



NicksPay – Customizable Digital Payment Platform Proposal

A Complete Payment Collection and Management Solution for Student Departments, Faculties, Associations, and Campus Organizations.

Prepared By:

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1. EXECUTIVE SUMMARY

Student departments, faculties, and campus organizations frequently collect payments for departmental dues, faculty dues, association dues, events, merchandise, excursions, donations, and other activities. Traditional payment methods often rely on manual bank transfers, screenshots of payment receipts, and spreadsheet record keeping, making the process time-consuming, difficult to verify, and prone to errors.

NicksPay is a secure digital payment platform designed to modernize how campus organizations collect and manage payments. The platform provides a dedicated payment portal tailored to each organization, allowing members to make payments online through a secure payment gateway while automatically recording and verifying transactions.

Beyond payment collection, NicksPay provides executives with a centralized management system for monitoring payments, searching transaction records, exporting reports, and accessing payment analytics. Students receive a simple and professional payment experience, while executives spend significantly less time verifying payments manually.

Each deployment is customized to reflect the organization's identity, including its logo, payment categories, payment amounts, academic session, and contact information. The platform is mobile-friendly, securely hosted, and designed to deliver a reliable experience across devices.

To accommodate different financial preferences, NicksPay offers flexible pricing options, including a one-time setup plan and transaction-based plans, enabling organizations to choose the model that best fits their budget and operational needs.

This proposal presents the features, deliverables, pricing options, implementation process, service terms, and support provided by NicksPay for a one-year service period, with the objective of helping student organizations adopt a more efficient, transparent, and professional payment management system.

2. CURRENT CHALLENGES & PROPOSED SOLUTION

Current Challenges	NicksPay Solution
Manual bank transfers and screenshot verification.	Secure online payment portal with automatic payment verification.
Fake or altered payment receipts.	Payments verified directly through the payment gateway.
Time spent confirming payments for students.	Instant payment confirmation and electronic receipts.
Poor record keeping across chats and spreadsheets.	Centralized dashboard for all payment records.
Difficulty searching and tracking payments.	Fast search by student, payment type, or reference number.
Manual preparation of payment reports.	Exportable transaction reports and payment summaries.
Multiple payment types managed separately.	One portal supporting dues, events, donations, merchandise, and more.
Generic or unprofessional payment process.	Dedicated, branded payment portal for each organization.
Poor mobile experience for students.	Mobile-first, responsive interface for all devices.
Risk of missing or duplicate payment records.	Automatic transaction recording with secure cloud storage.

3. FEATURES

Student Features	Executive Features
Secure online payment processing	Administrative dashboard
Mobile-friendly and responsive interface	Real-time payment monitoring
Instant payment confirmation	Search and filter payment records
Electronic payment receipts	Student payment database
Multiple payment categories	Transaction history
Donation support with optional message	Payment analytics and summaries
Unique payment reference for every transaction	Export reports to Excel/CSV
	Payment category and session management

Technical Features

- ❖ Secure payment processing
- ❖ Automatic payment verification
- ❖ Cloud-hosted infrastructure
- ❖ SSL/TLS encrypted connection
- ❖ Secure cloud database
- ❖ Fast deployment and setup
- ❖ High availability and reliability
- ❖ Mobile-first architecture

4. PROJECT DELIVERABLES

Upon successful deployment, your organization will receive the following:

Deliverable	Description
Dedicated Payment Portal	A fully branded online payment portal for your organization.
Organization Branding	Integration of your logo, organization name, executive name and academic session.
Custom Payment Categories	Configurable payment types such as dues, events, merchandise, donations, etc.
Administrative Dashboard	Central dashboard for managing and monitoring payments.
Student Payment Database	Secure storage of all successful payment records.
Secure Payment Integration	Integrated online payment processing with automatic verification.
Email Receipt System	Automatic payment confirmation and electronic receipts.
Mobile-Responsive Interface	Optimized experience across phones, tablets, and desktops.
Deployment & Hosting	Complete deployment with hosting setup included.
Payment Reports	Searchable records with Excel/CSV export functionality.
One-Year Maintenance	Bug fixes, security updates, and minor improvements throughout the contract period.
One-Year Technical Support	Technical assistance and issue resolution during the service period.

