

PAYMENTS | PEOPLE | PERFORMANCE

ALTECH NUPAY'S AUTHENTICATED PRODUCT RANGE

SECURE TERMINAL BASED ELECTRONIC PAYMENT SOLUTIONS



WELCOME TO ALTECH NUPAY, LEADERS 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.

This brochure highlights our range of authenticated products, their benefits and how they can improve your payment collection rate.



Altech NuPay's range of authenticated products are all terminal-based. Clients can process AEDO (Authenticated Early Debit Order), POS (Point of Sale) real-time debit and credit card transactions, as well as dispense airtime vouchers with our EPV (Electronic Prepaid Voucher) product, all on a single terminal – which also has the ability to be integrated into a client's administration software.

NUPAY AEDO (AUTHENTICATED EARLY DEBIT ORDER)

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

The basic aim of the NuPay AEDO system is to provide a facility whereby a credit provider can process an electronic transaction 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.

This method of payment is especially useful where:

- Payees operate a savings, transmission or current account with no credit facilities.
- Access to the account is normally via an ATM card or branded debit card.
- The required payment consists of single or multiple future dated repayments.

How does the transaction work?

- The transaction details are entered onto the terminal by the merchant and a tally slip is printed by the terminal confirming the details of the transaction for both merchant and cardholder.
- Transactions are only authorised and recorded for processing if the cardholder is present during the initiation of the transaction, and has authorised the transaction by entering the correct PIN on the terminal keypad.
- The transaction is then processed for payment on the agreed action date.
- All reporting is done via the Altech NuPay website or through daily reports emailed to the merchant.

The benefits of NuPay AEDO

- Able to load single or multiple future dated instalments.
- Authentication of account details is done during the creation of the transaction (both card and PIN must be present) and verification of account details is done when processing a transaction. **Due to the authentication of the transaction, it cannot be disputed.**
- 0-10, 14, 21 and 32-day tracking is available.
- 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.
- Portable terminals are available, giving you the ability to offer services outside the office.
- Dedicated Call Centre, Technical, Customer Relationship and Sales Consultants are on hand to cater to all merchant needs and queries.

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

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.

ABOUT 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.

ABOUT NUPAY MULTI (THE UNIQUE OFFERING OF NUPAY POS AND NUPAY AEDO ON ONE TERMINAL)

The convenience of both NuPay AEDO and NuPay POS on one terminal!

No need to keep cash on hand and put yourself and your business at risk. Load both future-dated and real-time transactions on a single fixed or mobile terminal to collect real-time debit card and credit card transactions (POS) as well as future-dated authenticated debit orders (AEDO).

ABOUT NUPAY EPV (ELECTRONIC PREPAID VOUCHER)

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

NUPAY EPV

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!

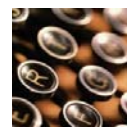
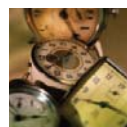
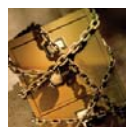
Prepaid vouchers currently available with NuPay EPV:



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.

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 complete range of proven secure payment collection solutions include:

AEDO | POS | EPV | NUCARD | E-Commerce | NAEDO | PAAF | TSP | iACCOUNT



Call an Altech NuPay representative today to find out what we can do for your business.

Altech NuPay (Pty) Ltd

National Office: 011 617 1700 | Customer Relationship Dept: 011 617 1730 | Contact Centre: 617 1750

National Sales Office (Gauteng): 011 617 1800 | Western Cape: 021 525 3912

KwaZulu Natal: 031 266 4919 | Eastern Cape: 041 360 6351

www.nupay.co.za