



PayCentre

AGENT STORIES



PayCentre

ABOUT PAYCENTRE

PayCentre, a product of E-Settlement Limited, empowers people by creating jobs through our agent network. Agents can provide withdrawals, deposits, fund transfers, bill payments, and more to communities that do not have access to financial services in Nigeria. In addition to mPOS, PayCentre has launched the new BIG POS to help old and new agents who want to open a new location or expand their business.

FOREWORD

Agent Stories is a quarterly e-Book that highlights the success stories and journeys of PayCentre agents nationwide; how they have been able to strengthen financial inclusion in their communities, empower others by providing employment opportunities, and access to financial services to the unbanked members of the society and underserved communities.

This edition focuses on three agents in Lagos, Oyo, and Kwara; one with a resolve to being independent through owning his own business, one with the determination to make extra money while improving on her savings plan and lastly, the one who is passionate about providing access to financial services through agent banking.

We hope you enjoy it as much as we enjoyed speaking with the agents.



Otegbola Olanrewaju Rahman

“Otegbola Olanrewaju Rahman Lagos-based provision store owner, Otegbola began the agent banking business early this year. When asked what made him go into the POS business, he said, “I just want to have my business and be independent”. Even though his POS business journey has been for eight months with some bad and good days, he is optimistic and happy that his experience has been mostly good considering how his business has expanded since he became a PayCentre Agent. Otegbola currently has one outlet but believes that in the next five years, he would have more. He is a graduate of FUTA and loves playing football and watching movies.”
Read our full interview with him below.

THE INTERVIEW

Tell us about yourself – Name, Location, educational background and any other fun detail

My name is Otegbola Olanrewaju Rahman, I reside in Lagos state. I am a graduate of Federal University of Technology, Akure where I studied Biochemistry. I love playing football and also watching movies.

How long have you been in the agent banking business and what has the experience been like?

I have been with PayCentre for eight months. It has been a very good experience, where you can have a bad day when the service is bad and good days where everything is going smoothly but overall, it has been a good one.

How many locations do you currently have?

I have only one location.

Let's go back to the beginning, what made you go into agent banking and how much was your starting capital?

I just wanted to have my own business and be independent.
I started with N100,000.

What was business like before PayCentre and what achievements have you recorded using the PayCentre agent network so far?

The first one I have used is PayCentre and I don't think I can use another again because the service is good and the instructions are clear and easy. I was able to expand my provision business.

How often do you experience challenges in the POS business and how do you manage them?

Not often, the management of issues is one of the reasons I love PayCentre, because once you log complaints, it gets resolved between three to five hours.

Tell us about your best moments in the agent banking business

I have had great moments in the agent banking business but not something to be shared right now.

Where do you see your business in the next five years?

In the next five years Insha Allah, I should have gone places, having more outlets.

What makes PayCentre stand out from other agent banking networks?

The urgency in attending to issues.

Would you recommend PayCentre to someone else and why?

I have recommended it to over ten people.



PAYCENTRE AFRICA OFFICES IN NIGERIA

Lagos

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Abeokuta

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South- South Regional Office

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South-South Regional Office

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Imo

East Regional Office

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Abuja

North Central Regional Office

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Kano

North West Regional Office

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Ibadan

South-West Regional office 2

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Avenue, Bodija, Ibadan

Contact: 09026139615

Kwara

North Central Regional Office

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Osun

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PHOTO Gallery





Adesokan Rashidat Olamide

“-Adesokan Rashidat Olamide From having a phone retail business to being a POS Business owner, Oyo- based businesswoman, She is gradually making progress for herself and all within seven months. Adesokan in her interview mentioned that she just wanted the agent banking business and went straight for it, and right now she’s cashing out. If determination were a person, it will be Rashidat. She is not only cashing out but also having enough to save. She said, Using the PayCentre agent network has helped me improve on my savings. I can now save at least N20,000 in a month. Rashidat is a National Diploma holder who loves to hang out with her friends.

Read our full interview with him below.

THE INTERVIEW

Tell us about yourself – Name, Location, educational background and any other fun detail

I am Adesokan Rashidat Olamide living in Ibadan. I am an ND holder; love hanging out with friends.

How long have you been in the agent banking business and what has the experience been like?

I have been in the agent banking business for seven months and the experience has been awesome.

How many locations do you currently have?

I have just one location for now.

Let's go back to the beginning, what made you go into agent banking and how much was your starting capital?

I just wanted the agent banking business and went straight for it with a starting capital of N150,000.

What was business like before PayCentre and what achievements have you recorded using the PayCentre agent network so far?

Before PayCentre, business was more of phone retail. Using the PayCentre agent network has helped me improve on my savings. I can now save at least N20,000 in a month.

How often do you experience challenges in the POS business and how do you manage them?

Most challenges are usually with debit error transactions and in managing them, I usually log the transaction as dispute on my PayCentre App. If the issue is not resolved within 24 working hours, I tell my customers to go to their bank and fill a dispense error form.

Tell us about your best moments in the agent banking business

My best moments in the agent banking business are the times when I cash out big money and I'm like, wow this business is okay!

Where do you see your business in the next five years?

In a bigger place with more locations.

What makes PayCentre stand out from other agent banking networks?

The PayCentre charges and attendance to dispute issues makes it stand out from other agent banking networks.

Would you recommend PayCentre to someone else and why?

Sure, hundred percent! Because it's the best.



Ajewole Stephen

*“I went into agent banking because I’m passionate about it.”, an NCE holder from Kwara State; Stephen told PayCentre Africa. He put his passion to work, and is still doing well for himself even after four years of starting his POS business as a PayCentre Agent. He also went ahead to mention how his business is doing ‘double okay’ ever since he joined PayCentre. Above all things, he looks forward to scaling greater heights with his business. **Let’s dive into our interview with him for more details below.***

THE INTERVIEW

Tell us about yourself – Name, Location, educational background and any other fun detail

My name is Ajewole Stephen Ayodele. I live in Eruku, Kwara State and, an NCE holder.

How long have you been in the agent banking business and what has the experience been like?

I’ve been in the agent banking business for four years, and the experience has been good.

How many locations do you currently have?

I have two locations.

Let’s go back to the beginning, what made you go into agent banking and how much was your starting capital?

I went in to agent banking because I’m passionate about it, and my starting capital was a sum one million naira.

What was business like before PayCentre and what achievements have you recorded using the PayCentre agent network so far?

Business before PayCentre was okay, and now it’s double okay!

Wow, that’s good to hear. How often do you experience challenges in the POS business and how do you manage them?

My challenge used to be with poor network service, but with the help of the support team and the new auto reversal feature, we have overcome it.

Great, great. Tell us about your best moments in the agent banking business

Ever since I started using PayCentre, my business has experienced lots of growth and it makes up for my best moments.

Where do you see your business in the next five years?

In the next five years, my business would have scaled far greater heights.

What makes PayCentre stand out from other agent banking networks?

PayCentre stands out from other agent banking network because it is fast in resolving transaction issues.

Would you recommend PayCentre to someone else and why?

Yes, because it's good and reliable.



Contact Us

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