

Zed Pocket Money User Guide



Connecting your **business**
to payments

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Zed Pocket Money (Web & POS)

Zed Pocket Money allows a parent or guardian to send pocket money to a student(s) while in school.

It enables the student to make CASHLESS purchases at school using biometric fingerprint.

It simplifies the use of pocket money in the financial reconciliation of the school's canteen or cafeteria.

Parent is able to track how his/her child is using the money, since they receive real time transaction history on their Zed app.

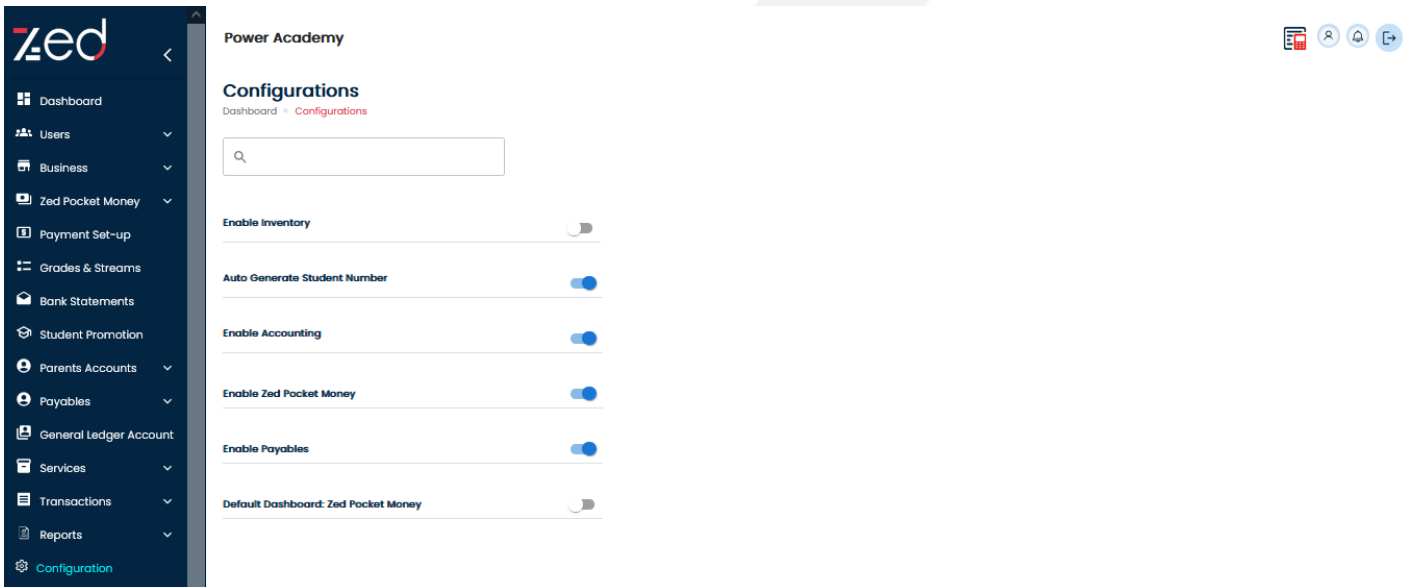
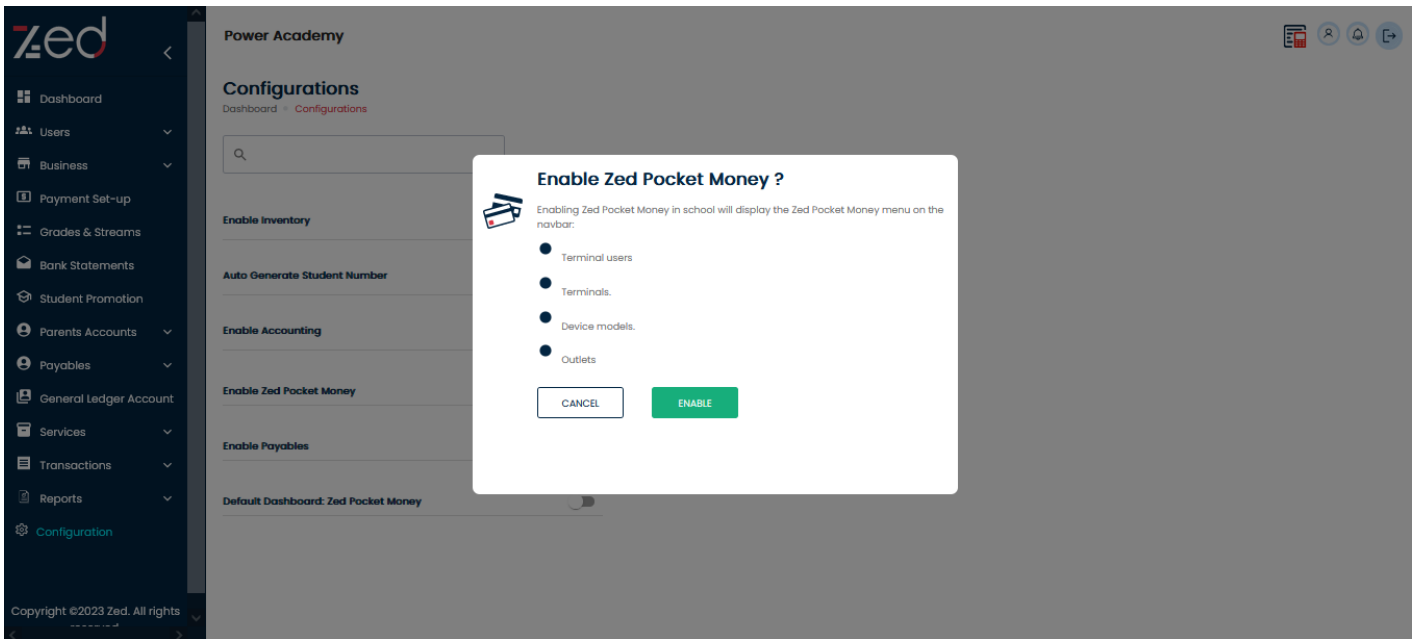
Navigating to Zed Pocket Money:

How to Activate Zed Pocket Money:

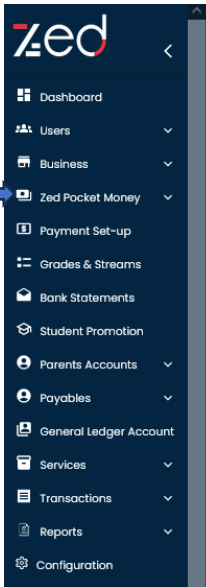
1. Log in to Zed Payments portal at <https://web.zed.business>
2. Access the menu (*3 bars at the top left*) and choose 'Configurations.'
3. In the Configurations menu, find the toggle button for 'Enable Zed Pocket Money.'
4. Activate the feature by simply tapping the 'Enable' button, it will turn into a blue color.

The screenshot shows the Zed Payments portal interface for 'Power Academy'. The left sidebar contains a navigation menu with items like Dashboard, Users, Business, Payment Set-up, Grades & Streams, Bank Statements, Student Promotion, Parents Accounts, Payables, General Ledger Account, Services, Transactions, Reports, and Configuration. The main content area is titled 'Configurations' and includes a search bar and a list of toggle switches. The 'Enable Zed Pocket Money' toggle is currently in the 'off' position (grey). Other toggles include 'Enable Inventory', 'Auto Generate Student Number', 'Enable Accounting', 'Enable Payables', and 'Default Dashboard: Zed Pocket Money'.

Configuration	Status
Enable Inventory	Off
Auto Generate Student Number	On
Enable Accounting	On
Enable Zed Pocket Money	Off
Enable Payables	On
Default Dashboard: Zed Pocket Money	Off



- Go back to the side menu and you will notice a “Zed Pocket Money” menu is availed.



Power Academy

Branch: **Power Academy**

New Students 0 0 Parents/Guardians	Total Students 3 2 Parents/Guardians	Students with Balances 1 0 Parents/Guardians	Paid Invoices KES 15,000.00 2 Invoices	Unpaid Invoices KES 10,000.00 1 Invoices
---	---	---	---	---

Calendar < 2023 >

January Total Amount KES 0.00	February Total Amount KES 0.00	March Total Amount KES 0.00	April Total Amount KES 0.00
May Total Amount KES 0.00	June Total Amount KES 0.00	July Total Amount KES 0.00	August Total Amount KES 0.00
September Total Amount	October Total Amount	November Total Amount	December Total Amount

Transaction Summary

- Cash Payment KES 20,000.00

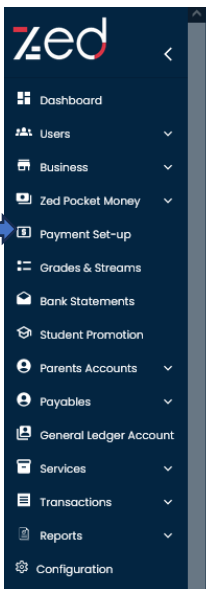
Recent Invoices

Batch No PowerAcademy_2	1 Invoices	View
Batch No PowerAcademy_1	2 Invoices	View

How to Configure Payment Options:

In this section, you'll configure your bank account to receive funds from purchases made through Zed Pocket Money.

1. Open the menu.
2. Click on 'Payment Set-Up'.
3. Enter your Login Pin for confirmation.



Power Academy

Branch: **Power Academy**

New Students 0 0 Parents/Guardians	Total Students 3 2 Parents/Guardians	Students with Balances 1 0 Parents/Guardians	Paid Invoices KES 15,000.00 2 Invoices	Unpaid Invoices KES 10,000.00 1 Invoices
---	---	---	---	---

Calendar < 2023 >

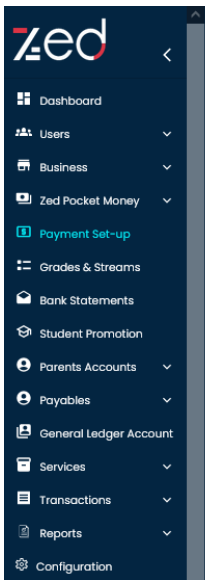
January Total Amount KES 0.00	February Total Amount KES 0.00	March Total Amount KES 0.00	April Total Amount KES 0.00
May Total Amount KES 0.00	June Total Amount KES 0.00	July Total Amount KES 0.00	August Total Amount KES 0.00
September Total Amount	October Total Amount	November Total Amount	December Total Amount

Transaction Summary

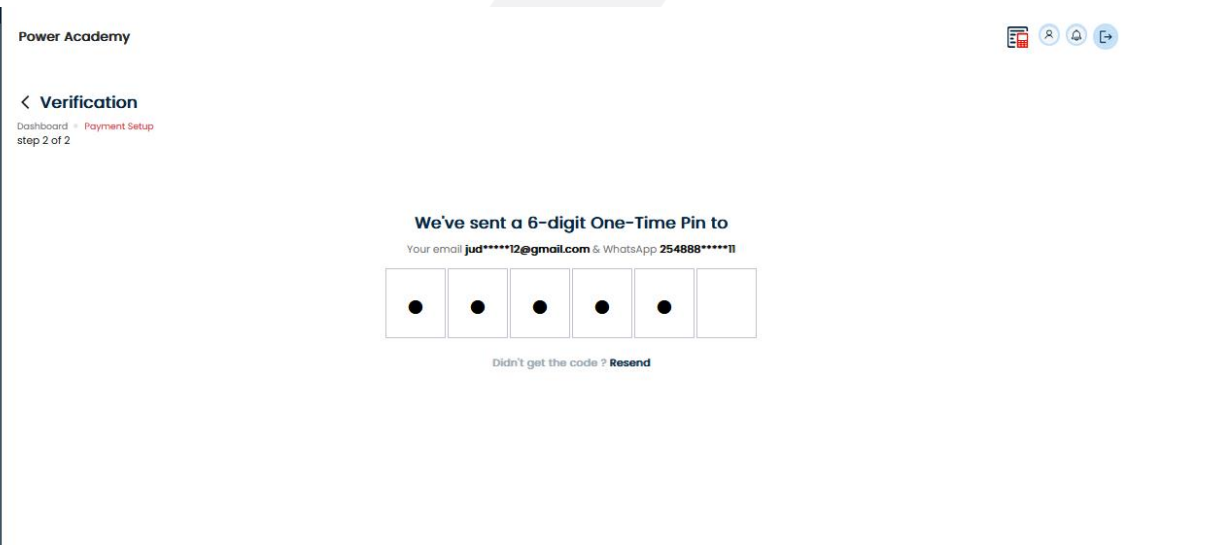
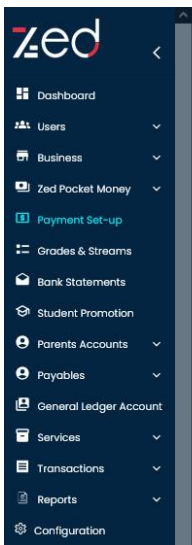
- Cash Payment KES 20,000.00

