



PayCentral™

PayCentral™ provides business owners with alternative payment solutions which are cost effective and more efficient than **traditional banking** methods.

Safety and Security **Convenience** **Reduce Contact Risk** **No Debit/Garnishee Orders**



10 CORE REASONS why paying onto a card is superior to cash/or paying into a bank account



BENEFITS TO EMPLOYER

(Paying Incentives onto card)

- Instant payment – employees would want to work overtime or perform**
- Increased productivity**
- Increased performance**
- Reduce sick leave**
- Reduce absenteeism**
- Minimal costs to employer**
- Broadband data analytics**



BENEFITS TO EMPLOYEEE

(Being paid onto card)

- Cashless**
- Instant**
- Low costs**
- Spend tracker**
- SMS alerts**
- App driven**
- Value-added services**
- Digital discount coupons**

Say goodbye to traditional methods of payment

TRADITIONAL BANKING METHODS



- » Cheques
- » Cash
- » Bank transfers
- » Direct deposits

PayCentral™ provides business owners with easy access to:



- » **A SECURE DIGITAL PLATFORM**
- » **VIRTUAL BANKING**
- » **INSTANT** payment onto MasterCard® Debit Cards
- » Debit Cards including **"TAP AND GO"**
- » **EXTENSIVE REPORTING** (Pdf and Excel)
- » **FULL CONTROL** and **MANAGEMENT** of transactions

Make the most of:



- » **LOW COSTS**
- » **MINIMAL ADMIN**
- » **NO DEBIT ORDERS**
- » **NO GARNISHEE ORDERS**

This is **NOT** a Credit Card.
SPEND ONLY what you have.



PAYROLL

- » Salaries and wages
- » Casual labour
- » Unbanked
- » Public holiday pay
- » Overtime

EXPENSES

- » Petty Cash
- » Fuel
- » Subsistence allowance
(Accommodation, Meal allowance)
- » Ad hoc payments

INCENTIVES/REWARDS/ZERO HARM

- » Safety hours
- » Milestones
- » Performance tracking
- » Long service awards
- » Bonuses
- » Birthdays
- » Waste management
- » Production targets
- » Long service awards
- » Lost time injury incentives

RELIEF & SOCIAL WELFARE

- » Grants
- » Funding

PRODUCT COMPARISON



MAGSTRIP (TILL OCTOBER 2020)	●	●	●		●	
EMV NFC	●	●	●		●	●
PIN PROTECTED	●		●	●	●	●
RELOADABLE	●	●	●	●	●	●
SWIPE (LOCAL)	●	●	●		●	●
SWIPE (INTERNATIONAL)						●
ATM LOCAL	●					●
ATM (INTERNATIONAL)						●
SMS IN CONTACT	●	●	●	●	●	●
POS CASH WITHDRAWAL (LOCAL)	●					●
POS CASH WITHDRAWAL (INTERNATIONAL)						●
EFT PAYMENT FROM CARD TO BANK ACCOUNT						●
E- COMMERCE ONLINE				●		●
LOCKED DOWN TO SPECIFIC TERMINALS ONLY					●	
FICA (LIMITED)	●					●
APP DRIVEN	●	●	●	●	●	●
DIGITAL COUPONS	●	●	●	●	●	●
VALUE ADDED SERVICES	●	●	●	●	●	●

USE CASES PER CARD PRODUCT



- » Payroll
- » Expenses



- » Incentives



- » Pin protected Gift Card
- » Expenses



- » Online only









- » Spend at specific terminals
- » Filtered



- » International
- » Online
- » Payroll

PRICING STRUCTURE

	COST TO EMPLOYER			COST TO EMPLOYEE			
	Plastic	EMV Chip	Load Fee	Load Fee	Monthly Fee	Transaction Fee	Monthly Load Limit
	R24,00		*See page 8	R12,00	R5,00	FREE	R25 000
	R8,50		Pricing Tiers	FREE	FREE	FREE	R25 000
	R24,00		Pricing Tiers	FREE	FREE	FREE	R25 000
	Virtual Voucher Plus 3D Secure		Pricing Tiers	FREE	FREE	FREE	R25 000
	TBD		Pricing Tiers	FREE	FREE	FREE	R25 000
	R60,00		Pricing Tiers	FREE	R20,00	R2,82	R30 000

