

Accepting donations with Bonga One

Everything your organisation needs to go from account to first donation — and to withdraw the funds you have raised.

1. What is Bonga One?

Bonga One is a donation-gateway platform (an aggregator). Donations are collected by card through **Stripe** (Bonga One's payment processor) inside our embeddable donation widget, minus a small platform fee (2.50% by default, minimum \$0.30). Your organisation decides when to withdraw the cleared funds; Bonga One then disburses them to your organisation's verified KCB bank account. Donations sit in a 7-day refund window before they become eligible for withdrawal. Card details are entered in payment fields hosted by Stripe — no card data ever reaches Bonga One's servers or yours.

2. Getting an account

NGO accounts are created by Bonga One administrators after verification. Email admin@bongaone.test with your organisation details. Once verified, your first user receives a signed invitation link by email and can set a password, then invite colleagues from the dashboard. After your organisation is active, an administrator creates your first donation widget and hands you its *widget key*. As part of onboarding you submit a verified KCB bank account — this is the only account settlement can be sent to, and it must be denominated in the same currency as the donations you withdraw.

3. Embedding the widget

Paste this snippet into any page on your approved website, replacing `YOUR_WIDGET_KEY` with the key from your dashboard:

```
<script src="https://bonga.bongaone.com/widget/embed.js" data-widget-key="YOUR_WIDGET_KEY"
async></script>
```

The script scans the page, injects a donation button and loads the donation form in a secure iframe served by Bonga One. The snippet URL is stable and never changes when we redeploy, so you never need to update it.

4. Widget configuration options

Configured by our administrators with you (or in your dashboard where available):

Option	Effect
Headline / description / button label	Wording shown to donors inside the widget.
Preset amounts	Suggested donation buttons (e.g. 5 / 25 / 100 USD). Custom amounts can be allowed or disabled.
Fee cover	Lets donors optionally add the platform fee on top so your organisation receives the full amount.
Fee percentage	Per-widget rate (2.50% default), shown to donors before payment and fixed at donation time.
Theme colours + logo	Primary/secondary colours and your logo inside the widget.
Currency	Donations are collected in USD (card payments via Stripe). SSP/KES may be shown as display-only approximations.
Allowed origins	The website(s) allowed to embed your widget — enforced server-side. Requests from other sites are rejected.

5. The donation flow

1. Donor clicks the button on your site — the Bonga One widget opens in a secure iframe.
2. Donor picks an amount (USD), may add their name/message, chooses anonymous giving and whether to cover the fee.
3. The widget starts a signed, single-use session (valid 15 minutes) and shows the Stripe Embedded Payment Element **inside the same widget** — the donor never leaves your page.
4. Card details are typed into payment fields hosted by Stripe. Card data never touches Bonga One servers and is invisible to your website.
5. Stripe notifies Bonga One when the payment completes; the transaction is confirmed and a receipt with a unique reference is generated.
6. Donor sees the confirmation and receipt link; funds become eligible for withdrawal after the 7-day refund window.

6. Webhooks and callbacks — who is notified

Stripe's payment webhooks are sent **to Bonga One, not to your organisation**. Your dashboard, transaction list and statements update automatically as payments confirm. You do not need to host, sign or secure any webhook endpoint. Donors can track their own donation any time via the public status page for their receipt reference.

7. Receiving your funds — withdrawal requests

Funds are **not** sent automatically on a fixed schedule. When you want your money, you request a withdrawal:

1. Open `/organization/withdrawals` in your dashboard and see the transactions that are eligible — each has cleared the 7-day refund window, is confirmed successful, and matches your verified KCB bank account's currency.
2. Select the transactions to include. **One withdrawal request = one currency**, which is always the currency of your verified KCB bank account.
3. Submit the request. A payout is created with a unique payout reference and enters review.
4. Bonga One administrators review it; large payouts require approval by two distinct authorised reviewers (four-eyes).
5. Once approved, the platform disburses via a KCB bank transfer to your verified KCB account and the payout is marked Paid.

Every payout has a reference and a downloadable PDF statement, available through signed links in your dashboard, and an email confirms when funds have been sent.

8. Reconciliation — references and expectations

Every donation carries a unique B0-... receipt reference and every payout a unique P0-... payout reference — quote these in any support or accounting query. Two levels of reconciliation exist:

- **Donation level:** your dashboard transaction list and CSV export show each donation with its reference, status, fee and net amount — reconcile these against your own books.
- **Platform level (Bonga One administrators):** money is matched between Stripe and platform transactions by reference. On the Stripe side, settled funds appear in the Stripe Dashboard as *automatic payouts* (balance sweeps), which bundle many donation references into one bank movement — per-reference matching therefore reconciles against Stripe balance/payment records rather than the payout sweep rows alone. A per-reference CSV importer remains available to administrators for statement-based matching.

Annex — per-reference CSV importer (administrators only). For provider statements that carry our references, the strict CSV importer matches settled money to platform transactions by reference (the first malformed row aborts the import with its row number). Delimiters comma, semicolon or tab are auto-detected; dates accept ISO and day-first formats; amounts accept "1250.50", "1,250.50" and "1.250,50". Accepted column headers (case-insensitive):

Field	Accepted column headers
date (required)	date, transaction_date, settlement_date, posting_date, value_date
reference (required)	reference, txn_reference, transaction_reference, merchant_reference, bo_reference, our_reference, ref
amount (required)	amount, txn_amount, transaction_amount, gross_amount, settlement_amount
currency (required)	currency, ccy, curr (USD / SSP / KES)
provider txn id (optional)	transaction_id, provider_txn_id, provider_reference, id
status (optional)	status (parsed but ignored for sums – v1 reconciles settled money)

9. Support

Email admin@bongaone.test — quote your organisation name and, for donation issues, the receipt reference. Terms of Service and Privacy Policy are available on the Bonga One website.

Bonga One — secure donation platform for South Sudanese NGOs.
Card payments are processed by Stripe. This guide describes platform behaviour as of its issue date; features marked "later phase" (e.g. recurring donations) are not yet available.
[LEGAL REVIEW] — card-data processor description and Stripe settlement wording to be confirmed by counsel.