Recent Invoices

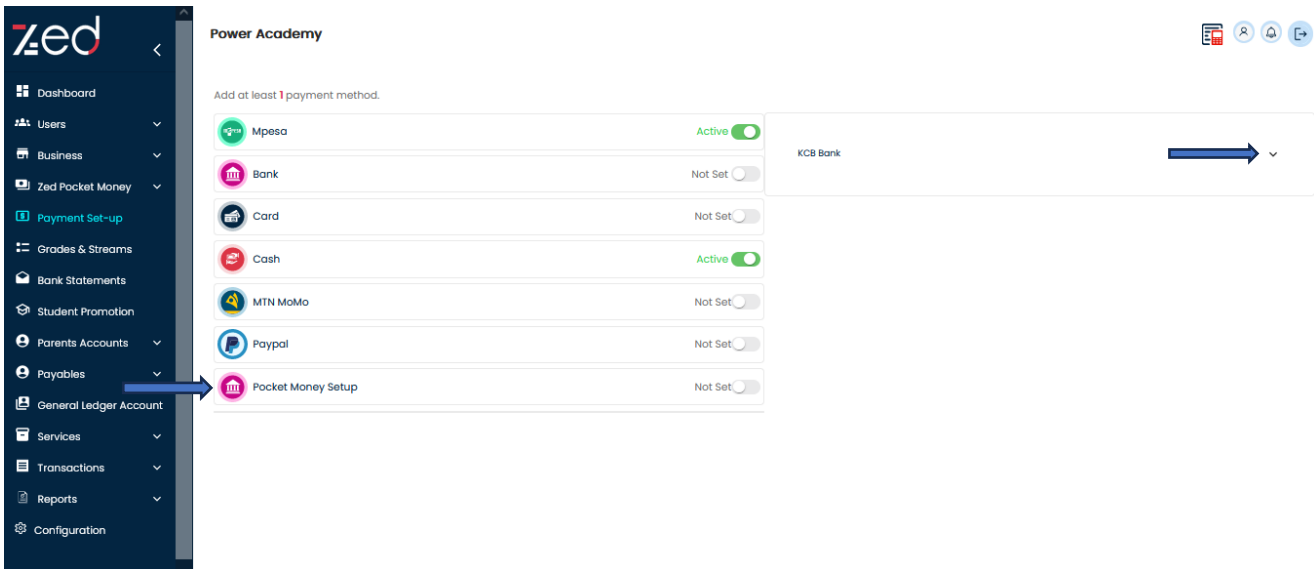
Batch No PowerAcademy_2	1 Invoices	View
Batch No PowerAcademy_1	2 Invoices	View



4. Get a one-time pin on both WhatsApp and email for verification.
5. Enter the 6-digit code for verification.

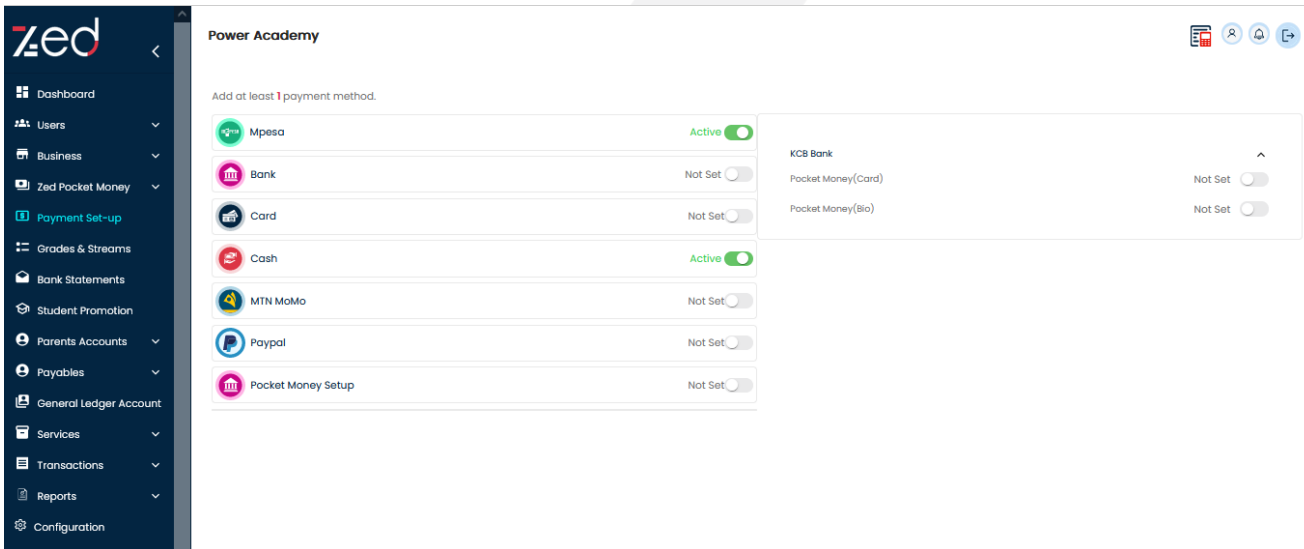


6. Select 'Pocket Money Setup'.
7. Pick 'KCB bank' from the options.
8. Click the drop-down arrow next to it.



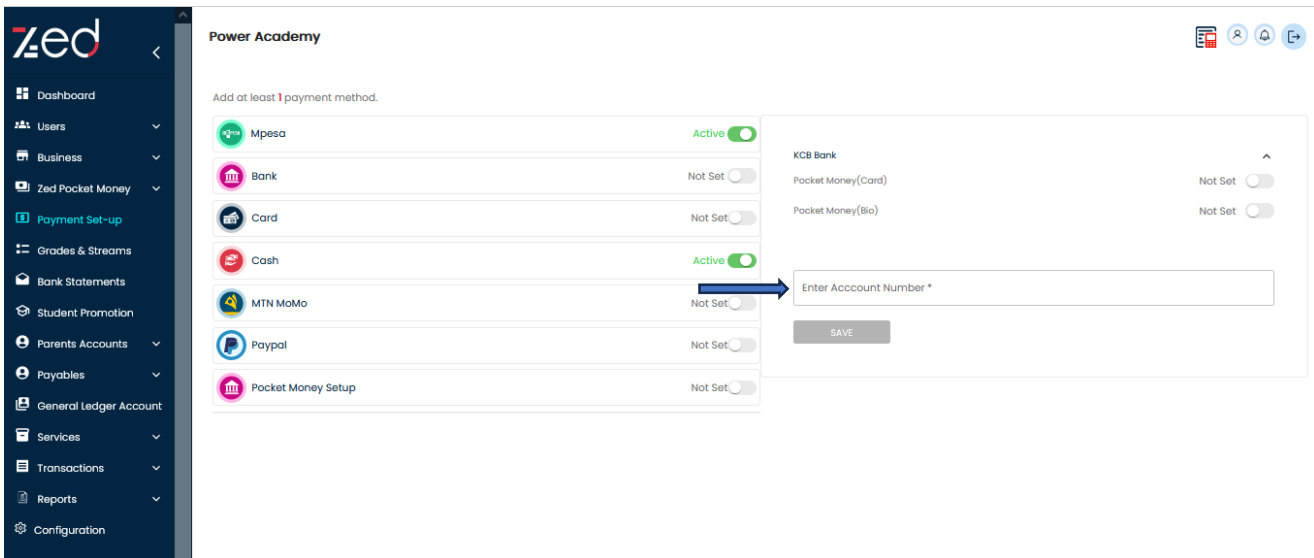
You have two choices:

- For cards, select 'Pocket Money (Card)'.
- For biometrics, select 'Pocket Money (Bio)'.



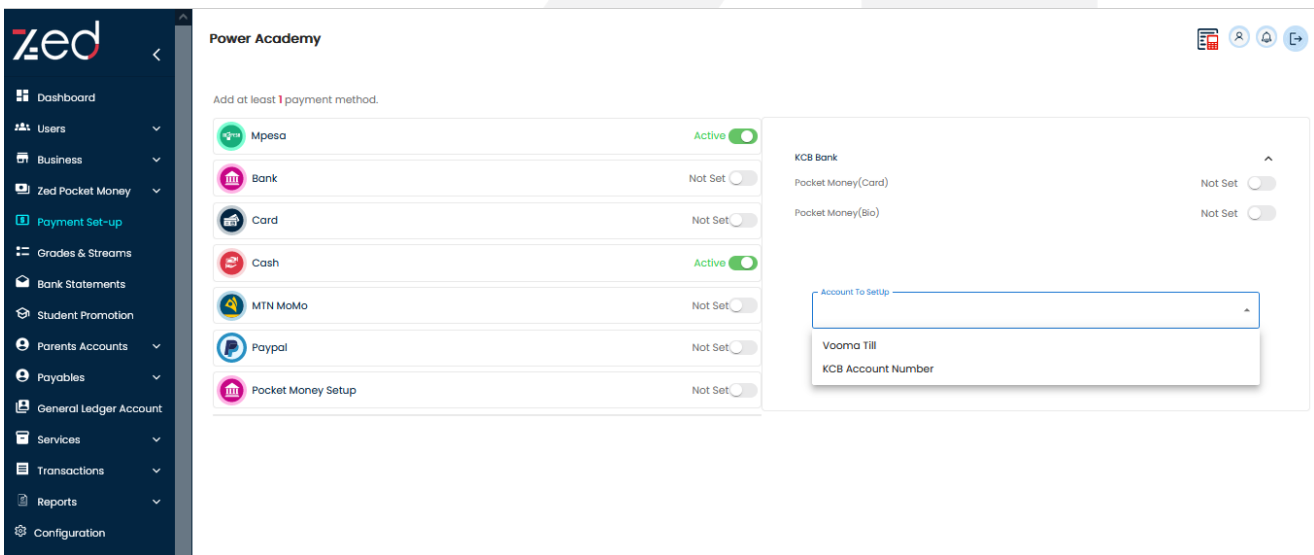
For Pocket Money (Card):

1. Enter your KCB bank Account Number.
2. Click the 'Save' button.



For Pocket Money (Bio):

1. Enter the bank paybill number and Vooma Till No or bank account number, as applicable.
2. Confirm the details.
3. Click the 'Save' button to update.



Power Academy

Add at least 1 payment method.

- Mpesa Active
- Bank Not Set
- Card Not Set
- Cash Active
- MTN MoMo Not Set
- Paypal Not Set
- Pocket Money Setup Not Set

KCB Bank

Pocket Money (Card) Not Set

Pocket Money (Bio) Not Set

Account To Setup: Vooma Till

Vooma Till No. e.g 123456

Verify Vooma Till No. e.g 123456

SAVE

Power Academy

Add at least 1 payment method.

- Mpesa Active
- Bank Not Set
- Card Not Set
- Cash Active
- MTN MoMo Not Set
- Paypal Not Set
- Pocket Money Setup Not Set

KCB Bank

Pocket Money (Card) Not Set

Pocket Money (Bio) Not Set

Account To Setup: KCB Account Number

KCB Account Number e.g 123456

Verify KCB Account Number e.g 123456

SAVE

- Once successfully set up, the Pocket Money button will turn green.

Power Academy

Add at least 1 payment method.

- Mpesa Active
- Bank Active
- Card Not Set
- Cash Active
- MTN MoMo Not Set
- Paypal Not Set
- Pocket Money Setup Active

Mpesa Setup

Do you have Mpesa Daraja set up for your business?

NO YES

How to Create Outlets:

Outlets are the school's Canteens or Cafeterias.

1. Click on 'Zed Pocket Money' Menu to open a drop-down Sub-menu.
2. Click the Sub-menu 'Outlets' and click “Create Outlet” button to add a new Outlet.

