



PAY ANYONE, ANYWHERE, ANYTIME

A brief introduction to
HesabPay





INTRODUCTION

Our goal is to provide banking services to the 2 billion unbanked people of the world, including 96% of Afghans who do not have access to financial services. With HesabPay, we are introducing a revolutionary mobile banking app to everyone - an app for those with smartphones, USSD to those with feature phones, and a plastic AfPay card for those with no phone at all. Our app is available on the Play Store for Google Android, on the App Store for Apple iOS as well as on web.hesab.com for those accessing from a PC browser. We want to serve and support as many people as we can.

HesabPay allows you to send digital money to any phone number, buy airtime, pay bills, settle with suppliers, purchase groceries, and receive funds from family members abroad. We have recognized the limitations of traditional banks, and HesabPay is designed to solve these deep challenges. We extend our services to areas without internet or phone coverage, catering to those without smartphones.

Our choice of Algorand as the financial ledger is deliberate. Algorand's features eliminate concerns about data corruption, blackouts, data backup, and security breaches. It provides transparency and immutability, allowing auditors and regulators access to a clear transaction record.

For businesses, HesabPay is an all-encompassing solution, simplifying salary disbursements, bill payments, customer payment collections, bulk airtime disbursements, and more. Our advanced features are accessible through both the app and web interface.

Our Clients



Feature Phone

No internet or smartphone needed

Don't Worry!



HesabPay offers convenient solutions for individuals who do not have smartphones.



it works



With a basic phone, you can easily conduct transactions by **dialing *580#**, without the need for internet access or a smartphone.



AfPay Card No phone needed



Furthermore, for those who don't have any phone at all, we provide individual **AfPay cards**, enabling you to perform digital transactions anytime you desire. These cards eliminate the need for cash, offering a secure and convenient alternative for managing your finances.



Mobile App

smartphone with data

To Buy Airtime

From	Alfay Card *1234
Amount	AR 1000
To	03 1234 5678

Receive

- Between my Cards >
- From another Card >
- From Cash in >
- From a HesabPay Account >
- From a Bank Account >
- From a Wallet >

Send

- Between my Cards >
- To Pay Bills >
- To Topup Airtime >
- To Cash Out >
- To a HesabPay Account >
- To a Bank Account >

Pay Bills

- Electricity >
- HD+ >
- Internet >
- Gym >
- Passport >
- eTazkira >
- Tax >



Send Options



Fund Transfer



Connect with your loved ones effortlessly by sending and receiving funds within seconds—both domestically and internationally. HesabPay ensures that distance is no barrier to supporting your friends and family.

Card Payment

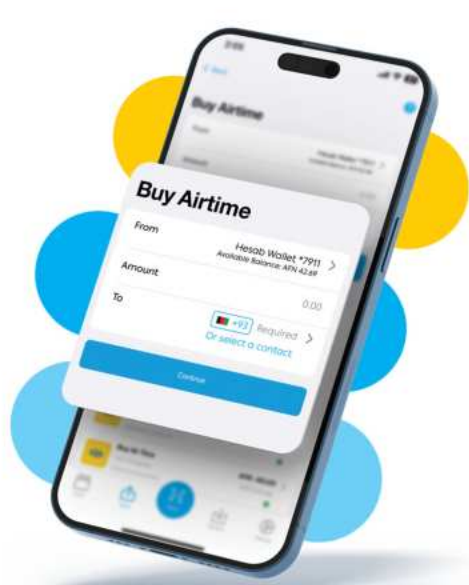


Swipe, pay, and go! HesabPay introduces AfPay cards for retail transactions. Enjoy the ease of paying at various retail shops using your AfPay card with mPOS (mobile point of sale) technology.

QR Payment



Experience the future of payments with HesabPay's QR Payment feature. Simply scan the QR code, to pay, ensuring a quick and secure transaction every time.



Send to Afghanistan



Embark on a seamless and secure journey with HesabPay's exclusive Send to Afghanistan feature. Designed to connect you with your loved ones and facilitate international transactions, this feature empowers you to send money to Afghanistan effortlessly.



Pay at Store

Whether online or in-person, HesabPay enables seamless payments at stores. Say goodbye to cash transactions and embrace a secure and efficient way to pay your merchants.



Buy Airtime

Never run out of credit! Top-up your or anyone else's mobile phone instantly, anytime, and from anywhere. Enjoy the convenience of staying connected with all major telecommunication companies within seconds.



Pay Bills

Manage your utility bills effortlessly with HesabPay. Pay your electric, internet bills, and more, all in one place. Say goodbye to queues and late fees.

