

PayCentral[®]
Unlocking freedom

Get started with
PayCentral[®]

Who we are

PayCentral® is an online card management solution that enables businesses to load money instantly onto Cash, Gift and Virtual transactional cards. These cards can be used at all merchant terminals within South Africa.

Our innovative PayCentral® portal offers a simple, user-friendly, and secure way for businesses to manage prepaid, transactional debit cards.



Who we work with

Founded in 2016, PayCentral® has gained credibility by establishing itself as one of the largest independent issuers of physical and virtual cards in South Africa. Our solution is trusted by small to large-scale companies and businesses across the country, including global multinational corporations.



Why work with us?



Quick and easy KYC onboarding process

We can onboard your company in 24-48 hours with cards in hand
- ready to load cash onto cards



Portal

- Self-service
- Secure access
- Cloud-based
- APIs for integration
- Request quote via portal
- Convert quotes to invoices instantly
- Order cards
- Fund profile
- Reporting for reconciliation



Delivery

Next day delivery of cards



Support

End-to-end support structure for both
businesses and card holders



Innovative

White-labelled solutions



Cost Effective

Competitive fee structure



No contractual obligations

No monthly service fees to use the platform

Not a bank account

Limited FICA requirements

1

Our Card

Management Portal

Our Offering

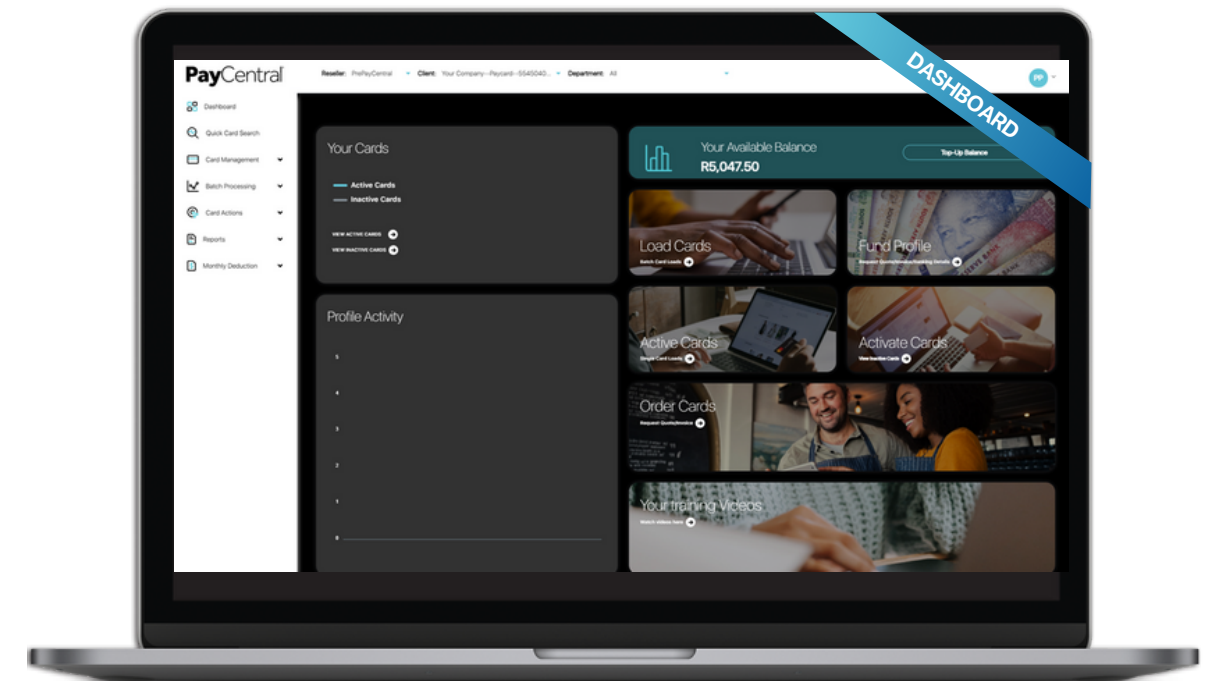
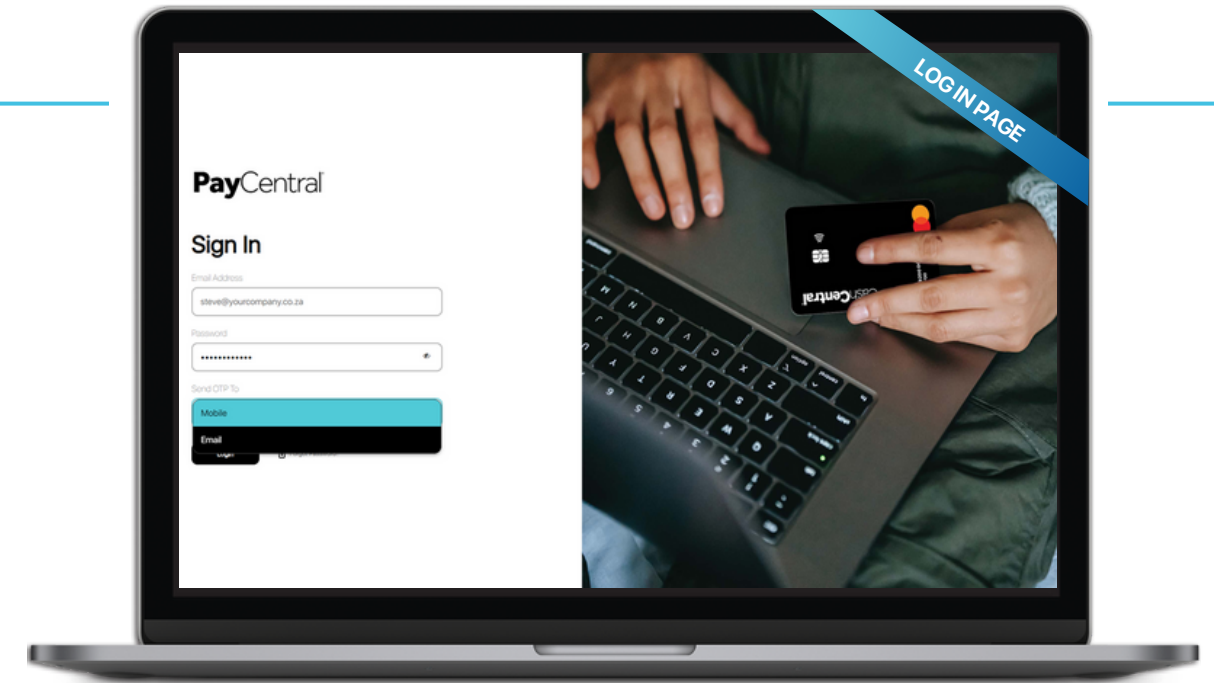
We provide an online self-service card management solution which enables your business to:

- **Activate and Load Funds** onto **transactional debit cards**, as and when required.

These debit cards give the recipient flexibility and the freedom to spend their money at any retail merchant across the country.

Functions and benefits of our portal:

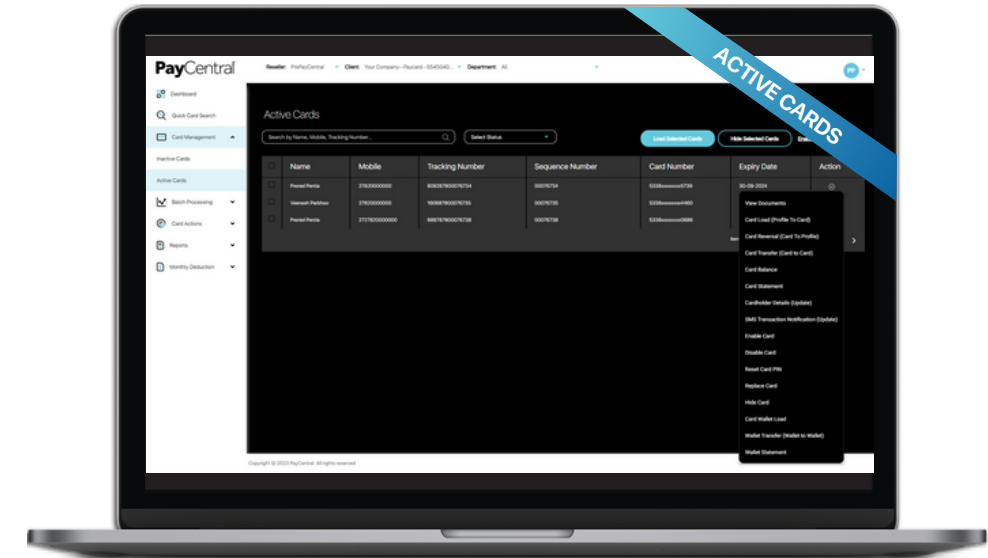
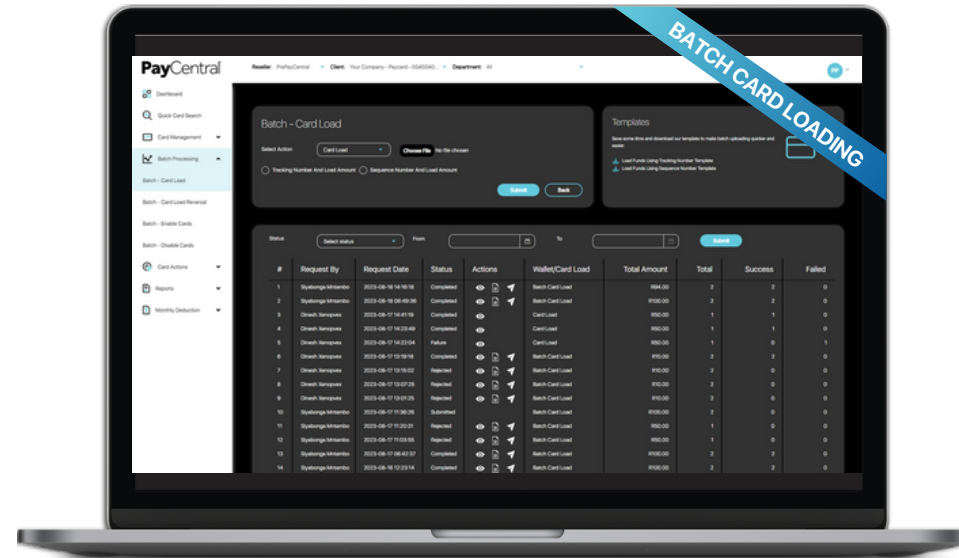
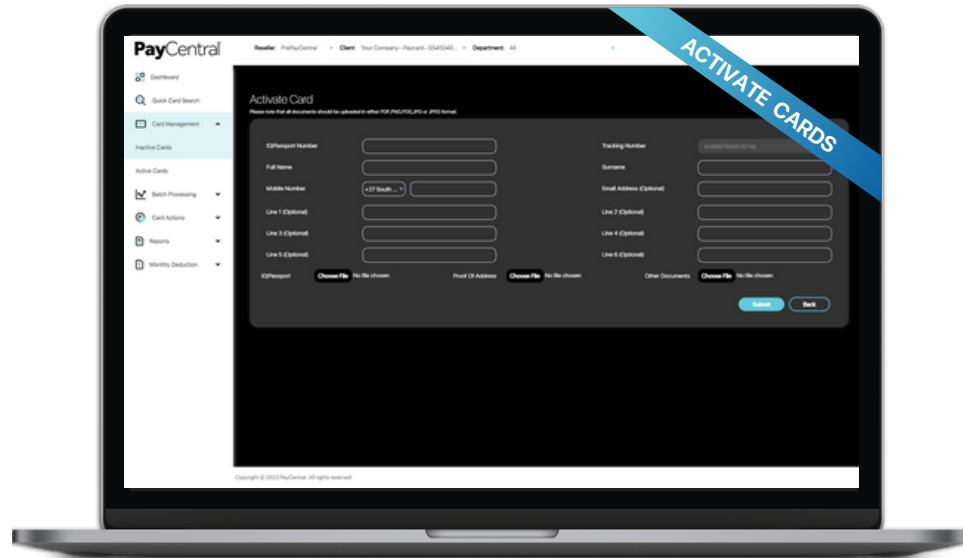
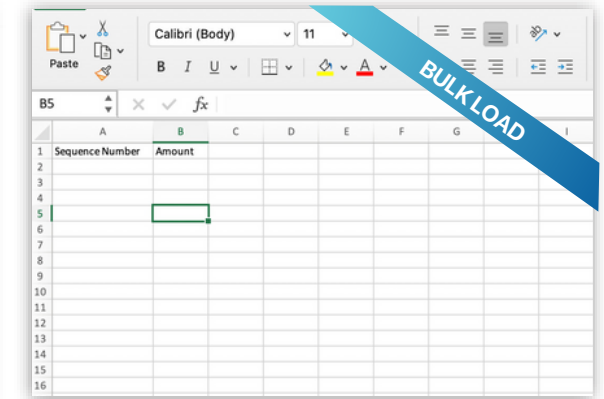
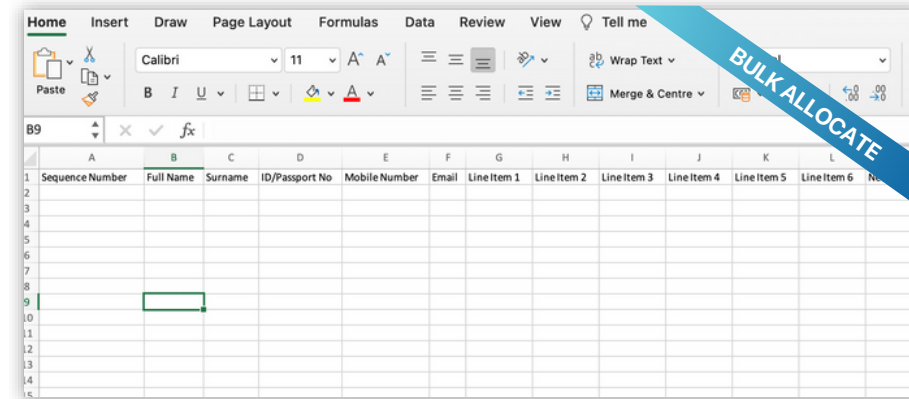
- Order Cards Online
- Allocate Cards to Individuals
- Load Funds onto Cards
- Request Quotes Online
- Convert Quote to Invoice
- Block and Unblock Cards
- Reverse Funds
- Reset Pins
- Access Card Statements
- Download Reports for Financial Reconciliation
- Download User Manuals
- Access Support Functionalities