Elite Educational Centre

Branch:

- New Students: 0 (0 Parents/Guardians)
- Total Students: 4 (4 Parents/Guardians)
- Students with Balances: 0 (0 Parents/Guardians)
- Paid Invoices: KES 0.00 (0 Invoices)
- Unpaid Invoices: KES 0.00 (0 Invoices)

Calendar < 2023 >

Month	Total Amount
January	KES 0.00
February	KES 0.00
March	KES 0.00
April	KES 0.00
May	KES 0.00
June	KES 0.00
July	KES 0.00
August	KES 0.00
September	KES 0.00
October	KES 0.00
November	KES 0.00
December	KES 0.00

Transaction Summary (Last 7 Days): No Payment Data

Recent Invoices

Elite Educational Centre

Outlets

Dashboard > Zed-Payit > Outlets

[Create Outlets](#) [EXPORT](#)

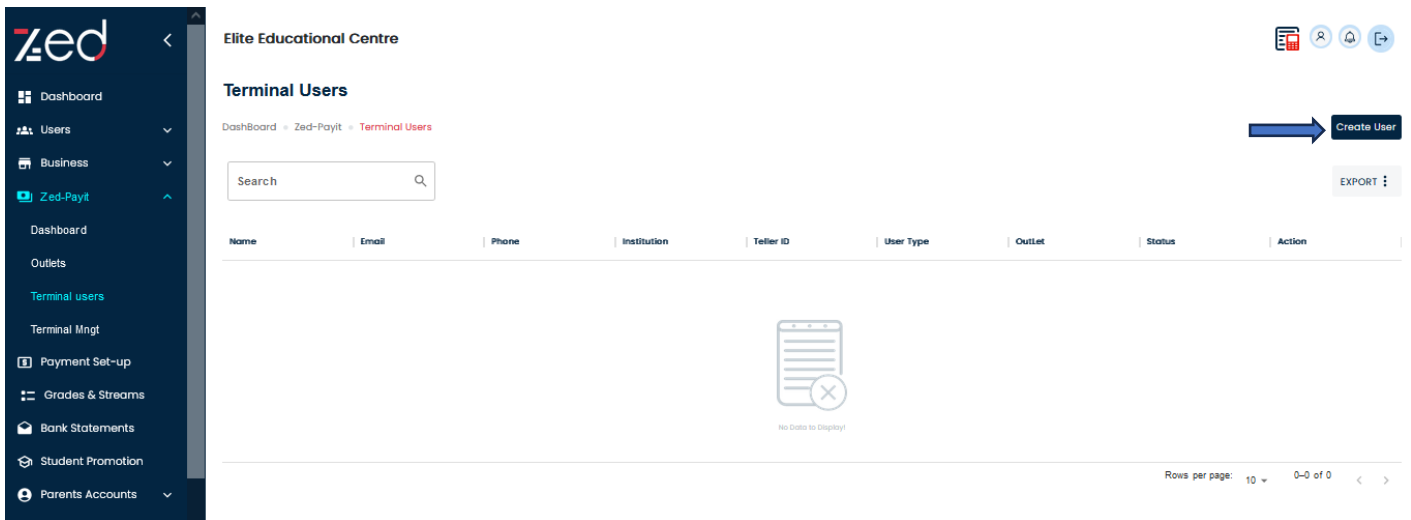
Name	Institution	Categories	Terminals	Terminal Users	Status	Action
Main Store	Elite Educational Centre	2	0	1	ACTIVE	⋮

Rows per page: 10 | 1-1 of 1

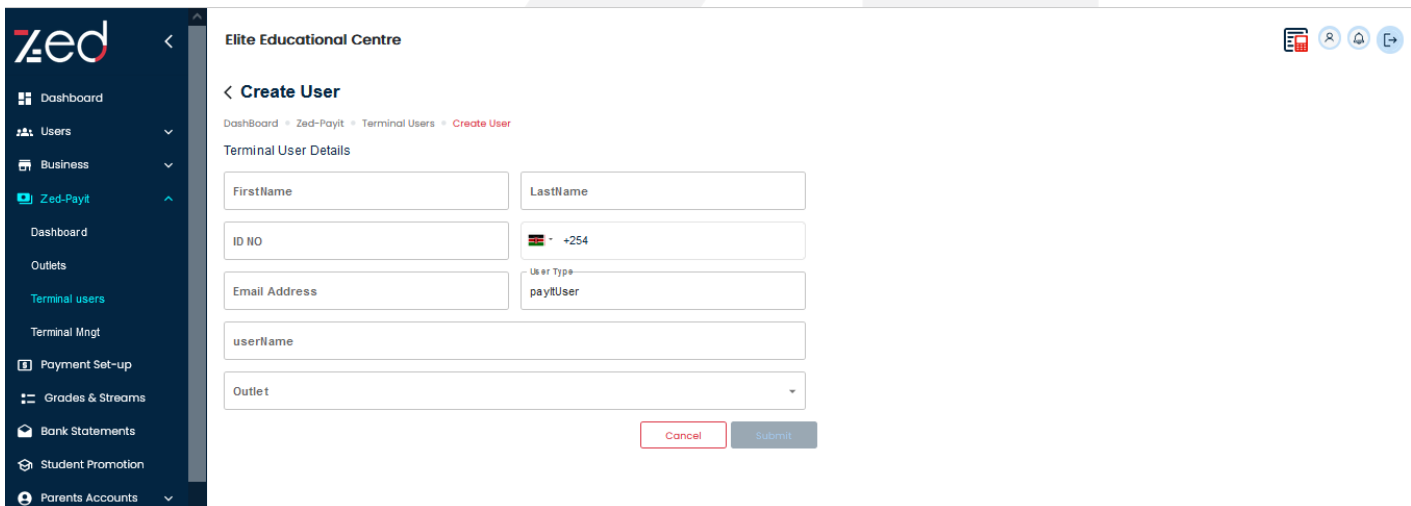
3. **Fill in Outlet Details:** Provide information in the 'Name' and 'Description' fields.
4. Click the 'Submit' button to save the details.
5. You can repeat these steps to create as many outlets as needed for your school.

How to Create a Terminal Users:

1. Click on the menu 'Zed Pocket Money' to open a Sub-menu “Terminal Users”.
2. Click the 'Terminal Users' button to add a Terminal User.



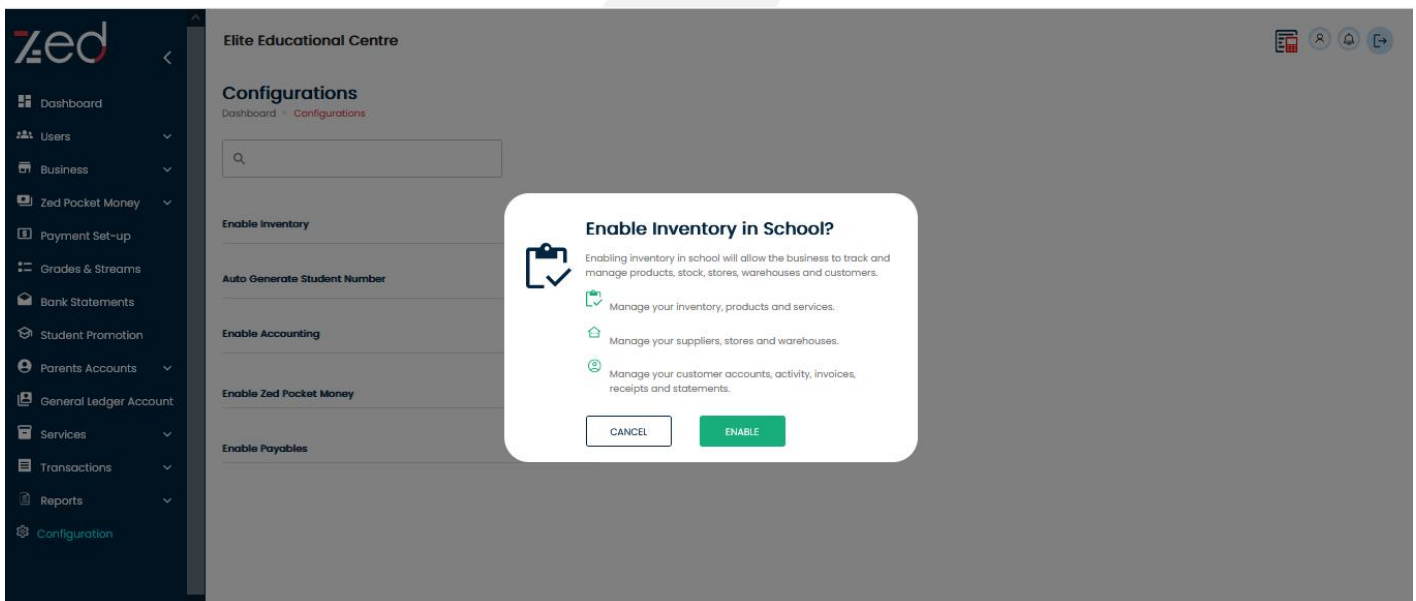
3. Click “Create User” to Create New User.
4. Fill in the following details for the user: Name, ID number, phone number, Email address,
5. User Type, User Name and assign them to an Outlet.

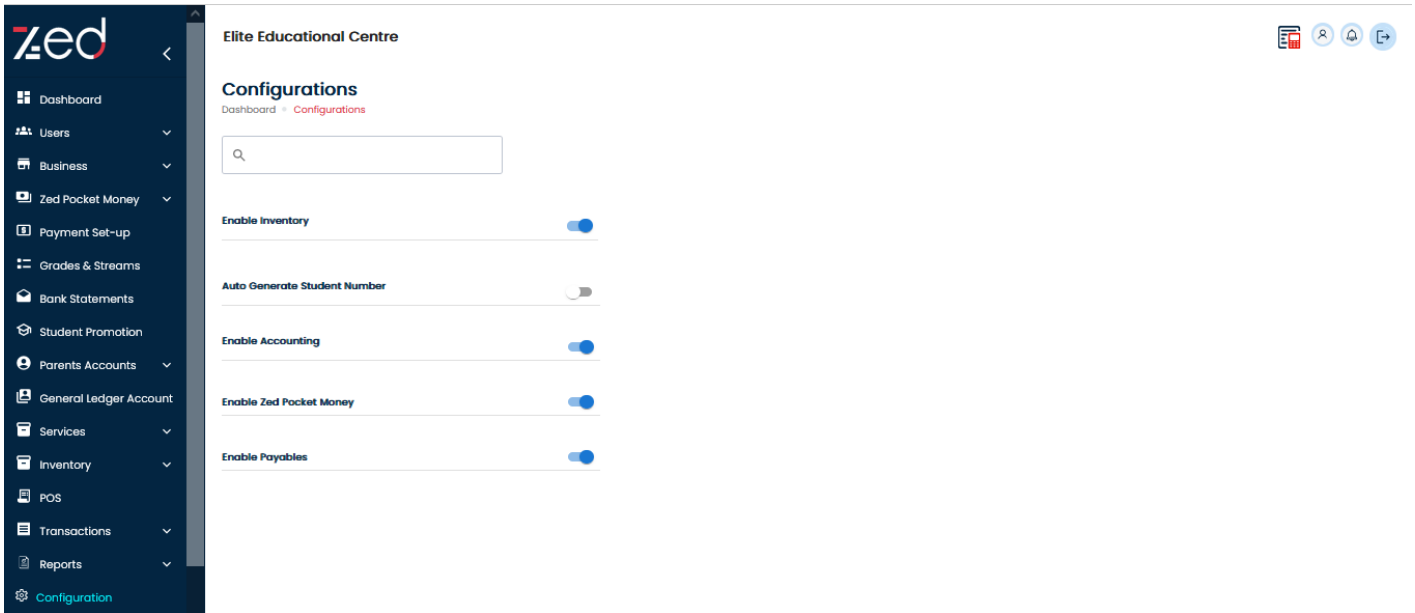


6. Click the 'Submit' button to save the user's information.
7. You can repeat these steps as needed to create multiple terminal users.

How to Create Items to be sold at the Canteen/Cafeteria:

1. Log in to Zed Payments portal at <http://web.zed.business>
2. Access the menu (3 bars at the top left) and choose 'Configurations.'
3. In the Configuration menu, find the toggle button for 'Enable Inventory'.
4. Activate the feature by simply tapping the 'Enable' button, it will turn into a blue color.

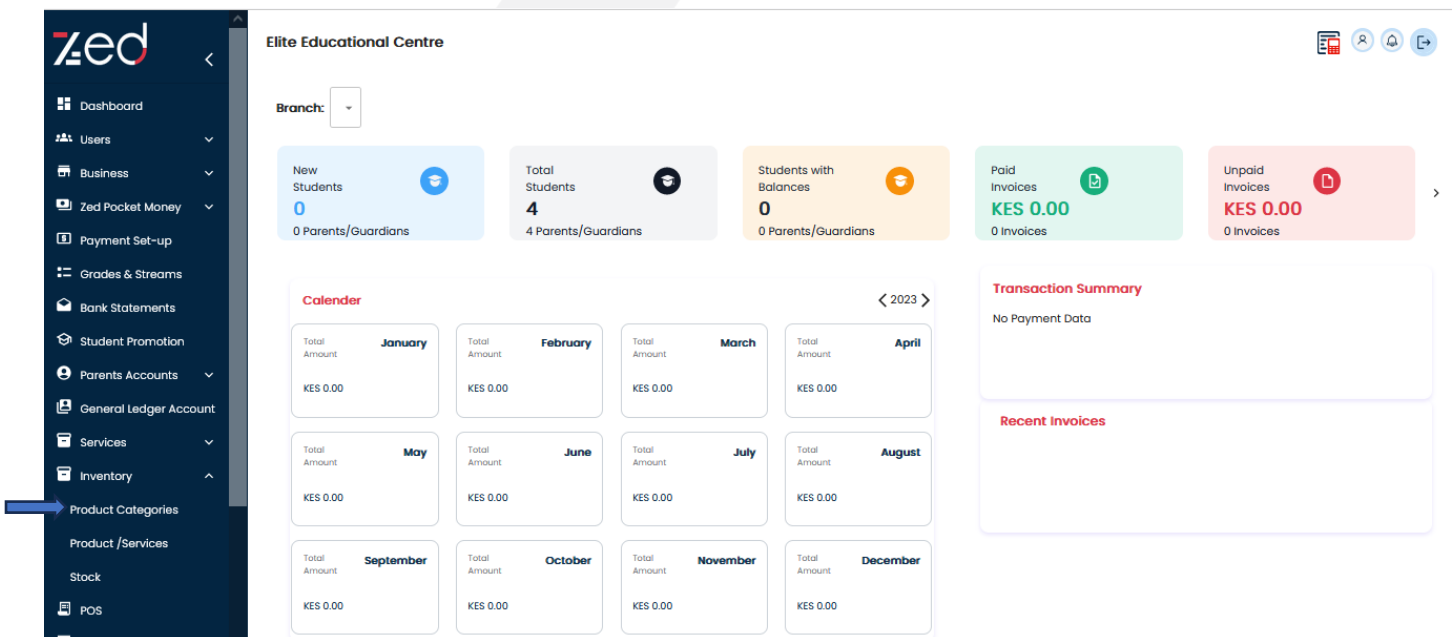




- Go back to the side menu and you will notice an 'Inventory' menu is availed.