PRICING TIERS

Category	Range	Percentage
A	R1 – R249 999	5,00%
B	R250k – R499 999	4,75%
C	R500k – R999 999	4,50%
D	R1M – R2,499M	4,25%
E	R2,5M – R4,999M	4,00%
F	Above R5M	3,75%

TRANSACTION COSTS FOR CARD HOLDERS



Loading fee	R12,00	Free	Free	Free	Free	Pricing Tier
Monthly fee	R5,00	Free	Free	Free	Free	R20,00
POS swipes local	Free	Free	Free	Free	Free	R2,82
POS swipes international						R10.59 + 1.5% of value
Online Purchases				Free		Free
Load SMS	R1,50	R1,50	R1,50	R1,50	R1,50	R0,50
Digital coupons	Free		Free	Free	Free	Free
Decline fees	Free	Free	Free	Free	Free	Free
Cash withdrawal at native ATM	R10,00 Flat fee for any amount up to R4000					R5.00 + R1,01/ R100 or portion thereof
Cash withdrawal at any other ATM	R18,4 Flat fee for any amount up to R4 000					R5.00 + R1,01/ R100 or Portion thereof
Cash withdrawal international ATM						R44,39
Cash withdrawal at POS with a purchase	R2,62					R2,82
Cash withdrawal at POS without a purchase	R3,38					
ATM balance enquiry at a Standard Bank ATM	R3,15					R4,94
ATM balance enquiry at any other banks ATM	R4,65					R4,94
ATM balance enquiry international						R4,94
SMS balance enquiry						R1,51
IVR						R1,51
Mobile banking						R2,02
Pin reset fee	R12,50					
Card deduct fee. Transfer of funds from card to profile	R3,50					

TRANSACTION FLOWS

Register your company in under 10 minutes



1 How to get started?

Business (Client) onboarding process

- » Online client agreement submitted to PayCentral™
- » **Unique profile number** created
- » Username and password generated
- » Email sent to client to activate the profile



2 How to get money into your profile?

Payment of funds into profile by client

- » Invoice generated by PayCentral™
- » Client EFTs money into bank trust account using **unique profile number** as the mandatory recipient reference ([See banking cut off times below](#))
- » **Unique profile number** allows bank to allocate the money to the matching client profile on PayCentral™ portal
- » Client profile balance reflects on portal and cards ready for instant load



3 How to order and issue PayCentral™ cards?

Card linking and allocation

- » Cards purchased (Online or manual process)
- » Cards dispatched to client via courier
- » Batch of cards will be linked to the clients profile by PayCentral™ and will be listed in cards inventory
- » Cards allocated to employee by client (Name, Mobile number, ID/Passport number)
- » Card issued to employee based on allocation
- » Cards ready to be loaded by client positive balance in profile is necessary



4 Cardholders

Spending money using your PayCentral™ card

- » Card issued to employee by employer
- » Limited FICA (ID/Passport) for Cash Card Products
- » Once card is loaded with money, a load sms will notify cardholder of deposit.
- » Card is ready to use
- » Card accepted at all MasterCard/Visa terminals
- » Card linked to PayCentral™ mobile app to manage card
- » Value added services and online purchases can be made using certain products

IMPORTANT BANKING CUT OF TIMES (ALL BANKS)

EFTs from Client Bank Account to Paycentral Trust Account should take note of the following cut off times

MONDAY TO FRIDAY (NORMAL EFT)

- » Before 11:30 am money will reflect in portal estimated 11pm the same day
- » After 11:30 am money will reflect in portal the **FOLLOWING DAY** at 11pm

MONDAY TO FRIDAY (INSTANT CLEAR)

- » Before 11:30 am money will reflect in portal estimated 11pm the same day
- » Between 11:30am and 5pm money will reflect in portal estimated 11pm the same day
- » Instant clear **DOES NOT** reflect immediately

SATURDAY & SUNDAY

- » There are no guaranties that transfers over the weekend will reflect as they do during the week. It is best practice to plan to make payments during the week.

CO-BRANDED CARD SOLUTION (FULLY BRANDED MASTERCARD™)

MINIMUM QUANTITY 5 000 CARDS

Companies are able to customise their own debit cards based on MasterCard™ approvals.