Batch Functionality

Allocation and Loading

To save time and create efficiency, the Portal enables your business to allocate cards in batches of 100 and load cards in batches of 250 at a time using the PayCentral batch templates, which are downloadable in Excel format.

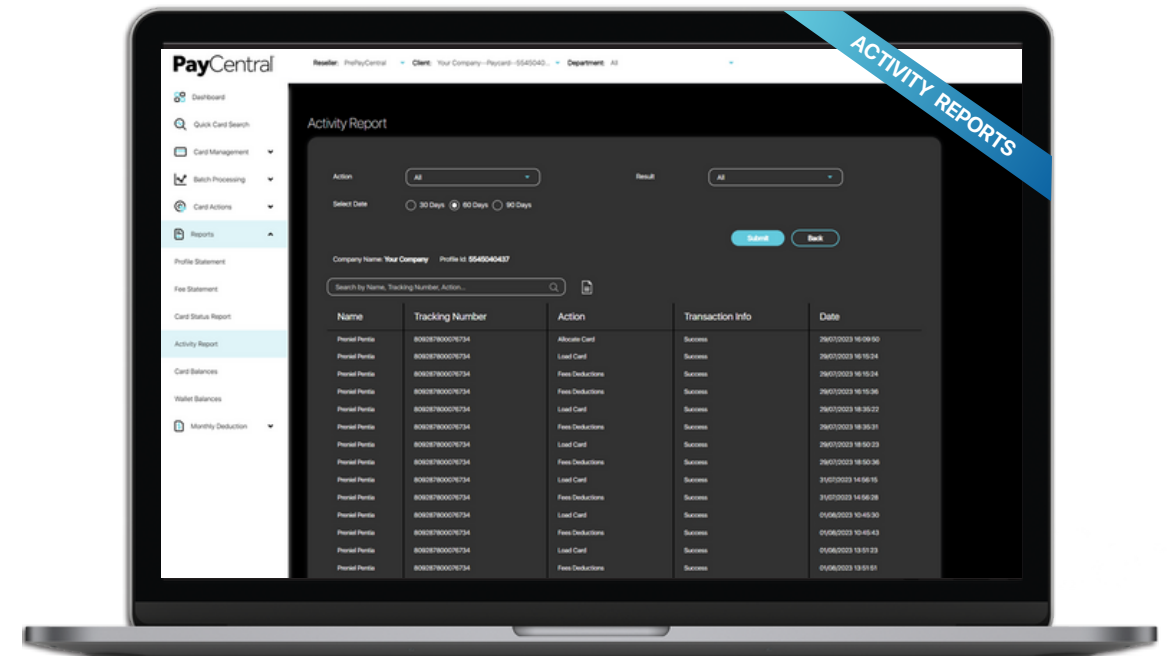
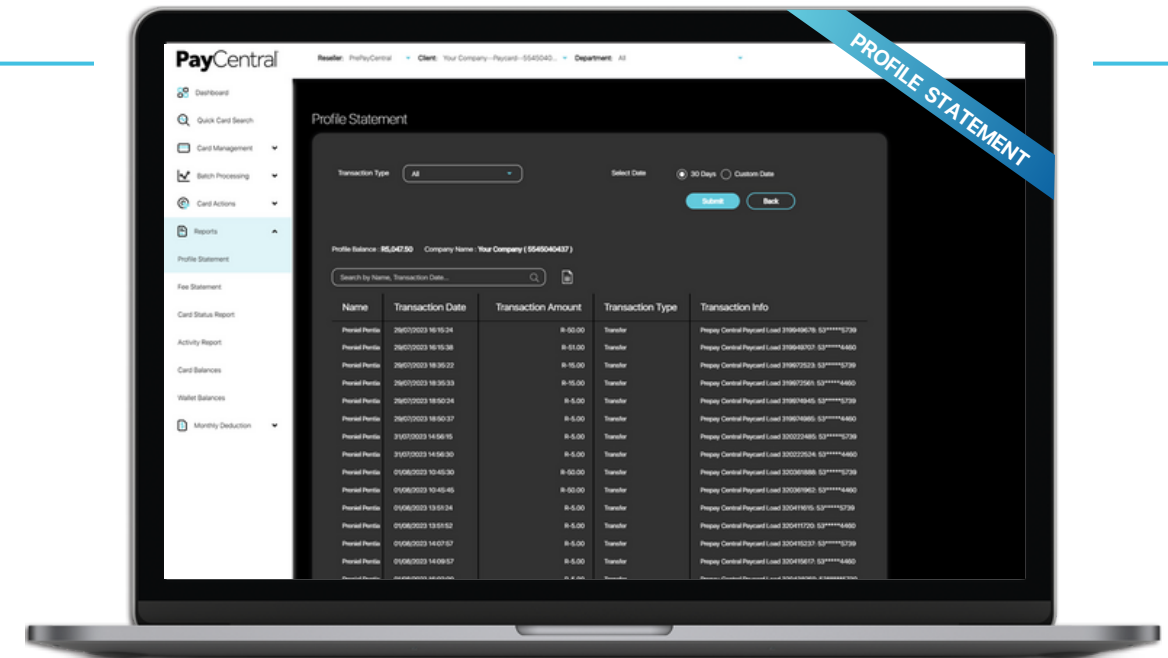


Reporting

Full-scale reports are available to users for reconciliation purposes

- Profile Reports
- Activity Reports
- Card Transactions
- Historical Statements
- Users who Load Funds
- Users who Access the Profile

Reports can be exported in PDF or Excel formats



2

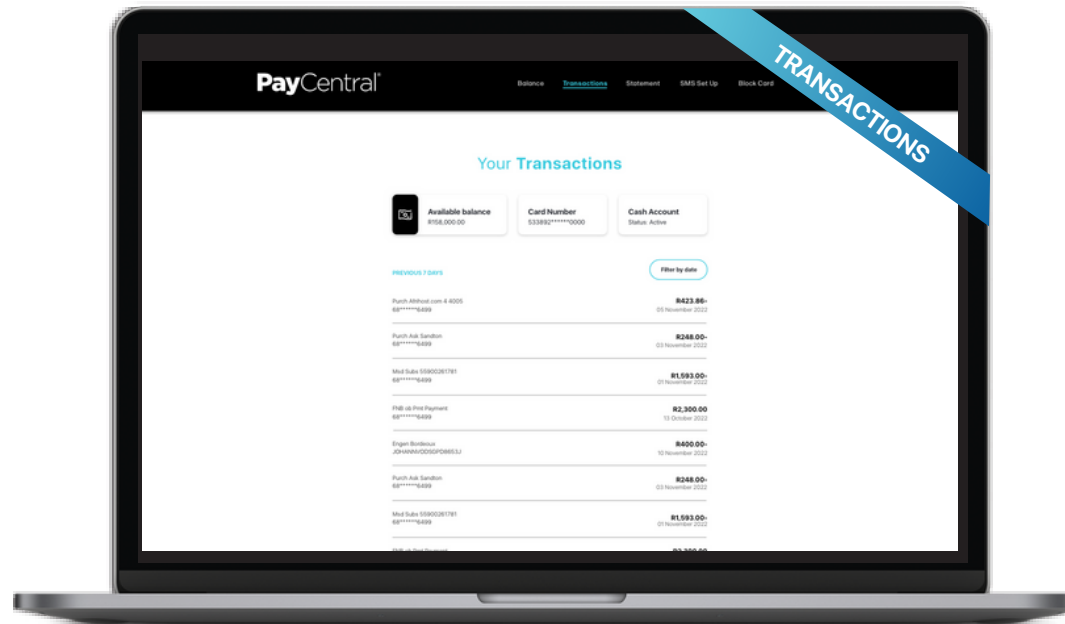
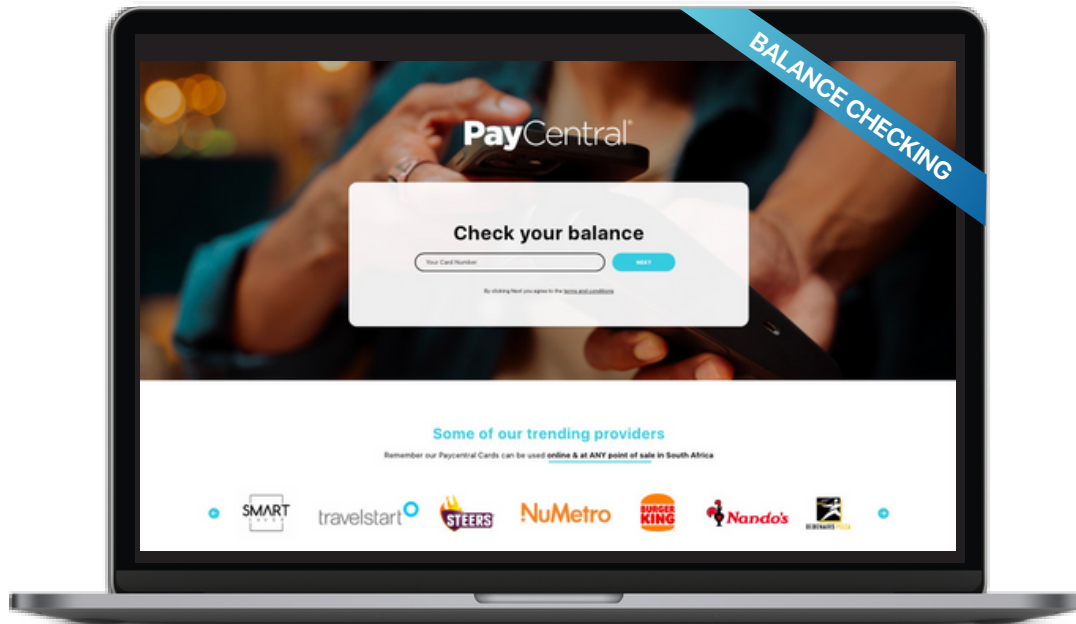
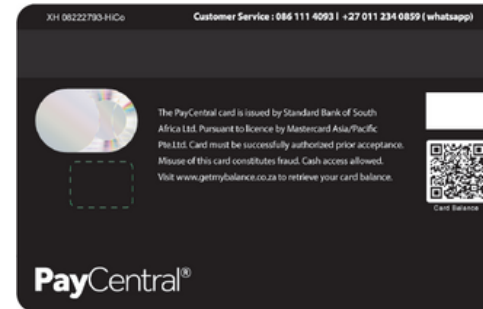
Our Balance

