zoyk

Super merchant guide.
The whole job, step by step.

Bring shops to zoyk. Get paid every month — up to 50% of what zoyk earns on them.

1 · Your login and password | 2 · Your super merchant code | 3 · This guide

Step 1

Install the app

Free on Google Play and the App Store — for any Android phone or iPhone.

GET IT ON Google Play | Download on the App Store

Step 2

Log in with the login and password we gave you

That login is your own **demo terminal**. It is a full terminal: it takes payments and it withdraws money — everything a shop owner sees, you see.

- **Fees on your terminal are 0%.** We set it up this way so showing the app never costs you money.
- **Your login number is also your super merchant code.** One number, two jobs: you log in with it, and shops register with it. The code you share — the password you never do.

> **Keep your password secret.** Never tell it to anyone — not to a shop, not to a friend, not to anyone who asks. Shops only need your **code**. The password is yours alone: anyone who has it can log in as you and touch your money.

Step 3

Learn the app yourself first

Tap **Accept Payment**, enter any amount. You have three ways to take the money — try all three:

QR code
The customer scans it, a page opens in their browser — no app needed. They pick their network, type their number.

Prompt
You type the customer's number yourself. Works even on a small button phone with no camera and no internet.

Share link
Send the link in WhatsApp or SMS — for a customer who is not standing in front of you.

All three roads end the same way: **the customer gets a prompt from their mobile money, enters their PIN — and the money is on the zoyk balance the same second.**

> Best practice: pay yourself K1 from your own number, watch the whole flow, then withdraw it back. Withdrawing to Airtel is free.

Step 4

Show it to a shop

Do not tell — **show**. Our strong advice: run a real payment, even a small one, through the whole flow.

- **Use two phones if you can.** One is the cashier, one is the customer. On one phone people get confused about who does what.
- **Show a real prompt.** Enter a real number, let the prompt arrive, enter the PIN, show the money landing on the balance the same second.
- **Show the withdraw button too.** Airtel and Zamtel — free, MTN — 1%, any bank — K10 flat. Your terminal has full access, so you can show it live.

What to tell the shop — the four things that sell:

- **Every network pays you.** A customer with MTN cannot pay at an Airtel agent line. With zoyk — everyone pays, one balance.
- **The customer pays the same fee as at the Airtel agent.** Nothing new for them.
- **The shop earns 1% of every payment, up to K12.** The bonus is paid once a month — instant payouts are coming soon.
- **The owner controls the money.** A cashier gets their own login that only takes payments — the withdraw button is not there. Only the owner moves money.

Step 5

Sign the shop up — with your code

When the shop says yes, do this together with them:

- Open **zoyk.pro** on their phone.
- Tap **Register your business**.
- Fill the short form — and in the **Referral code** field, type **your super merchant code**. The same number you log in with.

That is all. The application comes to us, we call the shop, set them up, and our agent comes to collect the documents within 3 days. The shop can take payments from day one.

> **Check one thing every time: your code is in the form.** A shop that registers without your code is not linked to you — and we cannot link it later.

What the shop pays and earns — the numbers you show them

PER PAYMENT — VS THE AIRTEL AGENT LINE

	AIRTEL AGENT LINE	ZOYK
The shop earns	1%	1%
Most on one payment	K10	K12
Customer pays	standard fee	the same
Customer		

CUSTOMER FEE · WITHDRAWALS

K1 – K150	K2.50
K151 – K300	K5
K301 – K500	K10
K501 – K1,000	K20
K1,001 – K3,000	K35
K3,001 – K5,000	K55
K5,001 – K10,000	K60

Step 6

Get paid — every month

- **Once a month** zoyk pays your share to the mobile money number you gave when you signed up as a super merchant.
- **With a full statement:** every shop, its turnover, your level, your money. You can check every number — with the shop, if you want.
- **You start at Level 18 — 15%** of what zoyk earns on your shops.
- **This month's turnover sets next month's level.** All your shops together did K40,000 this month? Next month you are on Level 14 — 24%.

