

Pay**Virtually**.Everywhere™

Shift to Digital Gifting



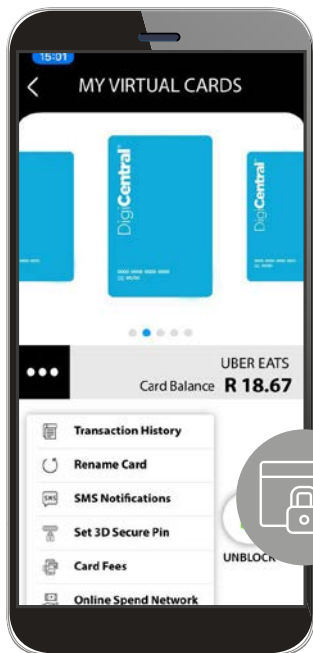
Powered by



PayCentral™

www.paycentral.co.za

The **Covid 19 outbreak** has accelerated the digitisation of **how we work, live and shop**



What is DigiCentral?



A virtual card from Mastercard that is:

- » Pre-funded
- » Generated through the PayCentral Portal
- » Displayed and housed on the PayCentral App

Why shift to Digital Gifting?

Business Owner benefits

- » **ZERO** plastic costs
- » **ZERO** courier fees
- » Save on turnaround time
- » Generate card instantly
- » Online reporting
- » Instant gifting

Card Holder benefits

- » Promote social distancing
- » Say goodbye to long payment queues
- » **Online shopping** – Safe, easy and convenient within South Africa
- » No bank account needed
- » Link to any banking Masterpass digital wallet
- » Pay your bills using Masterpass (Utilities and Accounts)
- » Cards are valid for 3 years
- » 3D Secure code
- » Card can be linked to **CHECKERS SIXTY60, WOOLWORTHS, PICK N PAY, UBER EATS, MR D, TAKEALOT, MAKRO, DSTV, NETFLIX, PAY@ & NETFLORIST**
- » **ZERO** Monthly fees
- » **ZERO** Transaction fees
- » Snapscan and more

PayCentral App

- Balance checking
- Transaction history
- Block and unblock cards
- Reset pins
- Personalising cards
- Export statements in excel and pdf
- Enabling in contact sms service
- View both physical and virtual cards

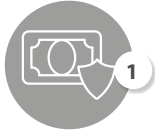


Safety and security

- 3D Secure code
- Contactless QR Payments
- No need to enter pin on speedpoint terminals
- Social distance by purchasing online from home



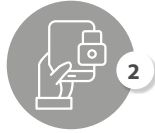
BUSINESS OWNER JOURNEY



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



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 DigiCentral Card are ready to be created



How to order DigiCentral cards?

Card linking , allocation and creation

- » **No need to order cards anymore!**
- » Cards are created directly from the portal
- » DigiCentral card allocated and created
- » SMS immediately sent out to recipients on their mobile number

