



RealPay[®]

DIGITAL PAYMENTS SOLUTIONS

SASFF | 5 – 6 September 2024

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Secure. Innovative. Time-sensitive. Recurring.

Specialist Payments Solutions. Digitising Africa.



South Africa



Namibia



Botswana



Eswatini



Zambia



Lesotho



Uganda



Kenya

**RealPay**

OUR VALUE OFFER.



Company confidential – not for distribution



- More than two decades of in-country payments expertise
- Multinational footprint
South Africa, Namibia, Botswana, Eswatini, Lesotho, Uganda, Zambia and Kenya
- 1680+ businesses & Institutions, 36 products, 8 countries
- Alternative Product Offering & Bespoke Solutions
- Optimization of Payment Product Implementation
- Trusted stable systems
- Integrations
- 24-hour support



GOOD DIGITAL PAYMENT STRATEGY

- Think about your student / payer first, how do you make it *easier for them to pay*?
- Institutions need a payments strategy that *does more than just collect money*, it should *enhance the customer experience* by making it easier for students / parents to pay
- **Frictionless** buying and paying experience
- **Partnering and/or collaborating** with experienced role-players
- **Alternative payment channels**

GOOD DIGITAL PAYMENT STRATEGY – QUESTIONS TO ASK YOURSELF

- Is my current payments platform built for “digitally-first” payers, do you understand payer’s digital behaviour?
- Cash / Debit Order / DebiCheck / Devices / Req 2 Pay
- Reporting / Real Time Dashboards / Recons
- Success Rate / Collection ratio ?
- Pay date management

PRODUCT BOUQUET

SOUTH AFRICA.

DebiCheck-Full end-to-end implementation & optimisation

- **ABSA**
- **FNB**
- **CAPITEC**
- TT3 / Card Devices Solution
- Request to Pay
- AVS-R (Account Verification System - Real Time)

EFT / Dated Service / Debit Orders

- Same day
- One day
- Two day



BENEFITS TO YOUR BUSINESS:

- Reports on 10 critical fields, including ID and cellphone number;
- Improves the success rate on your overall collections;
- Reduces failed debit order costs;
- Available via integration, batch or individual upload; and
- Cost-effective implementation.

Users can verify bank account details in **real time** to **optimize** both **collections** and **payments** before the payment takes place.

Run Status	Response Description	Account Found?	Account Open?	Account Type Match?	ID/Company Registration Number Match?	Name Match?	Email Match?	Cell Number Match?	Account Accept Debits?	2Account Accept Credits?	Account Open Longer Than 3 Months?
SUCCESSFUL	PROCESSED	Y	Y	Y	Y	N	U	U	Y	Y	Y

PRODUCT BOUQUET

SOUTH AFRICA.

Card (device) / "Tap on Phone"

- POS – Student Number
- Initiate TT1, TT2 and TT3 (DebiCheck)
- Paperless receipt sent via mail or WhatsApp
- Real time sync with Real Pay system, instant feedback on approvals
- Push CapitecPay request instantly from device
- Schedule recurring Debit Order / recurring Card transactions
- Paperless receipt sent via mail or WhatsApp
- E-mandate
- Initiate "Req-to-Pay" from device

RealPay

REQUEST TO PAY.

- Payer receives a WhatsApp or SMS with a “request to pay link”
- Payer has the option of choosing his/her preferred payments method



TURNKEY SOLUTION

SOUTH AFRICA

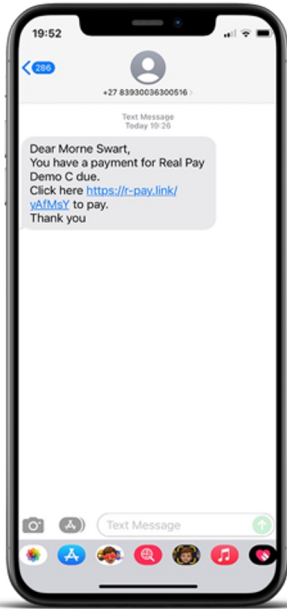
- POS – retail payments
- Initiate TT1, TT2 and TT3 (DebiCheck)
- Paperless receipt sent via mail or WhatsApp
- Real time sync with Real Pay system, instant feedback on approvals
- Push CapitecPay request instantly from device
- Schedule recurring Debit Order / recurring Card transactions
- Paperless receipt sent via mail or WhatsApp
- E-mandate
- Initiate “Req-to-Pay” from device



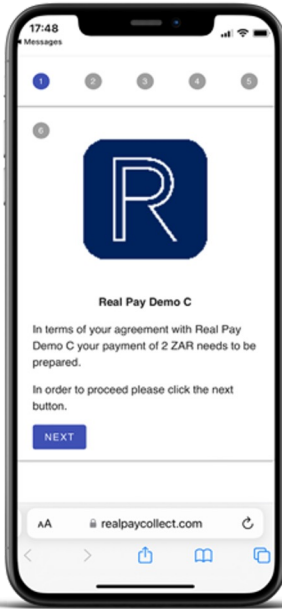
CAPITEC PAY.