5. DEMONSTRATION

To provide a clear understanding of the platform before implementation, NicksPay includes both a live demonstration and visual previews of the system. This allows your organization to explore the user experience, evaluate key features, and understand how the platform will operate once deployed.

Live Demo URL: <https://demo.nickspay.com.ng>

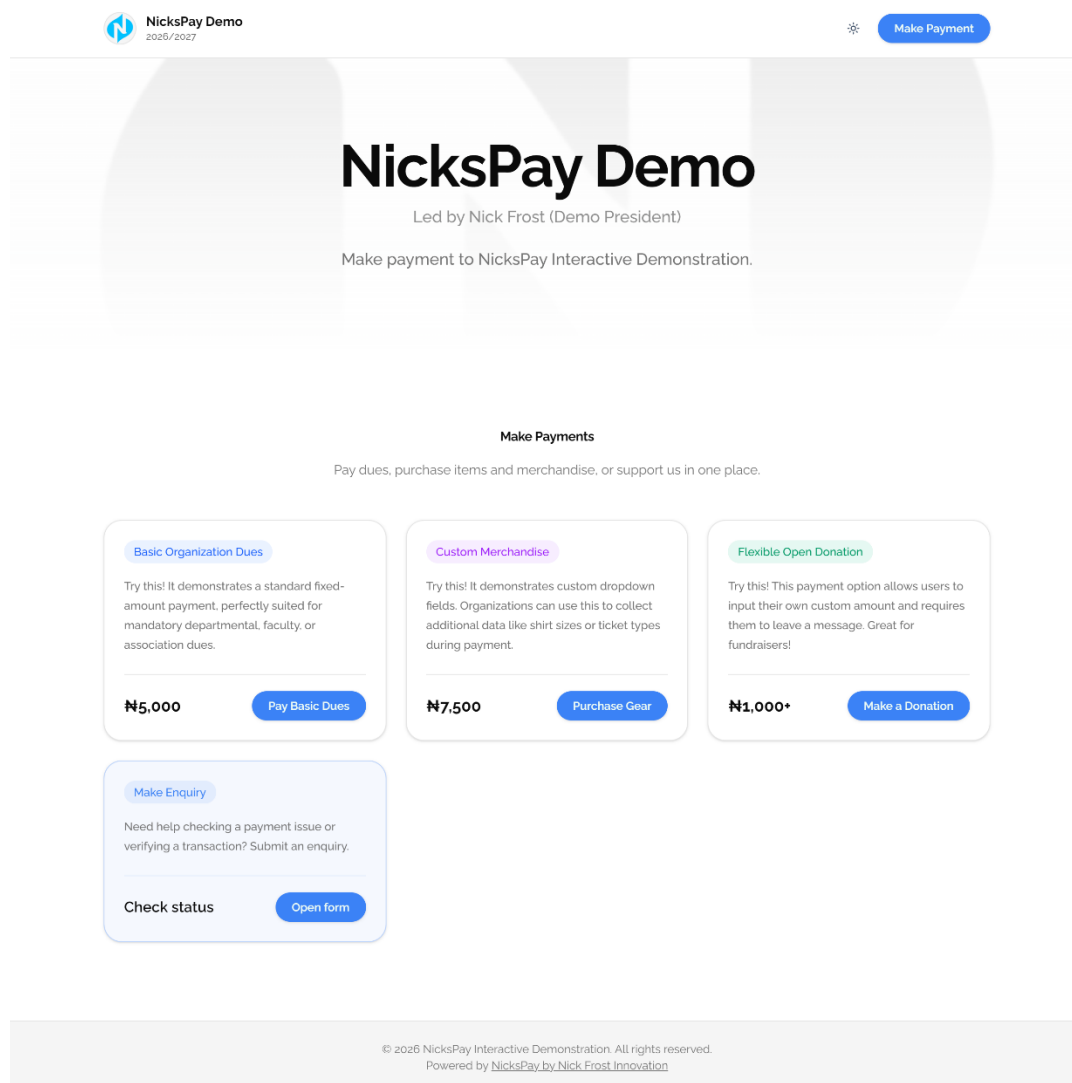
Demo Administrator Login: <https://demo.nickspay.com.ng/nickspayadmin>

Login Credentials: Email: demo@nickspay.com.ng

Password: demo

System Preview

1. Landing Page: This page features the organization logo, details, the payments available and enquiry form to query a payment.



