



RealPay[®]

DIGITAL PAYMENTS SOLUTIONS

SASFF CONFERENCE – CAPE TOWN



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SASFF CONFERENCE – CAPE TOWN

Digital Payments Shift

Increase Collections

THE REALPAY PAYMENTS ECOSYSTEM

One ecosystem. Multiple payment journeys.

Secure. Scalable. Integrated. Every stage of the payment lifecycle.

Our value offer

8

COUNTRIES

South Africa, Namibia, Botswana,
Eswatini, Lesotho, Uganda, Zambia,
Kenya

51

PRODUCTS

Tailored payment methods
and channels across the group

23+

YEARS

In-country payments expertise,
regulator and bank relationships



REST API, seamless integration



24-hour support



Trusted, stable systems



Bespoke and alternative product solutions



Customer-led innovation



Built to increase business cash flow

A world map with a network overlay of glowing blue lines and nodes, representing global connectivity. The map is set against a dark blue background. A solid orange vertical bar is located on the far left side of the slide.

EDUCATION

Disruption of Payments

From Traditional Banking to Embedded Finance

PRODUCT BOUQUET

South Africa

Tailored payment methods and channels

PRODUCT BOUQUET

South Africa: one integration, every collection rail

DEBICHECK COLLECTIONS

- Full end-to-end implementation and optimisation
- Direct bank integration: ABSA, FNB, Capitec, Nedbank
- Automated Registered Mandate (RM) and e-Mandate
- TT1 / TT3 with card device and tap-on-phone solutions

BANK-NATIVE & RECURRING

- CapitecPay Recurring
- Recurring card with 3D Secure

INSTANT AND DATED PAYMENTS

- PayShap Request to Pay
- Capitec Pay / Absa Pay / Nedbank Direct EFT
- PayShap Payouts
- EFT dated service: same day, one day, two day

ONE FRONT DOOR

- Multi-product Payment Portal, multiple channels
- Recurring plus once-off in a single payment link
- Real-time sync, instant approval feedback, seamless recons

PRODUCT SPOTLIGHT

Recurring plus instant payment in one link

-  Combination option: send a payment link to the payer via any channel (WhatsApp, SMS, email, website, in-call)
-  DebiCheck option for the recurring leg (e-Mandate)
-  Monthly and once-off payments handled in one link
-  Once-off via CapitecPay, card payment or RTP

One link. Every way to pay.

Recurring + Instant Payment.

- 1 Welcome
- 2 Account Details
- 3 Terms
- 4 Approve
- 5 Initial Payment
- 6 Finish

Monthly Payment R 10

Please select your recurring payment method.



NEXT

By clicking "NEXT" you confirm that you have read and understood the **Privacy Policy**.

