

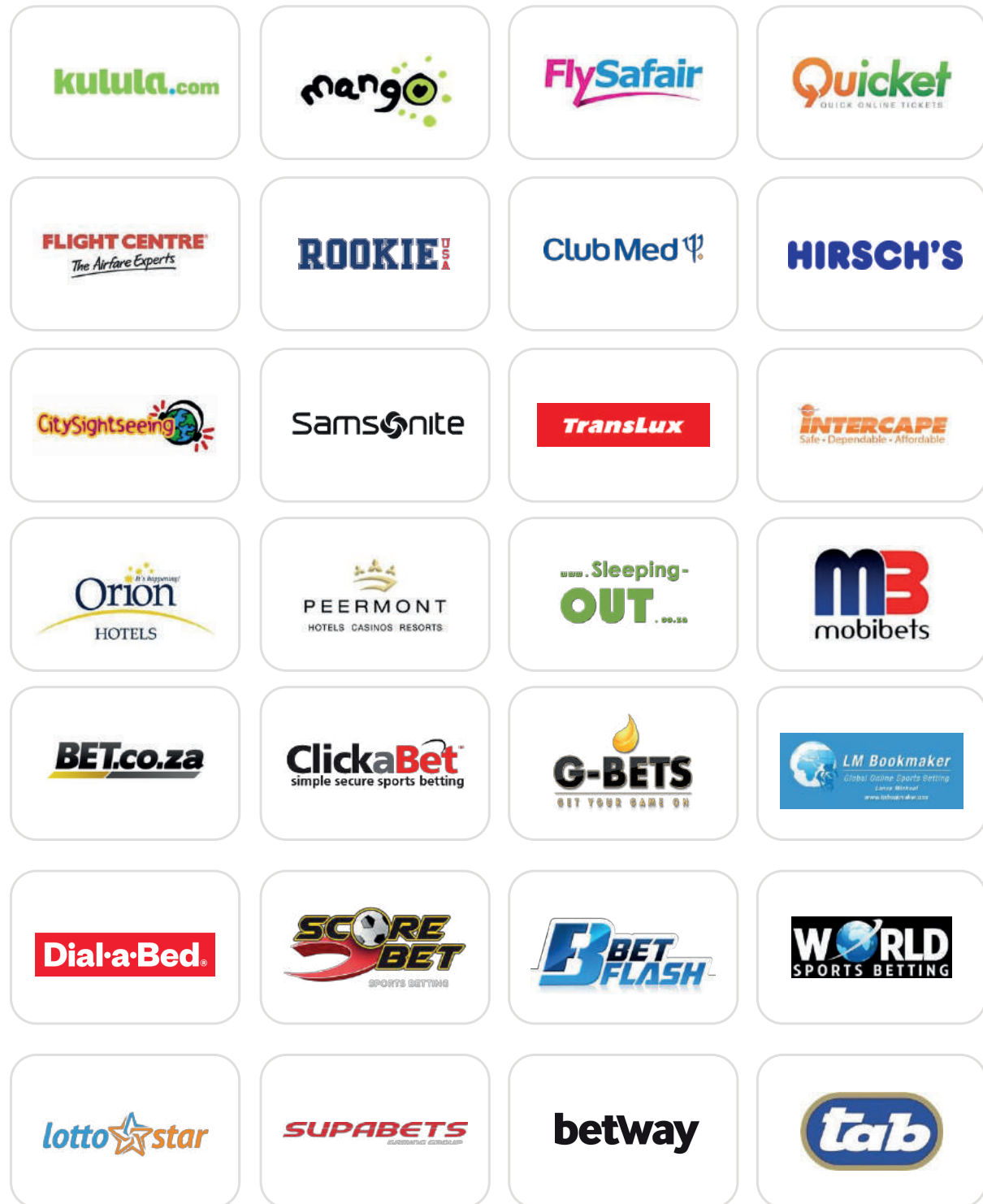
# Instant EFT Solution Overview

*Celebrating **14 years** of Instant Secure EFT Payments*

[www.sidpayment.com](http://www.sidpayment.com)