Checking Portal

Balance Checking Portal

Cardholders can log in to our balance checking Portal (www.getmybalance.co.za) or App to:

- Check their balance
- View their transaction history
- Download statements
- Activate/Deactivate SMS notifications
- Stop cards



PayCentral CARD STATEMENT

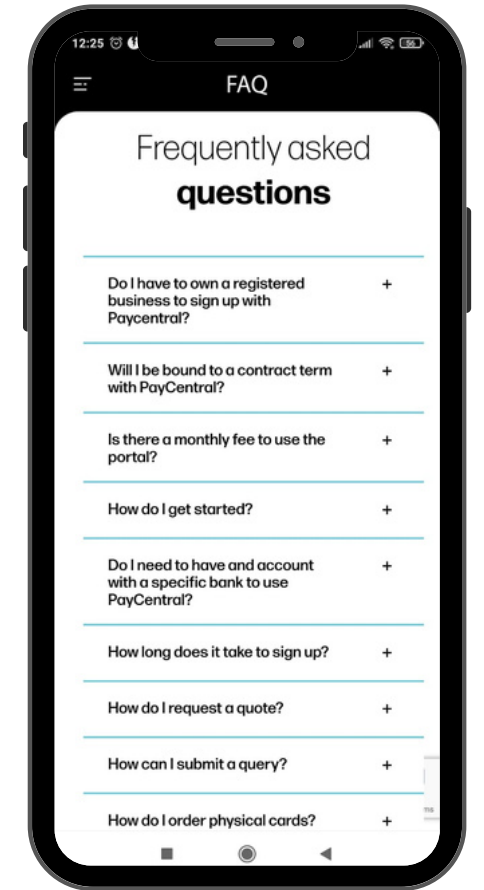
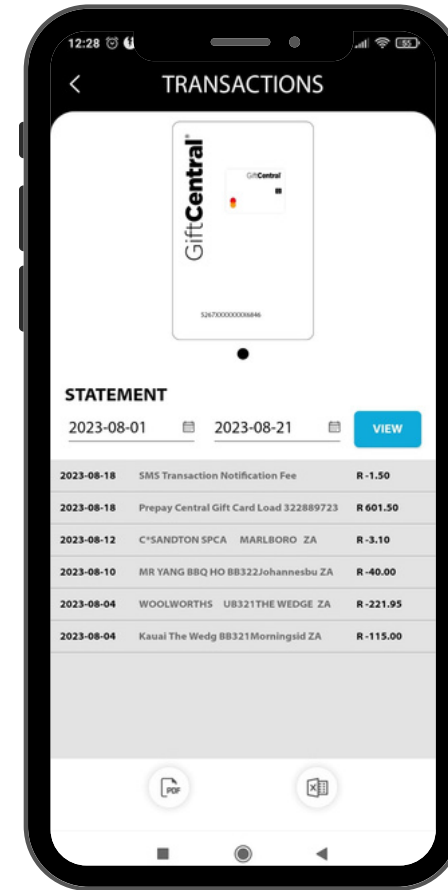
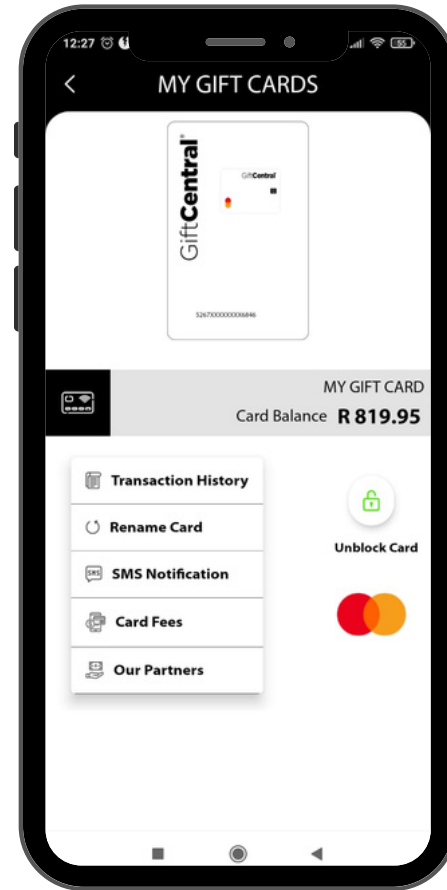
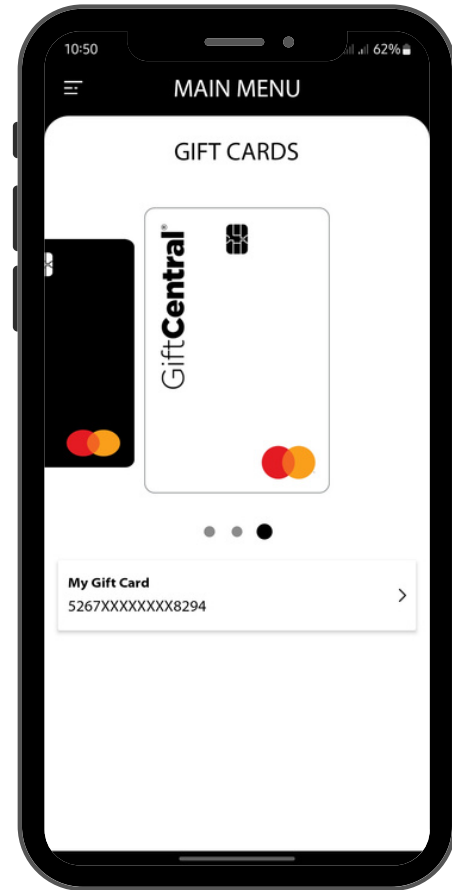
Name: Pernel Potita Reference: Sequence Number: 00101113 Date: 07/26/2023

DATE	TRANSACTION TYPE	TRANSACTION DESCRIPTION	TRANSACTION AMOUNT(R)	CARD BALANCE(R)	WALLET BALANCE(R)	TOTAL BALANCE(R)
21/07/2023 12:11:48	Debit	SMS Transaction Notification Fee	-1.50	2,282.50	0.00	2,282.00
21/07/2023 12:11:47	Load	PayCentral Gift Card Load 319720299	181.50	2,283.50	0.00	2,283.50
19/07/2023 11:26:17	Debit	SMS Transaction Notification Fee	-1.50	2,282.00	0.00	2,282.00
19/07/2023 11:26:16	Load	Card Load	501.50	2,283.50	0.00	2,283.50
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19/06/2023 08:56:29	Load	Card Load	601.50	1,783.50	0.00	1,783.50
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23/05/2023 09:22:01	Load	PayCentral Gift Card Load 319411954	601.50	1,183.50	0.00	1,183.50
01/05/2023 19:00:57	Debit	KFC-Rvo-00000 88312 Rovania ZA	-127.80	582.00	0.00	582.00
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PayCentral
PayCentral is a South African owned, Level 1 B-BBEE Financial Company, providing solutions to Finance & HR related card management solutions.
+27 10 012 6576 | info@paycentral.co.za | www.paycentral.co.za

Statement

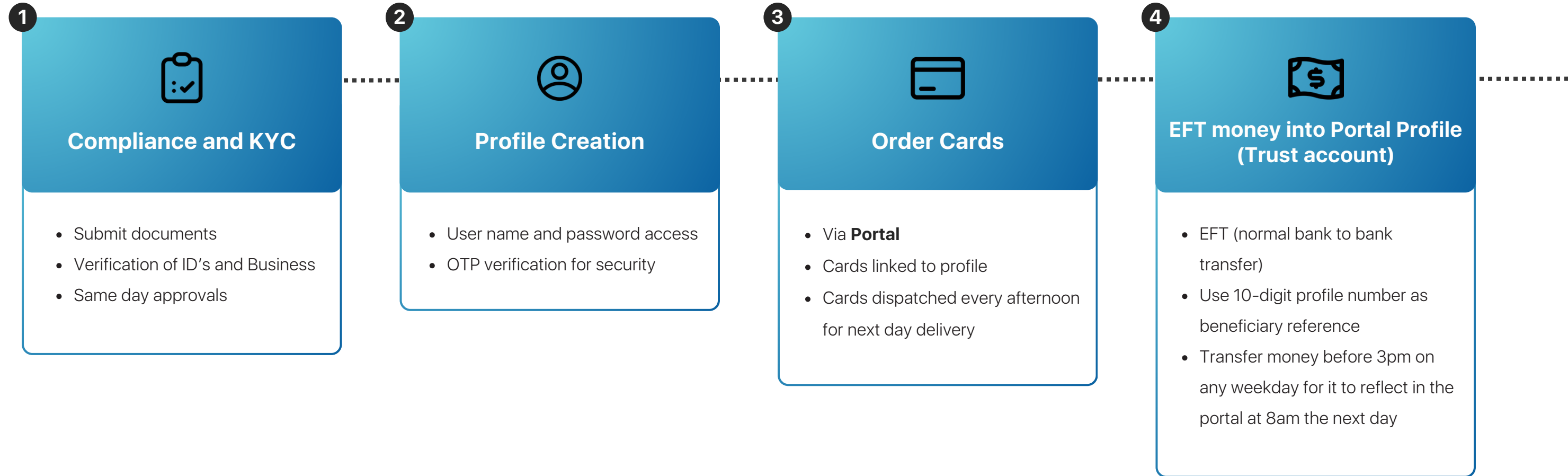
Balance Checking App



3

Our **Process**

Our Process



Our Process

5



Activate cards

- Allocate cards to individuals
- Single activate feature
- **Batch activate feature**
 - Activate up to 100 cards at a time in under 10 minutes