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

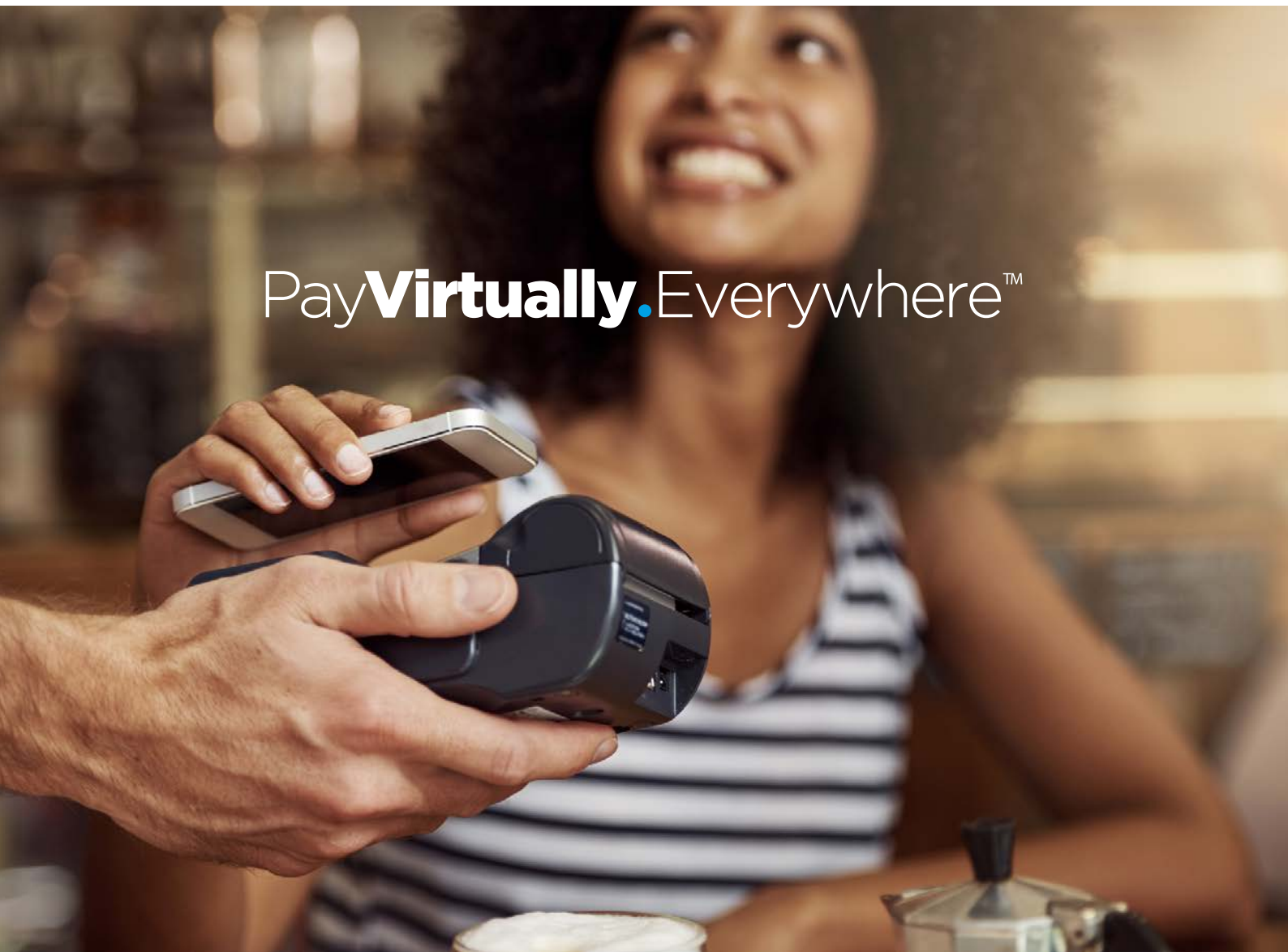
MONDAY TO FRIDAY (INSTANT CLEAR)

- » 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

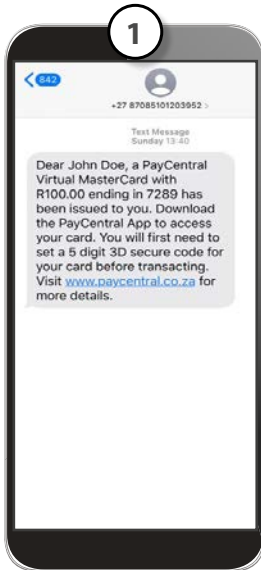
SATURDAY & SUNDAY

- » 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.

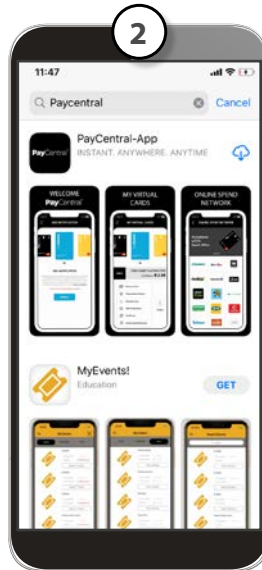
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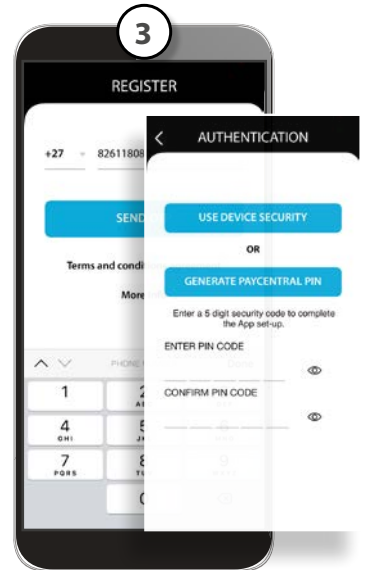
CARD HOLDER JOURNEY



