



**Vodacom
Payment
Services**

POS Overview





**Vodacom
Payment
Services**

Role Players



Payments | Role Players



On Sellers

Sell Payments Products
on behalf of
Vodacom Financial Services



VFS Call Centre

Product & Merchant Support
for
Vodacom Financial Services



VFS Switch

Process Card Transactions
for
Vodacom Financial Services





**Vodacom
Payment
Services**

POS Products



Payments | POS Products

QR



VodaPay
Chop Chop

MiniPOS



VodaPay
Kwika

Android



VodaPay
Max

VodaPay E-commerce



Masterpass

Nexgo K300

Nexgo 5
(printer)

E-commerce
Payment
Gateway



Payments | Product Info

June

VodaPay Chop-Chop



Scan to Pay is a convenient, safe method where payment is performed by customers using a mobile app such as VodaPay/Masterpass/Zapper/Snapscan/Banking App on their phones to scan a Quick Response (QR) code – an alternative to using physical cards.

We like to call our QR Code VodaPay Chop-Chop because it's quick and easy to pay!

Nov

VodaPay Kwika



This is a small pin pad device that can accept cards either as
swipe
chip 'n pin
tap 'n go
scan 'n pay

June

VodaPay Max



This is an android device card machine that can do
swipe,
chip 'n pin,
tap 'n go
Scan 'n pay
offer value added services to vend products like lotto, prepaid electricity, ticketing

Oct

VodaPay E-commerce



An E-commerce Payment Gateway is a merchant service provided by an e-commerce application that authorises debit/credit card or direct eft payments processing for e-businesses, online retailers, bricks and clicks or traditional brick and mortar businesses.
Basically this is the final stage of the sales process on an ecommerce website/mobile app where merchants and buyers can conduct secure payment transactions online.
It allows customers to pay with their credit/debit cards or make an eft payment virtually.

Payments | Merchant Classification & Device Overlay

	Monthly Turnover	Device	Merchant Type
Survivalists	R0 – R15 000		• food/flea markets, street vendors • Personal care outlets • Gym trainers, tutors • Household maintenance services (garden, building)
Micro	R15 – R25 000		• Spaza shops, Small food, alcohol and tobacco stores (convenience store, shebeens) • Micro clothing stores • Plumbers and electricians
Small	R25 – R60 000		• Spazas, Taverns, Beauty salons, Hardware stores (small paint, electrical and plumbing appliance stores) • Health (local private and public clinics/hospitals) • Restaurants, BnB's • Courier Companies (DHL, Fastway) • Metred taxi services (Delta Cabs, Zebra Cabs, Airport transfer companies)
Medium	R60 – R133 000		
Large	> R133 000		



Payments | POS Device Pricing

Each successful transaction processed on a device has a service fee (% of transaction value) to process the transaction

	Monthly Turnover	VodaPay Chop-Chop	VodaPay Kwika	VodaPay Max	VodaPay E-commerce
Survivalists	R0 – R15 000		 R999 once off		
Micro	R15 – R25 000				
Small	R25 – R60 000				
Medium	R60 – R133 000	R0.00 Can be bought standalone. Will be added as extra free device when kwika and max are ordered.		 R270.00 rental Incl free insurance	 API Integration setup costs once off
Large	> R133 000				



**Vodacom
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**POS
Onsellers Role**



Onseller POS | Customer Journey

Explore

Start

I am looking for a solution that will enable my business to accept card and other tendertypes

Reseller markets POS products to their customers

I would like to buy the product but I need more information

Buy

I contact Reseller or Reseller Contacts the customer

I am contacted by a Reseller's Consultant to arrange a convenient time

Product offers, specifications, benefits, cost, T&Cs, are clearly explained to me

Proceed to application?

Yes

No

End

Reseller Consultant completes the Quantica Merchant Assisted Application

VPS completes the FICA checks

Pass FICA Verification?

No

Yes

Perform Sanction/PeP Screening

Listed?

Yes

No

Approval in Principle is provided to the merchant, no merchant number is issued, locked with Back Office

Sanction /PEP Screening manual verification completed

Listed?