Receive Options



Receive money from bank Account

Whether you are utilizing ACH Direct Debit in the US, SEPA Direct Debit in the EU, Bancontact in Belgium, EPS in Austria, or opting for local solutions like Ghazanfar Bank or AfPay Account, HesabPay ensures a smooth and streamlined process for receiving funds directly into your account.



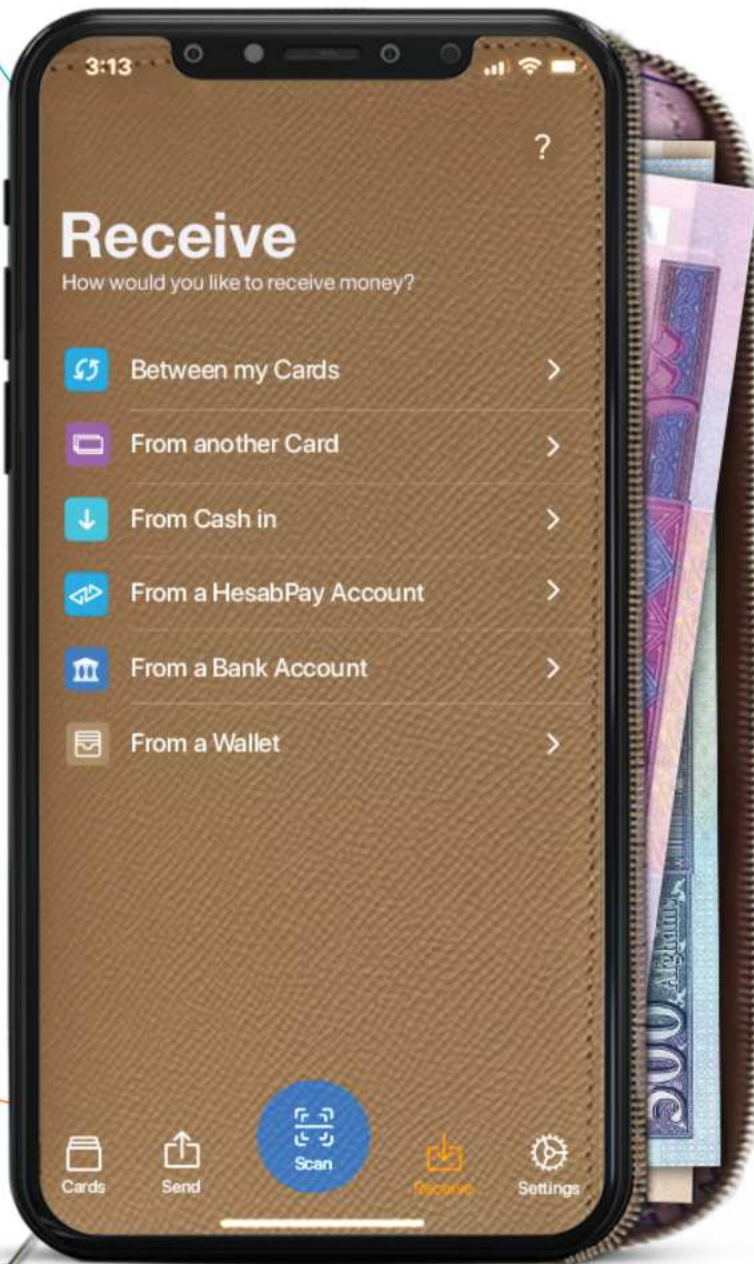
Receive money from bank cards

Our platform supports a range of payment methods, ensuring that you can receive money securely and conveniently. Whether you have an AfPay card, MasterCard, Visa card, American Express, Discover, UnionPay, JCB, HesabPay is tailored to accommodate your preferred payment method.



Receive money from Wallet

Now with HesabPay, you can easily receive payments from various digital wallets, making transactions more convenient than ever before. Seamlessly integrate popular payment platforms such as AliPay, Google Pay, and Cash App Pay into your HesabPay account.



Cards

Send

Scan

Receive

Settings



Enterprise Services

HesabPay offers a comprehensive payment solution for enterprises (private & public sector, non-profits, donors) to manage their finances from a single platform, allowing organizations to pay anyone, anywhere, anytime.

- Bulk Humanitarian Distributions - Provide aid to hundreds or thousands of people
- Bulk Payroll - Process payroll including tax withholding across all 34 provinces
- Bulk Airtime - Disburse mobile credit as communication allowances across all 5 telecom
- Bulk Pay - Pay vendors, teams, projects, programs instantly

The platform provides live real-time payment tracking through customizable dashboards and ensures the highest security with role-based user permissions, two step authentication, customizable roles for multiple users to initiate, review and/or approve transactions, and finally customizable settings to adapt processing uniquely to each organization's needs.

