sage Pay

PRODUCT OVERVIEW

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Simple and efficient ways to collect money from your customers.
Sage Pay's advanced collection facilities allow you the convenience of processing debit orders to any South African bank account. You can create recurring and non-recurring debit orders online and can choose from our same-day, two-day and NAEDO services.

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Get paid faster with Pay Now.
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Selling online made simple.
Enable your website to accept online payments with the choice of 13 free shopping cart plugins.

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Simple and secure payments on time, every time.
With Sage Pay you can capture details online for recurring and once-off salary and supplier payments. Sage Pay services are also integrated into multiple Sage Accounting and Payroll software.

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Manage your business risk with Sage Pay's extensive risk reporting services. The information is sourced from CIPC and multiple credit bureaus including Transunion, Experian, XDS, and Compuscan.

CONTACT US *12*

Ready to activate?

We can have your account activated within 24 hours.
Tel: 0861 338 338
Email: activate@sagepay.co.za

WELCOME TO SAGE PAY

Simple and secure online payment solutions for your business. Sage Pay is a leading payments provider to small and medium sized businesses throughout South Africa. Do more business on the go with ***Sage Smart Money Movement***, the seamless way to move money in and out of your business.

Whatever your business size or needs we have a secure payment solution for you.

- Sage Pay is registered with the Payments Association of South Africa as a Systems Operator and Third Party Payments Provider.
- We are registered and regulated by the Financial Services Board.
- We process millions of secure payment transactions on behalf of our clients each month.
- A Sage Pay account gives you access to incoming and outgoing payment services which include debit order collections, eCommerce payment facilities, invoice payments, salary and supplier payments.
- Your Sage Pay account integrates seamlessly with Sage Accounting and Payroll software.

SIMPLE AND EFFICIENT WAYS TO COLLECT MONEY FROM YOUR CUSTOMERS

Debit Order Collections

Sage Pay's advanced collection facilities allow you the convenience of processing debit orders to any South African bank account.

You can create recurring and non-recurring debit orders online and can choose from our same-day, two-day and NAEDO services.

You can present debit orders to cheque and savings accounts as well as MasterCard and Visa credit cards.

You are not required to provide upfront surety. Up to 90% of your collection value is paid on the day the debits are processed.

Analyse your debit order collections with ease using our comprehensive reports and statistical data available on your online account.

Debit order mandates can be voice recordings or paper- based and can be stored on your Sage Pay account for ease of reference.

Fee type	Cost
Monthly fee	R200.00
2 Day service monthly volumes	
0 - 100	R2.60
101 - 250	R2.50
251 - 500	R2.40
501 - 1000	R2.30
1001 - 2500	R2.15
2501 - 5000	R2.05
Same day service	R3.10
Redirects	R2.70
Unpaids	R3.10