Advantages of a co-branded solution

- » Brand recognition
- » Credibility
- » Affiliation and loyalty
- » Direct contact details

**Applicable for all cards except the PayCentral® Card.

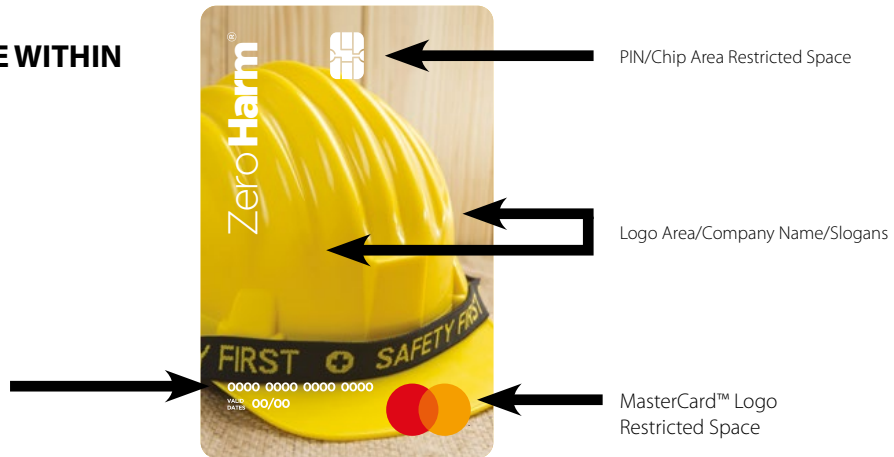
TIMELINE FOR APPROVALS AND MANUFACTURING CARDS

PROCESS	DESCRIPTION	TIME FRAME	AMOUNT EX VAT
Step 1	Card design and approval	1 Week	R2 000,00
Step 2	Trademark Search Logo /Slogan/Name will be searched separately	3 Weeks	R2 800,00 per search
Step 3	MasterCard™ approval	2 Weeks	No charge
Step 4	Registration of Trademarks (Optional). Generally register in class 9, 35 and 36 to protect the marks	Ongoing (Takes up to a year)	R4 900,00 per class
Step 5	Card manufacturing	4 Weeks	Based on volumes
Step 6	*Personalisation (Printing of expiry dates and activation of the card)	2 Weeks	Based on volumes



A CO-BRANDED CARD WILL BE READY FOR USE WITHIN 12 WEEKS (3 MONTHS)

*Personalisation refers to the printing of the card numbers and expiry dates



*PAYMENT MANAGEMENT PORTAL SERVICE FOR CLIENT

Should the Cash Card be selected as a method of payment then a **management fee of 5%** will be billed monthly to the client.

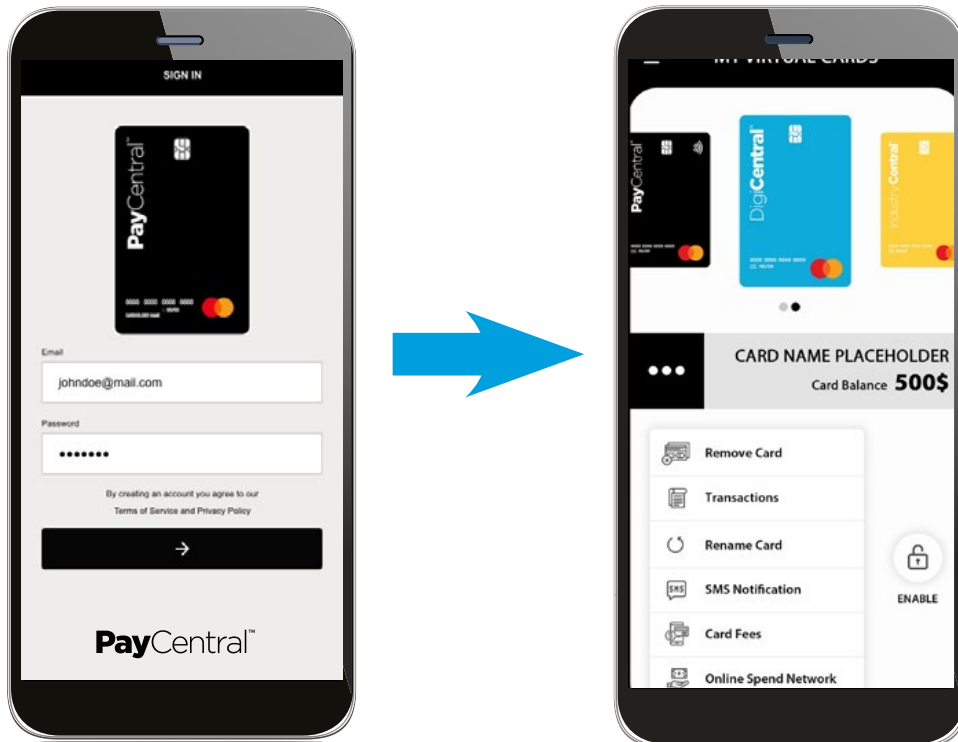
- » End-to-end card management
- » Support queries
- » Weekly or monthly reporting
- » Analysis of data