2. Payment Checkout: This page collects details to process a payment.

[← Back home](#)
Secure checkout

PAYMENT REQUEST

Basic Organization Dues

Try this! It demonstrates a standard fixed-amount payment, perfectly suited for mandatory departmental, faculty, or association dues.

Amount due

₦5,000

Secure and verified checkout

Full Name *

John Doe

Email *

student@example.com

Phone Number *

08012345678

Reg Number/ID *

matric no

Level *

Select level

☐ I agree to use and save my data for this payment request.

Basic Organization Dues

₦5,000

Pay Basic Dues

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3. Payment Success Page: After a successful payment, a receipt is generated. This receipt has security features that make it less susceptible to forgery.

[Back to Home](#)
Print Receipt



Payment Successful

Official NicksPay Interactive Demonstration Receipt

FULL NAME	EMAIL ADDRESS	LEVEL	REGISTRATION NUMBER
Benson	bensonnicholas206@gmail.com	200 Level	*2349067529053
PHONE NUMBER	PAYMENT TYPE	GATEWAY ID	
*2349067529053	Basic Organization Dues	MNFY 24 20260726132247 000287	
TRANSACTION REFERENCE			
NP-260726-NI-2349067529053-2B8A8			
SYSTEM INTERNAL ID		CRYPTOGRAPHIC SIGNATURE	
a03dda16-cfce-4479-8a4c-140be208e8a6		2a74e96cfff101aa	
PAYMENT DATE		AMOUNT PAID	
Sun Jul 26 at 2026, 1:22 PM		₦5,000.00	
PRINTED ON			
Sun Jul 26 at 2026, 1:23 PM			

Receipt Verification

Scan the QR code to verify the authenticity of this receipt.

Or visit <http://demo.localhost:3000/enquiry?reference=NP-260726-NI-2349067529053-2B8A8&sig=2a74e96cfff101aa>



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6. PRICING PLANS

NicksPay provides flexible pricing options to accommodate different organizational budgets and payment preferences. Organizations may select the pricing model that best suits their needs. You can use our price calculator at nickspay.com.ng/pricing to calculate your cost.

6.1. Plan 1 – One-Time Setup Plan

Price: ₦50,000 (One-Time Payment)

How it Works

Pay a one-time setup fee of ₦50,000 to have your organization's payment platform designed, configured, and deployed.

With this plan, NicksPay does not charge any service fee on individual transactions. Students (or the organization, depending on your preferred billing option) will only pay the payment gateway's standard processing charges.

This plan remains valid for one academic session (12 months) and includes all project deliverables listed in [Project Deliverables](#).

Payment Example: Assuming the department due is ₦3,500

Description	Amount
Department Due	₦3,500.00
NicksPay Service Fee	₦0.00
Payment Gateway Processing Fee*	Based on the gateway's current pricing
Total Payable	Department Due + Gateway Processing Fee

Note: Payment gateway processing fees are charged by the payment provider and are separate from NicksPay. These charges may change over time according to the provider's official pricing.

This plan is recommended for organizations that:

- ❖ Expect a high number of transactions.
- ❖ Prefer predictable costs.
- ❖ Do not want an additional NicksPay fee added to every payment.
- ❖ Want unlimited use of the platform during the one-year contract period.

6.2. Plan 2 – Percentage Plan

Price: 1.5% per successful transaction (Maximum ₦100 per transaction)

How it Works

This plan allows your organization to start using NicksPay without paying any upfront setup fee. Instead of a one-time payment, a 1.5% NicksPay service fee is charged on every successful transaction, with a maximum charge of ₦100 per transaction.

This means smaller payments attract lower service fees, while larger payments will never be charged more than ₦100 by NicksPay.

The payment gateway's standard processing charges apply separately.

This plan remains valid for one academic session (12 months) and includes all project deliverables listed in [Project Deliverables](#).