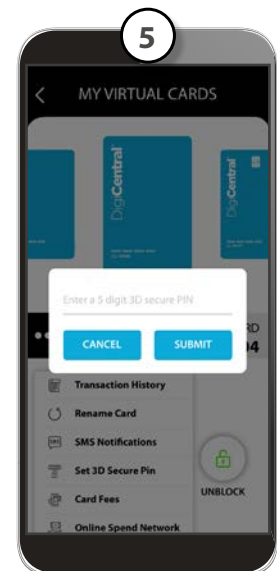
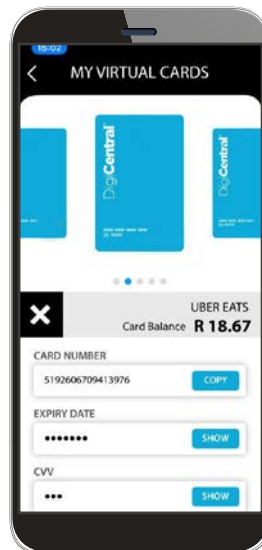
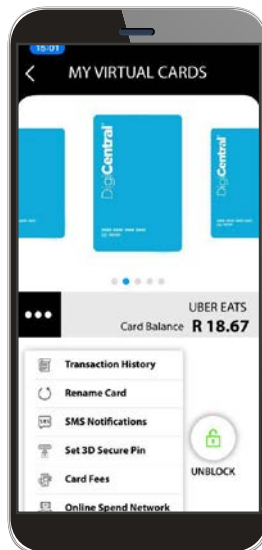
1 SMS RECEIVED
SMS received when DigiCentral card is created



2 DOWNLOAD PAYCENTRAL APP
The SMS prompts the user to download the Paycentral App which can be downloaded from both Apple Store and Google Play



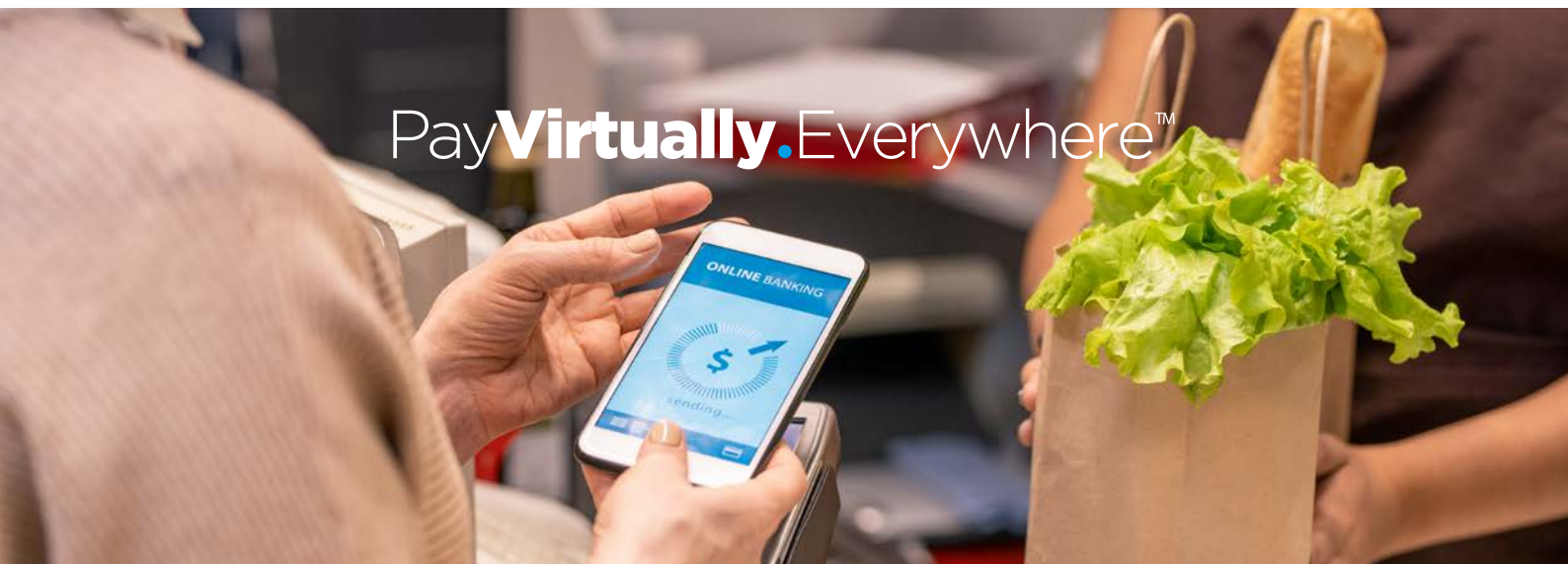
3 REGISTER AND AUTHENTICATION
User will be prompted to setup security through phone or with access pin