6



Load Cards

- Funds loaded instantly onto cards
- Single load feature
- **Batch load Feature**
 - Load up to 250 cards at a time in under 10 minutes

7



Spend Money

- **Purchase at any in-store merchant** terminal in SA using physical cards
- Purchase at **online merchants** in SA using **Virtual Card**

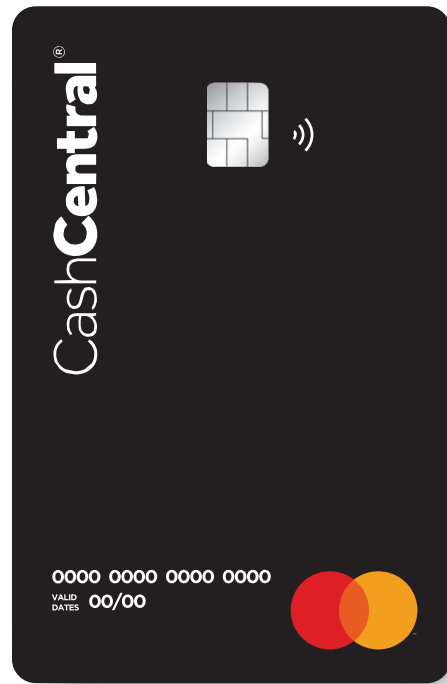
Exceptions:

- Casinos
- Toll gates
- Merchants who require a holding deposit

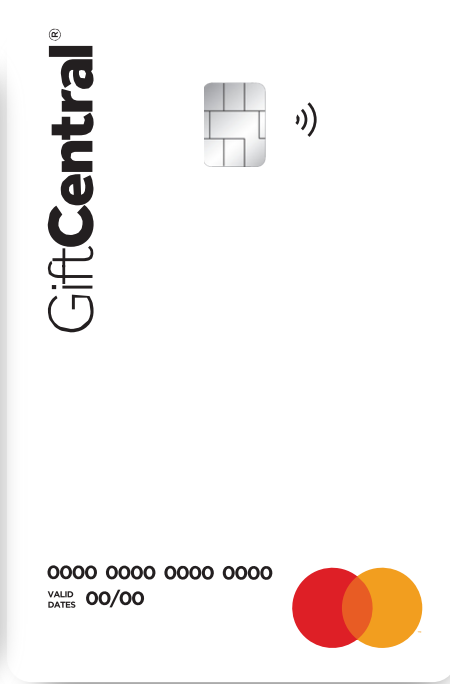
4

Our **Products**

Product Offering



CashCentral®



GiftCentral®



CashCentral® +



GiftCentral® +



DigiCentral®

Virtual Card

Generic Cash Card **Carrier & Envelope**

Getting Started

- 1 Remove card to reveal your **5 digit PIN code**
- 2 **No activation needed!**
Memorise or make a note of the PIN code - in a safe and secure way for future reference, do NOT share this PIN with anyone.

Preferential ATMs:
Standard Bank and ABSA


Access getmybalance.co.za to check your card balance.

Congratulations on receiving your new Cash Card and welcome to PayCentral World.

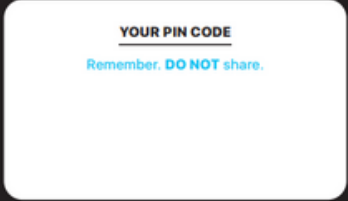
Want to know **your balance?**

QUICK AND EASY

View your card balance, transaction history and download statements at getmybalance.co.za or scan the QR code and follow the steps.



Scan to get your balance - have your card number ready



YOUR PIN CODE
Remember. **DO NOT** share.

PayCentral® Instant
Anywhere
Anytime



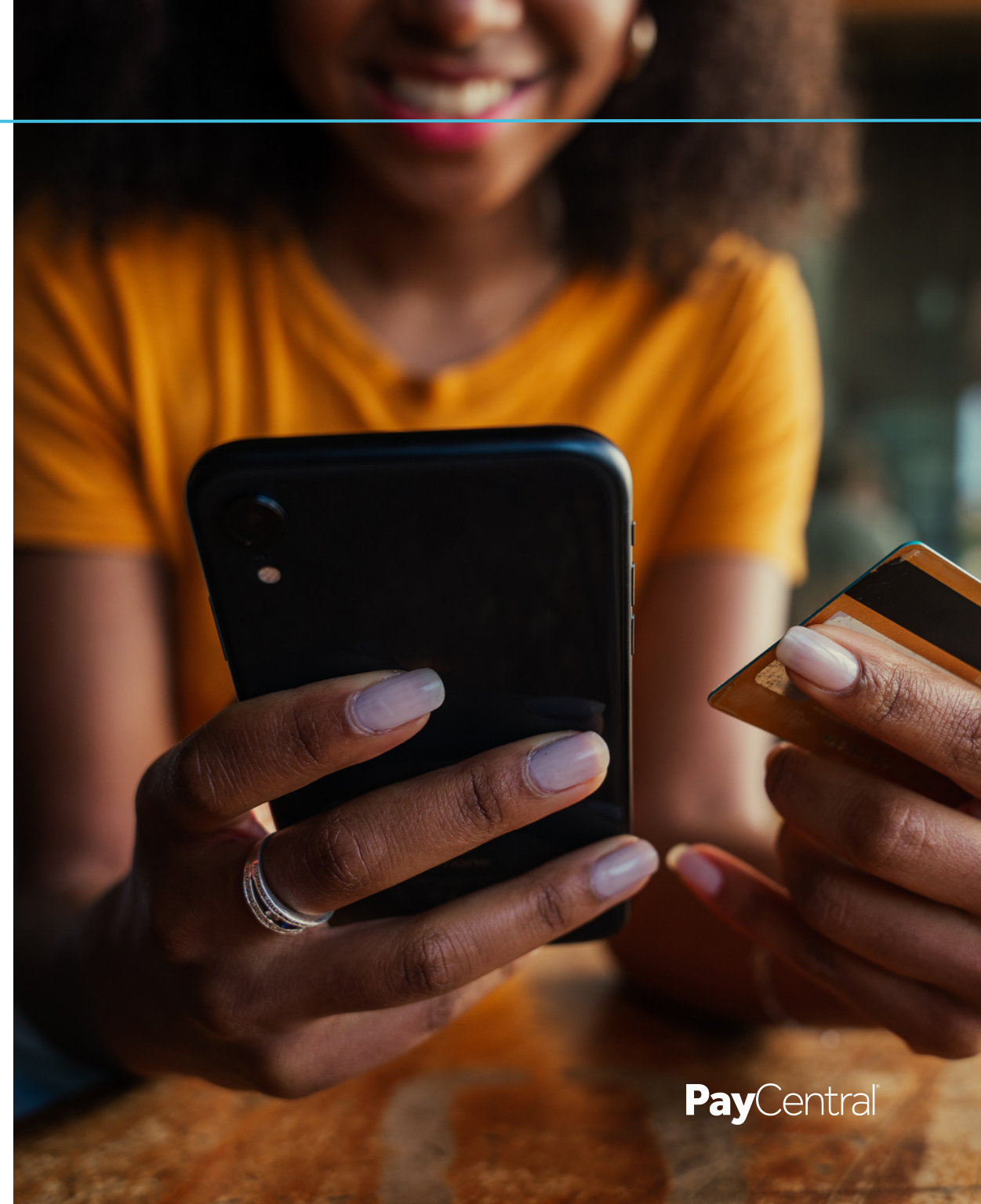
Gift Card & Sleeve



GiftCentral Card



GiftCentral Card Sleeve



Physical Cards

Product	CashCentral®	GiftCentral®	CashCentral® +	GiftCentral® +
Features & Benefits	<ul style="list-style-type: none"> • Chip Enabled • Pin Protected • Tap / Insert / Swipe • Withdraw cash from ATMs and Point-of-Sale terminals • No e-Commerce Purchasing • Reloadable • 3-5 Year Validity • FICA (limited) • SMS InContact 	<ul style="list-style-type: none"> • Chip Enabled • No Pin • Tap / Insert / Swipe • No Cash Withdrawal • No e-Commerce Purchasing • Reloadable • 3 Year Validity 	<ul style="list-style-type: none"> • Chip Enabled • Pin Protected • Tap / Insert / Swipe • Withdraw cash from ATMs and Point-of-Sale terminals • e-Commerce Purchasing Enabled • Reloadable • 3-5 Year Validity • FICA (limited) • SMS InContact 	<ul style="list-style-type: none"> • Chip Enabled • Pin Protected • Tap / Insert / Swipe • No Cash Withdrawal • e-Commerce Purchasing Enabled • Reloadable • 3 Year Validity
Card Use Cases	<ul style="list-style-type: none"> • Incentives • Salaries & Wages • Unbanked Employees • Petty Cash / Expenses • Cash Loans • Accommodation • Petrol • Casual Labour 	<ul style="list-style-type: none"> • Incentives • Commission • Rebates • Long Service Awards • Birthdays & Special Occasions • Travel Expenses 	<ul style="list-style-type: none"> • Incentives • Salaries & Wages • Unbanked Employees • Petty Cash / Expenses • Cash Loans • Accommodation • Flight Booking • Online Shopping 	<ul style="list-style-type: none"> • Incentives • Commission • Rebates • Long Service Awards • Birthdays & Special Occasions • Accommodation • Flight Booking • Online Shopping
Employee Benefits	N/A	N/A	PayCentral Rewards Over R1000 value across 10 partners	PayCentral Rewards Over R1000 value across 10 partners

Physical Card Fees

Product	CashCentral®	GiftCentral®	CashCentral® +	GiftCentral® +
Card fee (once off plastic fee)	R50.00 excl VAT	R25.00 excl VAT	R50.00 excl VAT	R50.00 excl VAT
Loading fee	R15.00	Refer to table below	Refer to table below	Refer to table below
Monthly fee	R7.00	N/A	R7.00	R7.00
Card Load Limit (monthly)	R25 000	R25 000	R50 000	R50 000
Load SMS (optional)	R1,50	R1,50	R1,50	R1,50

Loading Fee Percentage Tiers (ex. VAT)

5,00%..... < R249 999
 4,75%..... R250 000 – R499 999
 4,50%..... R500 000 – R999 999
 4,25%..... R1m – R2,499m
 4,00%..... R2,5m – R4,99

Loading Fee Percentage Tiers (ex. VAT)

5,00%..... < R249 999
 4,75%..... R250 000 – R499 999
 4,50%..... R500 000 – R999 999
 4,25%..... R1m – R2,499m
 4,00%..... R2,5m – R4,999m
 3,75%..... > R5m

Loading Fee Percentage Tiers (ex. VAT)

5,00%..... < R249 999
 4,75%..... R250 000 – R499 999
 4,50%..... R500 000 – R999 999
 4,25%..... R1m – R2,499m
 4,00%..... R2,5m – R4,999m
 3,75%..... > R5m

Physical Card Fees

Product	CashCentral®	GiftCentral®	CashCentral® +	GiftCentral® +
Cash withdrawal at a Standard Bank ATM	R13.00 per R1000 (up to R4000)	N/A	R13.00 per R1000 (up to R4000)	N/A
Cash withdrawal at any other ATM	R13.00 per R1000 (up to R4 000)	N/A	R13.00 per R1000 (up to R4 000)	N/A
Cash withdrawal at Point-of-Sale terminal (with a purchase)	R1.40	N/A	R1.40	N/A
Cash withdrawal at Point-of-Sale terminal (without a purchase)	R1.40	N/A	R1.40	N/A
ATM balance enquiry at a Standard Bank ATM	R1.70	N/A	R1.70	N/A
ATM balance enquiry at any other ATM	R10.50	N/A	R10.50	N/A
PIN reset fee	R12.50	N/A	R12.50	R12.50
Decline at Standard Bank ATM (due to insufficient funds)	No Charge	N/A	No Charge	N/A
Decline at any other ATM (due to insufficient funds)	R8.50	N/A	R8.50	N/A
Decline at Point-of-Sale terminal (due to insufficient funds)	R8.00	R8.00	R8.00	R8.00
Swipe at Point-of-Sale terminal	No Charge	No Charge	R1.50	R1.50

Tips to minimise fees

By incorporating the following tips, cardholders can mitigate the risk of handling cash while minimising fees associated with card use.



