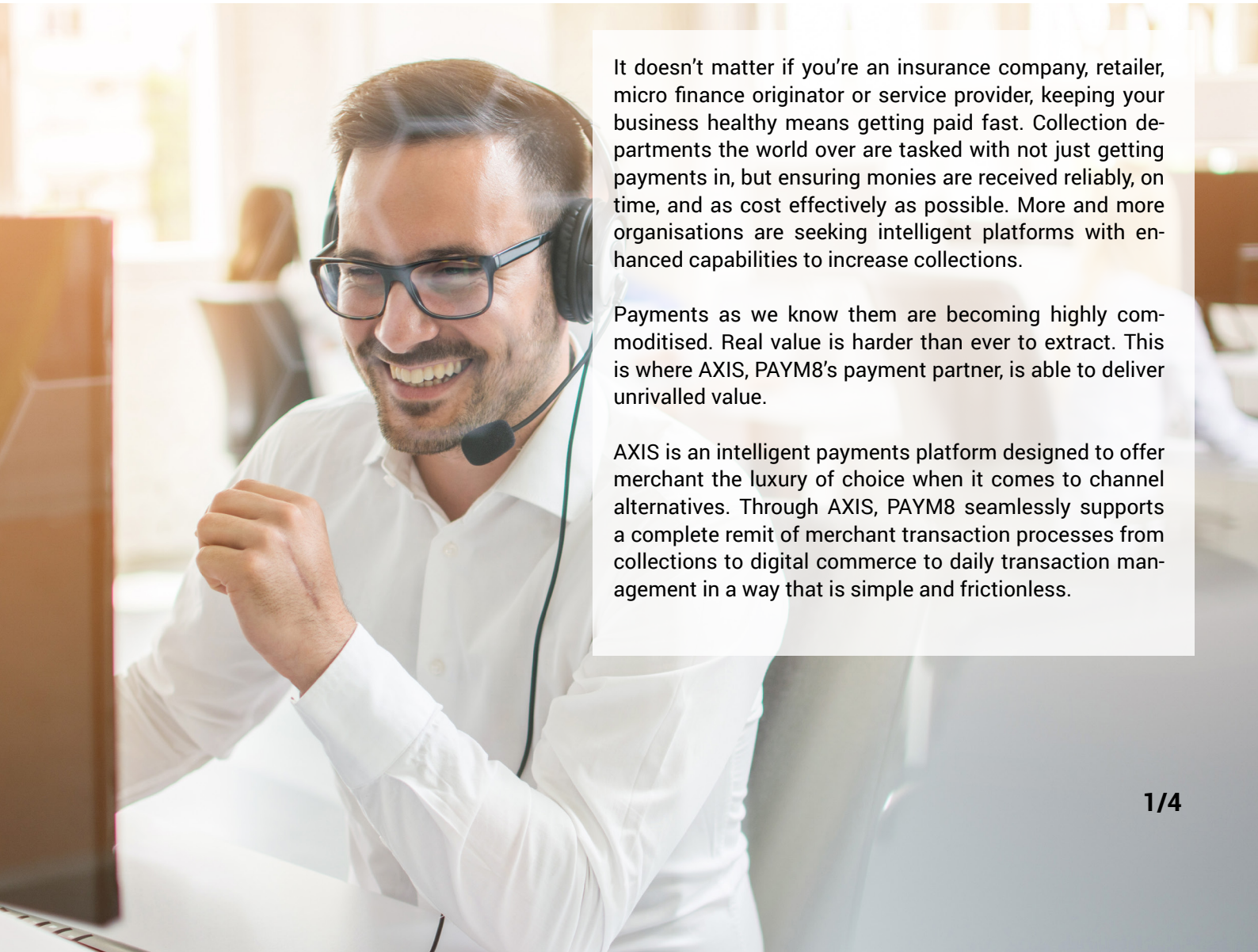
PAYM8

Collect

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# Combine innovation with multi-channel functionality for truly competitive collections.