How to create Product Categories:

1. Open the menu.
2. Select 'Inventory' from the drop-down menu.
3. Click 'Product Categories'.



4. At the top-right, click 'Create Category'.

Elite Educational Centre

Product / Service Categories

Dashboard > Products / Services Categories

Active New Edited Categories Deactivation Request Inactive

Search

EXPORT

Category Name	Type	Category Description	GL Account (Income)	GL Account (Expense)	Action
<input type="checkbox"/> Cereals	Product	Cereals	null	Food	
<input type="checkbox"/> Transport	Service	School Transport	Transport	N/A	
<input type="checkbox"/> Fees	Service	School Fees	Fee	N/A	

Rows per page: 10 1-3 of 3

Elite Educational Centre

< Product / Service Categories

Dashboard > Products / Services Categories > Create Categories

Create a Category

Category Name

Category Type
Product

General Ledger Account (Income)

General Ledger Account (Expense)

Category Description

Cancel Create

5. Complete the required fields.

6. Click 'Create' to save your category.

Elite Educational Centre

< Product / Service Categories

Dashboard > Products / Services Categories > Create Categories

Create a Category

Category Name
Breakfast

Category Type
Product

General Ledger Account (Income)
Others

General Ledger Account (Expense)

Category Description
Canteen Breakfast

Cancel Create

7. Repeat the process to create as many categories as needed.
8. When successfully created, look in the 'New' column.

Elite Educational Centre

Product / Service Categories

Dashboard > Products / Services Categories

Active **New** Edited Categories Deactivation Request Inactive

Search

Category Name	Type	Category Description	GL Account (Income)	GL Account (Expense)	Created On	Action
<input type="checkbox"/> Lunch	Product	Cafeteria Lunch	N/A	Food	24/10/2023 11:23:39	

Rows per page: 10 1-1 of 1

9. Select the new category by checking the box.
10. Click 'Approve', and the category will move to the 'Active' column.

How to Create Products:

1. Open the menu.
2. Select 'Inventory' from the drop-down menu.
3. Click 'Product/Service'.

Elite Educational Centre

Product / Service

Dashboard > Products / Services

Active New Edited Products Deactivation Request Inactive

Search Category: School Type EXPORT

Name	Category	Type	Product Code	Amount Type	Amount (KES)	Category Description	Action
No results found.							

Rows per page: 10 1-3 of 3

4. At the top-right, click 'Create Product/Service'.

Elite Educational Centre

Product / Service

Dashboard > Products / Services

Active New Edited Products Deactivation Request Inactive

Search Category: School Type EXPORT

Name	Category	Type	Product Code	Amount Type	Amount (KES)	Category Description	Action
No results found.							

Rows per page: 10 1-3 of 3

5. Provide the necessary information.
6. Tick the 'Consumable' box
7. Click 'Create' to save the product or service.

- Dashboard
- Users
- Business
- Zed Pocket Money
- Payment Set-up
- Grades & Streams
- Bank Statements
- Student Promotion
- Parents Accounts
- General Ledger Account
- Services
- Inventory
- Product Categories
- Product /Services
- Stock
- POS

Elite Educational Centre

< Product / Service

Dashboard > Products / Services > Create Product / Service

Create a Product /Service

Category:

Product Name

Description

Amount Type Selling Price

Buying Price

Unit of Measurement

Consumable

Reorder Level

0



- Courses & Programs
- Bank Statements
- Student Promotion
- Staff
- Students Accounts
- General Ledger Account
- Services
- Inventory
- Product Categories
- Product /Services
- Stock
- POS
- Transactions
- Reports
- Messaging Service
- Configuration

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Elite University

< Product / Service

Dashboard > Products / Services > Create Product / Service

Create a Product /Service

Category:

Product Name

Description

Amount Type Selling Price

Buying Price

Unit of Measurement

Consumable

Reorder Level

0



- After successful creation, find it in the 'New' column.
- Select the new product/service by checking the box.

Elite Educational Centre

Product / Service

Dashboard > Products / Services

Active **New** Edited Products Deactivation Request Inactive

Search: Category:

Name	Category	Amount Type	Amount (KES)	Buying Price (KES)	Created On	Created By	Category Description	Action
<input type="checkbox"/> Black Coffee	Breakfast	Fixed Price	50	25	23/10/2023 20:48:10	Judy M	Black Coffee 1 cup	<input checked="" type="checkbox"/> <input type="checkbox"/>

Rows per page: 10 1-1 of 1

10. Click 'Approve', and the product or service will appear in the 'Active' column.

Elite Educational Centre

Product / Service

Dashboard > Products / Services

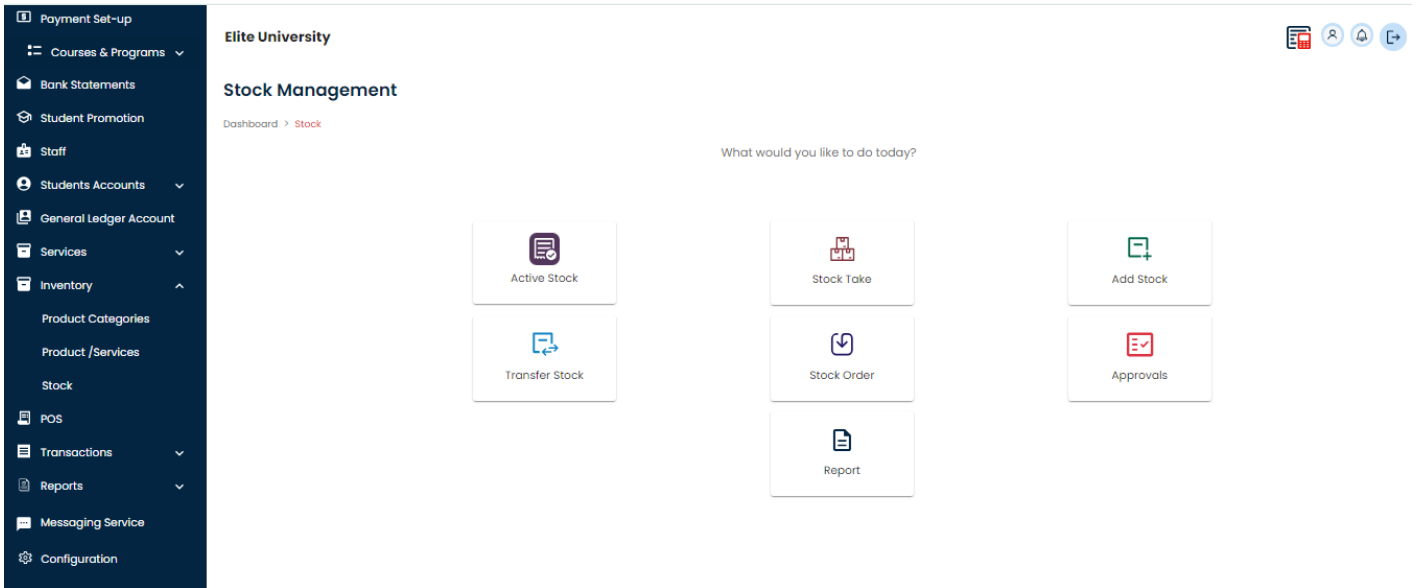
Active **New** Edited Products Deactivation Request Inactive

Search: Category:

Name	Category	Amount Type	Amount (KES)	Buying Price (KES)	Created On	Created By	Category Description	Action
<input type="checkbox"/> Black Coffee	Breakfast	Fixed Price	50	25	23/10/2023 20:48:10	Judy M	Black Coffee 1 cup	<input type="checkbox"/> <input checked="" type="checkbox"/>

Rows per page: 10 1-1 of 1

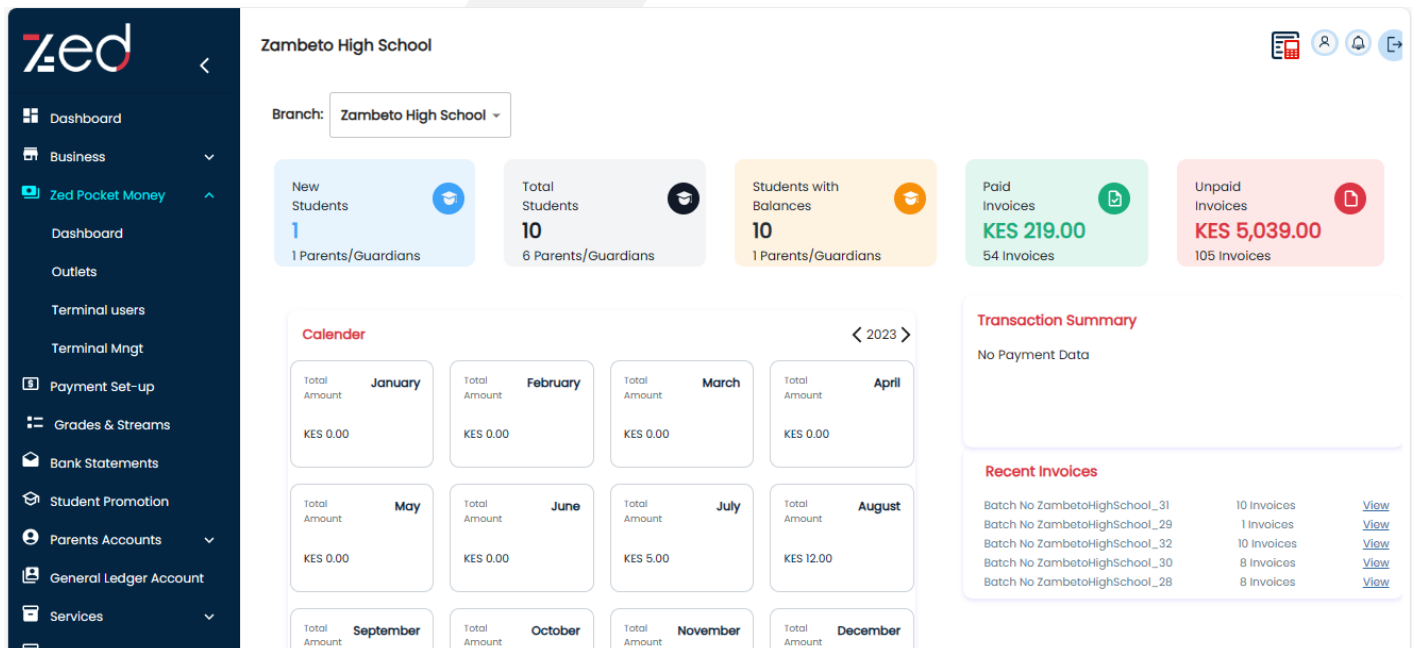
11. Repeat the process for any additional products or services.



How to Match Product Category to Outlets:

This guide helps you link specific product categories to different outlets. By following these steps, you can decide which products should be available at each outlet, ensuring an organized distribution plan.

1. Start by opening the menu and choose the 'Zed Pocket Money' option.
2. Once in 'Zed Pocket Money,' select 'Outlets.' This will show you a list of outlets that have been created.



Name	Institution	Categories	Terminals	Terminal Users	Status	Action
Ndlovu Outlet	Zambeto High School	0	0	0	ACTIVE	⋮
Nyati Main Outlet	Zambeto High School	0	0	0	ACTIVE	⋮
Ndlovu Main Outlet	Zambeto High School	2	0	1	ACTIVE	⋮
Simba Main Outlet	Zambeto High School	2	1	1	ACTIVE	⋮
Main Store	Zambeto High School	0	0	4	ACTIVE	⋮

3. Choose an outlet from the list. In the 'Action' column, click the three vertical dots and select 'Assign Categories.'
4. A dropdown arrow will appear in the 'Service Categories' field. Click it to select the category of products you want to stock at that outlet. You can choose multiple categories if needed.