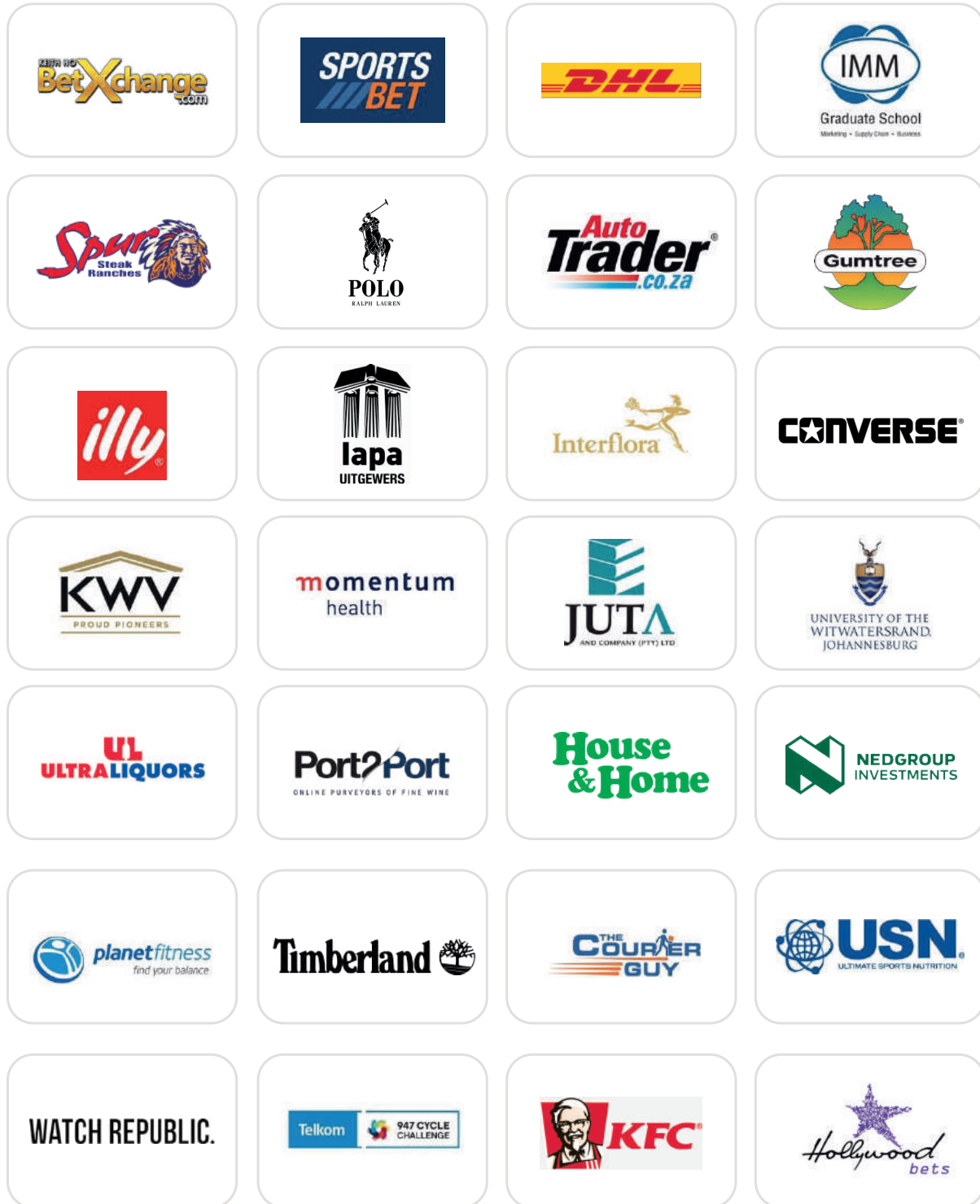
# SiD is Trusted

Below are a few of our valued clients.



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# What makes SiD Different?

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SiD is the most secure instant EFT solution in South Africa.



We have a proven track record spanning over a decade.



Today, SiD is used by more than 1000 merchants in SA.



SiD is known and trusted by thousands of online shoppers.



We provide an immediate guarantee of funds.



SiD now also offers transaction refund capabilities.



You have the option of integrating SiD directly onto your own web page.



World-class technical support & customer service, 365 days a year.