Payment Example: Assuming the department due is ₦3,500

Description	Amount
Department Due	₦3,500.00
NicksPay Service Fee (1.5%)	₦52.50
Payment Gateway Fee	Based on current gateway pricing
Total Payable	Department Due + NicksPay Fee + Gateway Fee

Note: Payment gateway processing fees are charged by the payment provider and are separate from NicksPay. These charges may change over time according to the provider's official pricing.

Best For:

- ❖ Organizations that prefer no upfront setup cost.
- ❖ Organizations with moderate transaction volumes.
- ❖ Organizations that want service fees to increase fairly with payment amounts while remaining capped at ₦100 per transaction.

6.3. Plan 3 – Flat Fee Plan

Price: ₦50 per successful transaction

How it Works

This plan allows your organization to start using NicksPay without paying any upfront setup fee.

Instead of a one-time payment, a fixed NicksPay service fee of ₦50 is charged on every successful transaction, regardless of the payment amount. Unlike the Percentage Plan, the NicksPay service fee remains the same whether a student is paying ₦2,000, ₦3,500, ₦5,000, or more.

The payment gateway's standard processing charges apply separately.

This plan remains valid for one academic session (12 months) and includes all project deliverables listed in Section 6.

Payment Example: Assuming the department due is ₦3,500

Description	Amount
Department Due	₦3,500.00
NicksPay Service Fee	₦50.00
Payment Gateway Fee	Based on current gateway pricing
Total Payable	Department Due + NicksPay Fee + Gateway Fee

Note: Payment gateway processing fees are charged by the payment provider and are separate from NicksPay. These charges may change over time according to the provider's official pricing.

Best For:

- ❖ Organizations that prefer a simple and predictable pricing model.
- ❖ Organizations that want the same NicksPay service fee on every transaction.
- ❖ Organizations that do not want fees to vary based on payment amount.

6.4. Plan 4 – Custom Plan

Price: Custom (Negotiable)

How it Works

Every organization operates differently. If none of the standard pricing plans meet your requirements, NicksPay offers a Custom Plan that allows both parties to agree on a pricing model that best suits your organization's needs.

This plan provides flexibility in areas such as pricing structure, payment categories, service duration, deployment requirements, and additional features. Once an agreement is reached, the customized terms will be documented and applied throughout the contract period.

The payment gateway's standard processing charges apply separately.

This plan remains valid for one academic session (12 months) unless otherwise agreed in writing.

Possible Customizations

- ❖ Custom service fee per transaction
- ❖ Custom percentage-based pricing
- ❖ Reduced or discounted setup fee
- ❖ Hybrid pricing model (setup fee + transaction fee)
- ❖ Additional features or integrations
- ❖ Extended support or maintenance period
- ❖ Custom deployment timeline

Best For

- ❖ Organizations with unique operational requirements.
- ❖ Organizations expecting very high transaction volumes.

- ❖ Organizations seeking a tailored pricing arrangement.
- ❖ Organizations requiring features or services beyond the standard plans.

6.5. Third-Party Payment Processing Charges

In addition to the selected NicksPay pricing plan, every successful payment is subject to a third-party payment processing fee charged by the payment gateway. This fee is not collected by NicksPay and is determined solely by the payment service provider.

The processing fee is determined solely by the payment service provider and typically ranges between **1.5% to 2.0% per transaction** (plus any applicable flat fees or VAT). NicksPay has absolutely no control over these third-party charges, and they are subject to change by the provider at any time.

Hypothetical Payment Example: Assuming the department due is ₦3,500

A typical gateway fee on a ₦3,500 payment might be approximately ₦55 - ₦150 depending on the active provider's structure.

Note: Third-party payment processing charges are controlled by the payment service provider and may be updated without prior notice. For the latest pricing information, please refer to the provider's official pricing page.

6.6. Fee Responsibility Options

Organizations can decide who bears the applicable transaction charges during payment. This setting can be configured before the platform is deployed and may be adjusted as required.

Option 1 – Student Pays

The NicksPay service fee (where applicable) and the third-party payment processing charges are added to the payment amount. This ensures that the organization receives the full amount set for each payment.

