

THE ONE SOLUTION

FROM ALTECH NUPAY



THE ONE PRODUCT BUNDLE FOR ALL MICRO FINANCIERS



 ALTECH[®]
NuPay
Payments made easier

WELCOME TO ALTECH NUPAY, LEADER IN SECURE ELECTRONIC PAYMENT SOLUTIONS.

Altech NuPay specialise in developing world leading products servicing all markets that have a need for managed electronic payment and collection systems.

Over the past decade, Altech NuPay have exclusively developed a range of electronic payment solutions for the South African Micro Finance industry to assist in the secure collection and payment of funds through a range of terminal, mandated and card based product offerings. Now for the first time, Altech NuPay have bundled our world leading products into one product suite providing all Micro Financiers with a complete proven payment solution that is competitively priced.

THE "ONE SOLUTION" FROM ALTECH NUPAY Priced right for your complete payment solution



AEDO | POS | EPV | NAEDO | NUCARD | MPS
all coupled into one package.



ONE terminal: The convenience of loading both future-dated AEDO and real-time POS transactions with the added benefit of pre-paid vouchers all on ONE terminal

ONE mandate: NAEDO and NuPay MPS transactions simplified and easily integrated into your administration system.

ONE log-in facility: Providing fast accurate web-based reporting and transaction uploading.

ONE card: Moving to a safer cashless environment with the convenience and security of the industry leading re-loadable PIN based NuCard.

WHY ALTECH NUPAY?

At Altech NuPay, we understand the importance of collecting payments successfully and on time. In fact, our business model has one goal in mind, your success. Choosing the right payment collection product is vital to the success of your business. Altech NuPay has been at the forefront of managed electronic payment solutions for over thirteen years. Our range of products ensures that no matter what industry you operate in, we have a proven secure payment collection product that will improve your collection success rate. Altech NuPay is dedicated to assisting customers in creating a safer working environment by providing innovative product solutions that remove the risk of cash-on-hand and assist in moving towards a safer cashless environment.

OUR STENGTHS!

Altech NuPay's main strengths, capabilities and skills lie in the warehousing and management of transactions with the highest levels of security and unmatched customer service. Altech NuPay prides itself on relationship building, training and education, statistical analysis, consulting and advice, all of which help to grow businesses and increase success rates. Real-time reporting and web-based services further allow clients to stay in total control of their business ventures.

THE ONE SOLUTION - PRODUCT OFFERINGS

NUPAY AEDO (AUTHENTICATED EARLY DEBIT ORDER)

The leading, safe and secure managed payment solution for all credit providers.



NUPAY AEDO IS THE MOST SUCCESSFUL NON-DISPUTABLE 'FUTURE-DATED' PAYMENT COLLECTION SOLUTION AVAILABLE.

The basic aim of the NuPay AEDO system is to provide a facility whereby a credit provider can process an electronic transaction via a point of sale terminal to make a transfer from a client's account to his own – similar to current credit and debit card transactions. The main difference? Unlike online transactions, this transaction will be processed at a later date, without requiring the client's ATM card or PIN. Furthermore, the design of the system allows for the use of participating banks' debit cards.

Is It safe?

Yes. The relevant transaction is 'sent' from the terminal to Altech NuPay, where it is housed, managed and uploaded for payment via ABSA or Bankserv on the appropriate date. This is all done without the retention of either the client's card or PIN.

Major benefits of NuPay AEDO:

- The transaction is a secure transaction, card and PIN must be present when processing a transaction.
- Authentication of account details is done during the creation of the transaction and verification of account details is done when processing a transaction.
- Due to the authentication of the transaction, the transaction cannot be disputed.
- 0, 1,2 ,3 ,4 ,5 ,6 ,7 ,8 ,9 ,10 ,14 ,21 and 32 day tracking is available on NuPay AEDO.
- The NuPay AEDO transaction is processed directly after the 'credit run' has been processed by the banks.
- Full transactional reporting and maintenance can be done via the Altech NuPay website.
- Mobile terminals are available giving you the ability to offer your services outside the office.
- Dedicated Customer Support Consultants, Technical, and Sales Consultants cater to all the merchants needs.

Log on to www.nupay.co.za

- Every Altech NuPay merchant is registered on the website and issued with a user name and password to access and view only their own information.
- Real-time updates allow every merchant to see the exact status of their transactions.
- Merchants can draw reports on successful, failed and future transactions.
- Reports can be customised by the user as required.
- All transaction information is also emailed to merchants on a daily basis.

NUPAY AEDO AS A SOLUTION TO ALL...

Credit providers

- Merchants potentially only require a single system to handle clients of different banks.
- The cost and risk of cash handling is substantially reduced.
- The existing restrictions on volumes are reduced, which allows for more cost-effective operations. Altech NuPay can handle large volumes of transactions.
- The reduced cost structure allows for continued service to the consumer with a lower cost of credit charged.
- Altech NuPay's reporting mechanisms reduce the amount of time needed to do reconciliations.