## 3 Simple Integration Options



### Redirect Integration

The customer is directed to a SiD Payment page and then redirected back to your website once the payment is complete



### Payment Link Integration

By integrating the SiD Payment link to your existing billing system, your customers will be able to make instant payments directly to your bank account with a few simple clicks.



### PayGate Integration

Integrate directly with PayGate, a DPO Company, to offer a variety of payment methods including card payments and SiD Secure EFT

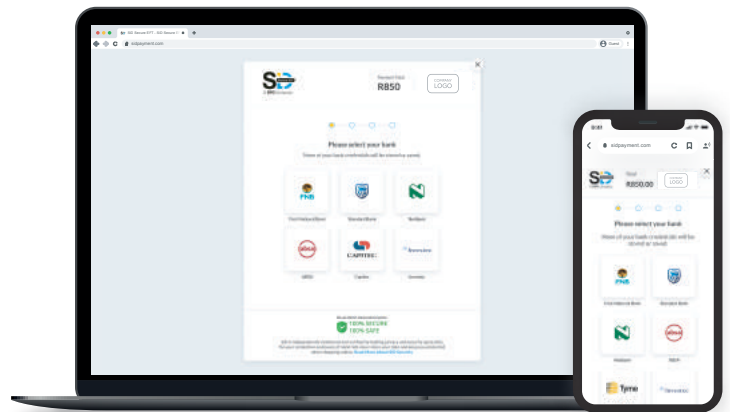
# Instant EFT

## Redirect Payment Example

When paying with SiD, your customer is guided through a smooth, automated purchasing process, starting and ending on your website.

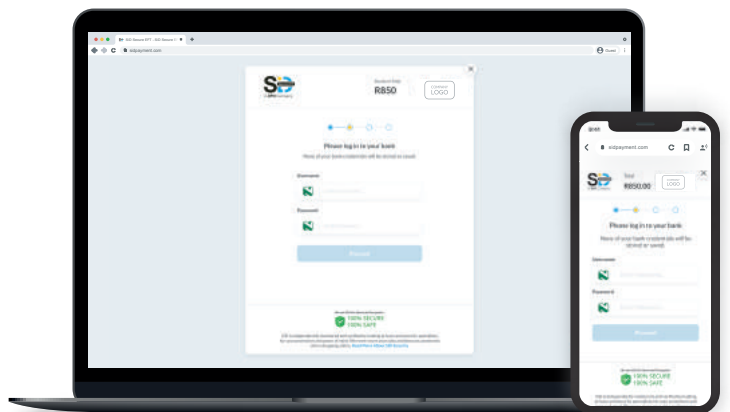
01

Your customer selects the SiD Payment option on your checkout page. They're then linked to the SiD payment page, where they're prompted to select their bank.



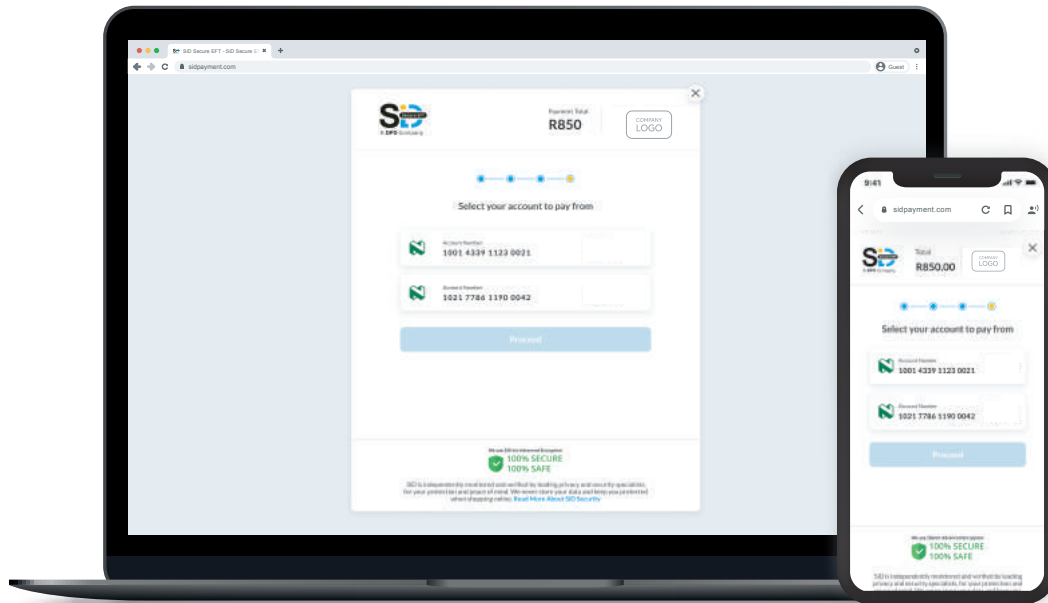
02

They enter their usual internet banking login details.



