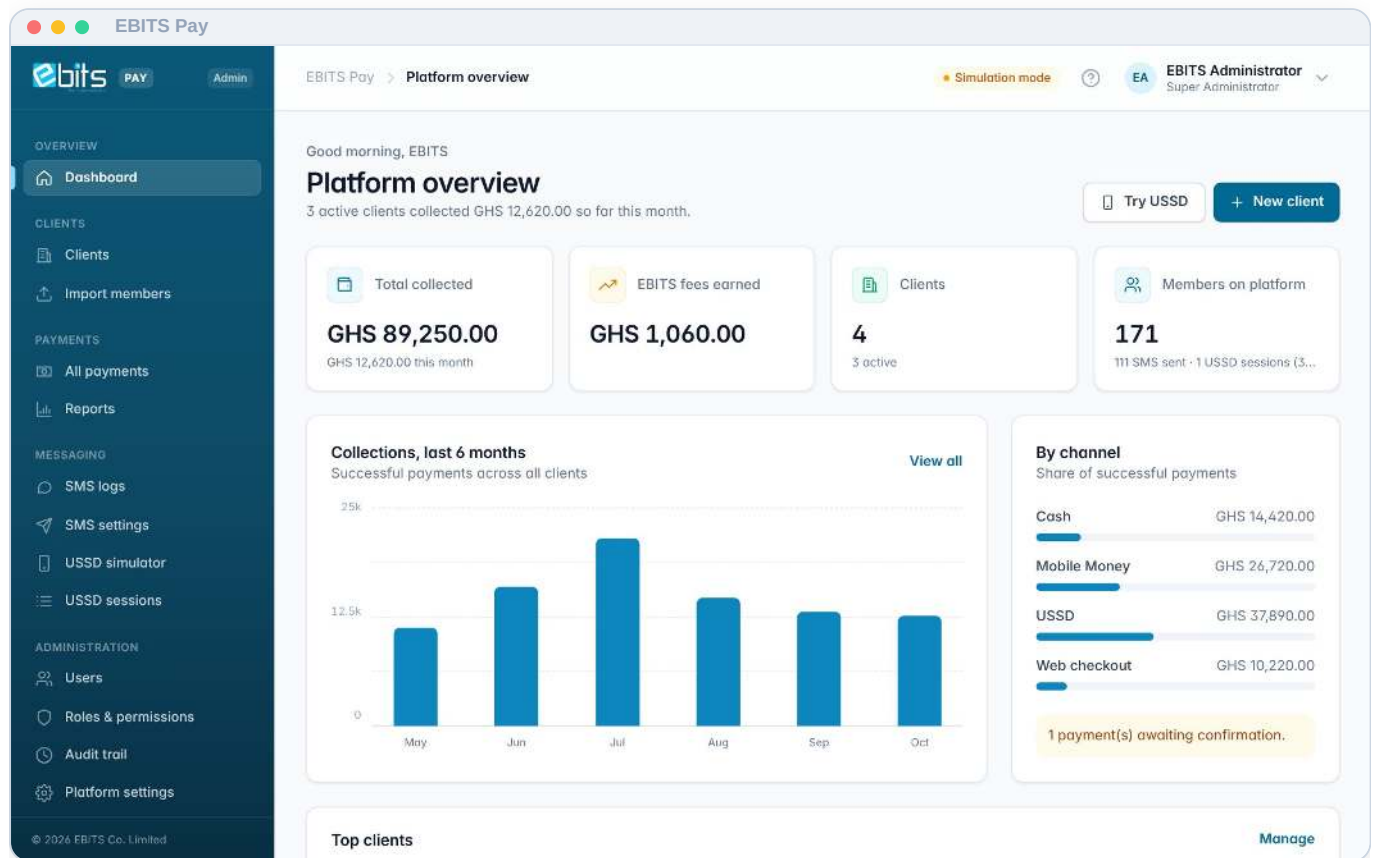
GOOD TO KNOW

EBITS staff whose role includes *Write and edit Help centre articles* can add and edit articles, upload screenshots and keep drafts hidden until they are ready.