Yes

End

No

VPS Traderoot Issue Merchant Number and Quantica sends email confirming application details

Continue to next slide



Onseller POS | Customer Journey

Start Up

Continue from previous slide

Terminal is delivered, within 2 to 5 business days or merchant arrives with purchased terminal

I receive a welcome pack with all the product FAQs and self-service guides

08217855 contacts me to activate my terminal and provide training on how the solution works and I am provided with contact details for support

I activate my terminal and sign onto the Merchant Portal

Cash sale process for kwika to be defined still

Use

I can perform a sale transactions with card payment

I can view my transaction and settlement amounts on the merchant portal

I am experiencing issues and I need help

I can contact 082 17855 for assistance

The agent troubleshoots my issue

If not resolved, my issue is escalated and I receive a ref. number

I receive a regular feedback until my issue is resolved

Get Support

Cancel

I decide to cancel my agreement

I contact 08217855 where I am advised that a consultant will contact me

The consultant tries and convince me to stay

I give 30 days notice on my agreement

At the end of 30 days my rented terminal is collected and my agreement cancelled

End





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Call Centre



X-Link Role | Subsidiary of Vodacom



1

Manage Stock:

1. Devices
2. Packaging Materials
3. Marketing Materials

2

Order Fulfilment:

1. Device Preparation
2. Device Delivery to Customer
3. Marketing material Delivery to Customer

3

Merchant Support:

1. After sales Call Centre 24/7
2. Merchant Product Training
3. Repairs to devices
4. Orders for additional products
5. Customer Account Queries
6. Customer General Queries

082 178 55

Toll free number from any network



**Vodacom
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Switch



Switch

1

Merchants use our POS Devices:

- 1.E-Commerce
- 2.QR
- 3.Card Machine

2

POS Devices Card
Transactions need to be
processed from the
customers accounts daily

3

The money is
deposited into the
merchants bank
accounts daily



The Switch
process the transactions
for steps 1,2 and 3
&
provides Reports



A hand holds a smartphone over a payment terminal. The terminal is a grey and red device with a keypad and a small screen. The background is a blurred outdoor setting with people.

**Vodacom
Payment
Services**

Payment Process



Payment Process



Merchants Questions – Call the Call Centre 082 178 55

1

Merchants use our POS Devices:

- 1.E-Commerce
- 2.QR
- 3.Card Machine

2

POS Devices Card Transactions need to be processed from the customers accounts daily

3

The money needs to be deposited into the merchants bank accounts daily



1. How much sales did I make today?
2. My Machine is not working
3. I need more devices
4. My machine has not been delivered yet
5. Connectivity is down
6. How do I process a Refund?

1. How do I see my transactions?
2. My login is not working
3. My OTP is not working
4. I can't remember my account number

1. How much money is being settled/paid into my account?
2. When am I being paid?
3. Why am I paid short?
4. What are my fees?
5. Where is my statement?
6. I don't understand my statement





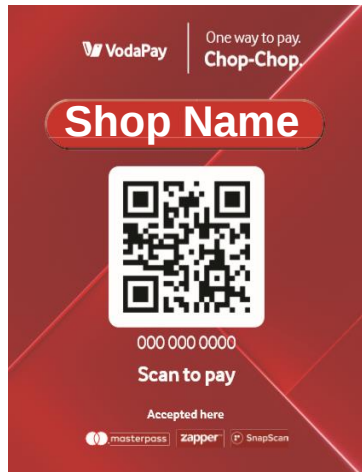
**Vodacom
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Static & Dynamic QR



Payment Process | Static or Dynamic QR Code

1 Customer Pays using VodaPay Chop-Chop Card



Customer Uses their Phone to scan the code on the Vodapay Chop-Chop card



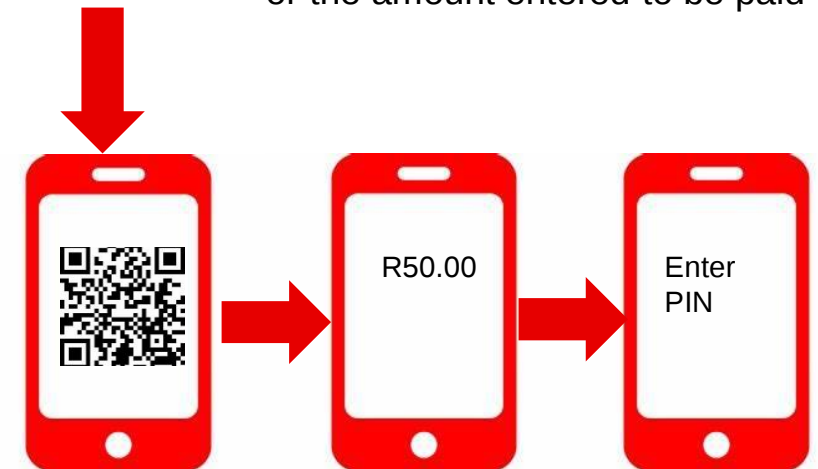
Customer enters amount to pay

2 Customer selects to pay by QR code on either the device or the website



The Device automatically generates a QR Code on the screen/laptop unique to the order being processed or the amount entered to be paid

Customer Uses their Phone to scan the code on the Device/laptop screen



Amount to Pay is automatically populated