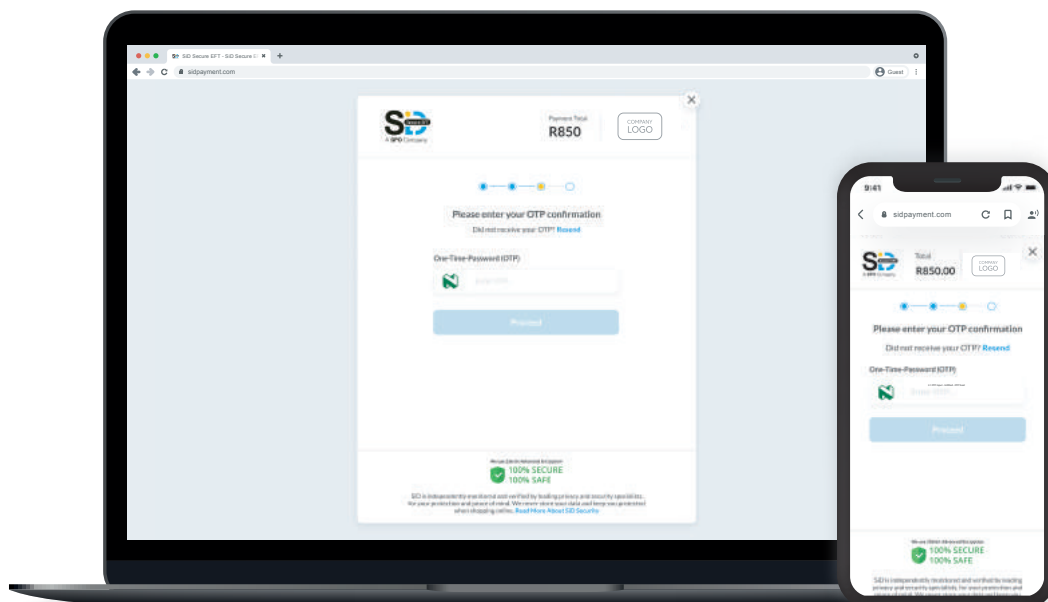
03

They select the bank account they wish to pay from.



