

ONLINE PAYMENT PROCESS FLOW >>

A. PAYMENT WITH BILL

- i. Open your browser and type <https://lagos.qpay.ng>
- ii. Click on **MAKE PAYMENT**
- iii. Enter **BANK PAYMENT CODE** or **BILL PAYMENT REFERENCE**
- iv. Select the Bill Type
- v. Click **VALIDATE** to display bill details
- vi. Click on **Pay Now** to proceed to payment
- vii. Select prefer payment option; **Pay with Card** or **Pay with Bank**

a. Click Pay with Card

- Supply Card details e.g. Card Number (16 digits Number in front of your card e.g. 5234 2341 3412 4123), CVV (3 digits number at the back of your card e.g. 456) and Expiry Date (The date your card will expire e.g. 12/20)
- Enter Card Pin (Your secret 4 digits code)
- Enter your One Time Password (Secret code) sent via SMS to Authorize the transaction
- Payment notification displayed
- Click on the Link to Print Receipt

b. Click Pay with Bank

- i. Select your Bank
- ii. Input your 10 digits
- iii. Verify your Account Number
- iv. Click Pay with Bank Account
- v. Enter your One Time Password
- vi. Payment notifications displayed
- vii. Click on Link to Print Receipt on Payment Receipt

B. PAYMENT WITHOUT BILL

Open your browser and type <https://lagos.qpay.ng>

- i. Click on **Create Bill**
- ii. Enter your **Payer ID** (Digits only)
- iii. Select Payer Type: Individual or Company
- iv. Click **Continue**
- v. Supply Agency Name, Revenue Code, Amount and Applied Period
- vi. Click Continue
- vii. Confirm New Bill
- vii. Click on checkbox to Proceed Payment after bill creation otherwise uncheck to create bill only
- ix. Click on Create Bill
- x. Print Acknowledgement Receipt or click on Make Payment to continue