Payment Example: Assuming the department due is ₦3,500

Description	Amount
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Department Due	₦3,500.00
Applicable NicksPay Fee	Based on selected plan
Payment Processing Fee	Based on current gateway pricing
Total Amount Paid by Student	₦3,500 + Applicable Fees

Option 2 – Organization Pays

Students pay only the amount specified by the organization. The NicksPay service fee (where applicable) and the third-party payment processing charges are deducted before the funds are settled to the organization's account.

Payment Example: Assuming the department due is ₦3,500

Description	Amount
Amount Paid by Student	₦3,500.00
Less: Applicable NicksPay Fee	Based on selected plan
Less: Payment Processing Fee	Based on current gateway pricing
Amount Settled to Organization	₦3,500 – Applicable Fees

Recommendation: For most organizations, the Student Pays option is recommended as it ensures the organization receives the full intended payment amount without absorbing transaction charges.

7. SERVICE DURATION

Contract Period: Each NicksPay deployment is covered by a one academic session (12 months) service agreement, commencing from the official deployment date.

During the contract period, your organization will receive:

- ❖ System maintenance
- ❖ Bug fixes and issue resolution
- ❖ Security updates
- ❖ Payment gateway compatibility updates
- ❖ Minor feature improvements and enhancements
- ❖ Technical support and assistance

At the end of the contract period, the service may be renewed for an additional term under the prevailing renewal plans and pricing. Renewal ensures continued maintenance, technical support, updates, and uninterrupted access to the platform.

Note: Major feature additions, custom integrations, or significant modifications requested outside the original project scope may require a separate quotation and are not covered under the standard service agreement.

8. TERMS & CONDITIONS

1. The service agreement is valid for one academic session (12 months) from the date of deployment.
2. All pricing plans include the complete project deliverables outlined in Section 6 unless otherwise agreed in writing.
3. Third-party payment processing fees are charged by the selected payment gateway and are separate from NicksPay service fees. NicksPay does not dictate, collect, or retain these third-party gateway fees, and cannot be held responsible for pricing changes enforced by the payment provider.
4. The organization is responsible for providing accurate information, including payment categories, payment amounts, branding materials, and contact details before deployment.
5. Minor updates, maintenance, bug fixes, and technical support are included throughout the contract period. Major feature additions or custom developments may attract additional charges.
6. The organization retains ownership of its payment records and transaction data generated through the platform.
7. Changes to executives or organizational leadership do not affect the validity of this agreement during the contract period.
8. The platform will be deployed only after the selected pricing plan and implementation details have been agreed upon by both parties.
9. At the end of the contract period, the organization may renew the service under the applicable renewal terms and pricing.
10. NicksPay reserves the right to suspend or terminate services in cases of fraudulent activities, misuse of the platform, or violation of applicable laws or this agreement.

9. IMPLEMENTATION TIMELINE

The implementation process is designed to be completed within one week (7 working days), provided all required information and approvals are submitted on time.

Phase	Timeline	Activities
Requirement Gathering	Day 1	Collect organization details, branding materials, payment categories, payment amounts, contact information, and preferred pricing plan.
Registration & Configuration	Day 2	Configure the payment platform, complete payment gateway onboarding (if required), and set up project infrastructure.
Platform Customization	Day 3	Apply organization branding, configure payment categories, and customize the payment portal.
Testing & Quality Assurance	Day 4–5	Perform payment testing, verify transaction records, email notifications, and overall system functionality.
Deployment	Day 6	Deploy the platform, configure the production environment, and perform final system checks.
Handover & Training	Day 7	Deliver the completed platform, provide administrator orientation, and officially commence the one-year support period.

Note: The implementation timeline may vary if there are delays in providing required information, payment gateway approval, or project approval from the organization.

10. REQUIRED INFORMATION

To ensure a smooth and timely deployment, the following information will be required before implementation begins.

