

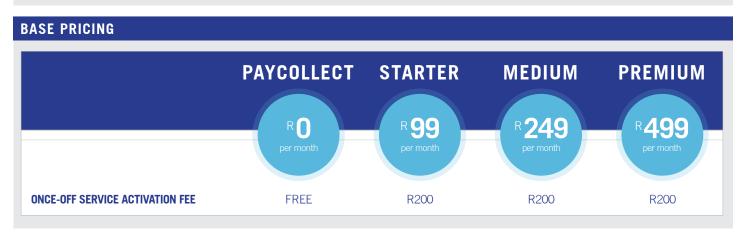




PAYMENT SOLUTIONS

Which is the best option for my business?

PAYCOLLECT	STARTER	MEDIUM	PREMIUM
START-UP MERCHANT	NEW MERCHANT	ESTABLISHED MERCHANT	LARGE VOLUME MERCHANT
DOESN'T REQUIRE A MERCHANT ACCOUNT	REQUIRES A MERCHANT ACCOUNT	REQUIRES A MERCHANT ACCOUNT	REQUIRES A MERCHANT ACCOUNT
FLEXIBLE CAN MOVE ACROSS PAYMENT SOLUTIONS AS YOUR BUSINESS GROWS	FLEXIBLE CAN MOVE ACROSS PAYMENT SOLUTIONS AS YOUR BUSINESS GROWS	CAN MOVE TO THE PREMIUM PAYMENT SOLUTION AS YOUR BUSINESS GROWS CAN DOWNSCALE YOUR PAYMENT SOLUTION.	CAN DOWNSCALE YOUR PAYMENT SOLUTION.
DON'T WANT ADDED PROCESSING COSTS AND WANT TO FOCUS ON GROWING YOUR BUSINESS	UNSURE OF YOUR MONTHLY SALES	CONSISTENT MONTHLY SALES	CONSISTENT MONTHLY SALES
FREE PAYPROTECTOR FRAUD MONITORING	OPTIONAL PAYPROTECTOR FRAUD MONITORING	OPTIONAL PAYPROTECTOR FRAUD MONITORING	OPTIONAL PAYPROTECTOR FRAUD MONITORING
NO FIXED TERM CONTRACT	NO FIXED TERM CONTRACT	NO FIXED TERM CONTRACT	NO FIXED TERM CONTRACT





CREDIT & DEBIT CARDS (excluding ATM Cards)

	PAYCOLLECT	STARTER	MEDIUM	PREMIUM
PER TRANSACTION AUTHORISATION FEE	R0.00	R1.25	R0.75	R0.50
SETTLEMENT FEE - Successful auths only	3.9%	0.5%	0.4%*	0.25%**
REFUND FEE	R50	R1.50	R1.00	R0.50
CHARGEBACK FEE	R75	-	-	-
PAYOUT FEE - Per payout	R10	-	-	-
			* CAPPED PRICE R4.50	**CAPPED PRICE R2.50

OTHER WAYS TO GET PAID



PayPal Secure International Wallet Payment Method

TRANSACTION FEE **FREE**



SECURE INTERNET DEPOSIT

TRANSACTION FEE - % of transaction value across all pricing options

1.5%

paysum 1 FOREX BANK PAYMENTS FROM OVERSEAS CUSTOMERS

TRANSACTION FEE R10

WEEKLY PAYOUT FREE

ADDITIONAL PAYOUT FEE R50



MOBILE DIGITAL WALLET PAYMENT METHOD

TRANSACTION FEE AS PER BASE PRICING OPTION



THE EASIER WAY TO PAY ONLINE

TRANSACTION FEE AS PER BASE PRICING OPTION

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OPTIONAL VALUE-ADD SERVICES



CURRENCY CONVERSION

ADVERTISE IN THE CURRENCY OF YOUR CHOICE

	PAYCOLLECT	STARTER	MEDIUM	PREMIUM
PAYFX - Per Transaction	N/A	R1	R0.75	R0.60

SECURED BY PAYPROTECTO	R [™]
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FRAUD PROTECTION

TRANSACTION FRAUD SCREENING

	PAYCOLLECT	STARTER	MEDIUM	PREMIUM
PAYPROTECTOR LIGHT - Per Transaction	FREE	R1.50	R0.75	R0.50
PAYPROTECTOR ADVANCED - Per Transactio	n N/A	R1.50	R1	R0.75
ECI BLOCKING - Only with 3D Secure Enable	ed FREE	FREE WITH PAYPROTECTOR ONLINE	FREE WITH PAYPROTECTOR ONLINE	FREE WITH PAYPROTECTOR ONLINE



STORE CARD DETAILS SECURELY

MONTHLY FEE R250 PER 1 000 CARDS STORED

TERMS OF SERVICE

PRICING 1.

- 1.1 All prices quoted exclude VAT.
- 1.2 Please note that these fees exclude the bank merchant acquiring fees. Bank fees are agreed separately between the merchant and the bank and are billed directly by the bank.
- 1.3 We allow you to upgrade your Payment Solution at anytime. Should you want to then downgrade your Payment Solution you can do so after 3 months.

CONTRACT PERIOD

We will allow you to cancel your service with us as long as you provide us with 30-days' notice. We will bill you for the month in which you cancel your service.

ONCE-OFF ACTIVATION FEE 3.

- Upon set-up of your PayGate Merchant Account for the 1st time, should you have selected multiple Payment Methods, only a single Activation Fee across all Payment Methods will be billed.
- 3.2 Should you at a later stage add additional Payment Methods, an Activation Fee per Payment Method will apply.

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