

The JMO BizHub Handbook

How to hire, sell, teach, learn and publish on JMO — and how to run the platform from the admin panel.

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Getting started

JMO brings three things together under one account: **BizHub**, a marketplace for hiring vetted providers with protected payments; **Academy**, where you learn a skill and earn a verifiable badge; and **Media**, free writing from JMO and from the providers doing the work.

Creating an account

1. Choose [Sign up](#) and enter your name, email and a password. A phone number is optional at this stage.
2. If you already know you will sell services, tick the provider option and pick the categories you work in. You can also do this later.
3. Open the email we send and click [Confirm my email](#). The link lasts **60 minutes**.

You can also sign in with Google or X where those buttons appear. Google has already confirmed your address, so no confirmation email is sent.

CONFIRMING YOUR EMAIL IS REQUIRED

Until you click the link you can browse the whole site, but you cannot buy, message, enrol or open your dashboard. If the email isn't in your inbox within a minute, **check your spam folder**, then use [Resend verification email](#). Typed the wrong address? Sign out and register again.

Finding your way around

- **Media, BizHub, Academy** — the three sections, in the top navigation.
- **Search** — looks across BizHub listings, providers and Media articles at once.
- **Your account menu** (your initial, top right) — dashboard, notifications, notification settings, publications you follow, devices and sessions, and [Become a provider](#).

Anything marked **Sponsored** is a paid advert, never a JMO recommendation.

Hiring a provider

Every BizHub purchase is protected: your money is held by a licensed payment provider, not by JMO and not by the provider, until you approve the work.

Browsing

- Open **BizHub** and click a main category to reveal its sub-categories.
- Set your **state** to see only providers who work where you are. Providers who work nationwide or remotely always appear.
- Each listing shows a fixed price in naira, the delivery time, and how many revisions are included.
- A provider's profile shows their verification badge, reviews, Academy skill badges, languages, where they work, and anything they have published.

Contact details stay hidden until you pay

Phone numbers, email addresses, links and social handles are replaced with [hidden until funded] in profiles, listings and messages. They appear automatically once a job is funded. This keeps both sides inside the protection that makes a payment safe to make. You can still ask questions before buying with **Enquire** on a listing.

Buying

1. On the listing, choose **Buy**. This creates the job.
2. Pay through the secure checkout. You have **48 hours**; an unpaid job expires after that.
3. Once payment is confirmed the job is **funded** and the provider is notified to start.

BUYERS & PROVIDERS

How a job runs

Every job moves through the same stages, and both sides can see where it is on the job page. Stages marked in pink are where money changes hands.

1**Order placed** pay within 48 h

The buyer has chosen **Buy**. If checkout isn't completed in 48 hours, the job expires and nothing is charged.

2

Funded

Payment is confirmed and held by the payment provider. Contact details unlock for both sides.

3

In progress

The provider selects **Start** and begins the work.

4

Delivered

buyer has 5 days

The provider submits the deliverables. The buyer then chooses one of: **Approve**; **Request a revision**, up to the number the listing includes; or **Open a dispute**. A revision sends the job back to *in progress* and the 5-day clock stops until the next delivery.

5

Approved & released

On approval the payment is released to the provider, minus commission. If the buyer does nothing for 5 days after delivery, the job is **approved automatically** and released.

6

Completed

The job is closed, and both sides can now leave a review.

ONCE REVISIONS ARE USED UP

A buyer who has used every included revision can't request another. Agree any further changes with the provider, or open a dispute if the work doesn't match what was bought.

BUYERS & PROVIDERS

Disputes and reviews

Opening a dispute

Either side can open a dispute on any job where money is held: funded, in progress, delivered, or awaiting a revision. Choose **Dispute** on the job page, pick a reason, describe what happened, and attach any evidence.

1. **Payment freezes.** Nothing is released and the automatic-approval clock stops.
2. **You have 72 hours to settle it between yourselves** using messages.
3. **If you can't, the JMO dispute desk decides.** The ruling is one of: full release to the provider, full refund to the buyer, or a split. The reviewer records a written reason, and it cannot be edited afterwards.