With HesabPay, enterprises of all sizes can experience the ease and efficiency of instant payments, reducing manual work and wasted time, while strengthening financial control through a fast, secure, and stress-free payment solution.

HesabPay in Numbers

At HesabPay, our success is measured not just in numbers but also by the positive difference we make in the lives of our users. As we persist in reshaping the mobile banking experience in Afghanistan, here's a look at some notable statistics that showcase the broad acceptance and achievements of HesabPay.



500K
Users



4.2M
Transactions



\$10M
Bills paid



\$80M+
Cross-border
transactions

Half Million Users

Join the growing community of HesabPay users! Currently, we are proud to have **Half a Million Users** and businesses who trust HesabPay for their daily financial needs.

Transactions

Each day, HesabPay handles an impressive volume of transactions. Our platform has processed over 4.2M transactions to date, showcasing the reliability and efficiency of our services.

Bills Payments

With \$10M bills paid through our system, we have streamlined the process of managing utility bills, ensuring a fast and convenient experience.

Fund Transfers

HesabPay empowers users to swiftly and securely send and receive funds within seconds, both domestically and internationally. We have facilitated \$80M+ cross-border transactions, bringing families closer, one transfer at a time.

Success Story

HesabPay was conceived as a solution to address the profound consequences of the lack of access to banking services for individuals.

This commitment has a significant impact on humanitarian aid, ensuring that individuals, particularly widows enduring long journeys and standing in queues for hours with young children to secure funds for sustenance, now have access to financial services that were once inaccessible to them. This inclusivity becomes particularly crucial during times of national disasters, war, drought, or floods, where HesabPay plays a vital role in recovery efforts.



HesabPay has collaborated with various organizations to drive positive change in Afghanistan's financial landscape.



World Food Programme

recognizes the transformative impact of HesabPay and partners to enhance financial inclusion in the distribution of cash assistance.

This platform focuses on making sure people living outside big cities, who might not have internet or phone service, can also get help and financial support. This is really important for helping those in need, like widows who travel far and wait for a long time with their kids just to get money for food. Now, they can get access to money services that they couldn't use before. This help becomes even more important when there are big problems like wars, droughts, or floods. HesabPay plays a key role in helping people recover from these situations. Through working together, people get an AfPay card which lets them handle their money on their own and buy food or medicine directly without having to wait in long lines for help. This setup, which uses HesabPay's blockchain to track all the money spent, gives the World Food Programme a clear view of where the money goes. This smart way of doing things shows a strong commitment to finding local solutions for problems like poverty and hunger in Afghanistan.

Disbursement to beneficiaries by WFP through the HesabPay digital payment application.

HesabPay Provincial Offices



HesabPay Agent Network Services

With HesabPay, accessing our financial services is easy and convenient. Our extensive agent network spans over 200 locations throughout Afghanistan, ensuring convenient access for individuals across the country. you can visit any of our 34 official offices located in various cities and towns.