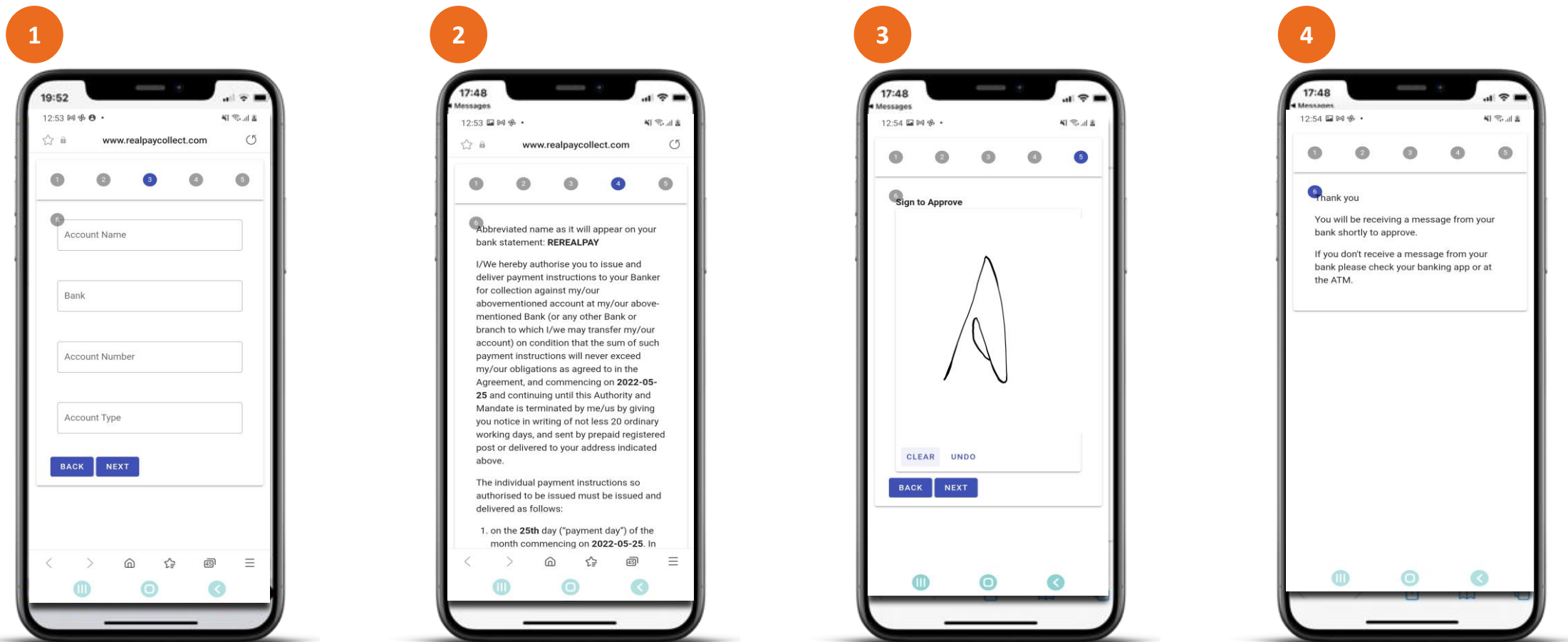
Due Today R 15

Please select how you want to pay.



PRODUCT SPOTLIGHT

e-Mandate for Debit Orders: The payer journey



Recurring + Instant Payment.

- 1 Welcome
- 2 Account Details
- 3 Terms
- 4 Approve
- 5 Initial Payment
- 6 Finish

Monthly Payment R 10

Please select your recurring payment method.



NEXT

By clicking "NEXT" you confirm that you have read and understood the **Privacy Policy**.

Due Today R 15

Please select how you want to pay.



THE REALPAY PAYMENTS ECOSYSTEM

Request to Pay - PayShap

Secure. Scalable. Integrated. Every stage of the payment lifecycle.

PRODUCT SPOTLIGHT

Multiple Payment Rails available in one link

Initiate Transaction

Select the payment product for this transaction.

ONCE-OFF PAYMENTS


Capitec pay
Capitec Pay South Africa


Absa


African Bank


Capitec


Discovery Bank


FNB


Investec


Nedbank


Standard Bank


TymeBank

RECURRING PAYMENTS


ABSA DebiCheck


Capitec pay
Capitec Pay Recurring

RealPay | Confidential | C1 - External

WWW.REALPAY.CO.ZA

THE REALPAY PAYMENTS ECOSYSTEM

Agent Payment Portal: DebiCheck

Secure. Scalable. Integrated. Every stage of the payment lifecycle.

Capitec Pay South Africa ONCE-OFF

PayShap Request to Pay ONCE-OFF

Capitec Pay Recurring RECURRING

Absa DebiCheck RECURRING

ABSA DEBICHECK • STEP 1 OF 9

Sign in

RP

Agent Portal Login
RealPay Payment Processing System

Username

Password

Login

Open the Agent Portal link and sign in with the username and password from the sign-up emails.

← Back



Next →

auto play

Capitec Pay South Africa ONCE-OFF

PayShap Request to Pay ONCE-OFF

Capitec Pay Recurring RECURRING

Absa DebiCheck RECURRING

ABSA DEBICHECK • STEP 3 OF 9

Search clients

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DIGITAL PAYMENTS SOLUTIONS

divante

Home • Client Search

Client Search

Search contracts by name, ID, contract number or cell. Select a result to initiate a transaction.

Search

Contract, name, ID or cell...

Contract Number

Exact contract number...

Batch

— All Batches —

Search

Clear

Start searching

Use the **Search** box for a fuzzy search across name, ID, contract or cell, enter an exact **Contract Number**, or pick a batch from the dropdown.

Release 1.0.1

Search contracts by name, ID, contract number or cell, or pick a batch from the dropdown.

Batch imported contracts reflect here.