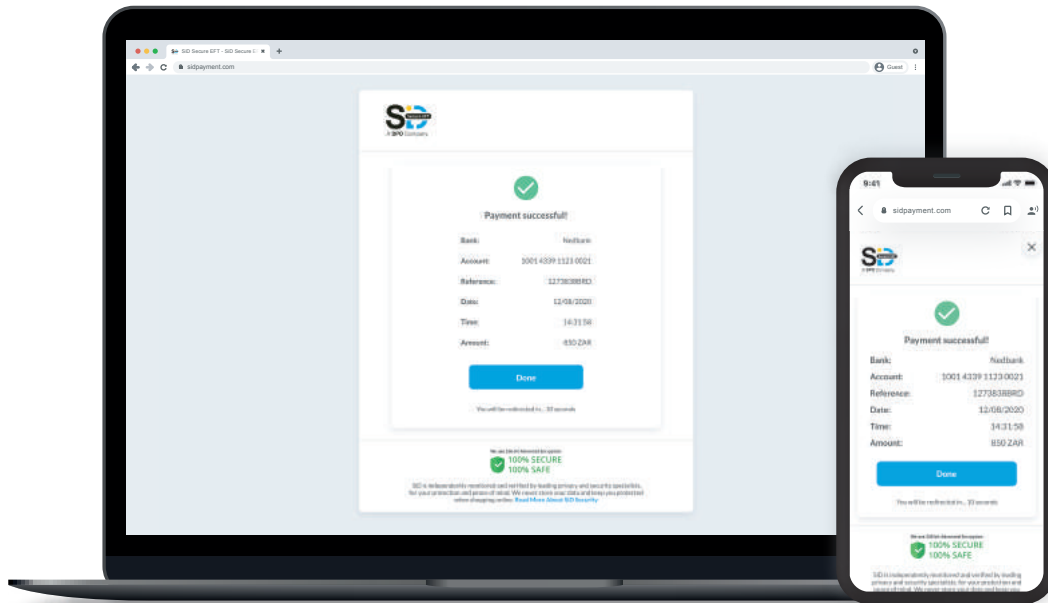
04

The payment details are pre-populated and confirmed withing seconds



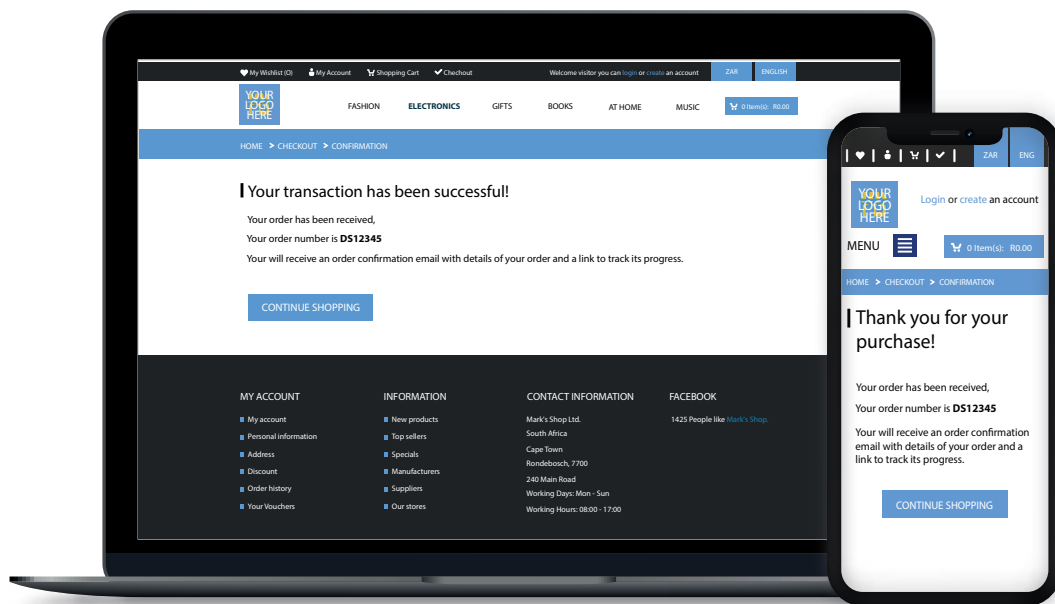
05

To complete the payment, the customer enters a confirmation OTP received from their bank, or they respond to a push SMS received from their bank.



06

The payment is then complete and SiD automatically links the customer back to your website where you can issue an instant order / booking confirmation.





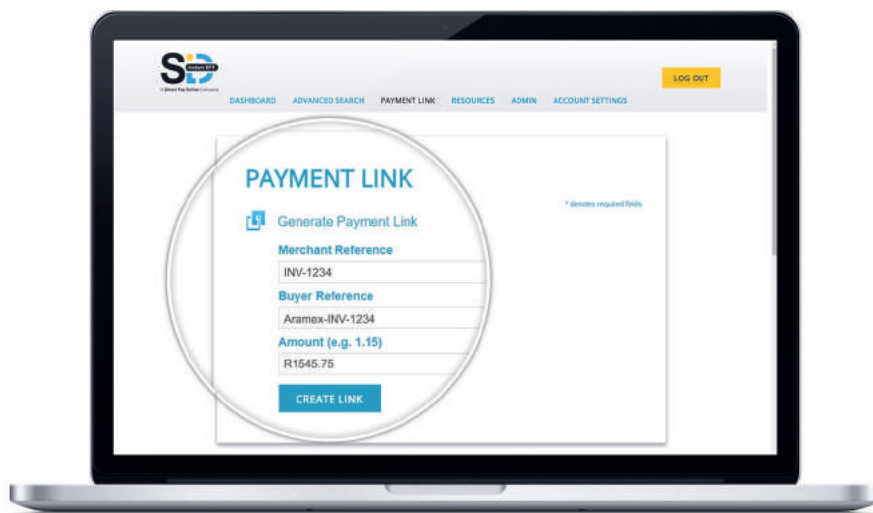
# SiD Secure EFT Payment Link

## Payment Link Example

By integrating the SID Payment link to your existing billing system, your customers will be able to make instant payments directly to your bank account with a few simple clicks.