16 For EBITS administrators & the API

EBITS SUPER ADMIN

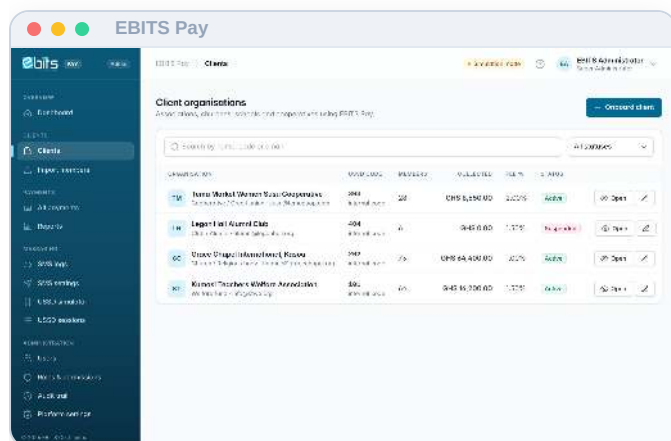
The super admin area (/admin) runs the platform: clients, users, SMS gateway, Hubtel accounts and platform-wide reports.



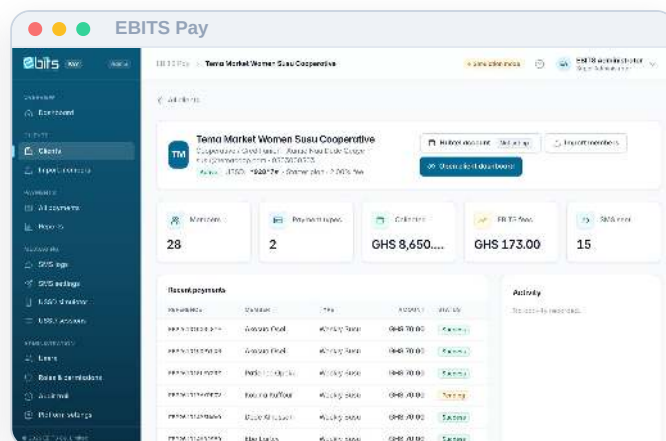
Platform overview: volume, EBITS fees, clients and channel mix.

Onboard a client

- 1 **Clients** → **New client**: organisation profile, internal client code (for EBITS records only, never needed by members), SMS sender ID, plan and fee %.
- 2 Add the first administrator (name, email, **phone**, temporary password). They must change the password at first sign-in.
- 3 Open the client and set up its **Hubtel account**, import its members and, if needed, **Open client dashboard** to work inside it.



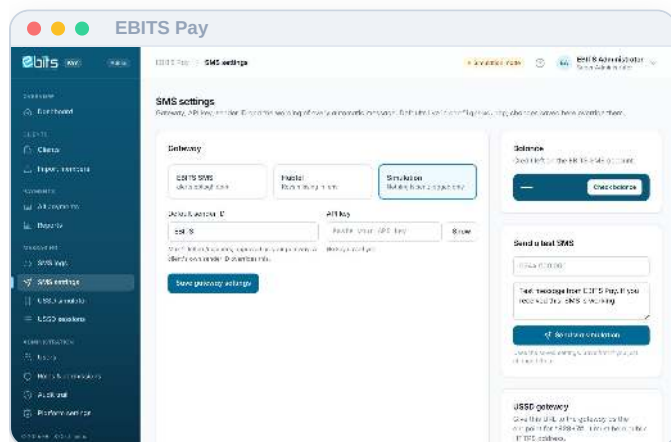
Clients: status, members, collections and fee per client.



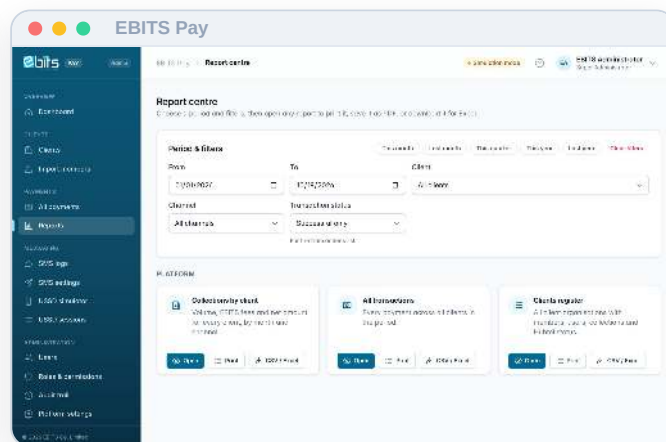
A client page: Hubtel status, Import members, users and recent payments.