** We have reduced load fees for cardholders to ZERO.

Cardholders will only incur the cost of R8,50 monthly management fee for as long as their cards are active and a balance is available for deduction.

PAYCENTRAL APP

Skinning the **PayCentral®** app in order to create a **CLIENT APP** is a natural progression that can be implemented.

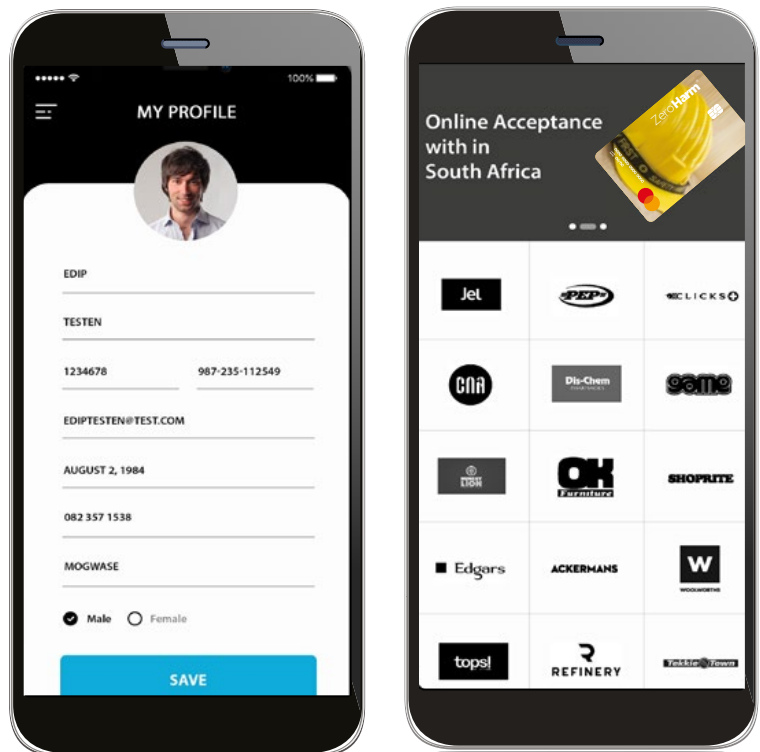


FULL FUNCTIONALITY OF THE PAYCENTRAL APP

- ✓ Detailed card information
- ✓ View all card information
- ✓ Balance checks
- ✓ Statements
- ✓ Transaction history
- ✓ Reset Pins
- ✓ Stop Cards
- ✓ Digital discount coupons
- ✓ Value added services