Customers

- The reduced handling cost of transactions allows for a lower cost of credit.
- Provision can be made for the repayment of loans over an extended period, rather than a single repayment.
- Increased security around transactions.

Our extensive web-based reporting further allows clients to remain up-to-date with all their transactions on any product... anywhere... anytime.

NUPAY POS (POINT OF SALE)

Broaden your sales offerings and increase your clientele with this convenient and reliable real-time payment solution.

NuPay POS is a secure, safe and user-friendly product that will benefit all businesses requiring the immediate processing of transactions. It can be used in almost any type of retail environment, as well as any business needing to process debit or credit card transactions. The NuPay POS terminal accepts all debit and credit cards, including American Express and Diners Club.



By making use of the NuPay POS solution, you can dramatically increase your collection rate, thereby providing a healthier cash flow, reducing the risk of cash handling, as well as enjoying efficient reconciliation of all monies received.

The main features of NuPay POS include:

- Both debit and credit cards accepted.
- Real-time transactions.
- Dependant on account balance – only successful if funds are available.
- Daily terminal banking of transactions.

For your convenience as a NuPay POS merchant...

The Altech NuPay website offers the following on-line, customisable real-time reporting:

- Debit card and credit card purchase transactions (successful and unsuccessful).
- Declined transactions (with reason).
- Refunded transactions.



FUTURE DATED TRANSACTIONS, REAL-TIME DEBIT AND CREDIT CARD TRANSACTIONS AS WELL AS PREPAID AIRTIME VOUCHERS ALL ON ONE TERMINAL.
AN INDUSTRY FIRST...
AND STILL SA'S LEADING TERMINAL BASED PAYMENT SOLUTION

NUPAY EPV (ELECTRONIC PREPAID VOUCHER)

Offer prepaid vouchers to your customers through an Altech NuPay POS terminal.

What is NuPay EPV?

It is a Virtual Voucher platform that enables the sale of prepaid airtime on an integrated POS terminal.

How does it work?

- 1 Qualifying merchants deposit funds into their NuPay EPV account.
- 2 When a customer purchases a voucher, the merchant selects the EPV type from the terminal to print the voucher and pin.
- 3 The voucher value is debited from the merchant's NuPay EPV account.

Simple as that!

Prepaid vouchers currently available with NuPay EPV:



What are the benefits?

- By selling EPVs, merchants can generate additional income and attract more customers.
- No need to buy physical stock as the system is more secure than carrying physical voucher stock.
- Vouchers are issued from deposited funds, as and when they are required.
- Altech NuPay offers a highly-competitive commission structure.

NUPAY NAEDO (NON-AUTHENTICATED EARLY DEBIT ORDER)

Increase your cash flow success with our unique web-based debit order collections.

The NuPay NAEDO system makes it possible for businesses to process debit order payment instructions to third-party account holders. This is done via a unique web-based collection method that offers detailed reports and various other management functions. Upon becoming a NuPay NAEDO beneficiary, nominated users will be registered on the NuPay website – www.nupay.co.za. All users are issued with a user name and password to access and view detailed information on the secure site.

Beneficiaries can draw customised reports at any time, which can be downloaded and used to automatically update their administration programs. Beneficiaries can also upload their transactions via the NuPay website by simply using their user name and password.

NuPay NAEDO offers real-time tracking

- Track and collect funds from client accounts (1-10, 14, 21 and 32 days) for all transactions.
- Should there be insufficient funds, failed transactions can be re-submitted for a future date (as per the tracking period selected by the beneficiary).
- A debit order instruction will be returned as 'unsuccessful' if no funds are available within the tracking period.

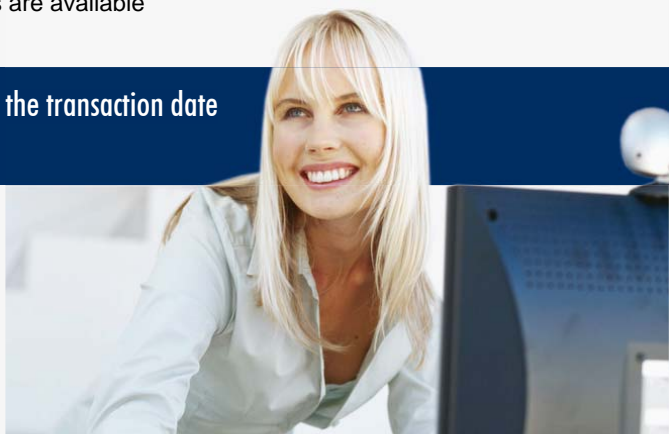
Altech NuPay submits NuPay NAEDO debit order instructions two days before the transaction date to enable BankServ to process debits on time.