Information Required	Description
Organization Name	Name of the department, faculty, association, or organization.
Organization Logo	Logo to be displayed on the payment portal. A placeholder will be used if none is provided.
Academic Session	The academic session to be displayed (e.g., 2026/2027).
Payment Categories	List of payments to be collected (e.g., Department Dues, Faculty Dues, Vest, Events, Donations, etc.).
Payment Amounts	Amount for each payment category.
Contact Email	Official email address displayed on the platform and used for communication.
Contact Phone Number	Official phone number for enquiries and support.
Administrator Information	Full name, position, email address, and phone number of the executive who will manage the platform and have full administrative access.
Preferred Pricing Plan	Selected pricing option (One-Time Setup, Percentage Plan, Flat Fee Plan, or Custom Plan).
Payment Account Information	Details required to configure and activate your organization's payment collection account for settlement of funds. Assistance will be provided throughout the onboarding process where required.
Database & System Configuration	Information required to securely configure the organization's dedicated payment records and system environment. This will be handled during implementation with guidance provided where necessary.

Note: Any information not available at the start of the project may be submitted before deployment. Delays in providing the required information may affect the implementation timeline.

11. WHY CHOOSE NICKSPAY

NicksPay	Traditional Method
Automatic payment verification	Manual screenshot verification
Instant confirmation	Wait for executive confirmation
Payment analytics	Manual calculations
Exportable reports	Manual spreadsheets
Mobile-friendly portal	Bank transfer only
Secure cloud storage	WhatsApp chats and Excel files
One-year support	No dedicated support

12. FREQUENTLY ASKED QUESTIONS (FAQ)

1. Who receives the money after a successful payment?: All payments are settled directly into the organization's designated bank account(s). NicksPay does not hold or retain your funds.
2. Can we use more than one bank account?: Yes. Different payment categories can be configured to settle into different bank accounts where supported. For example, department dues can be paid into one account, while donations or event payments can be directed to another.
3. Will we have access to our payment records?: Yes. Your organization has direct access to all payment records through the administrator dashboard. Payments can be searched, filtered, and exported whenever required.
4. Who owns the payment data?: Your organization owns its payment records. NicksPay only provides the platform used to process and manage the data.
5. Will we have access to the payment gateway account?: Yes. The payment collection account is registered using your organization's details, giving your authorized executives direct access to view settlements, transaction history, and account activities.
6. Will we have access to the database?: Yes. If requested, your organization can be granted access to its dedicated database containing payment records. This ensures transparency and allows you to retrieve your data independently.
7. Can payment amounts be changed after deployment?: Yes. Payment amounts and payment categories can be updated whenever necessary during the contract period.
8. Can new payment categories be added later?: Yes. Additional payment categories can be created whenever your organization introduces new payments, subject to the scope of the service agreement.
9. How secure is the platform?: The platform uses secure online payment processing, encrypted connections (SSL/TLS), automatic payment verification, and secure cloud infrastructure to protect payment information and transaction records.

10. What happens if our executives change?: Administrator access can be transferred to newly elected executives at any time during the contract period. This ensures continuity without affecting payment records or system availability.
11. What happens if there is a failed payment?: Failed or abandoned transactions are not recorded as successful payments. Only verified and completed payments appear in the organization's payment records.
12. Can we export our payment records?: Yes. Payment records can be exported in Excel/CSV format for financial reporting, auditing, and record keeping.
13. Is training provided?: Yes. Basic administrator guidance is provided during handover to ensure executives can confidently use the platform.
14. What happens after the one-year contract ends?: The platform can be renewed for another service period under the applicable renewal plan. Renewal ensures continued maintenance, updates, technical support, and uninterrupted access to the platform.
15. Can we migrate away from NicksPay in the future?: Yes. Your organization retains ownership of its payment data. Upon request at the end of the contract period, your payment records can be provided to support migration to another system.

14. CONCLUSION

NicksPay provides a modern, secure, and efficient solution for managing payments within student departments, faculties, associations, and campus organizations. By replacing manual payment verification and record keeping with an automated digital platform, organizations can improve transparency, reduce administrative workload, and provide members with a faster and more professional payment experience.

With flexible pricing plans, secure online payment processing, comprehensive reporting, and one year of technical support and maintenance, NicksPay is designed to simplify payment collection while allowing organizations to focus on serving their members.

We appreciate your time and consideration and look forward to partnering with your organization to deliver a reliable and efficient payment management solution.

Thank you for considering NicksPay.

Appendix A – Supporting Resources

The following resources are provided to support this proposal and offer additional information about the NicksPay platform.