Name	Institution	Categories	Terminals	Terminal Users	Status	Action
Ndlovu Outlet	Zambeto High School	0	0	0	ACTIVE	⋮
Nyati Main Outlet	Zambeto High School	0	0	0	ACT	⋮
Ndlovu Main Outlet	Zambeto High School	2	0	1	ACT	⋮
Simba Main Outlet	Zambeto High School	2	1	1	ACTIVE	⋮
Main Store	Zambeto High School	0	0	4	ACTIVE	⋮

Zambeto High School

< Assign Service Categories

Dashboard > Zed Pocket Money > Outlets > Assign Services Categories

Assign Service Categories

Service Categories

Reset Submit

Zambeto High School

< Assign Service Categories

Dashboard > Zed Pocket Money > Outlets > Assign Services Categories

Assign Service Categories

Service Categories

Breakfast × Lunch ×

Reset Submit

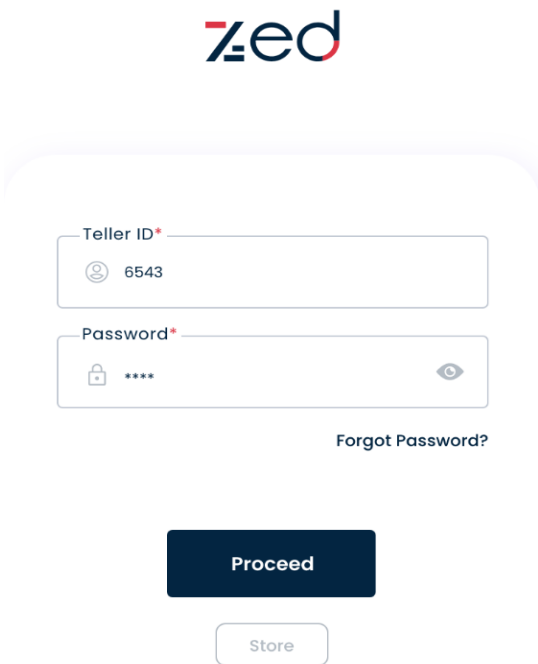
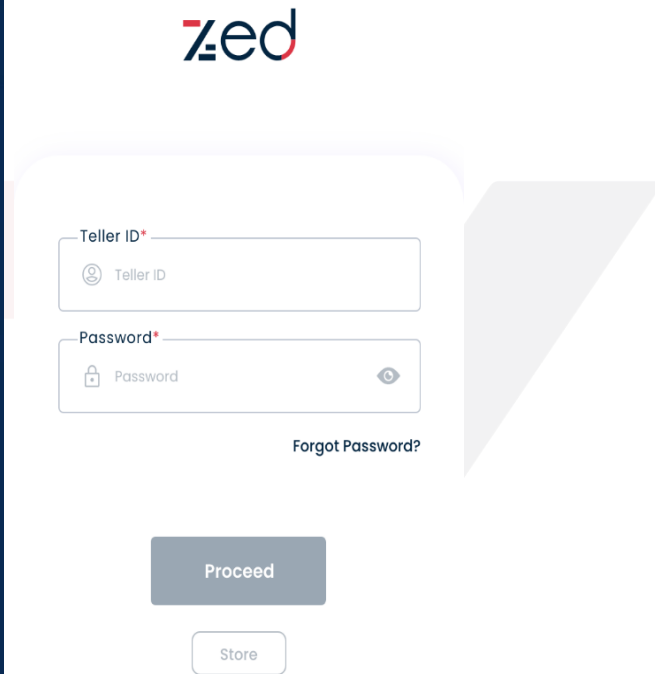
5. After selecting the categories, click the 'Submit' button. This action will successfully assign the chosen category to the outlet.
6. Apply the same process for the rest of the outlets. Choose an outlet, assign the relevant product categories, and submit the selection.

How to Log Into a POS/Terminal:

After creating a Terminal User, they will receive their POS/Terminal login Credentials (**Teller ID** and PIN) via the email.

To start, the terminal user should turn on the POS device and follow these steps to log in:

1. Enter your 'Teller ID' and 'Pin', then click 'Proceed.'



2. After logging in, the below screen will appear prompting you to reset your pin:

Reset Pin

Reset Pin

Current Pin*
Enter your current Pin

New Pin*
Enter new pin

Confirm Pin*
Confirm pin

Update

3. To reset your pin:

- Enter your 'Current PIN.'
- Set a 'New PIN.'
- Confirm the new PIN.
- Click the 'Update' button.

Reset Pin

Reset Pin

Current Pin*

New Pin*

Confirm Pin*

Agent ID*

Agent ID

Password*

Password

Forgot Password?

Update

Proceed

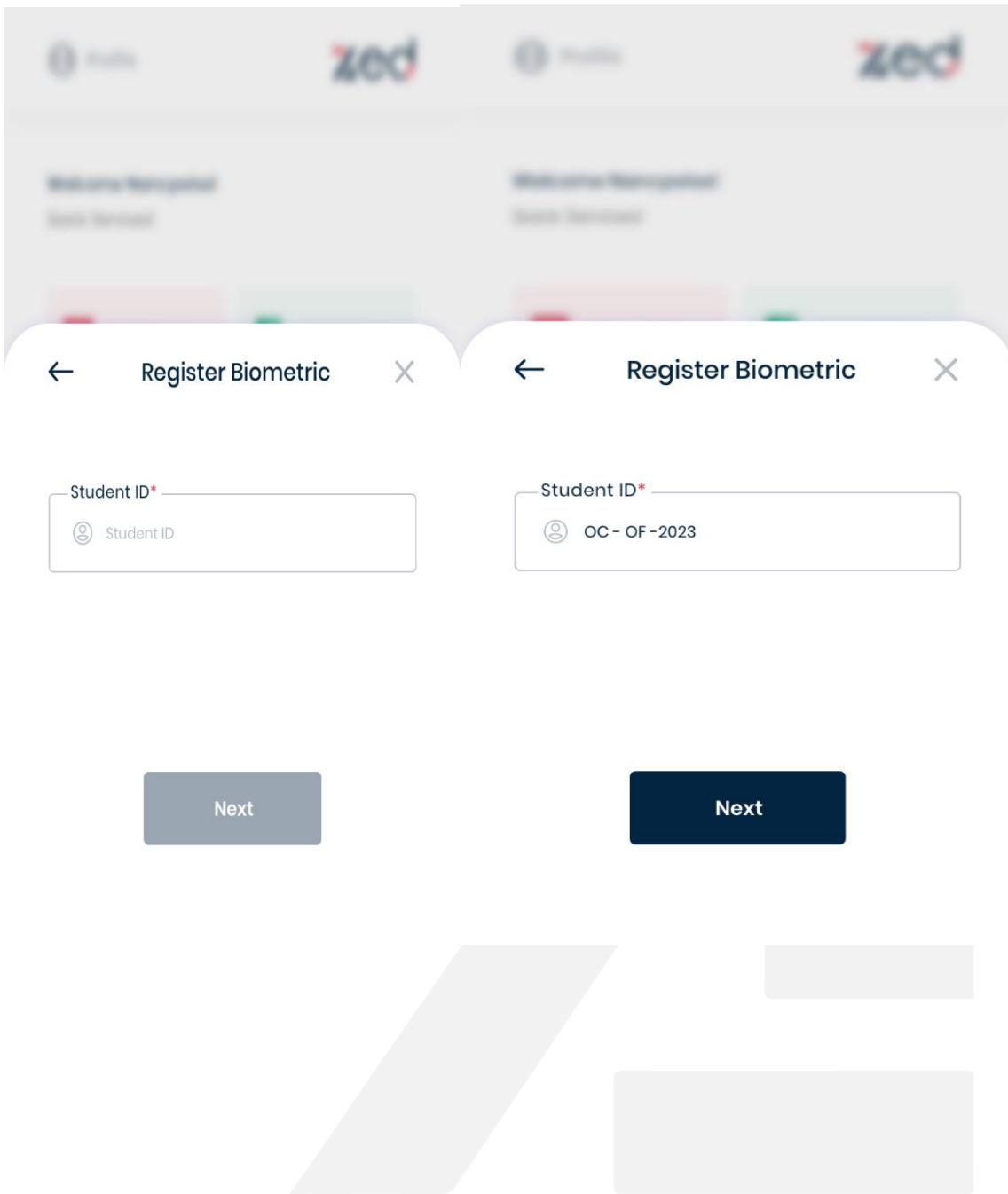
Pin updated Successfully.

- You'll receive a success confirmation once your PIN has been updated.

How to Register Biometrics:

The steps below demonstrate how to register students' biometrics:

1. Access the POS and choose 'Register Biometric' from the menu.
2. Input the 'Student ID' and click 'Next.'
3. Once the student's program/course is displayed, click 'Proceed.'





