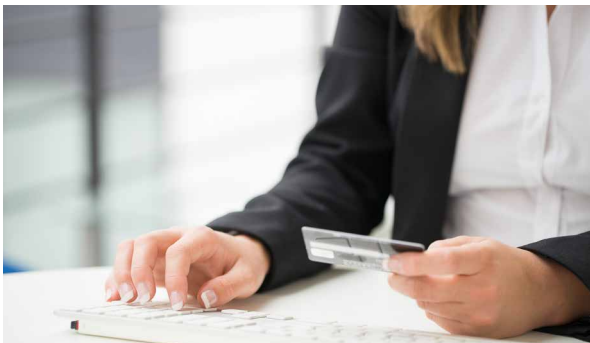


SERVICE BROCHURE



TAKE YOUR BUSINESS ONLINE

PayCollect is the perfect solution offering you the easiest and fastest way to start accepting card transactions online. With no initial set-up costs, no monthly fees and free fraud monitoring, PayCollect takes care of your online transactions, while you focus on growing your business.



PayCollect Benefits

- ✓ No Internet Merchant Account Required
- ✓ No Set-up Fees
- ✓ No Fixed Monthly Fees
- ✓ No Fixed Term Contracts – Pay As You Go
- ✓ Free Fraud Monitoring

How You Integrate


PAYWEBTM

ONE INTEGRATION – MANY PAYMENT METHODS


PayWeb is an easy and secure way to accept payments online. The Customer makes payments using PayGate's secure hosted payment page. PayWeb is mobile friendly making it compatible across all mobile devices. By selecting PayWeb, the Merchant gets immediate access to an array of Payment Methods, making it easier to get paid.

The PayWeb page is customisable so that it can be made to look more like the merchant's own website.

Supported Payment Methods




With PayGate's global reach you can accept secure online Card payments worldwide.



COMING SOON


Receive instant EFT payments from you customers using SID instant EFT service.



COMING SOON

MasterPass by MasterCard is a digital wallet service that makes online shopping safe, easy and convenient.

Value-Add Products



SEND ELECTRONIC BILLS WITHOUT AN E-COMMERCE WEBSITE

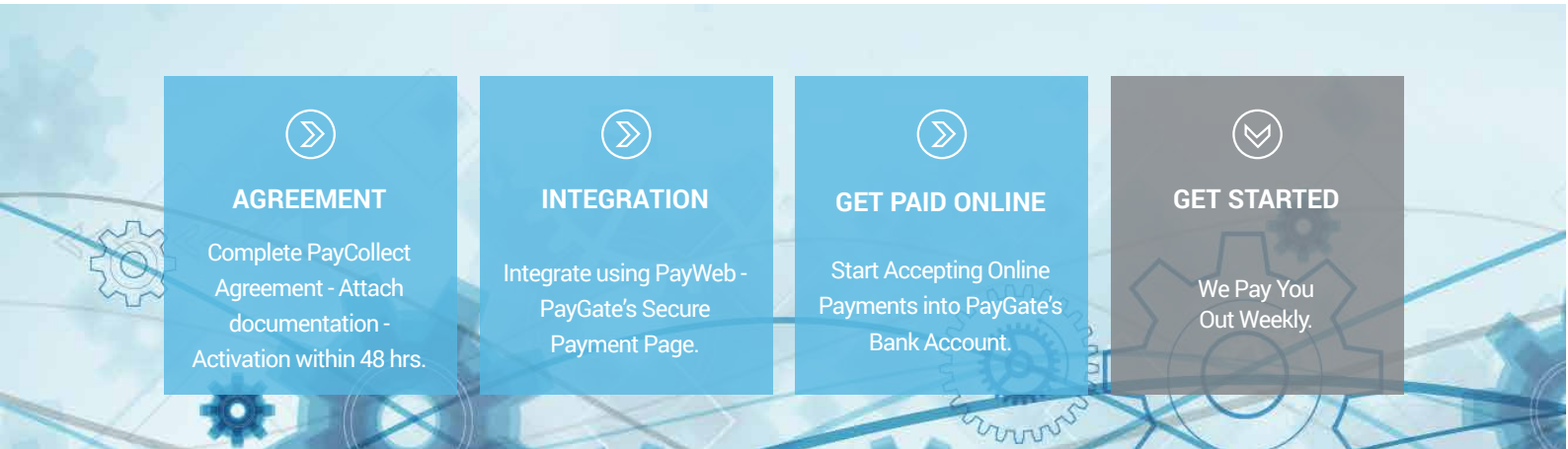
PayBill is an e-billing system that seamlessly allows you to send your Customer an electronic bill for payment without compromising on the security or flexibility. It is the ideal solution if you want to receive online payments without an e-commerce enabled website.



ADVERTISE YOUR PRODUCT OR SERVICE IN FOREIGN CURRENCIES

PayFX is a unique solution that makes it possible to advertise your product or service in a foreign currency and still have it processed in a ZAR currency.

How to get Started



PayCollect Fees

DESCRIPTION	FEE
Once-Off Activation	FREE
Monthly Subscription	FREE
Transaction Fees *	
Card Transaction Fee	FREE
Settlement Fee (Successful Transactions only)	3.9%
Pay Out Fee	R10.00
Value Add Product Fees	
PayBill	FREE
PayFX (Only if Selected)	R1.00

* Credit / Debit / Cheque Cards Only

How We Protect You



SECURED BY
PAYPROTECTORTM

MONITOR ONLINE FRAUD IN A REAL-TIME ENVIRONMENT

PayGate's Risk team has decades of collective experience in identifying and managing online fraud and building bespoke risk monitoring systems and procedures within its merchant's operations. The proactive measures minimise and eradicate fraudulent attacks and curb chargebacks. We understand the risks whether you are a start-up or an enterprise merchant and PayProtector offers you the peace of mind knowing that all your transactions are continually being monitored in a real-time environment.

Verified by
VISA

MasterCard[®]
SecureCode[™]

SAFER AND MORE SECURE WITH 3D SECURE SHOPPING

3D Secure is managed by Visa and MasterCard and is designed to make online shopping transactions safer by authenticating a cardholder's identity at the time of purchase.

When using PayCollect only 3D Authenticated transactions are accepted.

The Pay Out Process



SETTLEMENT

PayGate settles you (Merchant) once a week – every Friday. Weekly settlements are less PayGate fees.



BANK ACCOUNT

We can only settle funds to a South African bank account.



DUE DILLIGENCE

Settlement will not take place in the event of outstanding Due Diligence requirement (Annexure A)



SUMMARY

Upon settlement you will receive a detailed breakdown of all settled transactions.

For the Developer



LIVE PAYGATE ID

The Live PayGate ID gets sent to the merchant within 48 hours.



APIs & PLUGINS

All integration API's and Shopping cart plugins are available on our website. You can register as a free user and download all API's as well as utilize our fully functional test system.



DUE DILIGENCE

The Card Association requires you to have Visa and MC logos displayed on your homepage as well as your terms and conditions to include reference to online payments and refund processes.

OUR DEVELOPER PORTAL: <https://developer.paygate.co.za/>

Contact PayGate on **087 820 2020** to enquire directly or email us at **paycollect@paygate.co.za**.