Smart, secure, and frictionless, PAYM8 Collect offers merchants all the choice, without the complexity. It's the ultimate multi-pay intelligent platform, combining innovation with sound functionality for truly competitive collections.



It doesn't matter if you're an insurance company, retailer, micro finance originator or service provider, keeping your business healthy means getting paid fast. Collection departments the world over are tasked with not just getting payments in, but ensuring monies are received reliably, on time, and as cost effectively as possible. More and more organisations are seeking intelligent platforms with enhanced capabilities to increase collections.

Payments as we know them are becoming highly commoditised. Real value is harder than ever to extract. This is where AXIS, PAYM8's payment partner, is able to deliver unrivalled value.

AXIS is an intelligent payments platform designed to offer merchant the luxury of choice when it comes to channel alternatives. Through AXIS, PAYM8 seamlessly supports a complete remit of merchant transaction processes from collections to digital commerce to daily transaction management in a way that is simple and frictionless.

# PAYM8 Collect. Africa's most comprehensive collections offering.

AXIS constructs the logic required to design payment processes that allow merchants to choose their ideal transaction method. Powered by this revolutionary platform is PAYM8 Collect, a recurring payments solution enabling Africa's merchants to collect funds from any bank, while using multiple channels.

### No limitations on your collections

Many payment solutions cater for a specific channel or business system. Not so with PAYM8 Collect. With access via multiple interfaces, PAYM8 provides the widest array of payment products and channels available, positioning you to select from multiple transaction types making channel interoperability a reality.

### Technology agnostic

Choose a solution designed to allow flawless integration with any proprietary administration system. Simple and secure, PAYM8's API is equally compatible with all commercial line-of-business systems, including SAGE and SAP. Should direct integration not suit your business, PAYM8 offers seamless access and processing through the AXIS online platform.

### Cross-vertical

PAYM8 tailors each implementation to ensure the best fit for your business. We're changing the way organisations across the board think about payments, with proven capability in multiple sectors including, but not limited to, Education, Direct Marketing, Insurance, Property, EDC, and Security.

### Flexible

With no minimum or maximum number of transactions, PAYM8 Collect adds value to any size business and easily flexes to adapt to organisational needs.

### Multi-channel

Take advantage of a multi-channel approach that uses a recurring payments engine to improve collection rates.

### Channels Include:

**Debit Pull:**

- Real-time debit orders (RTDO, Botswana and Namibia)
- Enhanced debit orders (ENDO; Namibia)
- Recurring card debits (debit and credit cards)
- DebiCheck (authenticated collections)
- EFT Debit Orders
- Non-authenticated early debit orders (NAEDO)
- Authenticated early debit orders (AEDO)

**Credit Push**

- Debit and credit cards
- Alternate payment channels

## What you can expect

PAYM8 Collect is supported by smart consulting and proven methodologies that keep our clients at the forefront of the engagement process and beyond. Years of experience allows us to have you trialing our solution in a matter of days.

### Consultation

Every engagement begins with an in-depth consulting process. This includes a complete assessment of your requirements, providing critical visibility into the use of existing resources. It also allows us the insight into objectives, challenges, and opportunities needed to understand your business - right from the start.

### Analyse

Using the intelligence gained from the consulting stage, we work with you to set realistic business-specific targets and timelines. We also derive a customised implementation plan that provides a roadmap for your payment journey.

### Implement

With a starting and endpoint in mind, PAYM8's Support and Merchant Development Team works with you to achieve your organisation's desired objectives. Along the way you'll receive in-depth monthly analysis on transaction data identifying key trends and opportunities for improvement. Additionally, reports with collections enhancement recommendations are assessed and discussed in a monthly evaluation session – either online, telephonically, or at your offices.

### Change Management

Training is a critical component of the PAYM8 service offering, as is the change management process specifically designed for on-boarding new merchants and introducing new products. Our intent is to ensure staff buy-in and that your business gets the most out of its payments journey and collections.

