

# PAYDIRECT PRICING BROCHURE



## PRICING OPTIONS

PAYDIRECT MONTHLY FEE	STARTER	MEDIUM	PREMIUM
	R 99 per month	R 249 per month	R 499 per month
ONCE-OFF SERVICE ACTIVATION FEE	R200	R200	R200

## PAYMENT SOLUTIONS

WHICH IS THE BEST OPTION FOR MY BUSINESS?

STARTER	MEDIUM	PREMIUM
<b>JUST STARTING OUT</b>	<b>UP AND RUNNING</b>	<b>ALL THE BELLS &amp; WHISTLES</b>
REQUIRES A MERCHANT ACCOUNT	REQUIRES A MERCHANT ACCOUNT	REQUIRES A MERCHANT ACCOUNT
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.
UNSURE OF YOUR MONTHLY SALES	CONSISTENT MONTHLY SALES	CONSISTENT MONTHLY SALES
OPTIONAL PAYPROTECTOR FRAUD MONITORING	OPTIONAL PAYPROTECTOR FRAUD MONITORING	OPTIONAL PAYPROTECTOR FRAUD MONITORING
NO FIXED TERM CONTRACT	NO FIXED TERM CONTRACT	NO FIXED TERM CONTRACT

## CREDIT & DEBIT CARDS

	STARTER	MEDIUM	PREMIUM
<b>PER TRANSACTION AUTHORISATION FEE</b>	R1.25	R0.75	R0.50
<b>SETTLEMENT FEE</b> - Successful auths only	0.5%	0.4%	0.25%
<b>REFUND FEE</b>	R1.50	R1.00	R0.50

## EFT PAYMENTS

	STARTER	MEDIUM	PREMIUM
<b>TRANSACTION FEE</b> (% of transaction value across all pricing options)	2.0%	1.5%	1.5%

## OTHER WAYS TO GET PAID

	STARTER	MEDIUM	PREMIUM
<b>TRANSACTION FEE</b>	3.5%	3.5%	3.5%

	STARTER	MEDIUM	PREMIUM
<b>TRANSACTION FEE</b>	SAME AS CARD FEES		

	DIGITAL WALLET		
<b>TRANSACTION FEE</b>	AS PER SELECTED PAYMENT SOLUTION		

	MOBILE PAYMENT METHOD
<b>TRANSACTION FEE</b>	AS PER SELECTED PAYMENT SOLUTION

	DIGITAL WALLET
<b>TRANSACTION FEE</b>	FREE

## OPTIONAL VALUE-ADD SERVICES

ADVERTISE IN THE CURRENCY OF YOUR CHOICE



### CURRENCY CONVERSION

### STARTER

### MEDIUM

### PREMIUM

PAYFX - Per Transaction

R1.00

R0.75

R0.60



### FRAUD PROTECTION

### STARTER

### MEDIUM

### PREMIUM

PAYPROTECTOR LIGHT - Per Transaction

R1.50

R0.75

R0.50

PAYPROTECTOR ADVANCED - Per Transaction

R1.50

R1.00

R0.75

ECI BLOCKING - Only with 3D Secure Enabled

FREE WITH  
PAYPROTECTOR  
ONLINE

FREE WITH  
PAYPROTECTOR  
ONLINE

FREE WITH  
PAYPROTECTOR  
ONLINE



### CARD TOKENISATION

STORE CARD DETAILS SECURELY

MONTHLY FEE

R250.00 PER 1 000 CARDS STORED



PAYBILL

FEES APPLIED AS PER SELECTED PACKAGE .I.E STARTER, MEDIUM, PREMIUM



PAYSUBS - Per Transaction

SAME AS CARD FEES

## TERMS OF SERVICE

### 1. PRICING

- 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.

### 2. CONTRACT PERIOD

- 2.1 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.

### 3. ONCE-OFF ACTIVATION FEE

- 3.1 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.