RealPay®

DIGITAL PAYMENTS SOLUTIONS

SASFF | 5 – 6 September 2024

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Secure. Innovative. Time-sensitive. Recurring.

Specialist Payments Solutions. Digitising Africa.

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OUR **VALUE OFFER.**

- 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

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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**

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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

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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

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AVS-R

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

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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

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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

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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

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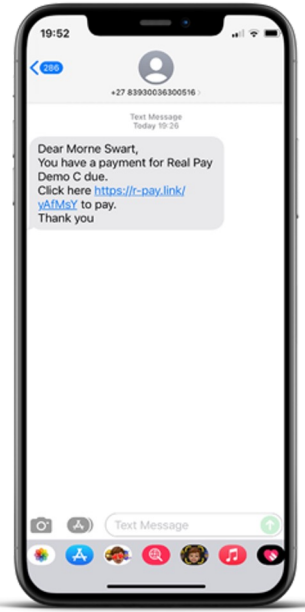
CAPITEC PAY.

WWW.REALPAY.CO.ZA

1



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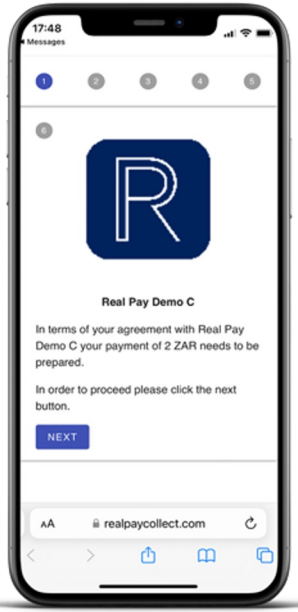

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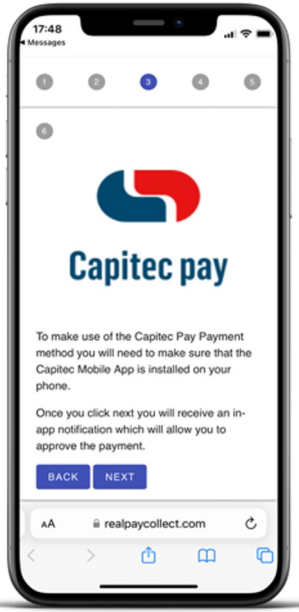

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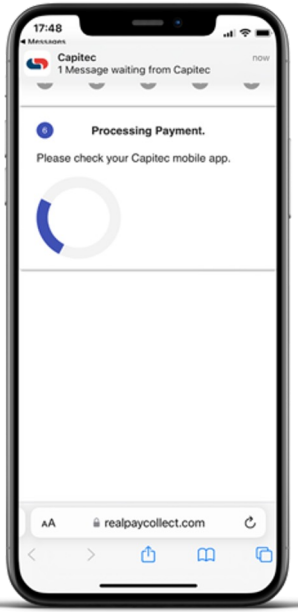

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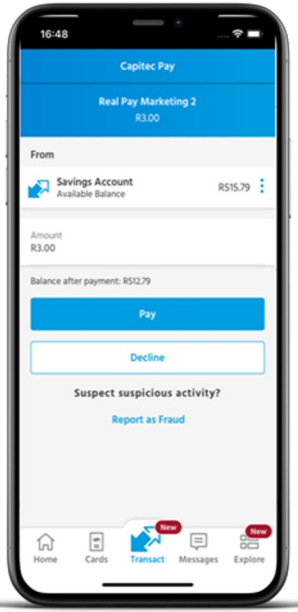

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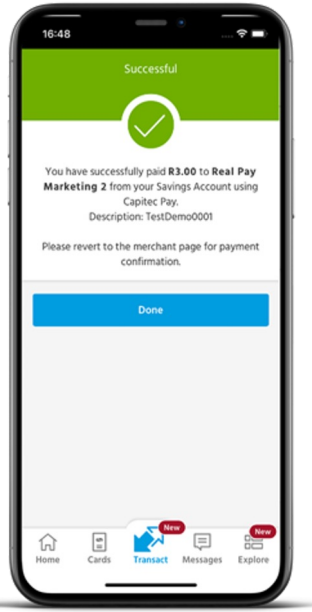

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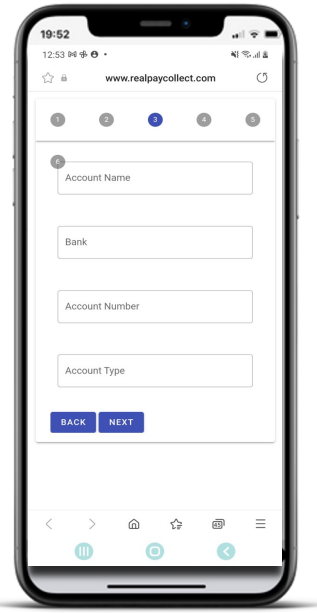
e-Mandate

1



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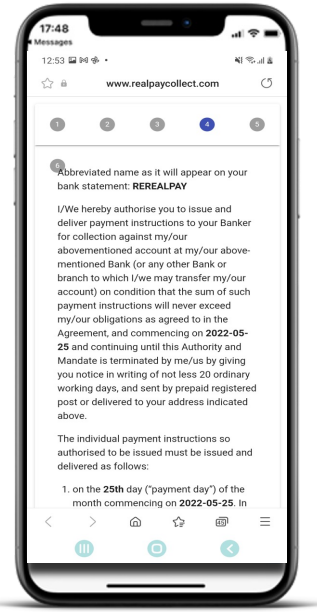

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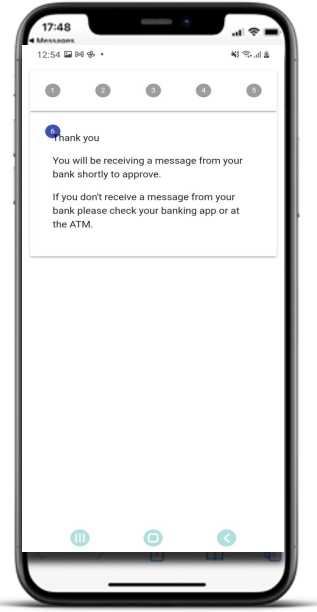

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ALTERNATIVE SOLUTIONS

- **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.

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THANK YOU.

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