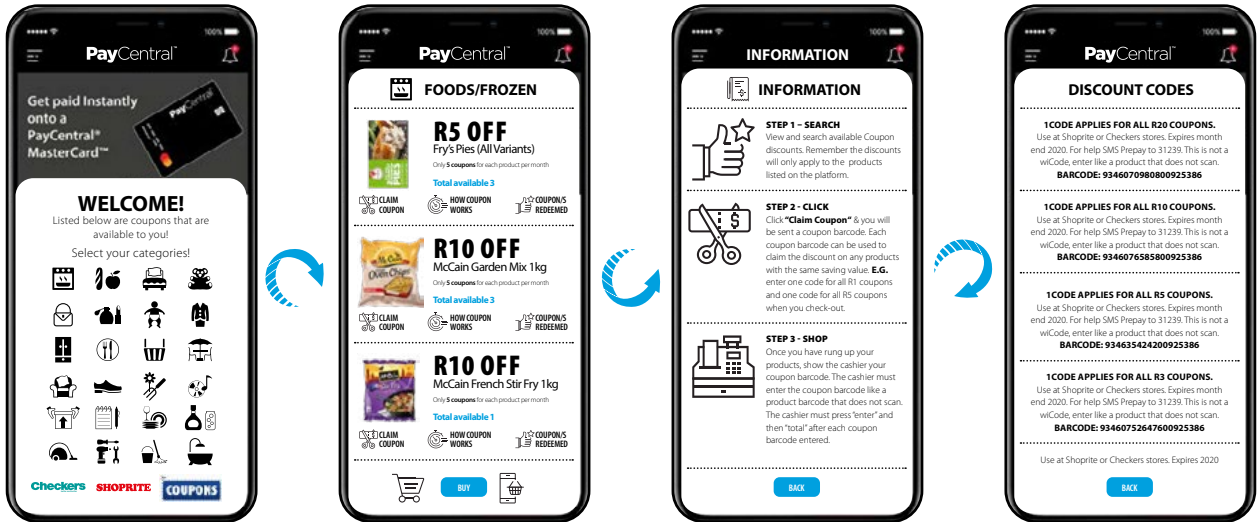
PROMOTE HEALTH AND SAFETY THROUGH THE APP

- ✓ Safety and support
- ✓ Promote brand awareness
- ✓ Employee loyalty
- ✓ Communication
- ✓ Interaction with employees
- ✓ Keeping relative
- ✓ Sharing Information

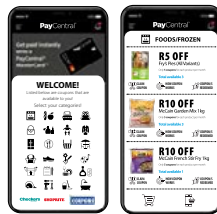


THE CARD THAT DOES MORE

PayCentral™ are in the process of launching a digital coupon platform to enhance the cardholder experience. These coupons would enable cardholders to have access to over R1250 worth of discount coupons from Checkers, Shoprite and Usave stores country wide. It also opens up possibilities for various other discount vouchers related to fast food, electronics and travel to name a few.



COUpons RAND VALUE DISCOUNTS ON FMCG PRODUCTS EITHER PRINT COUPONS OR DIGITAL COUPONS



PRINT/DIGITAL COUPONS

- » Fully branded coupons
- » Magazine insertion/booklet/flyer
- » Sent to various large customer bases
- » How to redeem guide & can include intro into ongoing digital grocery rewards driven via mobile and USSD
- » Brand switching opportunity
- » Redeemed through CCBSA

MOBI SITE/IN-APP

- » Branded mobile site/App with over R1250 in savings on groceries
- » User access control
- » Multiple redemption whilst user has access to the platform
- » Ongoing savings for customers
- » Ability to promote and remove specific products

USSD

- » USSD driven platform for non-smart/feature phones
- » User access control
- » Multiple redemptions whilst user has access to the platform
- » Ability to promote and remove additional products

THE BENEFITS FOR YOU & YOUR MEMBERS

MEANINGFUL VALUE

Grocery discounts provide real value to members

EASE-OF-USE

The booklet and digital platforms have been designed for ease-of-use

COMMUNICATION

The program provides an ideal platform to communicate with members

BRANDING AND MARKETING

The program provides an organic marketing channel with members using the benefits and other potential members being exposed to the brand and offering

BRAND ALIGNMENT

The program benefits focus on savings & this reinforces the message of the program

RATE TABLE – DIGITAL COUPONS ONLY

- » Over 50 everyday use products
- » Total saving basket between R250 and R1250 per month
- » You can choose to purchase 5 of each product per month

TIERS	AMOUNT EX VAT
1 – 20,000	R3.50
20,001 – 30,000	R3.25
30,001 – 50,000	R3.00
50,001 – 75,000	R2.75
75,001 – 100,000	R2.50
100,001 – 150,000	R2.25
150,001 – 300,000	R2.00
300,001 – 500,000	R1.75
500,001 – 1,000,000	R1.50
Above 1,000,000	R1.25