All prices exclude VAT

NAEDO

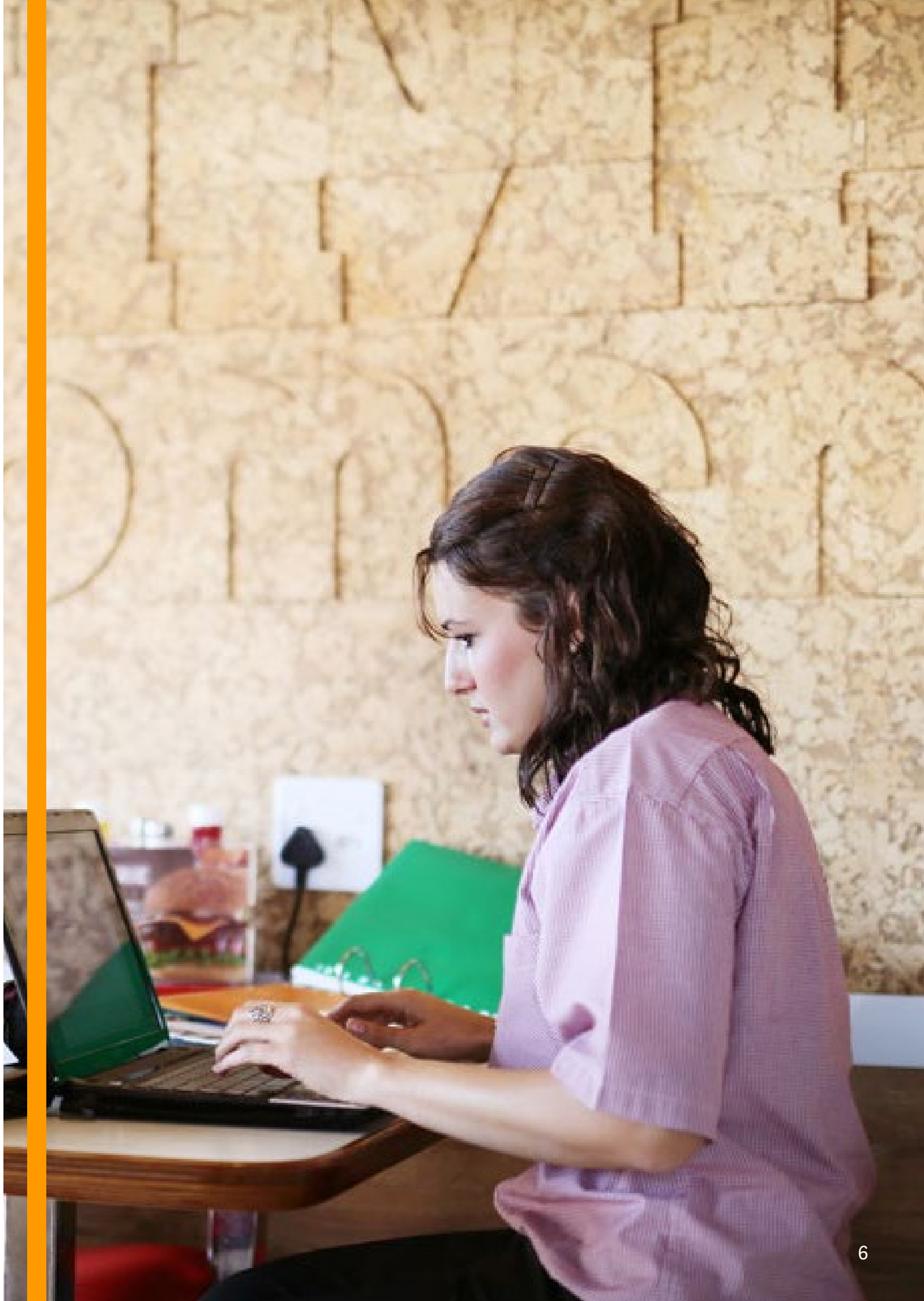
Track bank accounts and improve your collection rate with a NAEDO facility. You can determine the tracking period, which can range from 1 - 32 days.

Fee type	Cost
Monthly	R170.00
Successful transactions	R6.80
Tracking per day	R2.90
Unsuccessful transactions	R3.30
Disputes	R10.75

All prices exclude VAT

*"I would be looooooost without you!! It's a **pleasure to use and so easy,** which makes my day so much brighter!! There is nothing worse than having to beg clients for payments so being able to offer your facility is a huge bonus. At least 70% of our clients are using my debit order option and I grow a little each month. Thank you Sage Pay!"*

*- **Kate Colston**, Razostyle (Pty) Ltd*



MORE WAYS TO RECEIVE PAYMENTS FROM YOUR CUSTOMERS

Pay Now

Use our Pay Now service to accept eCommerce and invoice payments. Offer your clients more ways to pay you, including Instant EFT, Bank EFT, credit card, cash payments, and MasterPass™. You will be notified as soon as your customers pay you and can enjoy comprehensive and automated reconciliation of payments off a single Sage Pay statement.

Pay Now Gateway

Selling online is made simple. Your Sage Pay account is already integrated into Sage Online Tools and 13 free shopping cart plugins which are available on our website. We also support customised integration.

Pay Now Invoice

Pay Now is already integrated into specific versions of Sage Accounting software, allowing you to issue invoices with multiple payment options. Invoices can be presented in the Customer Zone, emailed, or posted. Comprehensive and automated reconciliation of payments off a single Sage Pay statement.

With Pay Now you have the ability to present any of the following payment options to your customers:

Instant EFT

- You will be notified immediately when payment has been made, ensuring goods or services can be dispatched without delay.
- Your clients can now make real-time payments from 5 major banks without having to recapture any bank details, leaving no room for error.
- Instant EFT is a guaranteed method of payment that ensures no chargebacks or fraud.

Bank EFT

- Your clients can now make payments to your Sage Pay account at any of the four major South African banks.
- Improve your cash flow by having access to your funds quicker.

Credit Card

- Accept local and international MasterCard and VISA payments.
- No need for credit card merchant facilities at your bank.
- Our transactions are 3D secure, protecting you from fraud and reducing chargebacks.