Participating banks:

- ABSA
- Standard Bank
- Mercantile
- UBank
- FNB
- Nedbank
- Capitec
- Bank of Athens

Account types that can be debited:

- Current
- Savings
- Transmission



Merchants are able to run a once-off installment contract or multiple installment contracts via the NuPay website.

NuPay NAEDO offers 24/7 accurate reporting

Reporting of all transactions is available via the NuPay website. These web-based reports enable users to track the progress of all transactions through the following phases:

- All transactions submitted to NuPay
- Successful transactions report
- Cancelled transactions report
- Disputed transactions report
- Future uploaded transactions waiting to be submitted to financial institutions
- Failed transactions report
- Transactions in process report

NuPay NAEDO vs Ordinary Debit Order Systems

NuPay NAEDO

- Web-based (including online reporting)
- Early-morning processing
- Transaction details can be updated
- Multiple installments
- Variable amounts
- Variable dates
- Low to high transaction amounts
- Suitable for small to large business concerns

Standard Debit Order Systems

- Not web-based (no online reporting)
- Evening processing
- Limited editing of transaction details
- Single installments
- Fixed amounts
- Fixed dates
- Medium to high transaction amounts
- Suitable for medium to large organisations

NUPAY MPS (STANDARD DEBIT ORDER FACILITIES)

This web-based payment solution supports both debit order and credit card payment instructions as authorised by the user's client in the form of a signed or recorded voice mandate.

Key features of the NuPay MPS product offering:

- Transaction warehousing – central database
- Payment instructions with multiple installments
- Transactions with variable dates
- Web-based reporting



SA'S LARGEST MICRO FINANCIERS HAVE
MOVED TO A CASHLESS ENVIRONMENT
FOR THE SAFETY OF THEIR STAFF AND
THEIR CLIENTS.
ISN'T IT TIME YOU MADE THE MOVE?



NUPAY NUCARD

The convenience of cash with the security of a card.

NuPay NuCard is an electronic facility whereby a registered merchant can transfer a credit value to an end customer on an electronic PIN based debit card. The end customer can then use the credit value stored on the card for card payments at any MasterCard point of sale pay point, or withdraw cash from any ATM within South Africa.

NuPay NuCard has received two international nominations for its innovation in the prepaid card based market and is currently the largest dispersed PIN based prepaid card within the South African Micro Finance industry

NuPay NuCard features

The NuCard product is a web based system with card and fund management capabilities allowing for real-time value transfers to cards. The NuCard product also provides reports at profile and transactional levels.

NuCard is a secure pin based card which adheres to all existing international standards for the security of data, including the encryption of the PIN.

How does a NuCard transaction work?

Once you have been accepted as a NuCard merchant, you can use the user name & password provided to access your profile on the NuCard website. Using the unique account reference which we will provide, you can fund your NuCard profile using internet based payments. Your profile will be updated with the funded amount within 24 to 48 hours.

You then need to login to the NuCard website and order a batch of cards. As soon as the order is complete, Altech NuPay will deliver these cards to your offices. A card can then be allocated to a customer using the allocate function on the NuCard website. Once the card has been allocated, you can transfer funds from your available profile balance into the allotted card. The card can then be given to the customer. The customer will be able to use the card at any ATM and POS device nationwide.

Major advantages of the NuCard solution for all parties involved

NuCard Merchant - card issuer

- Removes the risk of cash on hand and provides a safer cashless working environment.
- Funds are transferred in real-time from the user's profile to the allocated card.
- The NuCard merchant who originally loaded the card is the only one that can reload the card. This provides greater control to the NuCard merchant.
- The NuCard merchant will have access to detailed management reports.
- Co-branding options available.

Customer - cardholder

- Each NuCard issued has a secret PIN that only the cardholder will know, resulting in more secure transactions.
- The cardholder can perform a withdrawal using any ATM within the borders of South Africa as well as make payments at any MasterCard point of sale pay point.
- The cardholder will have the ability to perform a balance enquiry via ATMs, cell phones and the internet.
- No debit orders can be run against the account linked to the NuCard that has been issued to the cardholder.



THE ONE SOLUTION FROM ALTECH NUPAY

AEDO | POS | EPV | NAEDO | NUCARD | MPS
coupled into one package specifically for Micro Financiers

Since 1999, Altech NuPay has provided companies and organisations – from South Africa's leading banks and financial institutions to local schools and sports clubs – with trusted and secure payment and collection systems.



PAYMENTS | PEOPLE | PERFORMANCE



Altech NuPay's proven secure payment collection solutions include:

AEDO | POS | EPV | NuCard | E- Commerce | NAEDO | PAAF | MPS | Mobile Money | iAccount

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Stay in touch



www.nupay.co.za