Read the full [Dispute Policy](#).

Reviews

- Reviews unlock only when a job is **completed**, so every review comes from real, paid work.
- Buyer and provider review each other. Neither sees the other's review until both are in, or until **14 days** pass, so neither can retaliate.
- Give an overall rating of 1–5, optional ratings for quality, communication and timeliness, and **20–1,000 characters** of text.
- A review can't be edited or replaced once posted. A provider may post **one public reply** to each review about them.
- A review on a job that went through a dispute stays visible and is labelled *After a dispute*.

Selling your services

One account can both hire and sell. Choose **Become a provider** from your account menu, or tick the provider option when you sign up. Your provider workspace is at **Provider dashboard**.

Set up your shopfront

- **Categories** — pick every service category you offer, up to **20**. You can only create listings in categories you've selected.
- **Public profile** — your headline, a bio, the states you work in (or nationwide or remote), and the languages you speak. Buyers filtering by state only see you if you've said where you work.
- **Away mode** — tells buyers you're not taking new work and hides you from search until you switch it off.

Creating a listing

Choose **Publish new**. A listing is a fixed-price package: a title and description, a price in naira, delivery time in days, the number of revisions included, a cover image, an optional gallery and video link, and any paid add-ons.

WHEN A LISTING GOES LIVE

A listing is published immediately only if you are **verified** and its text contains no contact details. Otherwise it waits in review. Remove any phone number, email or link, and complete verification, and it will go live.

From **Listings** you can pause a live listing and reactivate it later. Removing a listing is permanent.

Getting verified

Verified providers carry the badge buyers look for, and only verified providers' listings go public. Open **Get verified** in your provider sidebar.

1. **Confirm your phone number.** We text a **6-digit** code that expires in **10 minutes**. If text messages can't reach you, the code may be emailed instead.
2. **Upload your documents.** Images or PDFs, up to **8 MB** each, stored privately and seen only by our review team:
 - **Valid government ID** — NIN slip, international passport, driver's licence or voter's card, with its expiry date. An expired ID is refused.

- **Company registration or business name** — your CAC certificate.
- **Professional certification** — a certificate, licence or accreditation for the work you offer.

Which of these are required depends on your categories; the page marks each one. The others are optional but strengthen your application.

3. **Choose** **Submit for review**. Review usually takes up to **2 business days**. Your documents are locked while under review.

If something comes back

- **One document rejected** — the reason appears beside it. Upload a replacement, even while under review. This doesn't count against your attempts.
- **Application returned** — the reason appears at the top of the page. Fix what's asked and resubmit. You have **3** attempts before the case goes to manual escalation.

FOR PROVIDERS

Earnings and payouts

When a job is released, your share lands in your **Wallet**, minus commission.

Commission

The rate steps down as your lifetime sales on JMO grow. The rate at the moment a job is funded is fixed for that job, even if the schedule changes later.

YOUR LIFETIME SALES

COMMISSION

Up to ₦2,000,000

15%

Over ₦2,000,000

12%

Over ₦10,000,000

10%

Withdrawing

1. Open **Wallet** and choose to request a payout. The minimum is **₦5,000**.
2. Enter your bank and account number. **The account name must match your own name**; payouts to someone else's account are refused.
3. New earnings are on a **24-hour** hold before they can be withdrawn, and your first ever payout on a **72-hour** hold. These are fraud checks.
4. Our finance team approves the payout and the transfer is sent.

Learning on Academy

Courses are taught by approved providers and reviewed by JMO before they're listed. Pass a course's assessment and you earn a skill badge that anyone can verify.

1. **Enrol** from the course page. Paid courses go through the same secure checkout as BizHub. If a cohort course is full, join the waitlist.
2. **Learn** — open **My learning** to work through the video and text lessons.
3. **Take the assessment.** Each course sets its pass mark (never below **50%**), number of attempts, waiting time between attempts, and any time limit.
4. **Earn your badge.** It appears on your BizHub profile and has its own public page, so a buyer can check it's real without an account.