Cash payments

- Clients can pay you using a unique barcode by printing and presenting it to participating retail outlets.
- Participating retail outlets include Checkers, Checkers Hyper, Shoprite, OK, USave, House & Home, and the SA Post Office.

MasterPass™

- Offer your clients the convenience of using their MasterPass™ digital wallet.
- MasterPass™ allows for hassle-free, secure online payments from their connected device.

Fee type	Cost
Monthly fee	R42.00
Instant EFT	2%
Bank EFT	0.5%
Credit card commission	3.8% (+R1.00 transaction fee)
Cash payment commission	3.8% (min R8.00)
MasterPass™	3.8% (+R1.00 transaction fee)

All prices exclude VAT

*"Sage Pay provides a **user friendly payment gateway** for us to derive income from services provided to members on our website. The real plus is the **ease of administrating** this and in its built in financial management processes."*

*- **Micheal Cullen**, ICE-SA*

SIMPLE AND SECURE PAYMENTS ON TIME, EVERY TIME

Payments

With Sage Pay you can capture details for recurring and once-off salary and supplier payments online to all South African banks and account types.

- By using bank account validation you will avoid unnecessary last minute rejections when processing payments. You have the peace of mind that all payments will be accepted by the banks on payday.
- Ensure that you pay money into the correct bank account by using our account verification service.
- For added security you can decide on the levels of access, the number of authorisers per batch, and use One Time Pins to authorise payments.
- Our flexible payment options ensure that all payments reflect on the same date in the beneficiaries' account, irrespective of where the bank account is held.
- Extensive reporting and audit trails together with payment notifications allows you to be in control of every aspect of a transaction.

*"It is a very **convenient** service for payments. Sage Pay does all collection for the business; it's a **step forward** of building communication between clients and business. Sage Pay uplifted the standard of the business."*

*- **Sivuyile Cungwa**, Thuso Funeral broker*

Sage Pay is integrated into Sage software

Validate and verify bank account numbers at point of capture in your Sage Accounting and Payroll software.

Manage your business risk and avoid fraud by conducting commercial and consumer credit checks from multiple credit bureaus.

Seamless file uploads to Sage Pay means no more risky emailing of payment files. Payment batches can be locked when uploading, ensuring that payments cannot be edited in your Sage Pay account.

One comprehensive Sage Pay statement can be downloaded to automate your reconciliation of payments made.

Fee type	Cost
Monthly fee	R42.00
Transaction cost monthly volume	
0 - 100	R3.15
101 - 250	R2.95
251 - 500	R2.75
501 - 1000	R2.50
1000+	Price on request
Transaction notifications	
Email	R0.20
SMS	R0.40

All prices exclude VAT

MANAGE YOUR BUSINESS RISK WITH COMPREHENSIVE RISK REPORTS

Risk reports

Manage your business risk with Sage Pay's extensive risk reporting services. The information is sourced from CIPC and multiple credit bureaus including Transunion, Experian, XDS, and Compuscan.

Credit Checks
A wide range of information is available on companies and individuals using our credit checks.

Business Reporting
Easily obtain the most current information on companies by accessing reports provided directly by CIPC.

"Having a centralized portal where you can collect money, do ITC credit checks and even do payments not only improves my businesses productivity but it also provides a quality service to my clients."

*- **Conrad van Straaten**, ChillNet CC*

Fee type	Cost
Monthly fee	R42.00
ID verification and fraud	R4.75
Bank account verification	R4.00
Business linked to consumer report	R32.00
Consumer credit check	R30.00
CIPC business report (with principle clearance)	R38.00
CIPC business report	R32.00
Mini company report	R140.00

All Prices exclude VAT.

This module is free if used with any other Sage Pay service.

Risk reporting is integrated into your Sage software

- Verify ID numbers and bank account details at point of capture.
- Request commercial and consumer credit checks in a variety of formats directly from your software.

CONTACT US:

Ready to activate?

We can have your account activated within 24 hours.

Our business is to help you make and collect payments on time, cost effectively and hassle-free.

Contact Details

Tel: 0861 338 338
Email: activate@sagepay.co.za

Registered office

Netcash Square
64 Parklands Main Road
Parklands
Cape Town
7441

Postal address

PO Box 50354
West Beach
7449

Registered as a Systems Operator and Third Party Payments Provider Registration number SO001051

Registration number 2001/019308/07
VAT Registration 4620213522

PCI DSS Level 1 Compliant
Certificate ID:
ZW8FIK-6-100214

Registered EDO PSSF System Operator no. 037/2009

Registered FSP Intermediary Licence no. 44751