— Back



Next →

auto play

Capitec Pay South Africa ONCE-OFF

PayShap Request to Pay ONCE-OFF

Capitec Pay Recurring RECURRING

Absa DebiCheck RECURRING

ABSA DEBICHECK • STEP 4 OF 9

Contract card

RealPay

DIGITAL PAYMENTS SOLUTIONS

divante

Home • Client Search

Client Search

Search contracts by name, ID, contract number or cell. Select a result to initiate a transaction.

Search

Test

Contract Number

Exact contract number...

Batch

— All Batches —

Search

Clear

9 contract(s) found

Testing1

PENDING

NAME

NEDINE OLIVIER

ID NUMBER

9201200215000

CELL

27836115353

AMOUNT

R 1

LAST TRANSACTION

Recurring PENDING

Initiate Transaction

Testing12

PENDING

NAME

NEDINE OLIVIER

ID NUMBER

9201200215000

CELL

27836115353

AMOUNT

R 1

LAST TRANSACTION

ABSA DC PENDING

Initiate Transaction

Testing123

PENDING

NAME

NEDINE OLIVIER

ID NUMBER

9201200215000

CELL

27836115353

AMOUNT

R 1

LAST TRANSACTION

ABSA DC PENDING

Initiate Transaction

Testing5

PENDING

NAME

NEDINE OLIVIER

ID NUMBER

9201200215000

CELL

27836115353

AMOUNT

R 1

LAST TRANSACTION

Once-Off PENDING

Initiate Transaction

Testing5

PENDING

NAME

NEDINE OLIVIER

ID NUMBER

9201200215000

CELL

27836115353

AMOUNT

R 1

LAST TRANSACTION

Once-Off PENDING

Initiate Transaction

Testing5

PENDING

NAME

NEDINE OLIVIER

ID NUMBER

9201200215000

CELL

27836115353

AMOUNT

R 1

LAST TRANSACTION

Once-Off PENDING

Initiate Transaction

Testing5

PENDING

NAME

NEDINE OLIVIER

ID NUMBER

9201200215000

CELL

27836115353

AMOUNT

R 1

LAST TRANSACTION

Once-Off PENDING

Initiate Transaction

Testing6

SUCCESS

NAME

JEAN VORSTER

ID NUMBER

9012205425005

CELL

27836115353

AMOUNT

R 1

LAST TRANSACTION

ABSA DC SUCCESS

Initiate Transaction

The matching contract cards reflect. Select one and click Initiate Transaction.

The card shows name, ID, cell, amount and the last transaction status.

— Back



Next →

auto play

Capitec Pay South Africa ONCE-OFF

PayShap Request to Pay ONCE-OFF

Capitec Pay Recurring RECURRING

Absa DebiCheck RECURRING

ABSA DEBICHECK • STEP 5 OF 9

Initiate transaction

Initiate Transaction

Select the payment product for this transaction.

ONCE-OFF PAYMENTS

Capitec pay

Capitec Pay South Africa

PAYSHAP - REQUEST TO PAY

absa

Absa

African Bank

African Bank

Capitec

Capitec

Discovery Bank

Discovery Bank

FNB

FNB

Investec

Investec

Nedbank

Nedbank

Standard Bank

Standard Bank

TymeBank

TymeBank

RECURRING PAYMENTS

ABSA DebiCheck

ABSA DebiCheck

Capitec pay

Capitec Pay Recurring

Stablecoin

Stablecoin

Stablecoin

(Once off payment)

Cancel

Only products linked to the merchant show, including the new Stablecoin once-off option. Pick the payment product for this transaction.

If only one product is linked, this step is skipped.

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Next →

auto play

Capitec Pay South Africa ONCE-OFF

PayShap Request to Pay ONCE-OFF

Capitec Pay Recurring RECURRING

Absa DebiCheck RECURRING

ABSA DEBICHECK • STEP 6 OF 9

Schedule

Transaction Wizard

Product

Schedule

Bank Details

Waiting

Result

Contract

ABSA DebiCheck

Collection Amount (ZAR)

Number of Instalments

Frequency
- Select Frequency -

Collection Day
- Select Day -

Collection Start Date

Cancel

Next →

Capture the collection amount, number of instalments, frequency, collection day and the collection start date.

