



ZIYABUYA

Payment Solutions

Complete Digital Payment Solutions



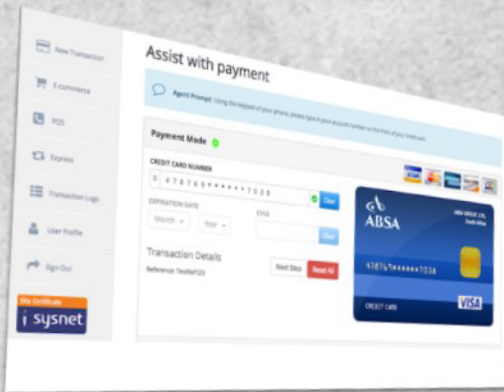
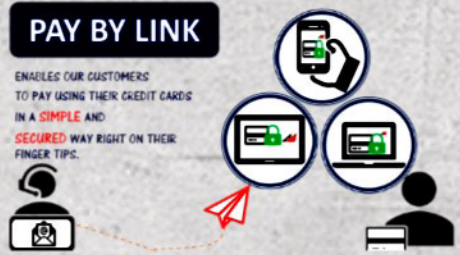
WWW.ZIYABUYA.COM

EXPRESS PAY BY LINK

Pay by Link Express makes it easy for a merchant to send out a payment button via SMS or email to customers requesting a specific payment from them. Express Enterprise allows a Merchant to embed payments into PDF invoices, statements, emails and SMS.

Payment requests can be sent out manually, bulk via .csv upload or automated API's.

The perfect solution for managing account payments or ensure a higher conversion rate when sending out statements



ZIYABUYA ASSIST

Ziyabuya Assist allows call centre agents to process card payments whilst on-call with the customer at all times.

When prompted, the customer simply enters their card details using the keypad of their device.

Payments are processed in real-time, notifying both the call centre agent and customer of the payment result.

AFRIPAY

Accepting payments across Africa requires new corporate structures, multiple integrations and navigating complex mobile money or other payment methods without any guarantee of funds settlement.

Expanding into Africa is now a single API away. With our AfriPay API you can start accepting local payments into Nigeria, Kenya, Uganda, Ghana, Zambia and South Africa. It does not matter if the payment is MPESA, local bank transfer, Verve Bank, Airtel or MTN Mobile Money - we provide you a single settlement in your preferred currency and country.



ENTERPRISE DIRECT



Enterprise Direct is our flagship payment widget for any Merchants whom take their online payments seriously. The JavaScript widget provides secure and convenient payments without the need of redirecting the customer away from a website.

The Enterprise widget supports multi-tokenization and has a built-in failover that allows Merchants dynamic routing via any Payment Gateway and Acquiring Bank - all with a single integration.

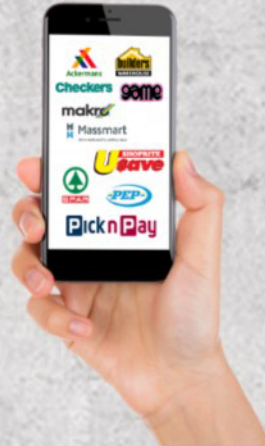
Enterprise Direct gives Merchants the ability to take control and style their own payment widget whilst descoping them 100% from PCI-DSS. Enterprise Direct supports both card and EFTsecure payments and is a must for any Enterprise Merchant looking to increase their online payment conversion rate.

EFT SECURE

EFTsecure is an exciting and secure way to pay for goods and services online. EFTsecure is directly connected to each South African bank and allows the customers to conveniently pay using any of their bank accounts.

EFTsecure enables e-commerce businesses to accept payment from their customers online, without the need for a credit card. Payments are made via EFT through the customers online banking and the funds are paid directly into the merchant's bank account. EFT secure is instant, safe and convenient for both merchants and customers.

EFTsecure is incredibly easy and convenient - NO Downloads or Sign Up needed. Once payment has been processed, EFTsecure provides an instant payment notification to the merchant and the paying customer, so online orders may be filled immediately.



PAYCASH

On checkout, the customer selects PayCash and is presented with a PayCash barcode and number. The PayCash barcode or number is used to pay at any convenient pay point network with more than 100 000 retail locations including Shoprite, Pick 'n Pay, Spar and Pep Stores.

Payments can be done in-store by cash, debit or credit card. PayCash barcode and number is also emailed to each payer and can be paid digitally at any time if paying in store is not convenient anymore.

Each payment is confirmed in real-time as soon as your customer completes the payment in-store or online. Service a wider range of customers and accept a wider range of payments with PayCash by Ziyabuya.

DEBIT ORDER COLLECTIONS

Simple and efficient ways to collect money from your customers. Ziyabuya Payment Solutions 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 NAEDO services.

RISK REPORTS

Manage your business risk with comprehensive risk reports. Manage your business risk with Ziyabuya Payment Solutions extensive risk reporting services.

Ziyabuya NAEDO transactions

Simple and secure online payment solutions for you business. Ziyabuya Payment Solutions is a leading payments provider to small and medium-sized businesses throughout South Africa.

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

Ziyabuya Payment Solutions is registered with the Payments Association of South Africa as a Systems operator and Third Party Payments Provider.

We process millions of secure payment transactions on behalf of our clients each month.



Simple and efficient ways to collect money from your customers



Debit Order Collections

Ziyabuya Payment Solutions 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 up-front surety. Up to 90% of your collection value is paid on the day the debits are processed.

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

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.

✉ payments@ziyabuya.com 0860 969 254