MONTH	YOUR LEVEL THIS MONTH	YOUR SHOPS' TURNOVER	NEXT MONTH YOU GET
Month 1	**Level 18 · 15%**	K15,000	Level 16 · 20%
Month 2	**Level 16 · 20%**	K40,000	Level 14 · 24%
Month 3	**Level 14 · 24%**	keep growing...	up to 50%

All 20 levels — the full structure, nothing hidden

Add up what all your shops take in one month. That line is your level for the next month. Your share is a percent of **what zoyk earns** on your shops — not of the whole turnover.

LEVEL	ALL YOUR SHOPS TAKE, A MONTH	YOUR SHARE
Level 20	under K1,000	**0%**
Level 19	K1,000 – K2,500	**10%**
Level 18	K2,501 – K5,000	**15%**
Level 17	K5,001 – K10,000	**18%**
Level 16	K10,001 – K20,000	**20%**
Level 15	K20,001 – K35,000	**22%**
Level 14	K35,001 – K50,000	**24%**
Level 13	K50,001 – K75,000	**26%**
Level 12	K75,001 – K100,000	**28%**
Level 11	K100,001 – K150,000	**30%**

LEVEL	ALL YOUR SHOPS TAKE, A MONTH	YOUR SHARE
Level 10	K150,001 – K250,000	**32%**
Level 9	K250,001 – K400,000	**34%**
Level 8	K400,001 – K600,000	**36%**
Level 7	K600,001 – K1,000,000	**38%**
Level 6	K1,000,001 – K1,500,000	**40%**
Level 5	K1,500,001 – K2,500,000	**42%**
Level 4	K2,500,001 – K5,000,000	**44%**
Level 3	K5,000,001 – K10,000,000	**46%**
Level 2	K10,000,001 – K20,000,000	**48%**
Level 1	over K20,000,000	**50%**

- **It repeats every month.** You signed the shop once — it pays you as long as it takes payments.
- **No limit on shops.** 1, 10, 100 — any business, anywhere in Zambia.
- **Under K1,000 a month the share is 0%.** If a shop takes no payments, nobody makes money. The money is in shops that really work.

Real questions, straight answers.

What is a “terminal ID”?

Just a login and a password. It is not a machine and not a SIM card — it is the way you (or a cashier) sign in to the app. We create it and give it to you.

What does “merchant” mean?

Any business that takes money from people. A grocery, a fast food, a salon, a barbershop, a market stall, a pharmacy, a bar, a taxi.

How do you know a merchant is mine?

By your code. The shop types it when they register — that links the shop to you from day one. At the end of every month you get a statement: every shop, its turnover, your level, your money.

Where can I invite? Only around my campus?

Anywhere in Zambia. Any shop, any store, any pharmacy, bar, grocery, taxi. There is no limit — and the more you bring, the higher your percent climbs.

Do demo payments cost me money?

No. Your terminal is set to 0% fees, and a demo payment is your own money landing on your own balance. Withdraw it back to Airtel for free.

Can I do the demo on one phone?

You can — enter your own number in the prompt and it arrives on the same phone. But two phones make it clear: this one is the shop, this one is the customer.

The shop owner has an iPhone. What now?

Same as Android — the app is on the App Store. Install it, register the shop under your code, and everything works the same.

What happens after the shop registers?

We call them, give them their login, and they can take payments the same day. Our agent comes to the shop within 3 days and collects the documents on the spot.

When exactly do I get my money?

At the start of every month, for the month before — to the mobile money number you gave us when you signed up. Together with the full statement.

Can my level go down?

The level follows the turnover, one month behind. A quiet month means a lower level the month after — a busy month lifts it back. Money already paid to you stays yours.

Everything on this paper lives at zoyk.pro/supermerchant

The full level table, the fee calculator and the sign-up button. Questions — ask in your zoyk WhatsApp group, **we answer fast**.

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