

PAYMENTS | PEOPLE | PERFORMANCE

# ALTECH NUPAY'S NON-AUTHENTICATED PRODUCT RANGE

SECURE DEBIT ORDER  
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 non-authenticated products, their benefits and how they can improve your payment collection rate.

Altech NuPay's range of non-authenticated products are all secure web-based payment solutions, with the ability to be integrated into a client's administration software. The Altech NuPay non-authenticated product range includes: NuPay NAEDO, NuPay AHV, NuPay TSP and NuPay PAAF.

# NUPAY NAEDO

## ABOUT 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 tsp website – [www.nupaytsp.co.za](http://www.nupaytsp.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 tsp site 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 one day 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 tsp website.

## NuPay NAEDO offers 24/7 accurate reporting

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

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

## ABOUT NUPAY TSP

# NUPAY TSP

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. There are various service types within the NuPay tsp solution:

### TWO-DAY DEBIT

Two-day debit order payment instructions are single-hit transactions, processed in the evening on the due date, and are primarily suitable for use with clients who maintain sufficient funds in their bank accounts. The types of accounts that can be debited include current, savings or transmission.

The debit order instruction may be captured via the NuPay tsp website as a single instruction or as an instruction with multiple installments. The debit will process successfully on the transaction due date provided that the account contains sufficient funds to cover the debit order amount. The user can edit the debit order instruction via the NuPay tsp website up to four days before the transaction due date to ensure both transaction success and improvement in cash flow. Changes that can be made to the debit order instruction include:

- Account number
- Account type
- Branch code
- Amount
- Date of transaction
- Cancellation of future payments

### SSV DEBIT

SSV (Same day, Soonest Value) debit order payment instructions are submitted for processing on the due date that the debit order is to be processed against a bank account. The types of accounts that can be debited include current, savings or transmission.

The debit order instruction can be captured via the NuPay tsp website as a single instruction or as a multiple instruction with installments. A user can use the SSV Debit for once-off debit order payment instructions or as a back-up for payment instructions that are too late for submission as a Two-day Debit. NuPay tsp requires these SSV debit order payment instructions one day before the due date to enable BankServ to process these debits on time.

## CREDIT CARD ACCOUNT DEBIT - BATCH LINK

Credit Card debit order payment instructions are processed against credit card accounts. The types of accounts that can be debited include Mastercard and VISA.

The debit order instruction can be captured via the NuPay tsp website as a single instruction or as a multiple instruction with installments. The debit instruction will process successfully on the transaction due date provided that the client has sufficient credit available. The user can edit the debit order instruction via the NuPay tsp website up to one day before the transaction date to help ensure transaction success. Changes that can be made to the debit order instruction include:

- Due date
- Amount
- Cancellation

### Key features of the NuPay tsp systems:

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

The NuPay tsp website is a secure website. Upon becoming a NuPay tsp user, a user code and password is issued. Multiple staff members can be issued with user codes and passwords with limited or full viewing and editing rights.

The NuPay tsp website contains an audit trail which enables users to track responsibility of changes.

### NuPay tsp vs Standard Debit Order Systems

#### NuPay tsp

- Web-based (including online reporting)
- Debit order and credit card debits
- Transaction details can be updated
- Multiple transactions
- Variable amounts
- Variable dates
- Low to high transaction volumes
- Suitable for small to large business

#### Standard Debit Order Systems

- Not web-based (no online reporting)
- Standard debit order only
- Limited editing of transaction details
- Single transactions
- Fixed amounts
- Fixed dates
- Medium to high transaction volumes
- Suitable for medium to large business

## ABOUT NUPAY PAAF (PAYMENT AGAINST AVAILABLE FUNDS)

Pay multiple third-party accounts with a single secure pay-away instruction.

NuPay PAAF is a web based pay-away service that enables a registered merchant to submit payments from his own business account to credit third-party accounts including employee salaries, business creditors' accounts and loan amounts to name a few. The merchant would use the NuPay tsp website to create a single pay-away instruction or use the bulk file facility to upload multiple PAAF transactions. Transactions can be loaded for processing at a later value date or cancelled prior to the action date.

### NuPay PAAF is a secure system.

Strict user access structures are in place. Security levels include a User level and an Authoriser level. The merchant (user) is able to create batches and load pay-away transactions, while the Authoriser is required to approve batches and submit batches for payment. All credit batches are subject to certain pre-agreed authorisation rules.

### Advantages of the NuPay PAAF system:

- Web-based via the secure NuPay tsp website.
- Multi levels of security.
- Suitable for small to large businesses.

## ABOUT NUPAY AHV (ACCOUNT HOLDER VERIFICATION)

A simple user friendly verification of account holder's details

Account Holder Verification (AHV) allows the merchant to verify that the account holder's details are correct as stored on the banks databases. This service will not return a valid account number but instead will only verify values as submitted.

### NuPay AHV Rules:

- NuPay AHV transactions can only be processed between 7am and 3pm.
- After loading a NuPay AHV file a response should be returned within 1 hour.
- This service is file based.
- ABSA, Standard Bank, FNB and Capitec banks participate on this system.



With Altech NuPay's non-authenticated payment solutions, users are able to offer flexible, client-friendly payment options, which can greatly enhance the client-user business relationship and improve cash flow.

Our partnerships are built on sound values and strong leadership. Understanding our customer needs, continuous development of our products and dedicated service enhance the way our customers do business.

Altech NuPay's non-authenticated products offer full maintenance functionality via our secure NuPay tsp website:

#### Load

- Load single or multiple transaction instructions
- Transactions can be loaded via a bulk file (where a large number of transactions are loaded simultaneously)

#### Update

- Client account details
- Action date
- Amount to be debited
- Tracking days
- Transaction reference
- Bulk file updates are also possible (multiple changes)

#### Cancel

- Transactions can be cancelled via the website (including bulk file entries)

Value-added services to all merchants making use of Altech NuPay's non-authenticated product range:

- SMS notification
- Contact Centre support for clients of users
- Ongoing training and transaction analysis
- User support via our Help Desk
- Dedicated Customer Relations Consultants

Altech NuPay is committed to service excellence:

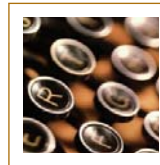
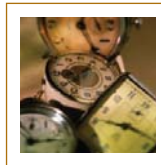
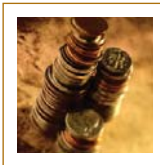
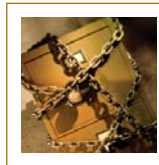
- We will assist all new merchants with the total application process with ABSA.
- We will provide ongoing training to all users at their premises.
- Our online reporting is easy and accurate.
- Clients can call our Contact Centre Monday to Friday, from 6am to 6pm.
- Our Customer Relationship Consultants offer individual service to all our merchants including:

**Relationship building** – Regular on-site visits to clients.

**Training and education** – On all aspects of our collection platforms.

**Statistical analysis** – We can assist with reconciliations and regularly prepare and help analyse data with clients.

**Consulting and advice** – On the best use of our payment strategies.



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](http://www.nupay.co.za)