Province	Phone Number	Address
Badakhshan	796999338	Old City, Esteghlal Chowk, Exchange Market, Dukan No. 19
Bamyan	729111086	Second house, Adalat Market, next to Islamic Bank, in front of gold shops, General Road, Bamyan, Afghanistan.
Baghlan	794759872	The first house, Shadab Market, Pahlavi New Kabul Bank, Pul Khomri City, Baghlan, Afghanistan.
Balkh	794759606	Office No. 15, third floor, Begzadeh Market, next to Afghan National Bank, Kamal Nabizadeh Chowk, 4th District, Balkh, Afghanistan.
Badghis	794759127	Office No. 52, Second Floor, Sarafi Market, Amnieh Commandery Road, New Castle, Badghis, Afghanistan.
Daikundi	794758784	2nd house, Haji Akhli market, next to Etisalat office, New town, Daikundi, Afghanistan.
Faryab	794759913	1st District, Tarbat Jan Baba Market, Zeenullah Babar Market, in front of Da Afghanistan Bank, Manzil Tathani, Office No. 17
Farah	794758943	New Exchange Market, Farah Afghanistan Agricultural Bank Road.
Ghazni	794759380	Office No. 156, Third Floor, Paktika Golden Market, Bezazi Crossroads, Ghazni City, Ghazni, Afghanistan.
Ghor	729111087	Munar Chowk, in front of Islamic Bank, Exchange Market, Jam Ghor, Shop No. 14
Helmand	794759180	Detfar No. 15, second floor of Rofi Market, near Omri Petrol Pump Chowk, Dr. Fawzia, Helmand, Afghanistan.
Herat	795555275	Afghanistan, Herat, between Golha Chowk and Behzad Road, in front of Pushtani Bank, Khaja Mahalle Commercial Complex, second floor, office number 36
Jawzjan	706507398	1st District, Bandar Afcheh, in front of Faisal Exchange Market, Khawaja Burhanuddin Market, second floor, next to Beloro office, office number 1.
Kabul	794759091	Karte Chahar, in front of Shir Shah Suri Mosque
Kabul	794759377	Between the 8th and 9th streets of Qala Fethullah, Pahlavi Rofi Tower, Saadat Plaza, Kabul, Afghanistan
Kapisa	794759530	The second house of Bahar Bazar, Deh Baba Ali market, Mahmoud Raghi center, second part of Kapisa, Afghanistan
Kandahar	794759599	Office No. 205, First Floor, Mirwais Market, Madd Chowk, 14th District, Kandahar, Afghanistan.
Kunar	794758647	Office No. 96, Second Floor, Markit Abdullah Malekzai, First District, Asad Abad, Kunar, Afghanistan.
Khost	794758813	Office No. 14, 3rd Floor, Block A, Raste Dovakhaneh, Al Hayat Niazi Plaza Market, Khost, Afghanistan.
Kunduz	794759550	Office No. 25 and 26, Miwand Market, second floor, in front of Afghan United Bank, Bandar Khan Abad, Kunduz, Afghanistan
Laghman	794759124	Shop No. 37 and 38, Second Floor, Dawood Bagh Market, First District, Mehtarlam, Laghman, Afghanistan.
Logar	794759101	Second House, Kochi Center, Islamic Bank Pahlavi, Trafic Crossroads, First District, Pol Alam, Logar, Afghanistan.
Nangarhar	794758936	Chowk Talashi, in front of Custom Mosque, Spinghar Tower B, second floor block, connected to National Bank of Afghanistan, Nangarhar, Jalalabad, Afghanistan
Nooristan	794758823	Office No. 1, 2nd Floor, Maulvi Noor Mohammad Market, in front of Hajj and Awqaf Directorate, Parun Center, Afghanistan.
Nimroz	794758791	Office No. 7, New City Center, 23 Azadi Road, First District, Zaranj City, Nimroz, Afghanistan.
Parwan	794758718	District 4 of Charikar city, repair of Jowar Municipality, Kundz Kebab Hotel, Parwan, Afghanistan.
Panjshir	794758623	Provincial center of Haji Nazir Pahlavi public road repair, third court road.
Paktiya	794758965	Office No. 35, third floor, Seyed Gholam Nabi Shams Market, Kabul-Gardiz Public Road, Paktia, Afghanistan.
Paktika	794758671	Office No. 46, Second Floor, Haji Mohammad Saeed Market, General Chowk, Paktika, Afghanistan.
Sarepol	794759055	1st district of Sarpol city center, past Azizi Bank representative office, Kefait supermarket row, next to Samarkand Hotel
Samangan	729111089	Office No. 16, Haji Sharin Market, Pahlavi of Kabul Bank and Melli Bank, Qutbuddin Road, First District, Samangan, Afghanistan.
Takhar	794763059	Office No. 7, First Floor, Al Madinah Market, Opposite Sharvali, Takhar, Afghanistan.
Urozgan	794758702	Office No. 37, Second Floor, Sharaf Market, Third District, West of Trinkot General Street, Uruzgan, Afghanistan.
Wardak	794758649	3rd floor, Nagin Market, next to Etisalat Office, Doserke Maidan Shahr, Wardag, Afghanistan.
Zabul	793111378	Office No. 21, First Floor, Sediqi Market, Madd Chowk, Qalat, Zabul, Afghanistan.

په افغانستان کې د آنلاین تادیاتو ترټولو لوی اپلیکیشن

- > حساب پی ټوټه کې د پیسو زیاتول
- > حساب ټوټه څخه د نقدو پیسو ویستل
- > کارنده حساب پرانیستل
- > د پلورنځیو راجسټر کول
- > د بېرته تادیه کول (برېښنا بیل، انټرنټ او نور)

بزرگترین اپلیکیشن پرداخت آنلاین در افغانستان

- < از دیاد پول در بکسک حساب
- < برداشت پول نقد از بکسک حساب
- < ایجاد حساب کاربری
- < ثبت نام فروشگاه ها و دکان ها
- < پرداخت بیل ها (بیل برق، انترنت و غیره)

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HesabPay
YOUR SECURED
DIGITAL WALLET