← Student Details

Mary Kingsley Doe

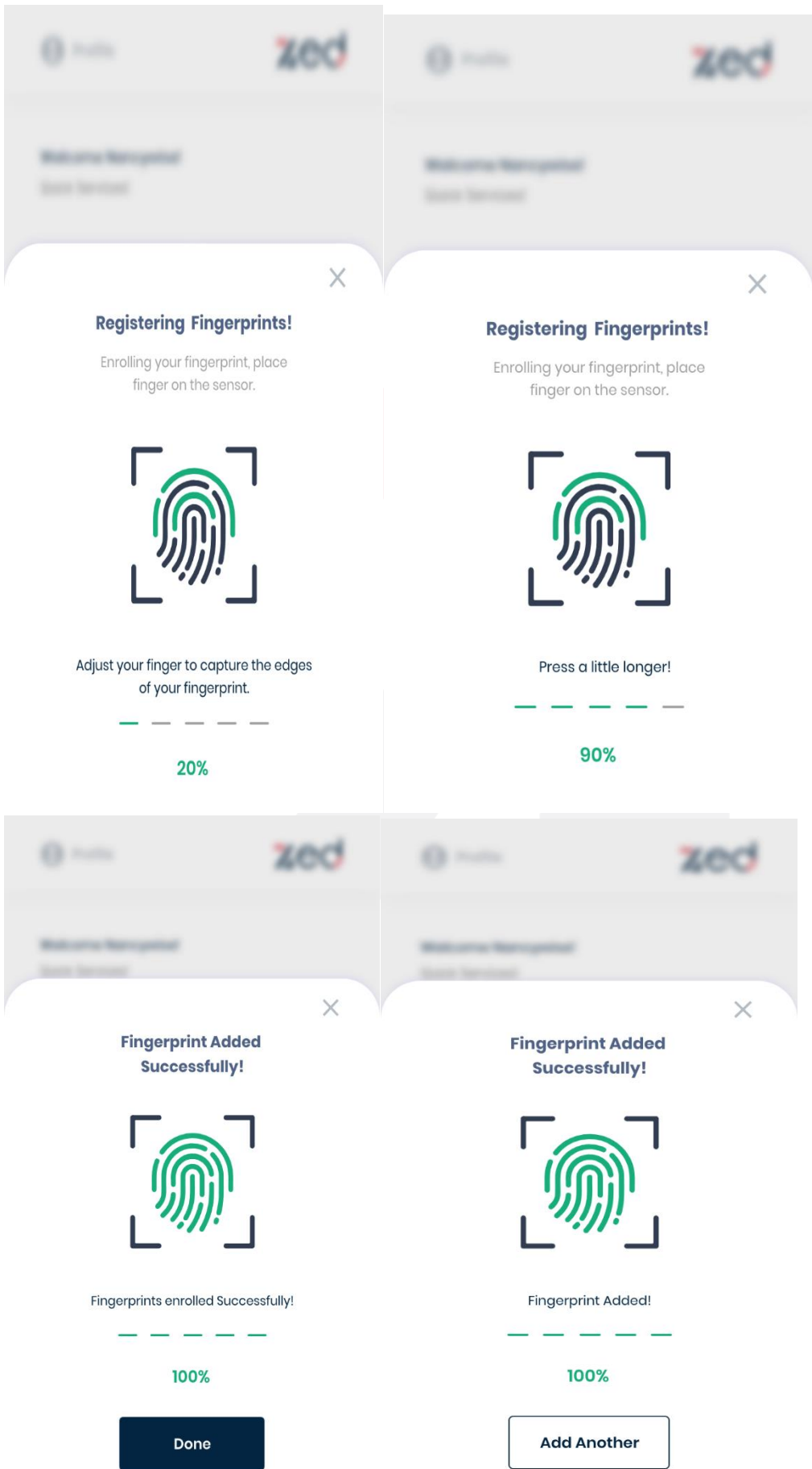
Student ID: OC - OF - 2023

Program/Courses: Bachelor of Science

Fingerprints: Not Set

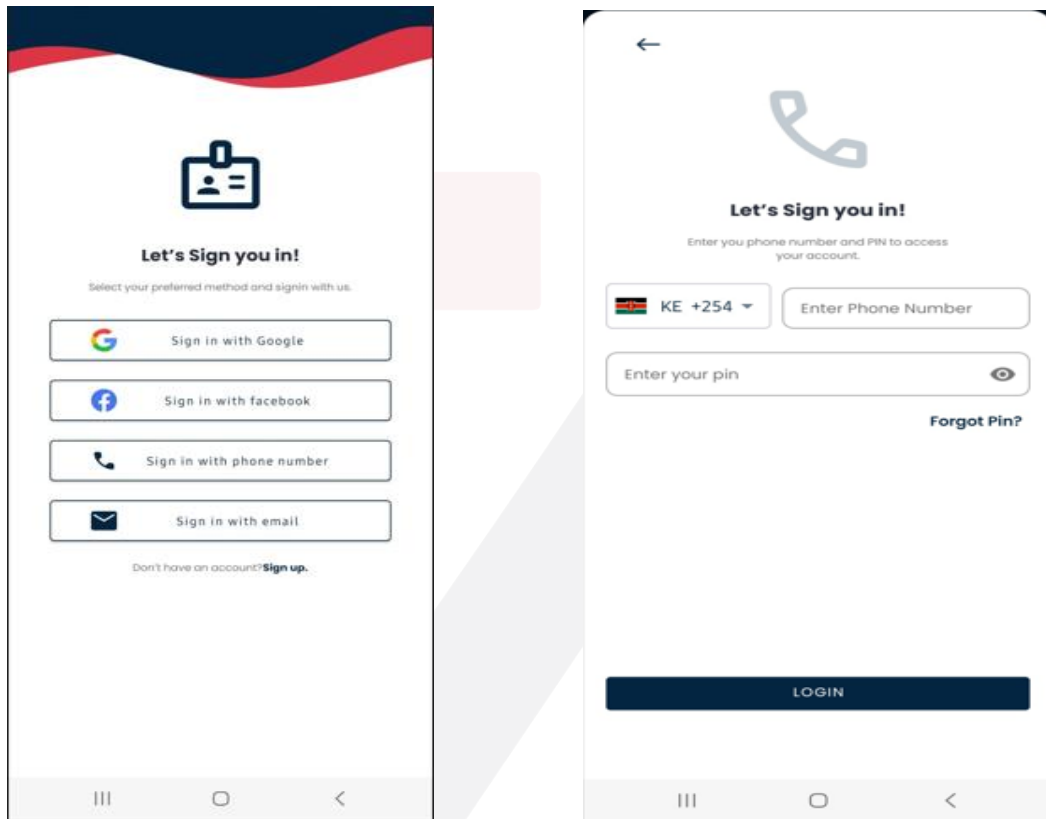
Proceed

4. Click 'Proceed' and ask the student to place their finger on the POS for scanning.
 5. For a fingerprint to be added successfully, the scanning should display 100%.
 6. Each student should scan at least three fingers.
- **Repeat for All Students:** Perform the same process for all students, and they will be ready to make purchases as soon as they load their Zed wallets.

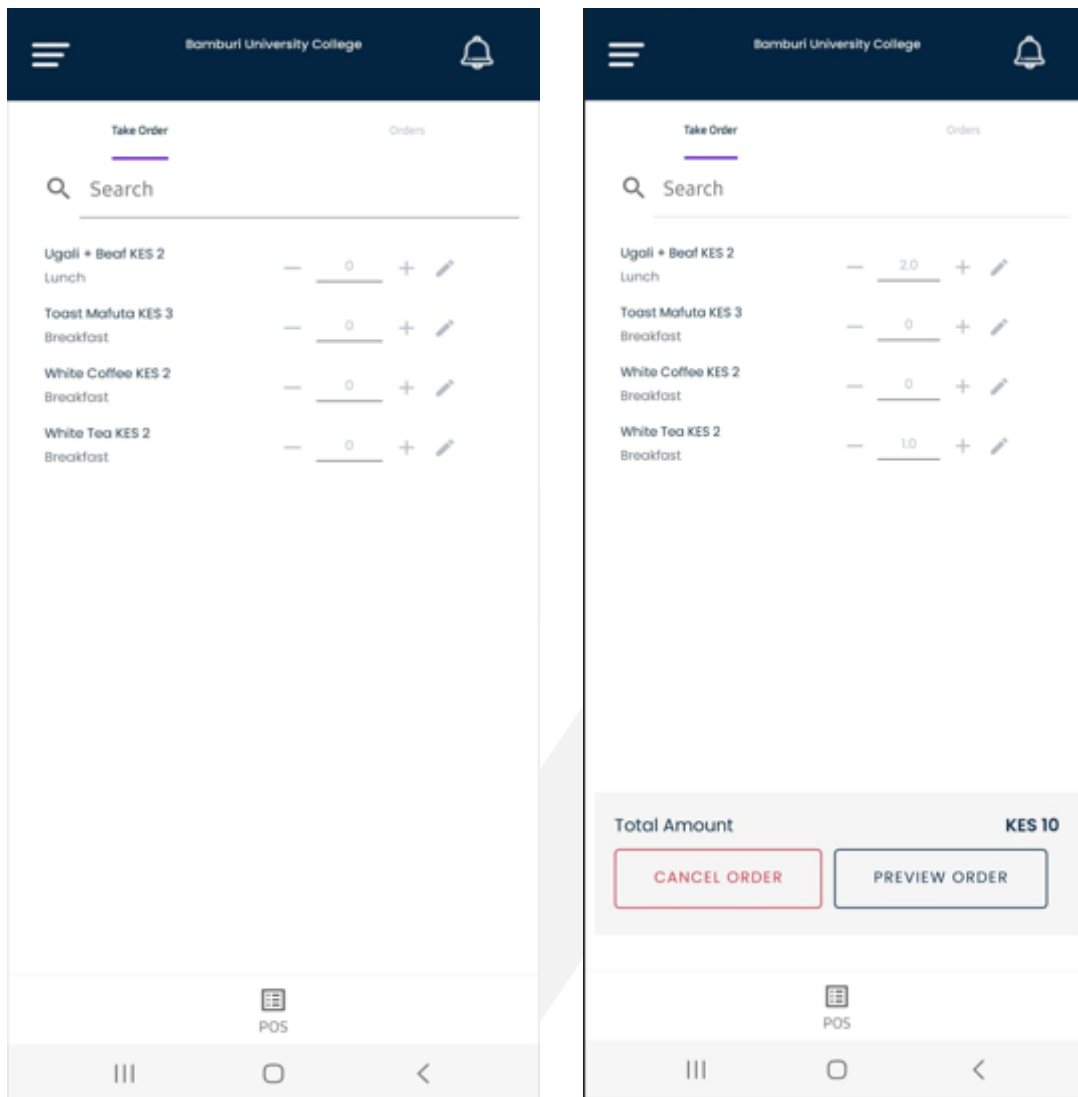


How to Transact (Start Order - App):

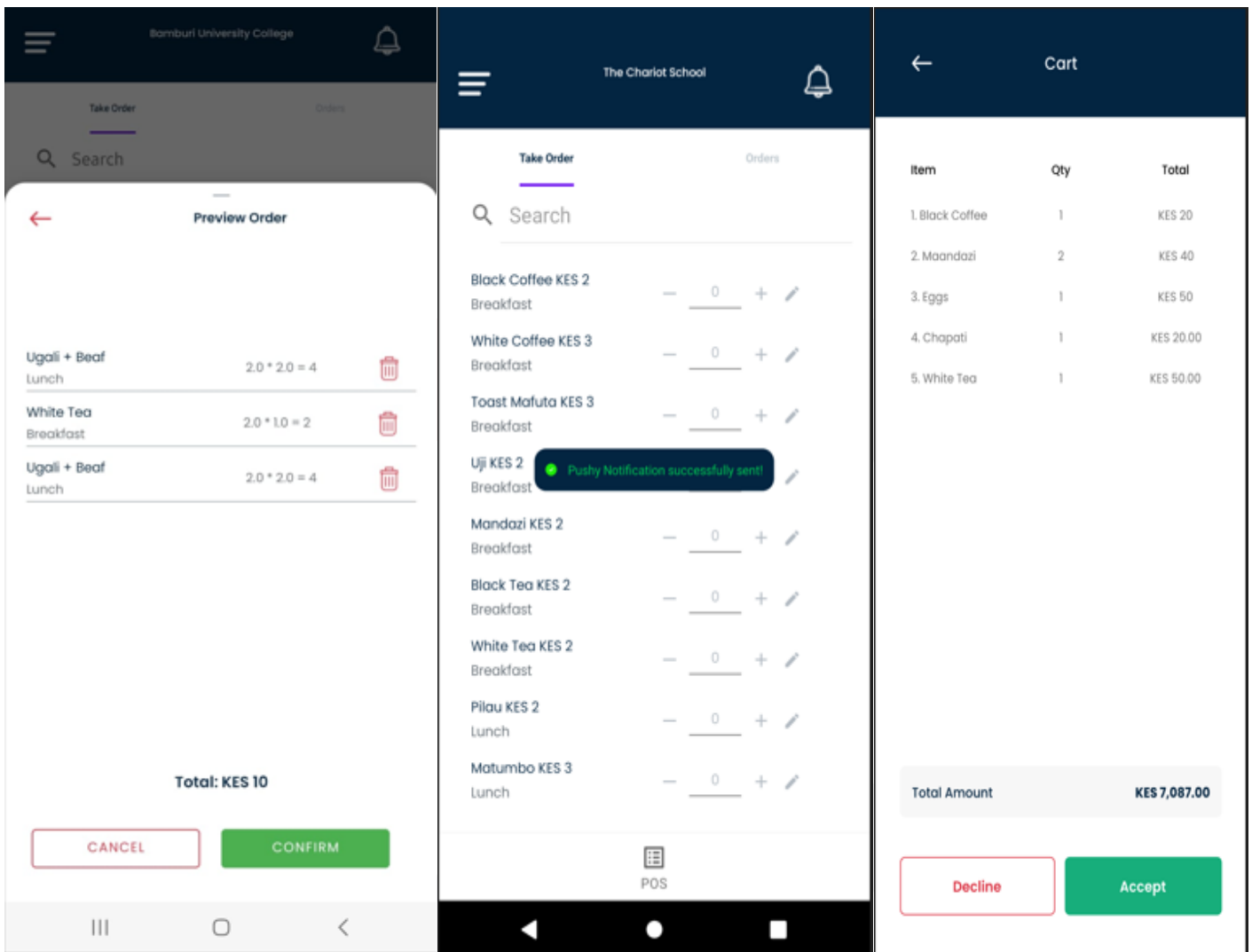
1. Open the Zed App.
2. Log in to your account.



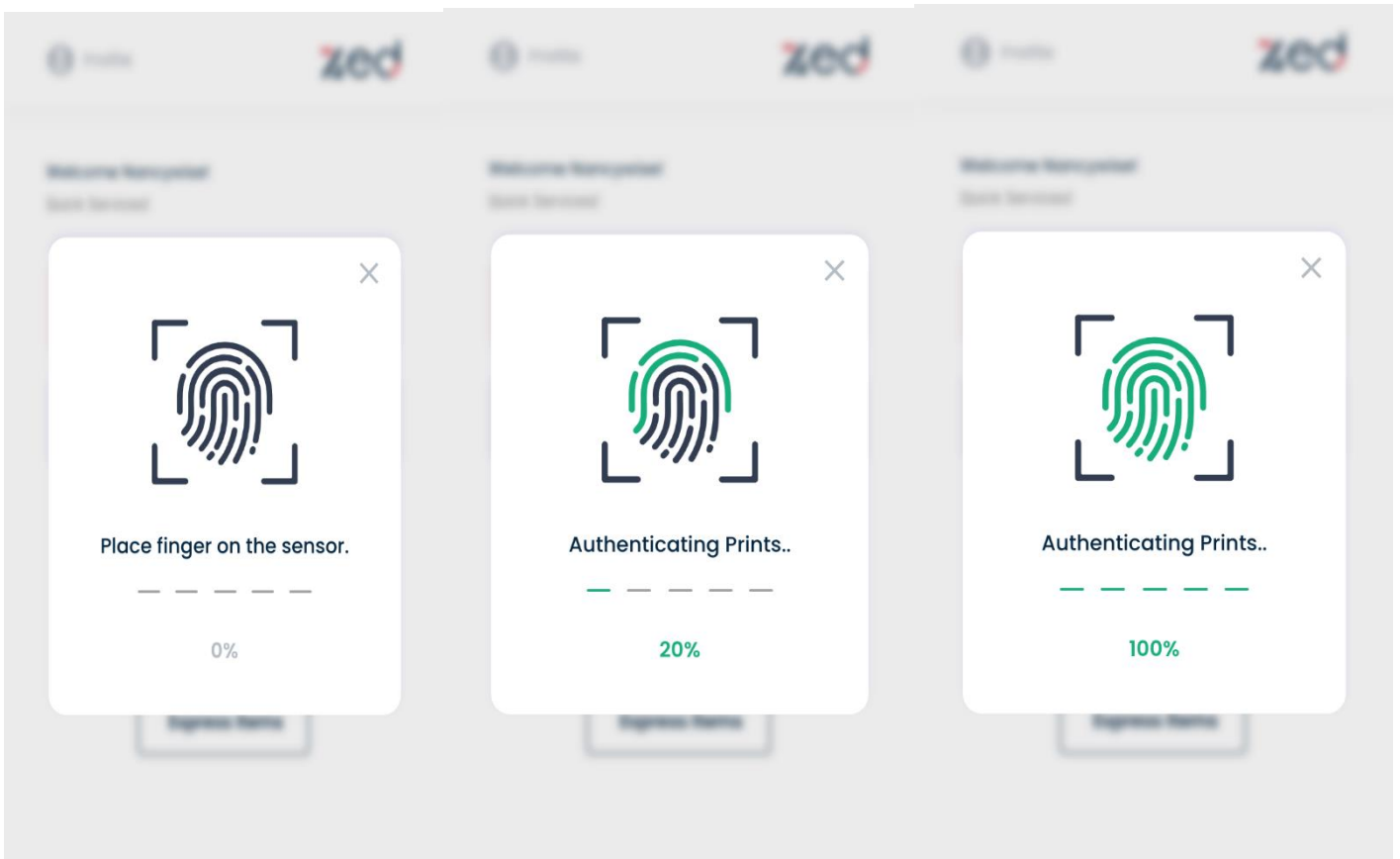
3. Choose the products you want to purchase.
4. Specify the quantity for each item.
5. Click the 'Preview Order' button.