PAYM8 continues to optimise our solutions through a variety of service offerings designed to proactively monitor and enhance the reliability of your collections.



# Consume services in a way that makes the most sense for you.

Inspired by popular SaaS delivery models, PAYM8 makes it possible to access an intelligent payments platform that delivers today while preparing you for tomorrow.

With PAYM8 Collect, you can manage collections in the way that best suits your business - containing your collection complexities while providing the latest in technology innovation.

## INTEGRATE

Our user-friendly API allows for seamless integration between your line-of business system and PAYM8's secure, robust environment.

**OR**

## UPLOAD

If your technology strategy involves keeping external integration to a minimum, keep it simple with routine submissions of fact files into the PAYM8 payment environment.

**OR**

## LOG-IN

PAYM8's ultra-convenient Online Platform allows businesses to log in and capture transactions manually on a per-use basis.

### Greater control of your payments journey

Embedded technology within AXIS delivers actionable insight into customers' payment behaviours. By incorporating this intelligence into business rules, you can acquire greater control over your payments journey, while improving collection rates and reducing associated costs.

### Access funds faster with direct settlement

As a merchant, the faster you can access your funds the better. This is why our default is to facilitate settlement directly into our merchants' bank accounts. The TPPP model is offered to merchants where an alternative acquiring bank is required and immediate settlement is not an issue.

### No hidden costs

We understand the best way to earn trust is through transparency - especially when it comes to fees. Unlike our competition, PAYM8 doesn't charge unjustifiable set-up fees, we don't bill for additional users, and we don't charge for bulk uploads.

### Tools that add real value

We have embedded communication tools like e-mail and SMS, along with other value-added services to help you support your internal and external client communication. Not just for collections, but for loyalty programmes as well.

### Support that's available when you need it

Payments don't keep business hours. As part of our commitment to customer-centricity, PAYM8 gladly provides assistance 24/7 at no additional charge. Our call centre is available around the clock.

# Why PAYM8?

- Founded in Johannesburg in 2001, we have expanded our footprint across the continent, successfully and seamlessly merging the debit pull and credit push paradigms for Financial Collections. Today the business processes over R2 billion in annual transaction value for our combined merchants.

- PAYM8's products, advice and solutions are informed by nearly 20 years of practical experience providing superior payment services to many hundreds of merchants across sub-Saharan Africa.

- In addition to our commercial offerings, we continue to develop and manage bespoke payment solutions, including the likes of Mascom 109, the first mobile top-up service of its kind on the African continent.

- Our Integration capabilities embrace direct integration via API, Bulk File Upload, and access via our portal. Integration partners the likes of Futuresoft, Voyagernet, Debtcloud, and Swordfish confirm a user-friendly and extremely stable integration.

- Always ready to assist, our in-house developers are available to support our merchants with their technical integration requirements. This development team is a critical component of our long-term strategy to ensure that innovation remains a key focus in our business.

- Proven expertise in payment regulation, legislation, and governance positions us as the partner of choice when assisting merchants successfully navigate the intricacies involved with payment security. Our products are designed to ensure our clients data remains secure and compliant without adding complexity to their business.

## Other Offerings

### PAYM8 Digital Payments

Frictionless and secure, this offering ensures easy integration with popular channels while empowering customers to transact when and where they like from websites and mobile devices.

### AXIS

An intelligent payments platform enabling transaction interoperability across all transactions. Hosted in a secure PCI DSS environment, the platform is built to offer Merchants more control of their payment options. Thereby increasing the ability to collect successfully. A.I., machine to machine learning and the intelligent processing are what make AXIS unique.



## WANT TO FIND OUT MORE?

**Interested in activating an obligation-free trial?**

Contact us at info@paym8.co.za to find out how we can assist you along your digital payments journey, or visit www.paym8.co.za.

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