Withdraw less at ATMs

Keep ATM withdrawals to a minimum and **under R1000**.



Swipe, tap or insert instead

Instead of withdrawing cash, opt to swipe, tap or insert your card at Point-of-Sale terminals for **minimal fees**.



Withdraw larger amounts at PoS

For larger cash withdrawals, rather withdraw from **Point-of-Sale** terminals at selected retailers, such as Shoprite, Checkers, Pick n Pay, Boxer and selected Spar tills to save on withdrawal fees*.



Avoid decline fees

Be sure to always **first** check your balance to ensure you have sufficient funds available on your card before proceeding with any transactions.

You may do so via **www.getmybalance.co.za** or the **PayCentral App**.



R52 fees will be charged on R4000 withdrawn from ATM



R1.40 fees will be charged on R4000 withdrawn from PoS

*Subject to cash availability at Point-of-Sale terminals. Keep the time of day in mind, afternoons should have a higher likelihood of cash availability.

Virtual Card



Features & Benefits

- e-Commerce Enabled (payments within South Africa)
- 3D Secure PIN via SMS
- SMS inContact
- Reloadable
- Email Banner Personalisation
- Generate Unlimited Cards



Use Cases

- Incentives
- Commission
- Long Service Awards
- Birthdays & Special Occasions
- Local Flight & Accommodation booking



Fees

- No Charge for Online & Digital Payments

Loading Fee Percentage Tiers (ex. VAT)

5,00%.....< R249 999
4,75%.....R250 000 – R499 999
4,50%.....R500 000 – R999 999
4,25%.....R1m – R2,499m
4,00%.....R2,5m – R4,999m
3,75%.....> R5m



Virtual Card

How it works

Create virtual cards and distribute them in seconds from the PayCentral® portal via email or SMS.

1



Generate multiple cards and distribute

- To a single email address (password protected file)
- Directly to recipients through the portal via email
- Directly to recipients through the portal via SMS

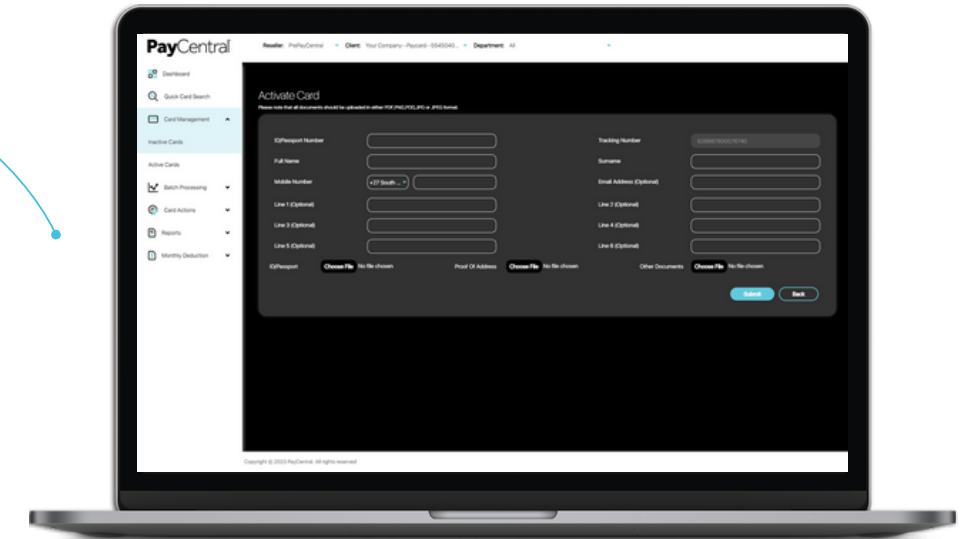
2



Recipients receive

- 16 digit card number
- Expiry date
- CVV number

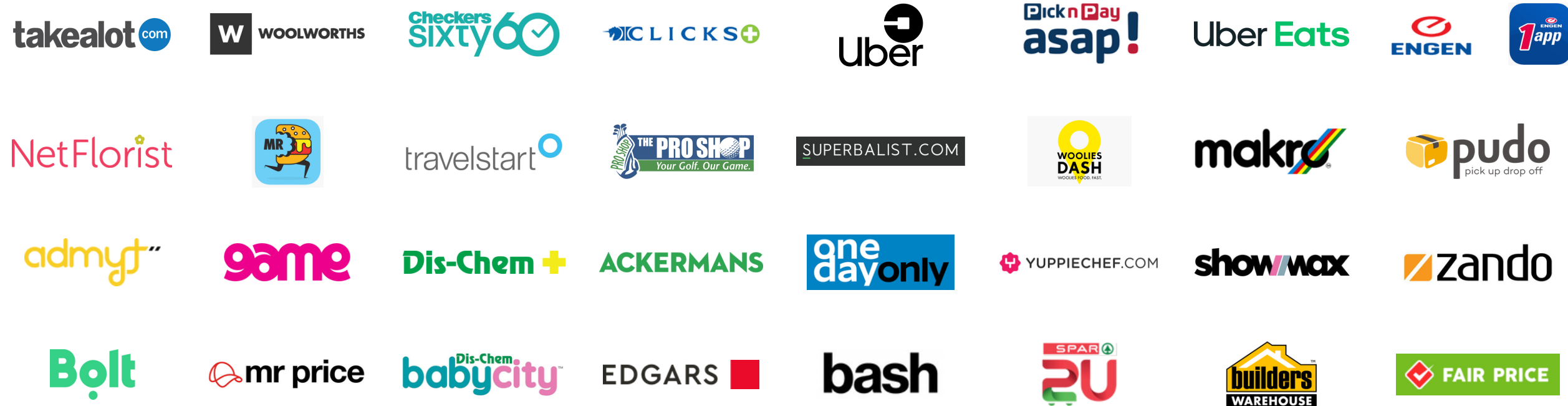
This can be repackaged and sent to recipients.



When purchasing online, certain websites will require a 3D secure PIN, which will be SMSed to the linked mobile number.

Virtual Card

Some of the [popular online retailers](#) where our cards are used:



5

Branding Opportunities

Tailored Branding Solutions

We offer our clients the opportunity to **brand various elements** :

- Cards
- Card Carrier (A4 size, back and front)
- Envelope (back and front)
- Card Inserts (back and front)
- Balance Checking Portal
- Balance Checking App
- Statements (header and footer)
- Employee Benefits

This creates an enriched experience for the cardholder and embeds a positive association with the company that has issued the card to them.

Add your own
design and
customize to
your liking.



Branding **Mock-Up**



YOUR LOGO

Co-Branded Card Design



Approximate costing for Trademark search:

COST ex VAT:

R2 800 per mark

Trademark Search + Manufacturing (Lead-time approx. 8-12 weeks)

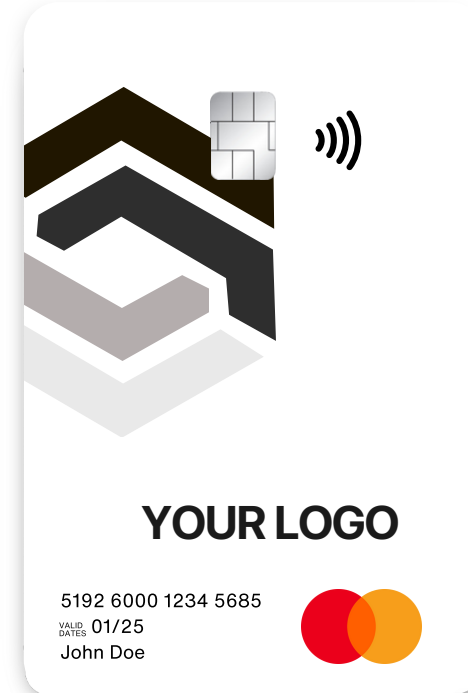
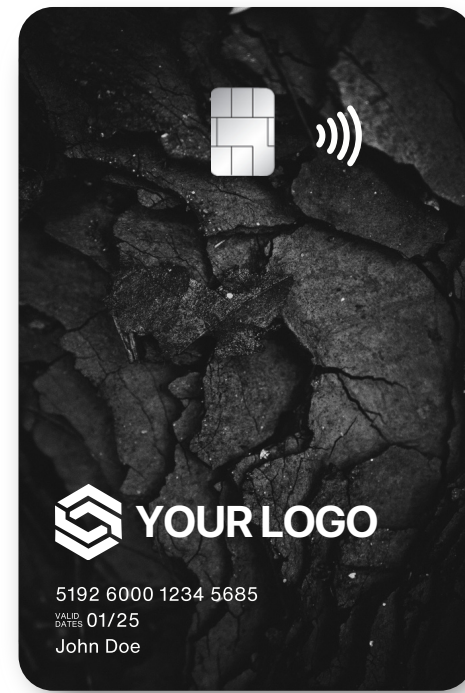
Cost per card for branding (min. order 5 000 units):

COST ex VAT: (incl. card fee)

R35.00: GiftCard

R60.00: CashCard, CashCard Plus, GiftCard Plus

Co-Branded Card Design



Generic Cash Card Carrier & Envelope

Getting Started

- 1 Remove card to reveal your **5 digit PIN code**
- 2 **No activation needed!**
Memorise or make a note of the PIN code - in a safe and secure way for future reference, do NOT share this PIN with anyone.

Preferential ATMs:
Standard Bank and ABSA


Access getmybalance.co.za to check your card balance.

Congratulations on receiving your new Cash Card and welcome to PayCentral World.


Want to know **your balance?**

QUICK AND EASY

View your card balance, transaction history and download statements at getmybalance.co.za or scan the QR code and follow the steps.