A. Live Demonstration

Live Demo URL: <https://demo.nickspay.com.ng>

Demo Administrator Login: <https://demo.nickspay.com.ng/nickspayadmin>

Login Credentials: Email: demo@nickspay.com.ng

Password: demo

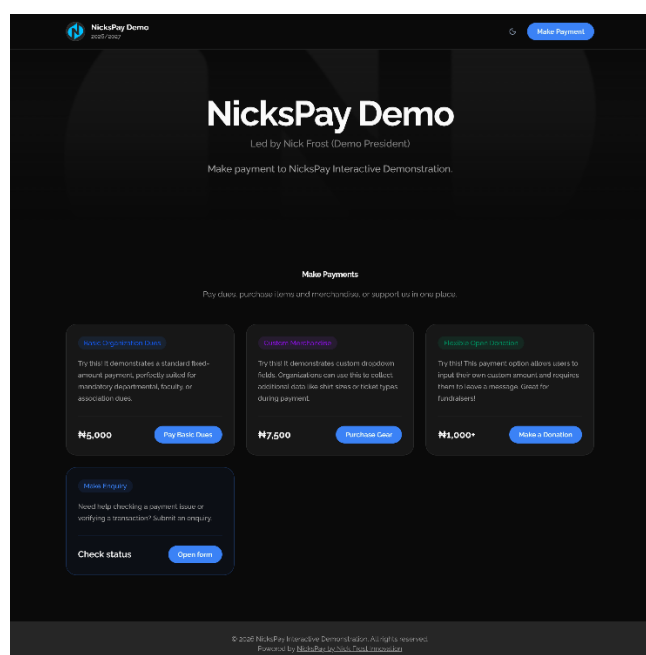
B. Payment Gateway Pricing Reference

Summary of the payment gateway's current processing charges used in this proposal.

NicksPay integrates with industry-leading CBN-licensed payment gateways (such as Paystack, Monnify, or Flutterwave). The active gateway provider charges an estimated processing fee of ~1.5% - 2.0% per transaction. Please refer to the official website of the active payment provider for their most current, real-time pricing structure.

Note: These charges are determined by the payment service provider and are subject to change. Please refer to the provider's official pricing page for the most up-to-date information.

C. System Screenshots



[← Back home](#)[Secure checkout](#)

PAYMENT REQUEST

Basic Organization Dues

Try this! It demonstrates a standard fixed-amount payment, perfectly suited for mandatory departmental, faculty, or association dues.

Amount due
₦5,000

Secure and verified checkout

Full Name *

John Doe

Email *

student@example.com

Phone Number *

08012345678

Reg Number/ID *

matric no

Level *

Select level

☐ I agree to use and save my data for this payment request.

Basic Organization Dues

₦5,000

[Pay Basic Dues](#)

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Payment Successful

Official NicksPay Interactive Demonstration Receipt

FULL NAME	EMAIL ADDRESS	LEVEL	REGISTRATION NUMBER
Benson	bensonnicholas206@gmail.com	200 Level	+2349067529053
PHONE NUMBER	PAYMENT TYPE	GATEWAY ID	
+2349067529053	Basic Organization Dues	MNFY 24 20260726132247 000287	
TRANSACTION REFERENCE			
NP-260726-NI-2349067529053-2B8A8			
SYSTEM INTERNAL ID		CRYPTOGRAPHIC SIGNATURE	
a03dda16-cfce-4479-8a4c-140be208e8a6		2a74e96cfff101aa	

PAYMENT DATE

Sun Jul 26 at 2026, 1:22 PM

PRINTED ON

Sun Jul 26 at 2026, 1:23 PM

AMOUNT PAID

₦5,000.00

Receipt Verification

Scan the QR code to verify the authenticity of this receipt.

Or visit <http://demo.localhost:3000/enquiry?reference=NP-260726-NI-2349067529053-2B8A8&sig-2a74e96cfff101aa>



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D. Contact Information

NicksPay

Contact Person: Nicholas Benson Oluwaferanmi (Nick Frost)

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E. Document Information

Item	Details
Proposal Version	1.0
Proposal Date	Thursday, 6 August 2026
Validity Period	30 Days from Issue Date
Service Duration	One Academic Session (12 Months)