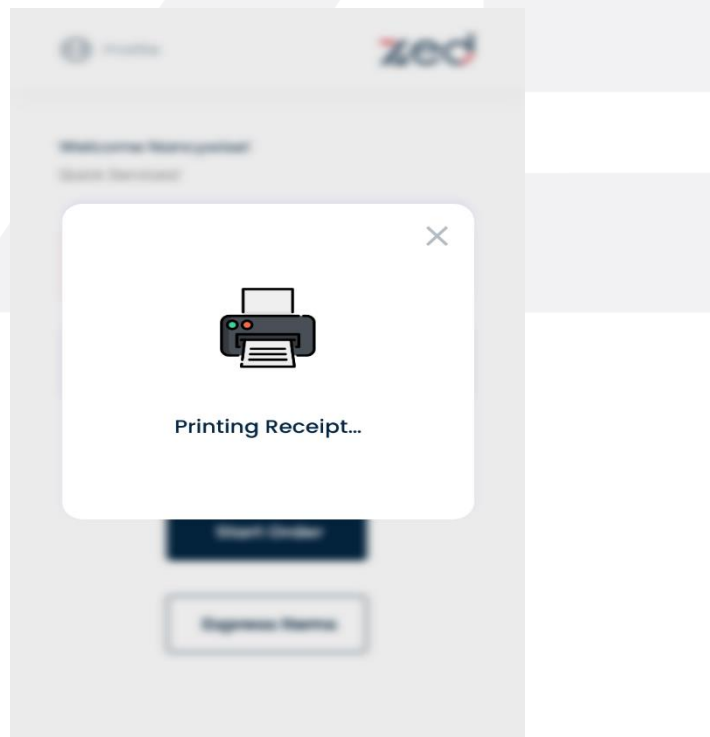
6. Then, click 'Confirm' to proceed.
7. A push notification will be sent to the POS device.
8. At the POS, the student is required to click on 'Accept' or 'Decline' button.



9. After agreeing to the order, students simply scan their fingerprint on the POS device.



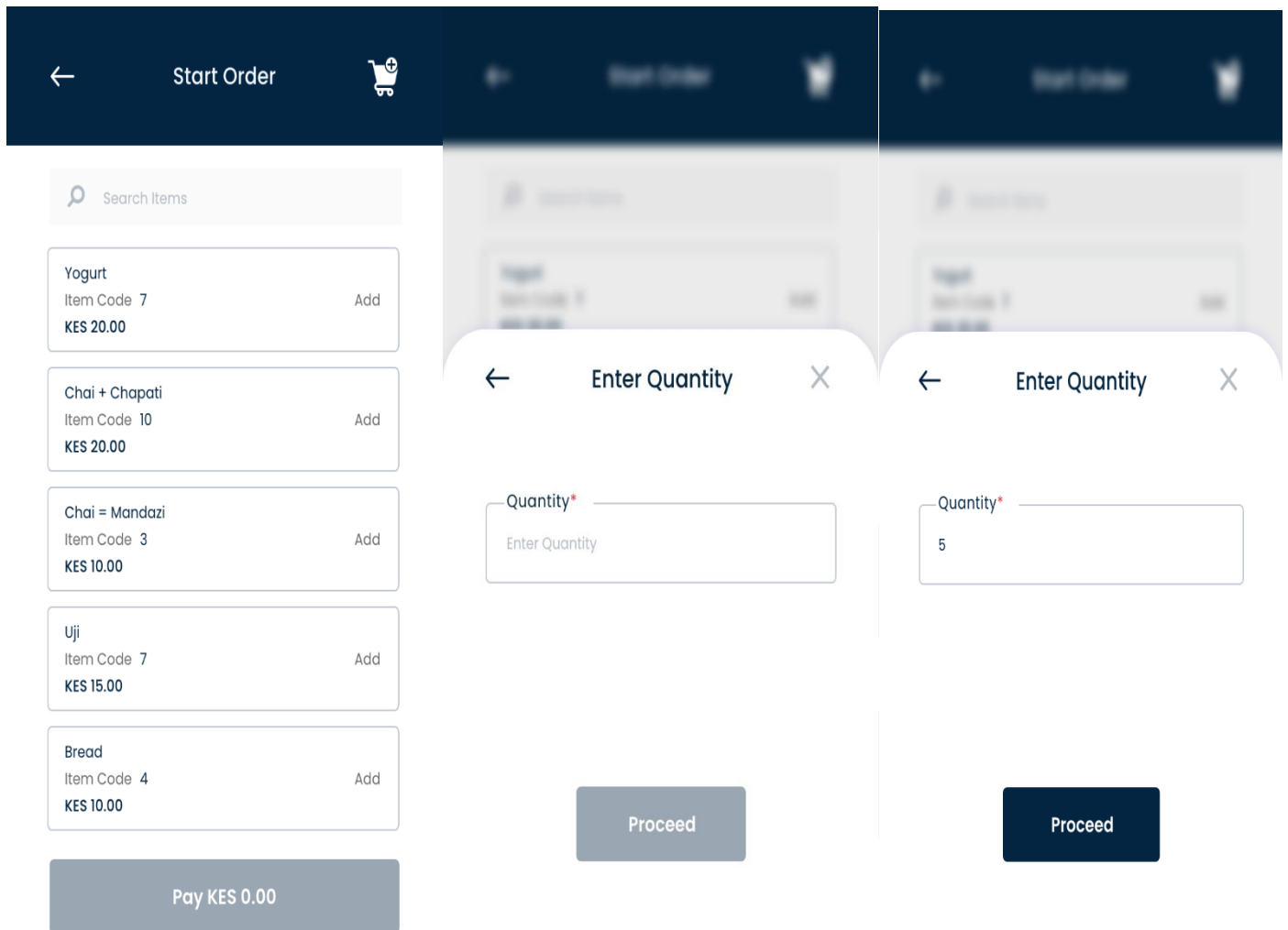
- If there are sufficient funds in the student's Zed wallet, the transaction will be completed successfully.
- A receipt will be printed to confirm the transaction.



With these easy steps, you can complete your transaction swiftly and efficiently.

How to Transact (Start Order - POS):

1. Click on the 'Start Order' option on the POS.
2. Use the search bar to look up the product you want to sell.
3. From the search results, choose the product.
4. Indicate the quantity you're selling.
5. Click 'Proceed' to add it to the order.



6. Continue adding as many products as needed.
7. Confirm the total when you're ready.
8. Select 'Wallet' as the payment mode.



🔍 Search Items

Yogurt
Item Code 7 ✎ 🗑️
KES 20.00

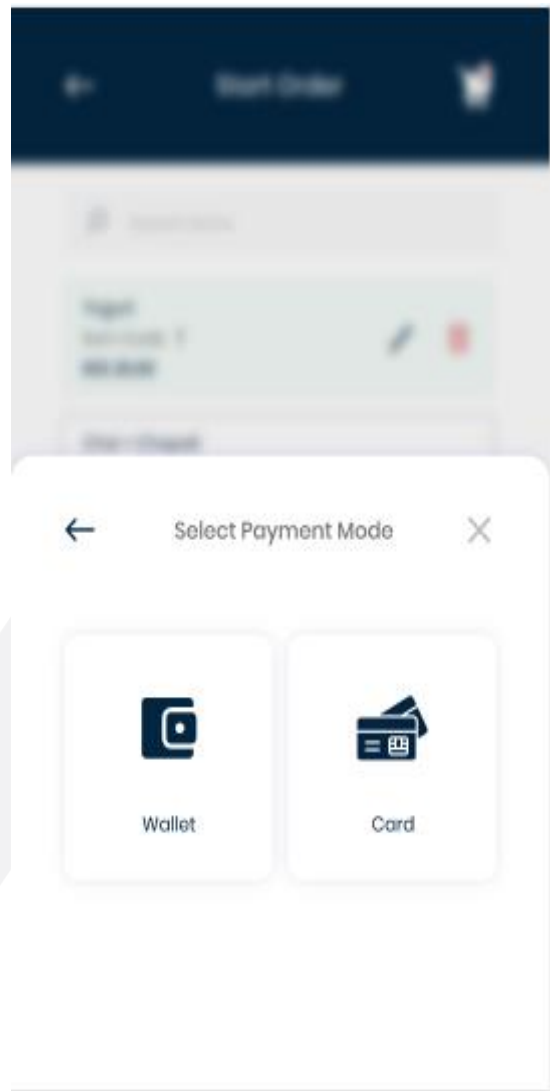
Chai + Chapati
Item Code 10 Add
KES 20.00

Chai = Mandazi
Item Code 3 Add
KES 10.00

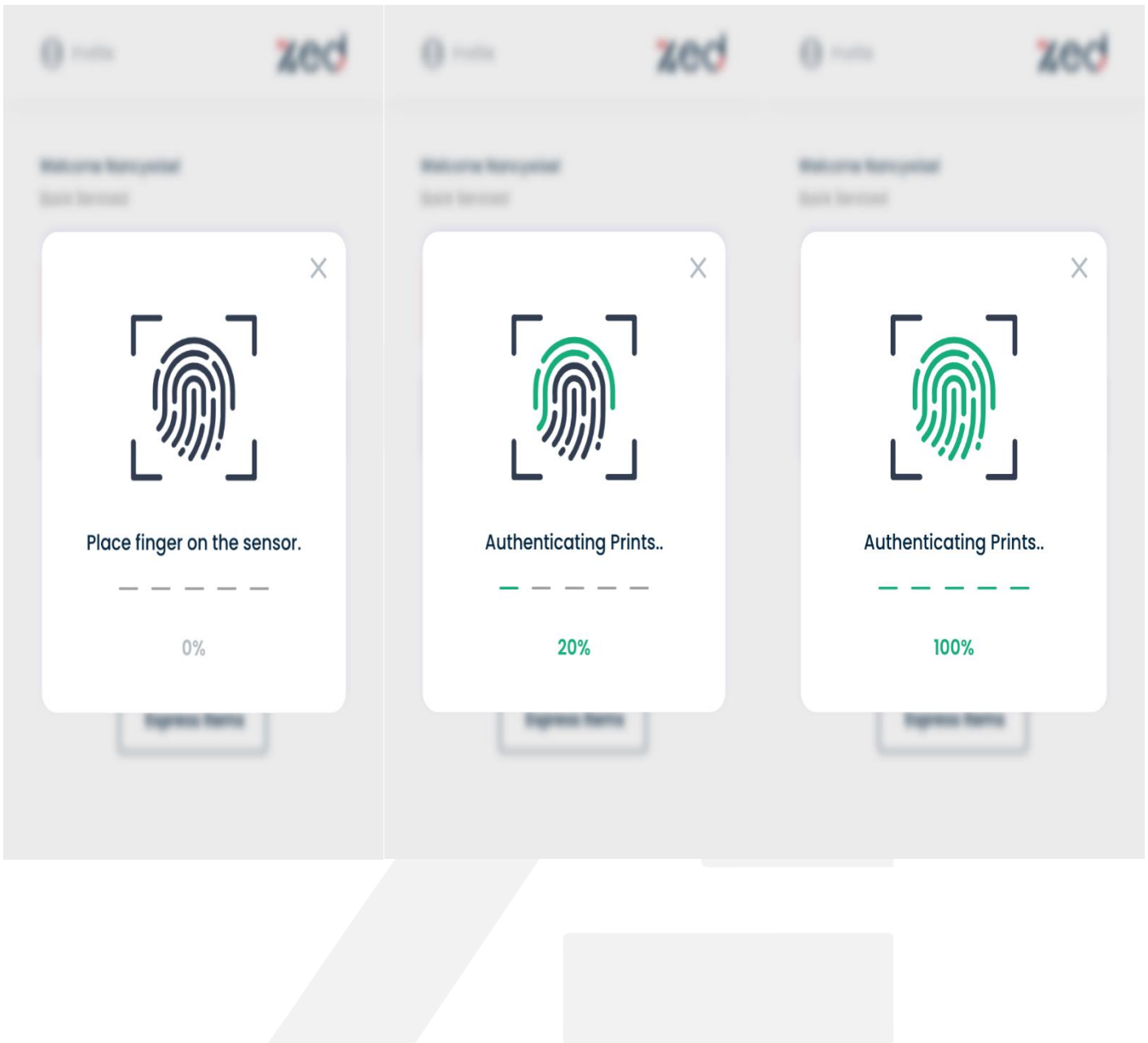
Uji
Item Code 7 Add
KES 15.00

Bread
Item Code 4 Add
KES 10.00

Pay KES 200.00



9. Ask the student to place their fingerprint on the sensor for scanning.



10. Once the authentication is complete, you can print a receipt of the purchase.

11. Click on the 'Print Receipt' button.

- Make sure there is a receipt roll in the POS.