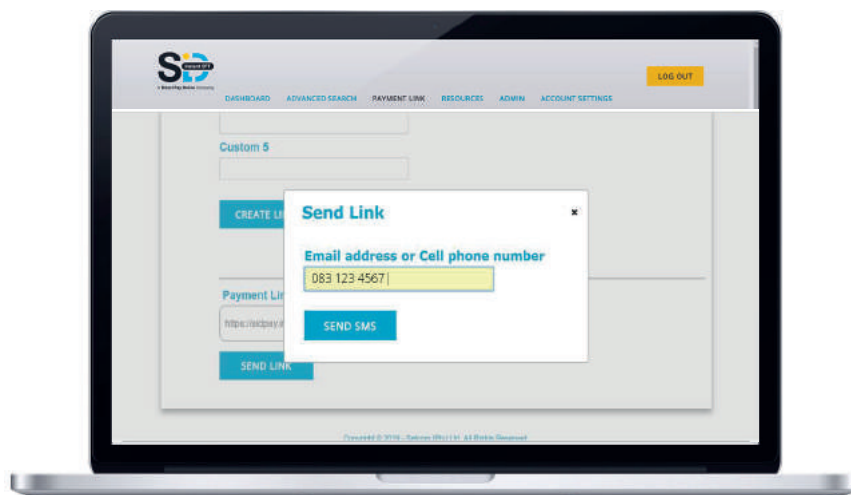
01

Manually generate a unique payment link in the SID Portal

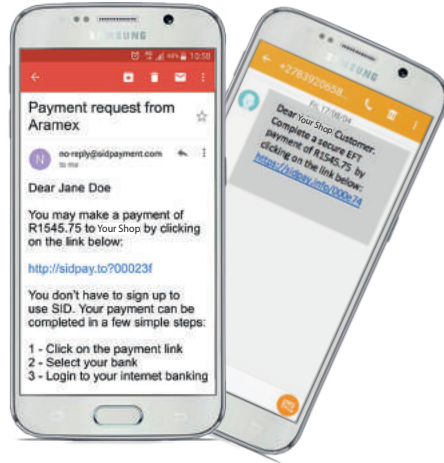


02

Email the link to your customer.

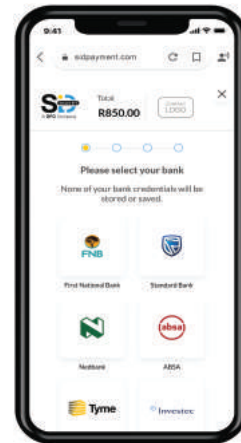


03



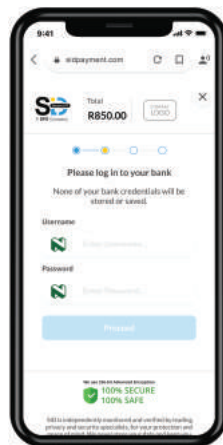
Customer clicks on link received in email or sms.

04



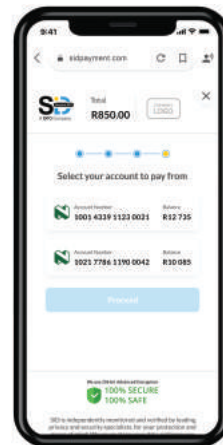
Selects their bank.

05



Logs into their bank account.

06



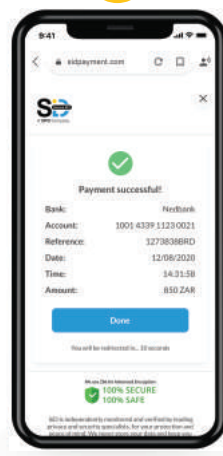
Selects relevant bank account.

07



Enters the one-time PIN.