← Back



Next →

auto play

Capitec Pay South Africa ONCE-OFF

PayShap Request to Pay ONCE-OFF

Capitec Pay Recurring RECURRING

Absa DebiCheck RECURRING

ABSA DEBICHECK • STEP 7 OF 9

Bank details

Transaction Wizard

✓ Product

✓ Schedule

1 Bank Details

4 Waiting

5 Result

Contract

ABSA DebiCheck

Cell Number

Bank

- Select Bank -

Account Number

Account Type

- Select Account Type -

Schedule confirmed: R 2 × 2 instalments • Monthly • Day 30 from 2026-05-30

← Back

Cancel

Submit Mandate

Capture the client cell, bank, account number and account type, then click Submit Mandate.

← Back



Next →

auto play

Capitec Pay South Africa ONCE-OFF

PayShap Request to Pay ONCE-OFF

Capitec Pay Recurring RECURRING

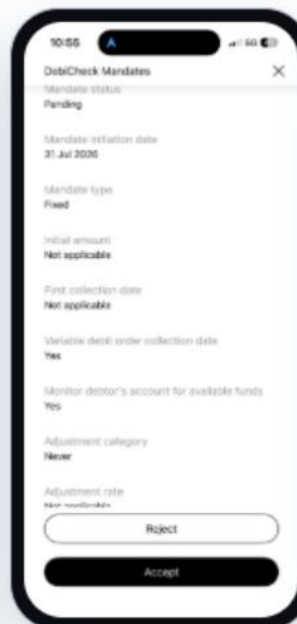
Absa DebiCheck RECURRING

ABSA DEBICHECK • STEP 8 OF 9

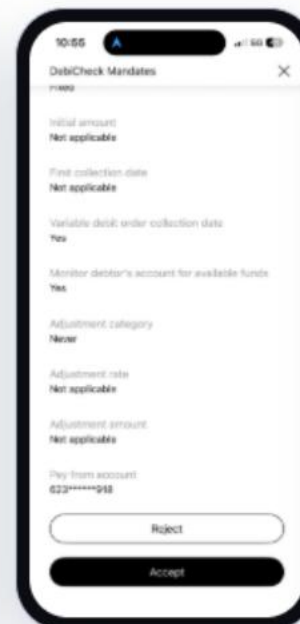
Cellphone authentication



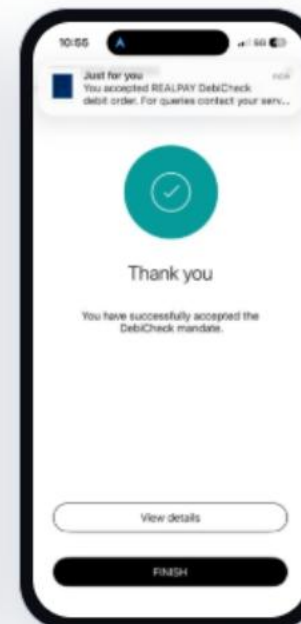
DebiCheck request



Mandate details



Account confirmation



Mandate accepted

Mandate submitted. The authentication request arrives on the client's cellphone. Guide the client through the journey: open the DebiCheck request, review the mandate details, then select Accept.

— Back



Next →

auto play

Capitec Pay South Africa ONCE-OFF

PayShap Request to Pay ONCE-OFF

Capitec Pay Recurring RECURRING

Absa DebiCheck RECURRING

ABSA DEBICHECK • STEP 9 OF 9

Result

Transaction Wizard

Product

Schedule

Bank Details

Waiting

Result

Contract

ABSA DebiCheck



Mandate Successfully Registered

Transaction ID	649
Status	COMPLETED
Bank	8
Account	
Frequency	MNTH

Close ✓

Mandate successfully registered. Track the mandate status on the DebiCheck platform.

← Back



Done

auto play

THE REALPAY PAYMENTS ECOSYSTEM

All-in-one : Devices



PRODUCT SPOTLIGHT

Card devices: turnkey POS and tap-on-phone

- POS retail payments with reference number
- Initiate TT1, TT2 and TT3 (DebiCheck) from the device
- Push a CapitecPay request instantly from the device
- Schedule recurring debit orders and capture e-Mandates
- Initiate Request to Pay from the device
- Stock management and multiple payment rails
- Paperless receipt sent via email or WhatsApp
- Real-time sync with the RealPay system, instant feedback on approvals, seamless recons



DIGITAL PAYMENTS SHIFT

“Innovation is anything, but business as usual.” (Anonymous)

At RealPay, our role is simple: **turn opportunity into execution.**

THANK YOU.

SASFF | 11 September 2026 | Cape Town