The screenshot displays the Zed POS interface. At the top, there are navigation icons and the Zed logo. A dark blue header bar contains a back arrow and a 'Print' icon. The main content area is split into two panels. The left panel shows a 'Preview or Print Receipt?' dialog with a printer icon and two buttons: 'Preview Receipt' and 'Print Receipt'. The right panel shows a 'Printing Receipt...' dialog with a printer icon. To the right of these panels, a receipt summary is displayed for 'Kihumbuini Institute'. The receipt includes details such as Receipt No., POS ID, Date, Time, and Teller. Below this is a table of items with columns for 'Items', 'QTY', and 'Amount'. The total amount is highlighted in green. At the bottom, the Wallet ID and approval status are shown.

Kihumbuini Institute

Receipt No. PT59F73V29D1
POS ID: 00002404572217010002
Date: 20/07/2023
Time: 4:45Pm
Teller: Steve Joe

Items	QTY	Amount
Uni + Chapati	2	KES 370.00
Chicken Pie	1	KES 250.00
Yogurt	2	KES 400.00
Tea + Bread	5	KES 500.00
Total Amount:		KES 1,530.00

Wallet ID: 4148*****3920
Approved: Online

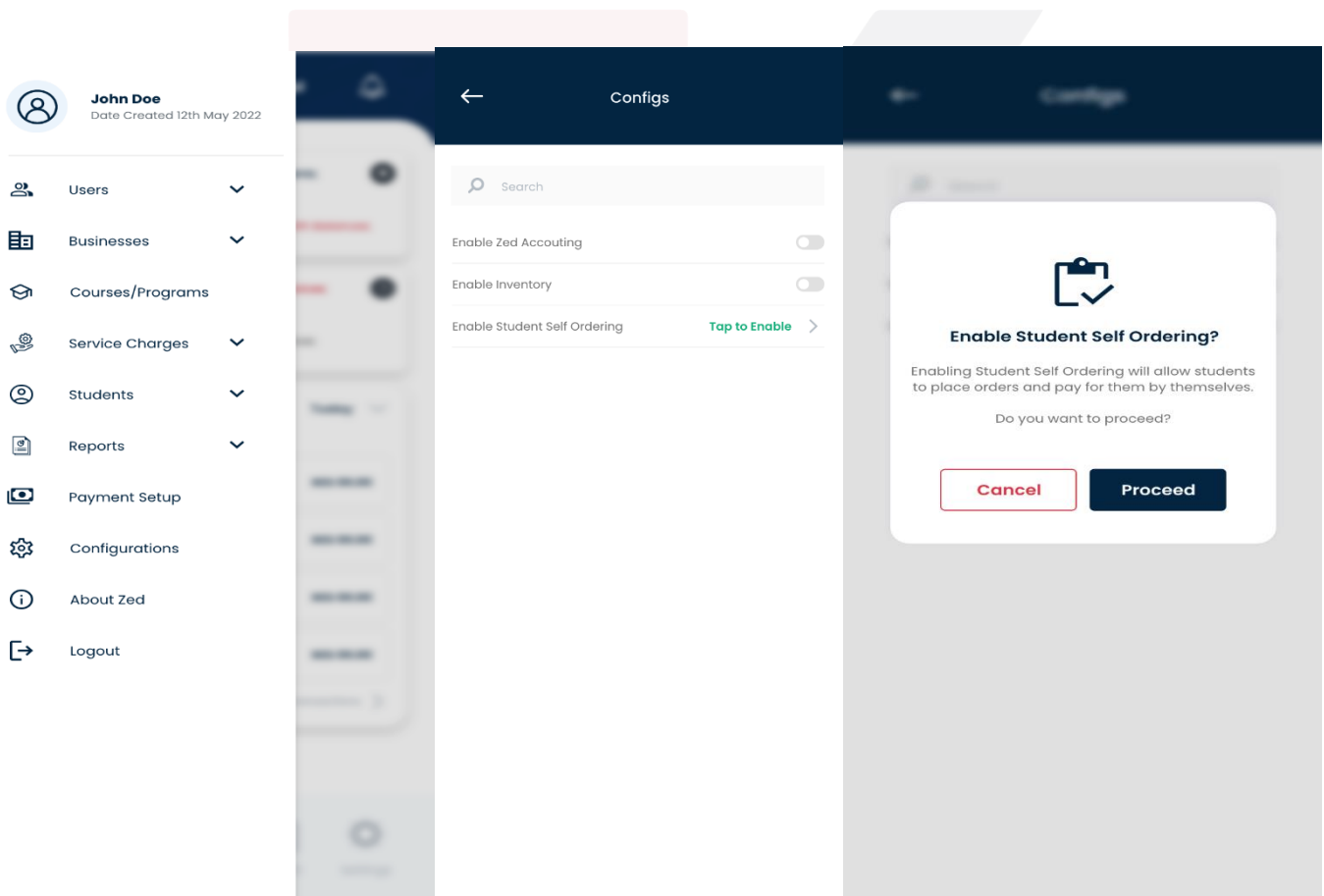
Version 1.0.7.9

12. The receipt will be printed, showing all the purchase details for your reference.

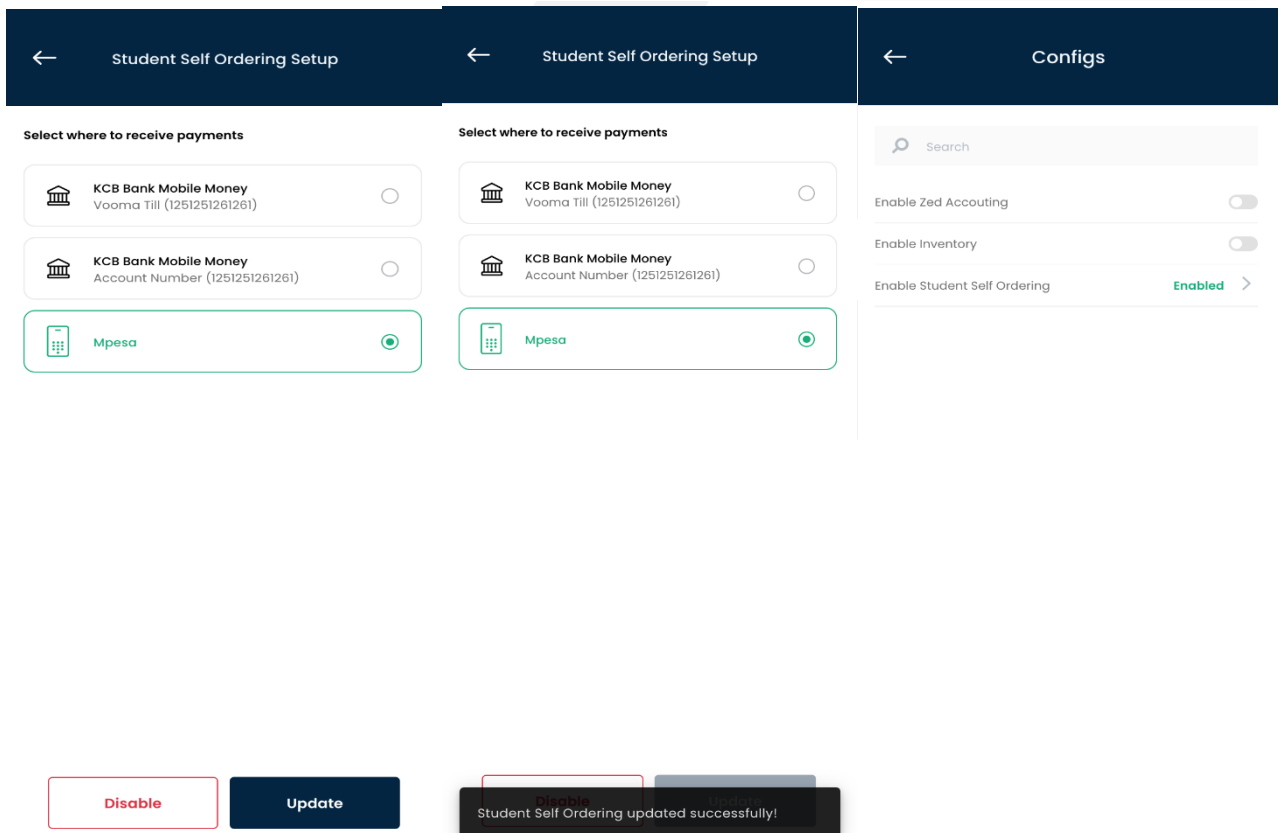
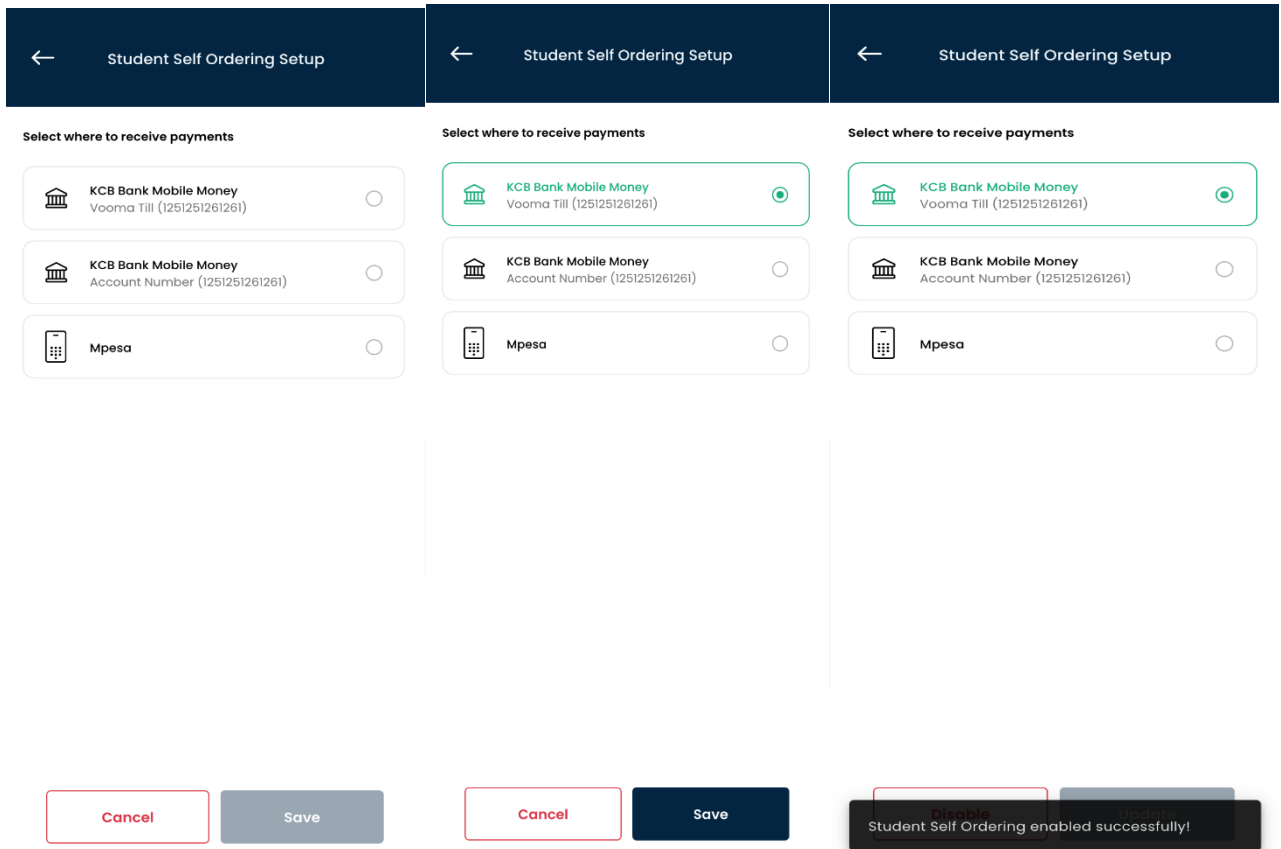
How to Activate Student Self Ordering:

Make ordering food at the canteen a breeze with the Student Self-Ordering feature on the Zed App. Follow these simple steps to enable it:

1. Open your Zed App and log in using your credentials.
2. In the menu, find and select 'Configurations.'
3. Look for 'Enable Student Self Ordering' and tap on it.
4. A 'Proceed' button will appear; click on it to move forward.



5. Decide where you want to receive payments – KCB Mobile Money or M-Pesa.
6. Click on your preferred option and hit the 'Save' button.
7. A pop-up notification will confirm the successful activation of Student Self-Ordering.



- Now, students can easily browse, select items, pay through the Zed App, and collect their orders hassle-free at the canteen. They'll even get a printed receipt for their purchase. Enjoy the convenience!