08



Payment is complete!

# Secure EFT

## PayGate Integration Example

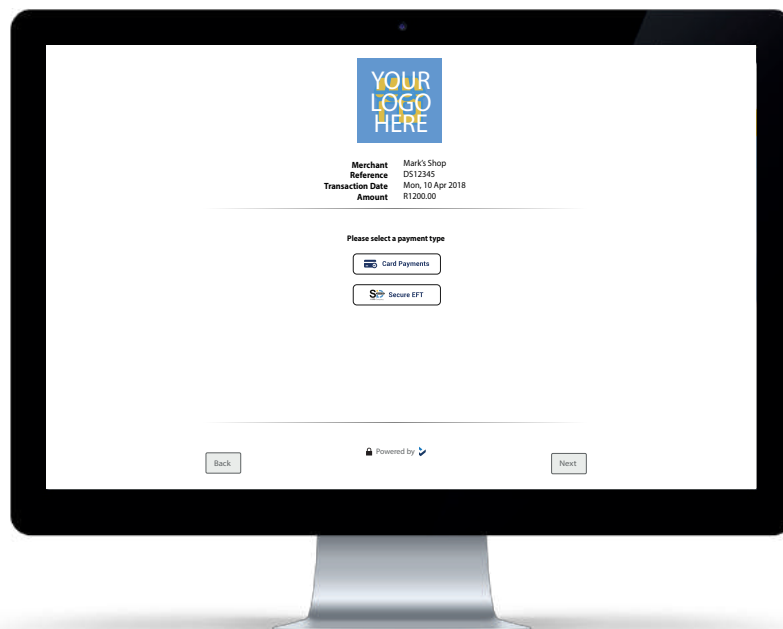
Integrate directly with PayGate, a DPO Company, to offer a variety of payment methods including card payments and SiD Secure EFT

Below is an example of a payment page that includes the option of paying with SiD or a card

01

Customer navigates to the checkout page on a merchants website

The merchant is then taken to a PayGate payment page where they can select SiD as their chosen payment method. They then follow the steps to complete the payment.



# SiD Benefits

To Your Business



## No risk of CHARGEBACKS

No risk of losses due to chargebacks or fraud. SiD has a zero fraud track record.



## Cheaper than CREDIT CARD

SiD fees are significantly lower than credit card processing fees.



## Excellent payment SUPPORT

Our payment support centre is there to assist your customers 12 hours a day, 7 days a week.



## Quick, Instant PAYMENT

SiD's instant, real-time fund transfer allows you to release goods immediately upon authorisation.



## Responsive and MOBILE-FRIENDLY

The SiD solution is fully compatible with all mobile devices and all platforms.



## No need for a MERCHANT ACCOUNT

You don't require an online merchant account in order to accept SiD payments.



# SiD Benefits

To Your Customers



## No customer REGISTRATION

Your customers don't have to register in order to make SiD payments.



## No beneficiary CAPTURING

All details are pre-populated for the customer, eliminating finger errors and speeding up payments.



## 100% secure and CERTIFIED

SiD is independently monitored and verified by leading privacy and security specialists.



## No need for a CREDIT CARD

Customers no longer need a credit card in order to make online purchases.



## Payment within SECONDS

SiD guides your customer through a smooth, automated payment process within seconds.



## Real-time payment CONFIRMATION

An instant payment receipt is issued, so the customer can receive their order immediately.



# SiD Pricing

Unlike most online credit card facilities, SiD Secure EFT isn't subject to expensive internet account charges from your bank.

SiD also offers the lowest Instant EFT transaction fee in South Africa. You can therefore reduce your online processing cost substantially by offering SiD on your website.

**1.5%** SiD Transaction Fee

No set-up fee

No additional monthly fee



Prices quoted exclude VAT.



For SiD, no additional merchant or acquiring fees are payable to the banks.



SiD transaction fees are for software license and activation and DOES NOT include any development, integration or modification of the subscriber's software or infrastructure required to activate and implement the e-commerce service.



Activation is subject to approval by DPO South Africa in its sole discretion.



Billing for monthly subscription fees is done in advance. Transaction fees are billed in arrears.



Prices quoted do not apply to High Risk Merchants or for the PayGate Integration option.