4 VIEW CARDS
The PayCentral App houses the DigiCentral card/s.
All vital card information can be viewed:
Card Number, CVV and Expiry Date

5 SET 3D SECURE CODE
Card holder will need to set the 3D Secure code which is requested when purchasing online or at a Point of Sale terminal. User can also change the 3D Secure code through the App

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HOW TO MAKE PURCHASES AT A POINT OF SALE TERMINAL

Spending money at speedpoint terminals requires the cardholder to link their DigiCentral card to payment apps like **Masterpass or Snapscan**. Masterpass is widely accepted at retailers countrywide. Cardholders need to make sure that the retailer accepts Masterpass at their establishment before purchasing.

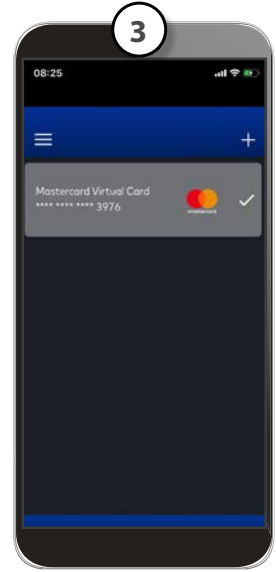
Linking DigiCentral to Masterpass



Download Masterpass App from Apple Store or Google Play



Enter DigiCentral card details into app. Card number, CVV and expiry date



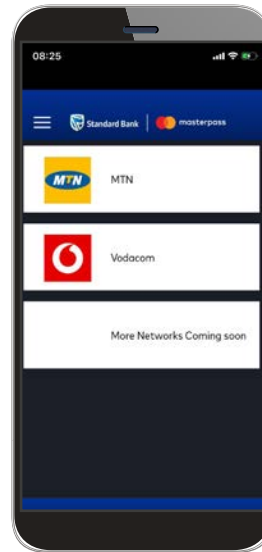
Card linked to Masterpass



Make purchases online or at retail point of sale where Masterpass is accepted



Make value added purchases using Masterpass and DigiCentral



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PRODUCT FEATURES



PIN PROTECTED	●
RELOADABLE	●
SMS IN CONTACT	●
E-COMMERCE ONLINE	●
APP DRIVEN	●
DIGITAL COUPONS	●
VALUE ADDED SERVICES	●

TRANSACTION COSTS FOR CARD HOLDERS



Loading fee	Free
Monthly Card Management Fee (Only applicable for cards with positive balance)	Free
POS swipes local	Free
Monthly load limit	R25 000
Online Purchases	Free
Load SMS	R1,50
Digital coupons	Free
Decline fees	Free

COST TO EMPLOYER



Plastic	Load Fee
Virtual Voucher Plus 3D Secure FREE	Pricing Tiers



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%

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