Scan to get your balance - have your card number ready



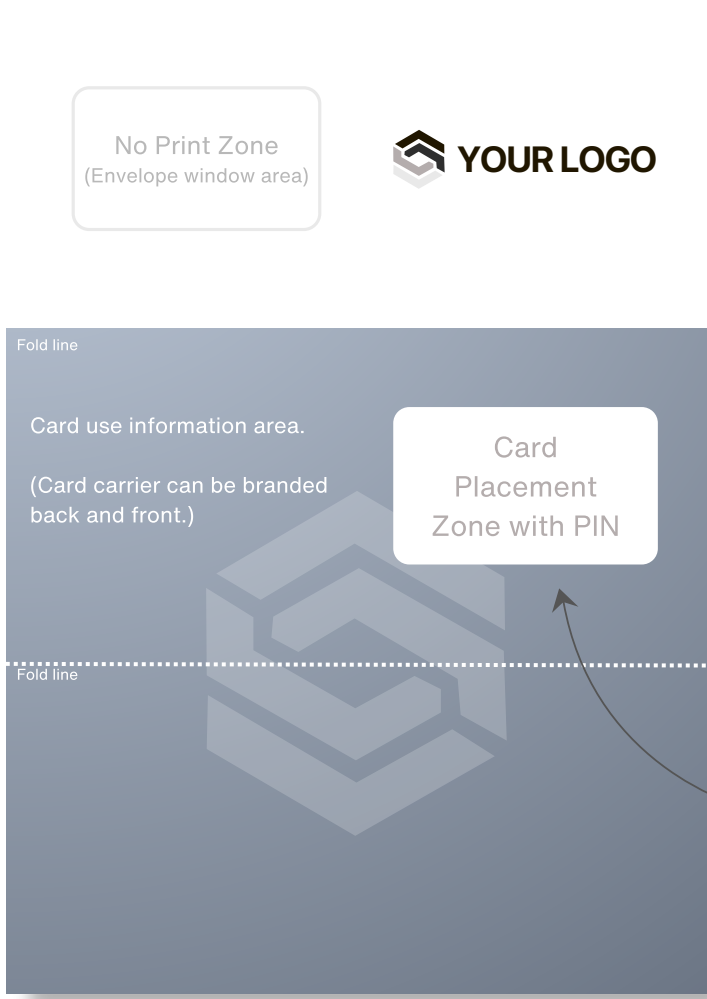
PayCentral® Instant
Anywhere
Anytime



Branded Cash Card Carrier & Envelope

A4 Branded Card Carriers (back & front)
(Lead-time approx. 10 working days)

COST ex VAT:
5 000 units: R1.47 per unit
10 000 units: R1.05 per unit



Branded Envelopes
(Lead-time approx. 15-20 working days)

COST ex VAT:
5 000 units: R5.06 per unit
10 000 units: R3.27 per unit

Advertising Inserts Opportunity

PayCentral is currently issuing 8 000+ new GiftCards each month.

We offer a direct marketing opportunity whereby your business is able to add a fully branded card insert with gift cards issued to PayCentral clients.

Details:

- Size: 84mm x 54mm with rounded corners
- Back and front
Full colour print

Ideal for:

- Current and upcoming Product or Service promotions
- Special occasions eg. Black Friday, Christmas, New Year's, etc.
- Use as a redeemable discount coupon / voucher
- Driving traffic to any URL using a QR code (Website, Social Media etc.)

Costing (ex VAT):

- 100 units.....R1850
- 250 units.....R2350
- 500 units.....R3750
- 1000 units.....R5950
- 5000 units.....R25000
- 10 000 units.....R39 500

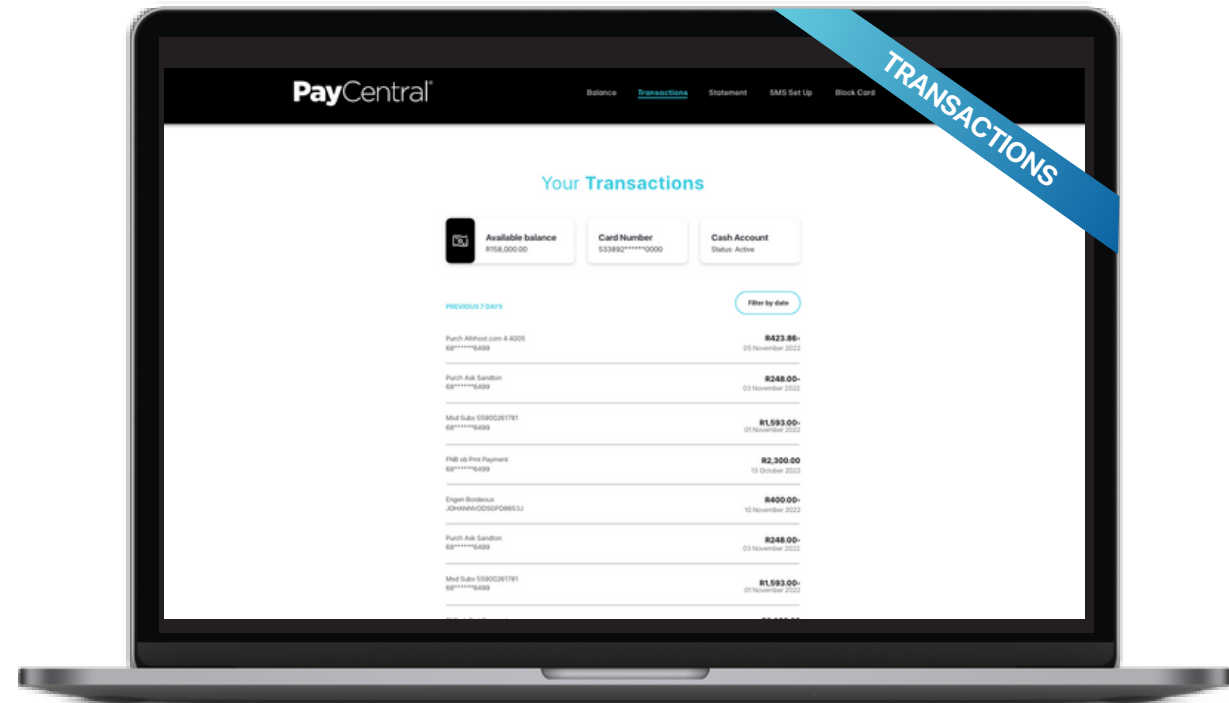
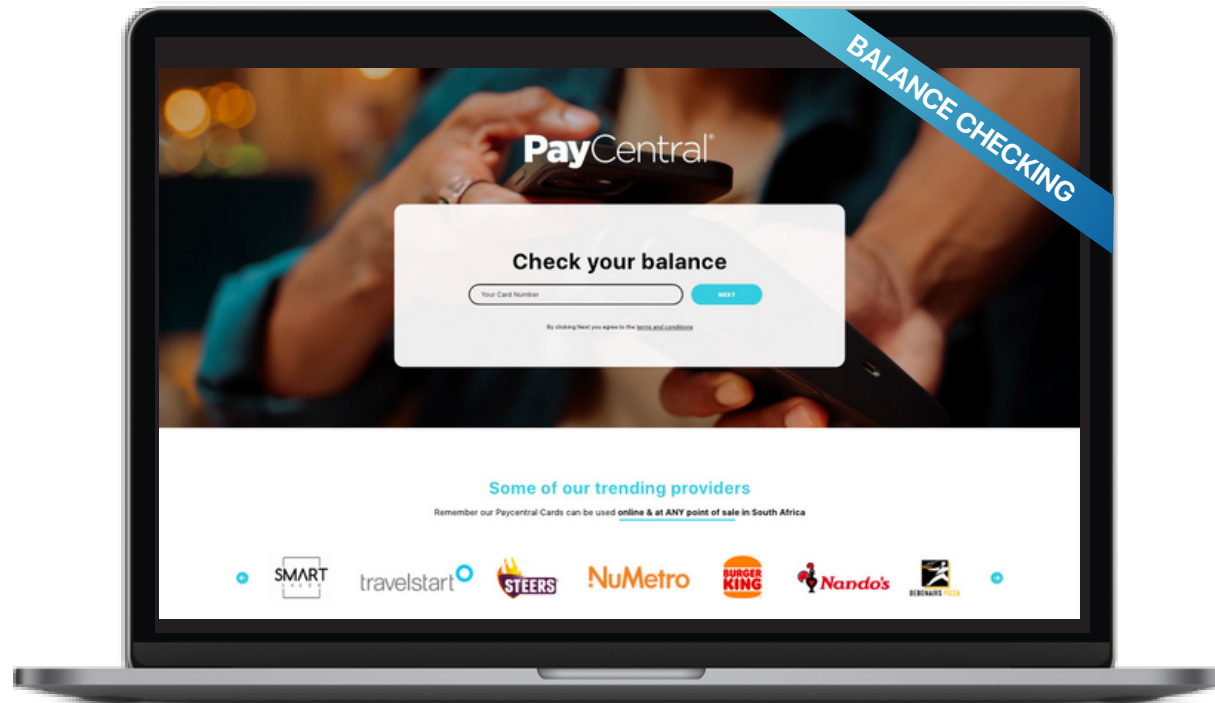


Branding Example of Card Insert Front and Back

Gift Card Insert & Advert Insert



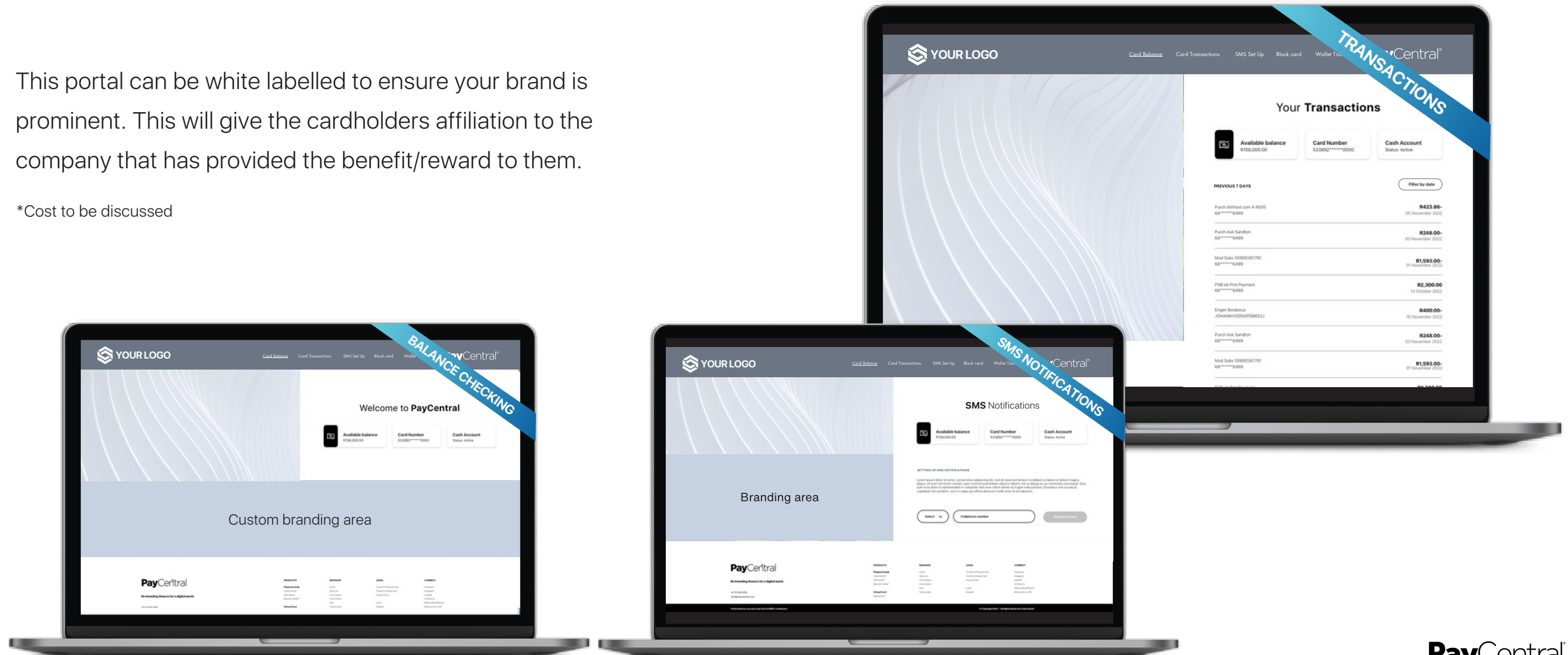
Balance Checking Portal



Branded Balance Checking Portal*

This portal can be white labelled to ensure your brand is prominent. This will give the cardholders affiliation to the company that has provided the benefit/reward to them.