Platform tools

Screen	Use it to
Import members	Import a member list into any client (choose the client first).
SMS settings	EBITS SMS gateway, API key, sender ID, balance, test SMS and default message templates.
Users / Roles	EBITS staff and client users, platform roles (Super Administrator, Support Officer, Finance & Audit), password resets.
Reports	Collections by client, all transactions and the clients register, filtered by client and period.
Audit trail	Everything across all clients.
Platform settings	Payment simulator, Hubtel readiness and endpoint URLs.



SMS settings



Platform report centre

Connecting other systems (API)

EBITS Pay has two parts working together: the **web portal** you use in the browser (the front end) and a secure **REST API** (the back end) at `/api/v1`. A mobile app, a payroll or HR system or a partner's software can use the API to read members, add members, record payments and pull reports. Everything it does follows the same rules and permissions and appears in the audit trail.

The screenshot shows the EBITS Pay web portal interface. The left sidebar contains navigation links: OVERVIEW, Dashboard, MEMBERS, Members, Member groups, COLLECTIONS, Payment types, Payments, Payment simulator, COMMUNICATION, SMS, USSD simulator, INSIGHTS, Report centre, Collections & defaulters, Audit trail, ADMINISTRATION, and Team. The main content area is titled 'My profile' and includes a 'Simulation mode' indicator. The 'API access tokens' section is highlighted, showing a 'Your new token' card with a token string and a 'Copy token' button. Below this is a table of existing tokens with columns for NAME, CREATED, LAST USED, and EXPIRES. A 'Token created' notification is visible at the bottom right.

NAME	CREATED	LAST USED	EXPIRES
Payroll system	19 Oct 2026	Never	17 Jan 2027

My profile → API access tokens: create a token for a system. It is shown once; copy it then.

- 1 The person whose permissions the system should have opens **My profile** → **API access tokens**.
- 2 Enter a name (for example "Payroll system"), choose when it expires and press **Create token**.
- 3 Copy the token and give it to the developer with the **API guide** (button on the same card). Press **Revoke** to cut access at any time.

IMPORTANT

A token can do exactly what its owner's role allows, and nothing more. Tokens stop working when revoked or expired, when the user is deactivated, or when an administrator resets the user's password.

17 HELP Troubleshooting & FAQ

Quick answers to common questions.

Q A member says USSD doesn't show their due.

Check the member is **Active**, the payment type is active with USSD enabled, and they match its **eligibility rules**. Open the payment type's rules page and look for them in the preview.

Q A payment is stuck on Pending.

The member may not have approved the MoMo prompt. Open the payment and press **Recheck**. Pending payments are re-checked automatically every hour and expire if never confirmed.

Q "This number is not registered" on USSD.

The phone isn't on any member record. Add or correct the member's phone number, or they can pay by entering their Member ID, which also tells EBITs Pay their organisation.

Q Do we each need our own sign-in link?

No. Everyone signs in at the same address; your organisation's logo and colours load as soon as you sign in.

Q Do members need our organisation code?

No. Everyone dials ***928*7#**. The phone number (paying for myself) or the Member ID (paying for someone else) identifies the organisation.

Q Members aren't receiving SMS.

Check **SMS** → **message log** for the error. EBITs staff can check the gateway balance and send a test under **SMS settings**.

Q I can't see a menu or button.

Your role doesn't include that permission. Ask your Administrator to change your role under **Roles & permissions**.

Q I forgot my password and have no phone number on my account.

Ask your Administrator to add your phone number on **Team** and press **Reset password**.

Q The import skipped some rows.

Download the skipped rows from the final import screen, fix the reasons shown (usually a missing or invalid phone number) and import that file again.

Q How do I save a report as PDF?

Open the report, press **Print / Save as PDF** and choose **Save as PDF** as the printer.

Quick reference

MEMBER USSD

***928*7#**

No organisation code needed

CLIENT PORTAL

/app

Organisation teams

SUPER ADMIN

/admin

EBITS staff

TEMPORARY PASSWORD

30 min

One sign-in, then choose your own

PASSWORD RULE

8+ chars

Letters and numbers

SUPPORT

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