REFUNDS

You can get a full refund until **20%** of the course's duration has passed. After that the fee is no longer refundable.

Teaching a course

Any provider can apply to teach. Open **Teach** in your provider sidebar and tell us what you'd teach and why you're qualified, in at least **80 characters**. We usually reply within 2 working days.

Building a course

1. **Create the course** — title, summary, level, format, duration, price (or free), learning outcomes and a cover image.
2. **Add lessons** — a YouTube video or written text. Unpublished lessons stay hidden from learners.
3. **Write assessment questions** — multiple choice with one correct answer each, plus an optional explanation. Set the pass mark (at least **50%**), question count, attempts and cooldown.
4. **Submit for review.** The page lists anything still missing. A reviewer approves the course or sends it back with notes.

What you earn

You keep **70%** of each enrolment fee. Your share is paid once the learner's refund window (20% of the course duration) has closed, so a refunded enrolment never has to be clawed back. **Learners** on each course shows who has enrolled, what's been paid and what's pending.

Media and publications

Everything on Media is free to read, with no account needed. Articles come from JMO's editorial desk and from providers, and every piece says who wrote it.

Reading and following

- **Media** shows both voices; **Provider publications** shows provider writing only.
- **Subscribe** on a provider's profile or at the end of their article, and you'll be told by email and in the app when they publish. Subscribing is free and needs a signed-in account.
- Manage everyone you follow under **Publications you follow** in your account menu.
- The JMO newsletter is separate: enter your email on the Media page.

Publishing as a provider

1. Open **Publications** in your provider sidebar and choose **Write something**.
2. Add a title, theme, a short excerpt (shown in the feed and in search results), the body (at least **200 characters**), and optional key takeaways and tags.
3. Save the draft, then **Publish**. It goes live straight away, on Media and on your profile. Publishing is free.

Your subscribers are notified the **first** time a piece goes live, not if you take it down and republish it. Once published, the article's web address is fixed, so links already shared keep working.

EVERYONE

Your account

- **Notifications** — everything that has happened on your jobs, messages and subscriptions. Mark items read one at a time or all at once.
- **Notification settings** — choose in-app, email or SMS for jobs, messages, Media and marketing. Messages about money, disputes and account security are always sent and can't be switched off.
- **Messages** — conversations with buyers or providers, including file attachments. Contact details stay hidden until a job is funded.
- **Devices & sessions** — see where you're signed in and sign out any device you don't recognise.
- **Forgotten password** — use **Forgot password** on the sign-in page. The reset email can land in spam.

Running the platform

The admin panel is at /admin. Screens are grouped in the left sidebar; a number badge beside a screen means items are waiting for someone.

Most screens are open to all staff. **Adverts** and everything under **Configuration** need the admin or super admin role. **Documents** is also open to support agents.

Trust & Safety

Vetting queue	Providers who have submitted for verification. View their documents, then approve (issues the badge) or reject with a reason they'll see. The approve dialog warns if a required document isn't approved yet.
Documents	Every uploaded ID, CAC certificate and certification, oldest first, including from providers who haven't submitted yet. Open, approve, or reject each one with a reason. Rejecting a document doesn't reject the provider.
Dispute desk	Disputes the parties couldn't settle within 72 hours. Rule a full release, full refund or split, with a written reason that can't be edited afterwards.
Reviews	Moderate reviews left on completed jobs.

Marketplace

Job monitor	Every job and its current stage.
Listings	All listings, including those held in review for contact details or an unverified provider.
Providers	Provider accounts, activation, and teaching status.

Academy

Courses	Approve submitted courses or request changes. Unpublish or archive live ones.
Enrolments	Who is enrolled where, refunds, and instructor settlement.
Instructor applications	Approve or decline providers who've applied to teach.