*Cost to be discussed



Card Statement

PayCentral[®]
CARD STATEMENT

Name: Premiel Pentia	Reference:	Sequence Number: 00101113	Date: 07/26/2023
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21/07/2023 12:11:47	Load	Prepay Central Gift Card Load 318720299	101.50	2,383.50	0.00	2,383.50
19/07/2023 15:26:17	Deduct	SMS Transaction Notification Fee	-1.50	2,282.00	0.00	2,282.00
19/07/2023 15:26:16	Load	Card Load	501.50	2,283.50	0.00	2,283.50
19/06/2023 08:56:30	Deduct	SMS Transaction Notification Fee	-1.50	1,782.00	0.00	1,782.00
19/06/2023 08:56:29	Load	Card Load	601.50	1,783.50	0.00	1,783.50
23/05/2023 09:22:02	Deduct	SMS Transaction Notification Fee	-1.50	1,182.00	0.00	1,182.00
23/05/2023 09:22:01	Load	Prepay Central Gift Card Load 310411954	601.50	1,183.50	0.00	1,183.50
01/05/2023 19:00:57	Deduct	KFC Rivo100000 BB312 Rivonia ZA	-127.80	582.00	0.00	582.00

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PayCentral is a South African owned, Level 1 B-BBEE FinTech Company, enabling businesses to manage a fully fledged card management solution.
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YOUR LOGO
CARD STATEMENT

Name: Premiel Pentia	Reference:	Sequence Number: 00101113	Date: 07/26/2023
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DATE	TRANSACTION TYPE	TRANSACTION DESCRIPTION	TRANSACTION AMOUNT(R)	CARD BALANCE(R)	WALLET BALANCE(R)	TOTAL BALANCE(R)
21/07/2023 12:11:48	Deduct	SMS Transaction Notification Fee	-1.50	2,382.00	0.00	2,382.00
21/07/2023 12:11:47	Load	Prepay Central Gift Card Load 318720299	101.50	2,383.50	0.00	2,383.50
19/07/2023 15:26:17	Deduct	SMS Transaction Notification Fee	-1.50	2,282.00	0.00	2,282.00
19/07/2023 15:26:16	Load	Card Load	501.50	2,283.50	0.00	2,283.50
19/06/2023 08:56:30	Deduct	SMS Transaction Notification Fee	-1.50	1,782.00	0.00	1,782.00
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21/07/2023 12:11:48	Deduct	SMS Transaction Notification Fee	-1.50	2,382.00	0.00	2,382.00
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01/05/2023 19:00:57	Deduct	KFC Rivo100000 BB312 Rivonia ZA	-127.80	582.00	0.00	582.00

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6

Employee **Benefits**

NO FRILLS, NO FUSS JUST SAVINGS.

A New Way To Reap Your Rewards

Our main difference?

It's simple: **our focus is on you!**

There's no minimum spending, no compulsory purchases, no points to build up or queues to stand in. Simply put, there's no catch. Just instant access to a world of savings valued at over R3000 per month!

We have teamed up with South Africa's leading brands to bring you the best deals on the brands you already know and trust.

PayCentral[®]
★ Rewards

PayCentral[®]
★ Rewards **Limited**

PayCentral[®]

★ Rewards

Full rewards package with R3000+ value

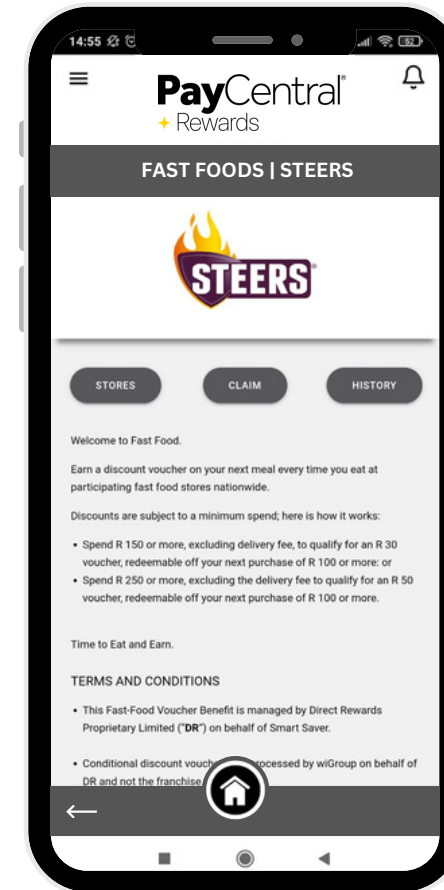
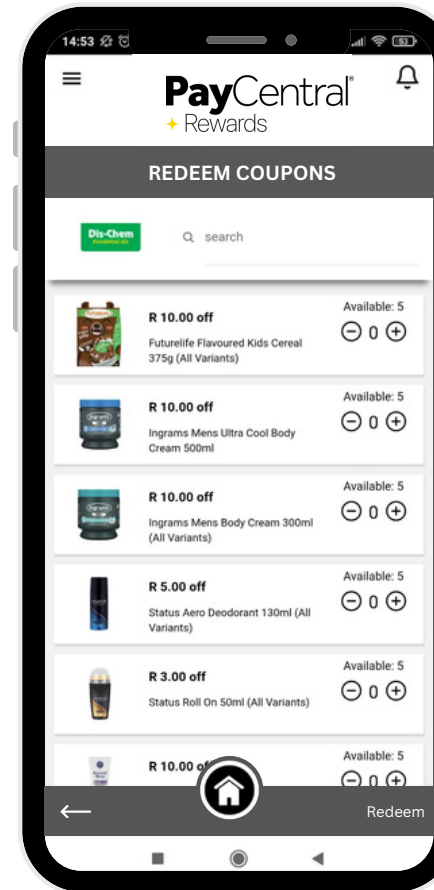
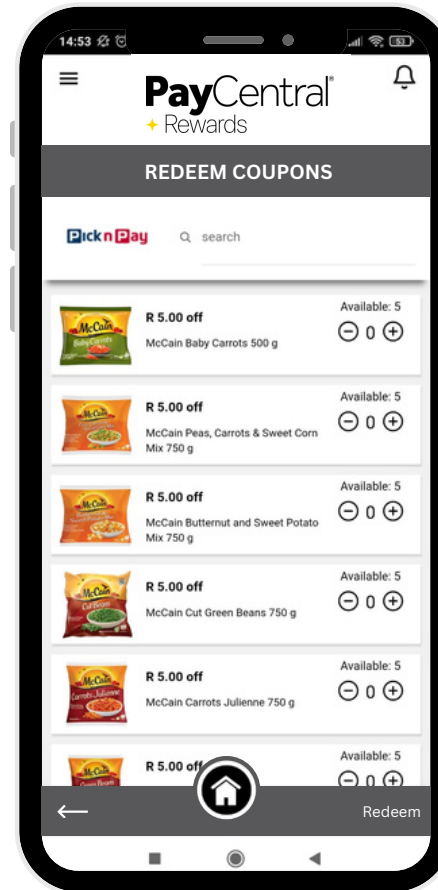
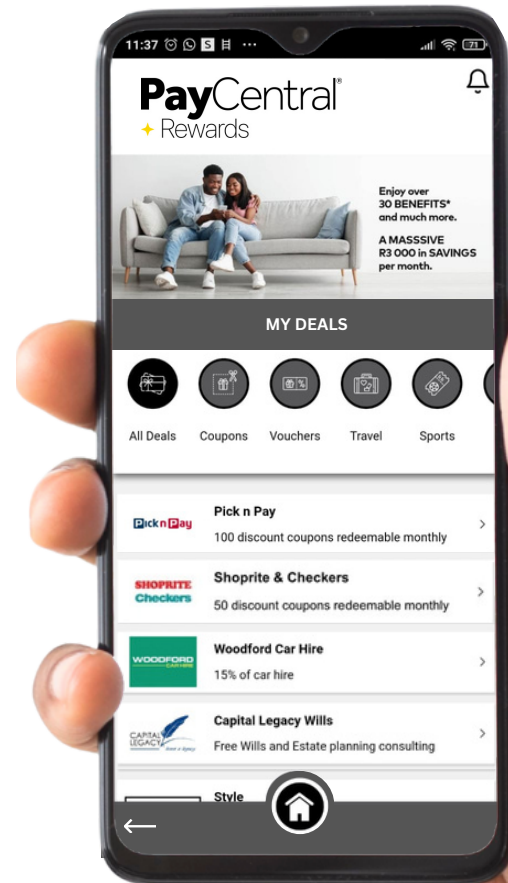
Over 30 benefits, including:

- 100x Grocery coupons at Pick 'n Pay
- 60x Dischem discount coupons
- Nando's, Steers, Debonairs, Milky Lane discounts
- NuMetro discount
- 10% off NetFlorist (Flowers & Gifting)
- 10% off Edgars & Legit gift voucher purchases
- R100 off Mangwanani Spa standard package
- 2-for-1 Soccer tickets
- 15% off Woodford Car Hire
- Free Will drafting service
- Free Financial wellness assessment
- ...and many more!

