

USE CASES



SALARIES & WAGES



PETTY CASH



INCENTIVES



CASUAL LABOUR



UNBANKED

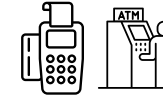
LIMITED FICA - SA ID/Passport and Proof of residence

SWIPE - Any in-store terminal in the country

CASH WITHDRAWAL - All ATMs and selected Point of Sales



PayCentral[®]



Cardholder receives notification of load via SMS. **SPEND MONEY** at any retailer and draw money from ATMs and POS



BIG on life



Inspired by you



SHOPRITE & Checkers



Checkers



WOOLWORTHS

CLIENT ONBOARDING



PRODUCT FEATURES



PIN PROTECTED	●
RELOADABLE	●
SWIPE (LOCAL)	●
ATM LOCAL	●
SMS IN CONTACT	●
POS CASH WITHDRAWAL (LOCAL)	●
FICA (LIMITED)	●
BALANCE CHECKING APP	●

TRANSACTION COSTS FOR CARD HOLDERS



POS swipes local	Free
Decline fees	Free
Cash withdrawal at Standard Bank ATM	R11,00 Flat fee for any amount up to R4 000
Cash withdrawal at any other ATM	R17,50 Flat fee for any amount up to R4 000
Cash withdrawal at POS with a purchase	R1,40
Cash withdrawal at POS without a purchase	R1,40
ATM balance enquiry at a Standard Bank ATM	R1,70
ATM balance enquiry at any other banks ATM	R9,50
Pin reset fee	R12,50
Card deduct fee. Transfer of funds from card to profile	R5,00



COST TO EMPLOYER

Magstripe with PIN	EMV Chip	Load Fee
R25,00		

COST TO EMPLOYEE

Load Fee	Monthly Fee	Transaction Fee	Monthly Load Limit
R15,00	R7,00	FREE	R25 000

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PayCentral®