Content

Articles	JMO's own editorial workflow, and every provider publication. Filter by <i>Written by providers</i> to find and archive a provider piece.
Adverts	Create adverts for the homepage, Media, BizHub and Academy. The status column shows whether each is Live, Scheduled, Ended or Off, with the reason. Views count every page load, including repeat visitors, so they aren't unique reach.
Newsletter	People subscribed to the JMO newsletter.

Finance

Payouts	Provider withdrawal requests after their fraud-check hold. Approving one sends the bank transfer.
Transactions	The payment record for every job and enrolment.

Configuration

Categories	The category tree, and which verification documents each category requires.
Payment gateway	Payment provider keys. Takes effect without a redeploy.
SMS & verification	Primary and backup SMS providers, sender IDs, and whether a code is emailed when SMS fails. Send a test before relying on it.
Email delivery	SMTP settings and the sender address. Shows the last sending failure in the mail provider's own words. Send a test email after any change.
Social sign-in	Keys that switch on Google and X sign-in.
Academy page	The Academy hero image and landing-page settings.

Users & Access • Supply intelligence

Users	Accounts, roles, email-verification status, and suspension. A suspended user is signed out on their next page load.
Zero-result searches	What people searched for and couldn't find — demand you have no supply for yet.

Timers and fees

Every clock and amount that decides what happens next, in one place.

WHAT	LIMIT	WHAT HAPPENS
Email confirmation link	60 minutes	Expires; request a new one
Phone verification code	10 minutes	Expires; request a new one
Paying for a job	48 hours	Unpaid job expires
Acting on a delivery	5 days	Job is approved automatically and paid
Settling a dispute directly	72 hours	Goes to the JMO dispute desk
Reviews staying hidden	14 days	Both reviews become visible
Provider verification review	~2 business days	Approved or returned with a reason
Verification attempts	3	Manual escalation
Hold on new earnings	24 hours	Becomes available to withdraw
Hold on a first payout	72 hours	Becomes available to withdraw
Minimum payout	₦5,000	Smaller requests are refused
Commission	15% · 12% · 10%	Steps down above ₦2m and ₦10m lifetime sales
Instructor share	70%	Paid after the learner refund window
Course refund window	20% of duration	Full refund available until then
Course pass mark	at least 50%	Set per course by the instructor

When something goes wrong

I didn't get the confirmation email

Check your spam or junk folder first; new senders often land there. Then use [Resend verification email](#) on the notice page. The link expires after 60 minutes, so an old email may no longer work. If you typed the wrong address, sign out and register again with the right one.

My phone verification code never arrived

Codes expire after 10 minutes, so request a fresh one. If text messages can't be delivered, the code may be emailed to you instead; check your inbox and spam. If you see a message that text messages are switched off, try again later or contact support.

My listing is stuck in review

A listing only goes live when you're verified and its text has no contact details. Remove any phone number, email address, website or social handle from the title and description, and complete [Get verified](#).

Why can't I see the provider's phone number?

Contact details stay hidden until a job is funded. That keeps your payment protected: once you pay through JMO, the details appear automatically. Use [Enquire](#) to ask questions before buying.

My payout was refused

The usual reasons: the amount is under ₦5,000; the money is still inside its 24-hour hold (72 hours for your first payout); or the bank account name doesn't match your name on JMO. Payouts can only go to an account in your own name.

The buyer isn't responding to my delivery

You don't need to chase them. If the buyer doesn't approve, request a revision or open a dispute within 5 days of delivery, the job is approved automatically and the payment is released to you.

For admins: nobody is receiving emails —

Open [Configuration → Email delivery](#) . The page shows the last sending failure in the mail provider's own words. Send a test email to your own address. If it says "accepted" but nothing arrives, look in the mail provider's sending logs, and check that the domain has SPF, DKIM and DMARC records.

For admins: I can't find a provider's documents —

The vetting queue only lists providers who have pressed [Submit for review](#) . Documents uploaded before that are always under [Trust & Safety → Documents](#) , whatever the provider's status.

JMO Hub operates JMO BizHub. Protected payments are held by a licensed payment provider; the platform never holds customer funds. See the [Terms of Service](#), [Privacy Policy](#) and [Help centre](#).