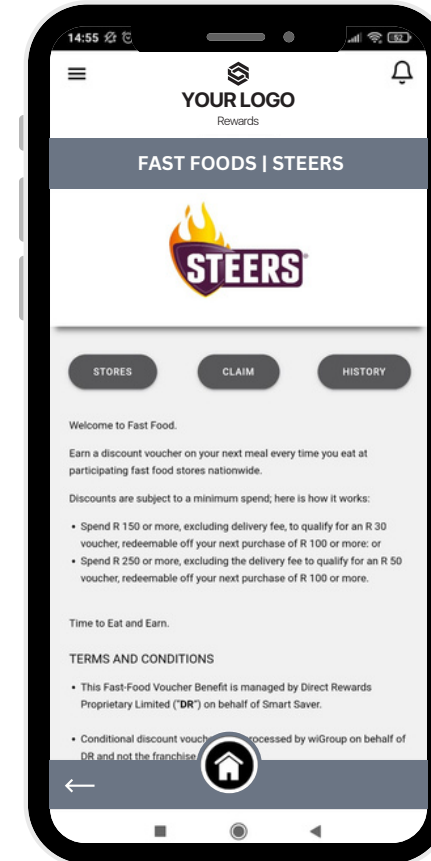
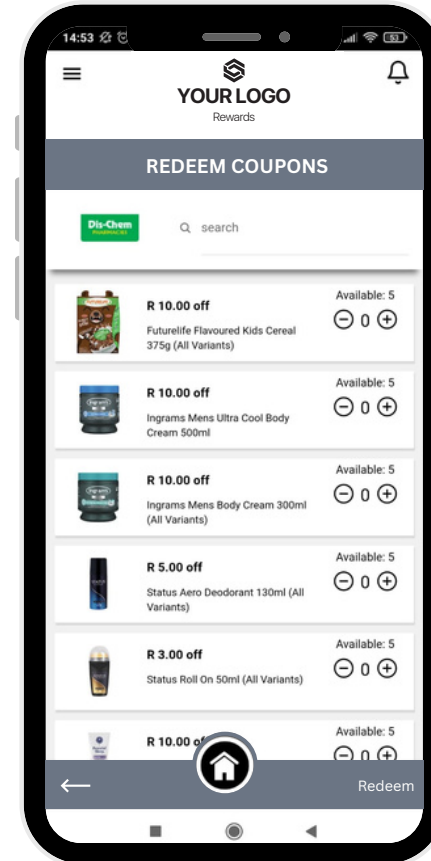
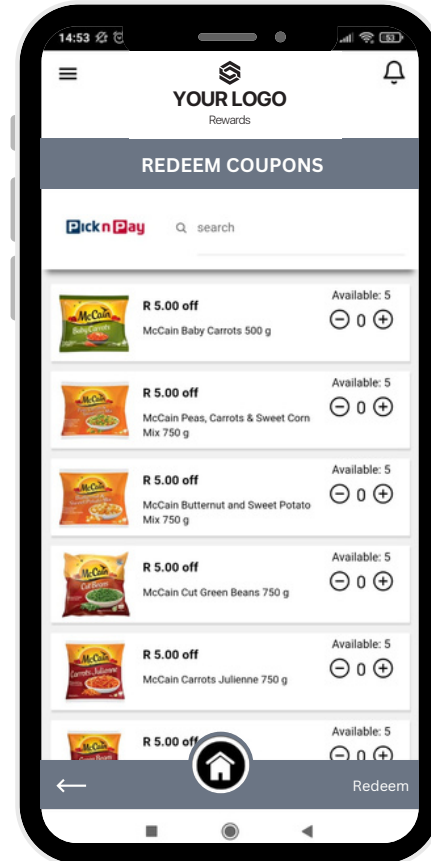
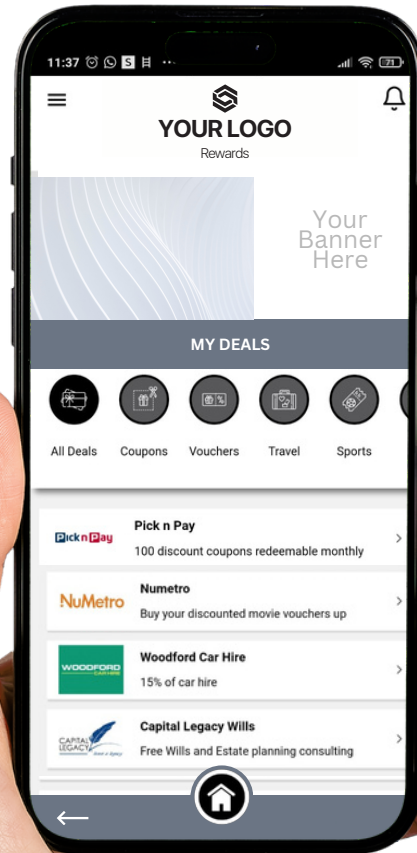


PayCentral[®]
★ Rewards

Dedicated App



Branded App



Limited rewards package with R1000+ value

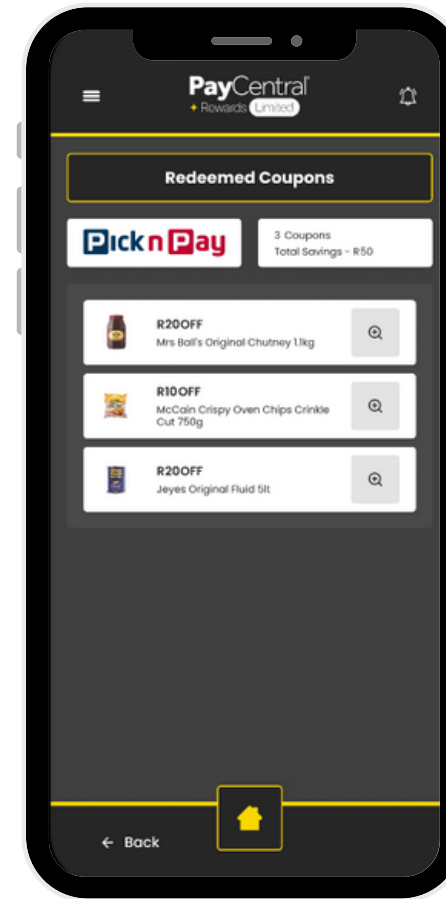
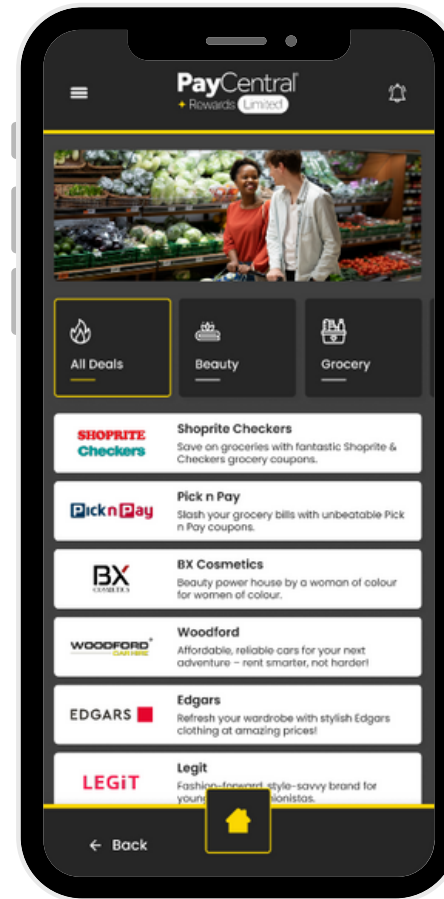
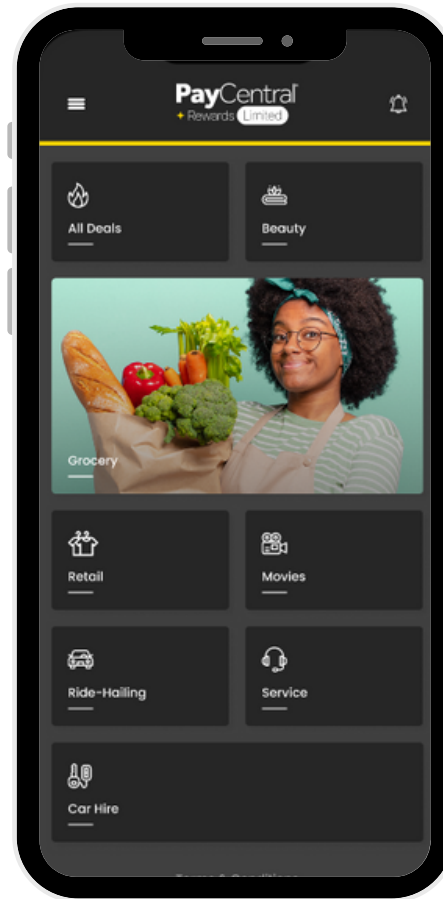
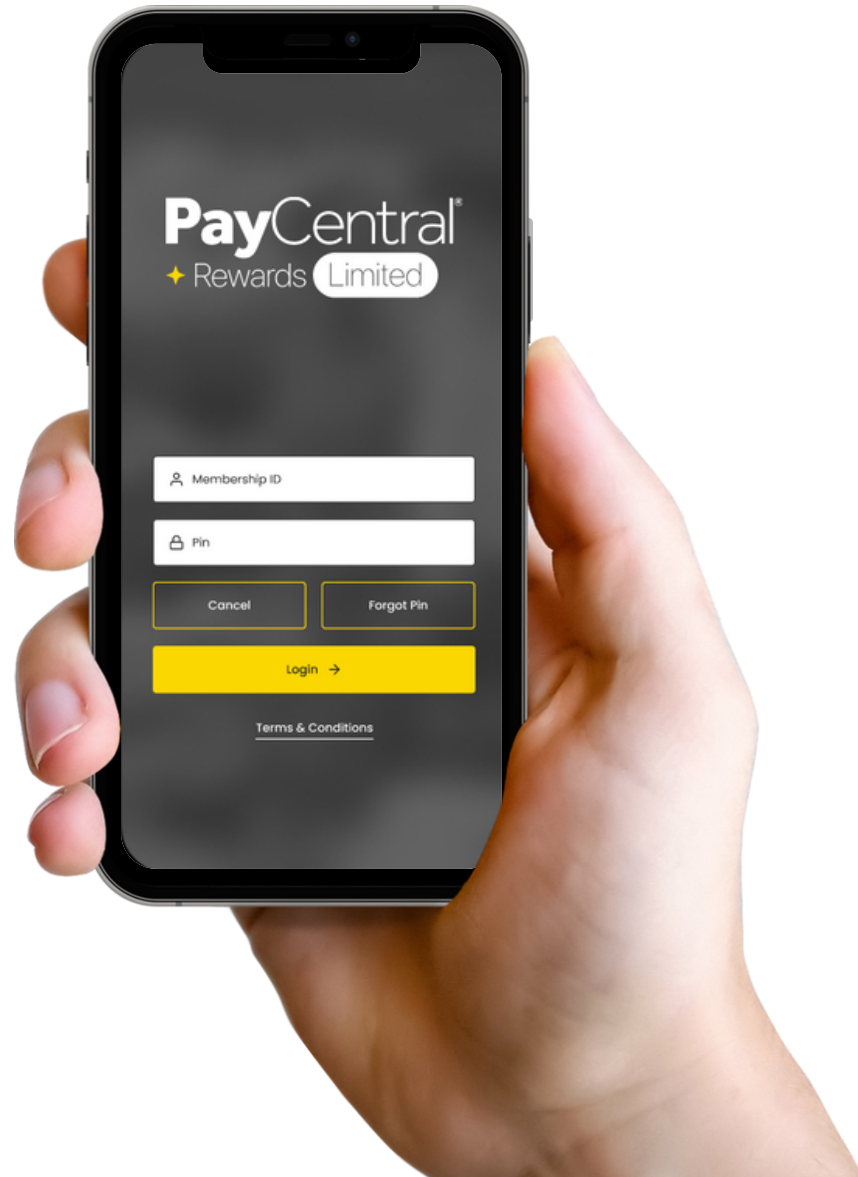
10 benefits, including:

- 50x Grocery discount coupons at Pick 'n Pay
- 50x Grocery discount coupons at Shoprite/Checkers
- 20% off Beauty at BX Cosmetics
- 2-for-1 Movie tickets at Nu Metro
- 10% off Retail Gift Card purchases at Edgars, Legit, Style, Beaver Canoe
- 15% off 2x Bolt rides
- 15% off Woodford Car Hire
- Free Will drafting service
- Free Financial wellness assessment
- ...and more

Included with
Cash**Central** +
and Gift**Central** +



Embedded Rewards



Thank you.

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