WWW.REALPAY.CO.ZA

1



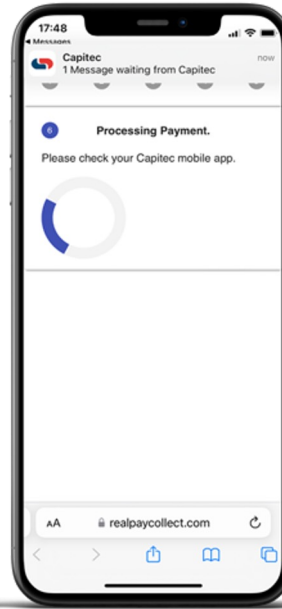
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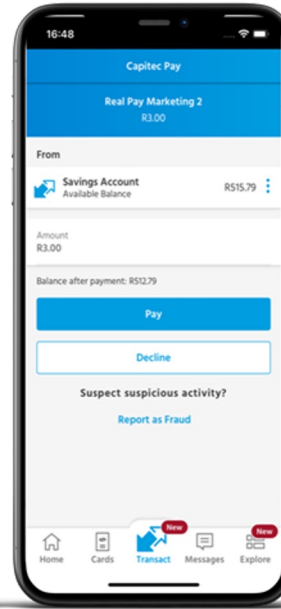
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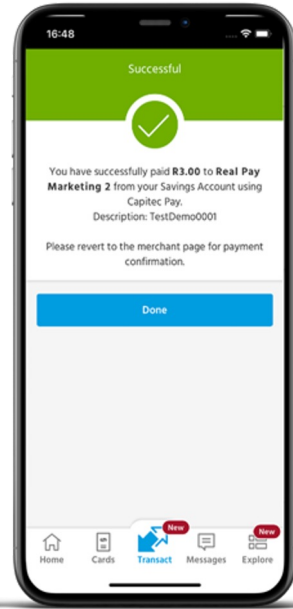
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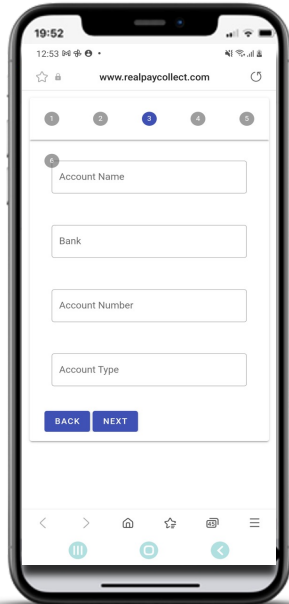


6



e-Mandate

1



19:52
www.realpaycollect.com

1 2 3 4 5

Account Name

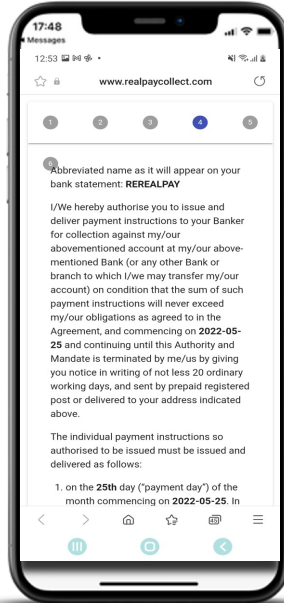
Bank

Account Number

Account Type

BACK NEXT

2



17:48
Messages
www.realpaycollect.com

1 2 3 4 5

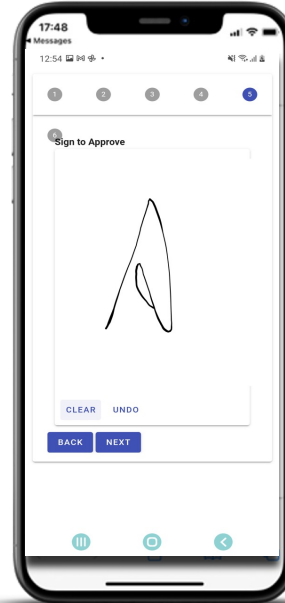
Abbreviated name as it will appear on your bank statement: **REREALPAY**

I/We hereby authorise you to issue and deliver payment instructions to your Banker for collection against my/our above-mentioned account at my/our above-mentioned Bank (or any other Bank or branch to which I/we may transfer my/our account) on condition that the sum of such payment instructions will never exceed my/our obligations as agreed to in the Agreement, and commencing on **2022-05-25** and continuing until this Authority and Mandate is terminated by me/us by giving you notice in writing of not less 20 ordinary working days, and sent by prepaid registered post or delivered to your address indicated above.

The individual payment instructions so authorised to be issued must be issued and delivered as follows:

1. on the **25th day** ("payment day") of the month commencing on **2022-05-25**. In

3



17:48
Messages
www.realpaycollect.com

1 2 3 4 5

Sign to Approve

CLEAR UNDO

BACK NEXT

4



17:48
Messages
www.realpaycollect.com

1 2 3 4 5

Thank you

You will be receiving a message from your bank shortly to approve.

If you don't receive a message from your bank please check your banking app or at the ATM.

ALTERNATIVE SOLUTIONS

- **CapitecPay**
- **ABSA Pay / Nedbank Direct EFT:**
Push Payment Solution
- **Recurring Card:** 3DS transactions preventing chargebacks.
- **E-Mandates:** Allowing the users to sign the mandate electronically and setup of the mandate on the RealPay platform automatically.
- **TT3 Tap On Phone:** Allowing for TT3 DebiCheck transactions to be approved on any NFC device.



THANK YOU.

