

# Sage Pay

## The All in one payment solution for your business

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sage | pay

**1** account  
multiple solutions

Salary & Creditor Payments | Risk Reports  
Pay Now | Debit Order Collections



# As a business owner you want what's best for your business. That's why finding the right payment provider is essential.

## Sage Pay Company Overview

### Sage Pay account

Sage Pay offers payment and risk management solutions to efficiently manage your cash flow. We do this in a single, easy to use online account that gives you access to all our services.

### Sage Pay requirements

There are no lengthy approval times as the account activation process is completed online and the activation can be done in a matter of hours. Our service agreement has no fixed time frame which affords you flexibility not to be locked into lengthy contract terms.

### Sage Pay security

The Sage Pay system is developed with the same demands on security and performance as the sites used for internet banking and share trading. Our servers are hosted with an international service provider and sit behind multiple electronic firewalls to protect transactional and banking information against unauthorised access from third parties, loss and fraud.

### Sage Pay partners

We have developed the Sage Pay services with the understanding that our clients have different business processing requirements. We have selected software partners and developers to assist you to integrate your transaction processing from a number of third party software vendors.

### Sage Pay compliance

Sage Pay is registered with the Payments Association of South Africa (PASA) as a Systems Operator and Third Party Payments Provider. We are registered with the Payment System Stakeholder Forum (PSSF) and Financial Services Board (FSB). We are also a Level 1 PCI compliant operator for credit card processing.

### Sage Pay pricing

We believe in a simple, easy to understand pricing structure without hidden charges. For your convenience we give you the flexibility of only paying for the services you use. Transaction fees are based on monthly transaction volumes and values.

### Sage Pay guarantee

We invite you to evaluate any of the Sage Pay services. If you are not totally satisfied, you may cancel your service agreement without any penalties.

### Sage Pay philosophy

At Sage Pay, we understand that your cash flow and your relationship with your customers, creditors and employees are important aspects of your business. This is why we will ensure that all your transactions are processed securely, accurately, on time, each and every time.

### Sage Pay shareholders

Sage Pay is wholly owned by Sage Group plc, which formed in 1981, floated on the London Stock Exchange in 1989 and entered the FTSE 100 in 1999. Sage has over 6 million customers and more than 13 500 employees in 24 countries. For further information please visit [www.sagesouthafrica.co.za](http://www.sagesouthafrica.co.za).

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# Simple and secure online solutions for your business.

A Sage Pay account offers your business payment and risk management solutions from one online account.

## Solutions available to you:



### Salary & Creditor Payments

Process salary and creditor payments directly from your Sage Pay online account or use the secure integrated file transfer capability in your Sage software to send the payments to Sage Pay.



### Risk Reports

With a Sage Pay account you have access to risk management services. This includes credit checks from multiple credit bureaus and CIPC, which are also available in your Sage software.



### Pay Now

Sage Pay offers multiple payment streams to accept funds through one convenient service. Our Pay Now service includes acceptance of Credit Card, Bank EFT and Retail payments. It also integrates to specific versions of Sage software.



### Debit Order Collections

You have access to three debit order collection services on your Sage Pay account which allows you to collect once off or recurring payments from your customer's bank accounts or credit cards.

Get more done in less time with Sage money movement.

- ✓ You pay a once off account setup fee of R 425.00
- ✓ Your account is ready for activation and you can be up and running in a matter of hours.
- ✓ Our online service ensures you can conveniently access your account from anywhere at any time.
- ✓ No software or upgrade charges means you save money.
- ✓ Our system is so user friendly that on-site training is not required to use our services.
- ✓ We do not tie you into any fixed or long term agreements.
- ✓ Sage Pay is already integrated into specific versions of Sage software.
- ✓ You only pay for the services you use and our transparent and competitive pricing will save you money.
- ✓ One consolidated statement and invoice to manage and monitor the movement of money in and out of your Sage Pay account.
- ✓ Your dedicated account manager will assist you to get the most out of your Sage Pay account.

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# Easy to use payment solutions from one online account.

## Sage Pay Features & Benefits

The features and benefits of the Sage Pay account apply to all the services we provide.

### Banking relationships

You will not be required to change your existing banking relationships to use any of the Sage Pay services.

### Transaction fees

We offer competitive transaction fees on all services based on transaction volumes and values.

### Volume

We cater for all businesses and will accommodate any volume of transactions.

### Validation

Our advanced validation component ensures that bank details are validated prior to submission to the banks which will reduce transaction rejections.

### Bank verification

Our verification service gives you the option to verify the owner of the bank account to ensure that the transaction is being processed to the correct account.

### Notifications

Our notification service allows you to advise anyone by sms or email that a transaction is being processed to their account.

### Transaction history

A comprehensive history of transactions processed to every employee, debtor or creditor is available on the account.

### Statement

Reconcile your transactions easily from your online statement or download it to any third party software.

### Invoice

You will receive a consolidated or itemised invoice with details of all fees for the services used on your Sage Pay account.

### Sub accounts

You have the ability to setup multiple sub accounts on your Sage Pay account profile to suite your specific processing requirements.

### Permissions

Sage Pay allows you the flexibility of having multiple system users with extensive permissions to restrict access for viewing, editing and authorising transactions.

### Integration

The Sage Pay system integrates seamlessly with specific versions of Sage software and a number of third party software applications.

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# We want to make your business what you always wanted it to be. A Success.

## Salary & Creditor Payments

Sage Pay enables you to capture details for recurring and once off payments directly on our website, and process secure payments to all South African banks and account types.

### Features & benefits

Payments can be processed on any business day (excluding public holidays), and can be dated up to 60 days in advance.

Same day payments can be processed Monday to Friday and need to be authorised by 1pm on the payment action date. The payment will reflect in the beneficiaries account on the same date.

Dated payments can be processed Monday to Saturday and need to be authorised by 1pm on the day prior to payment date.

All payments will reflect at the same time in the beneficiary's account irrespective of the bank or type of account.

### Account balance

Funds transfer - Should you not have sufficient balance in your Sage Pay account to make payments, you can transfer the funds to our clearing accounts at one of the 5 major banks.

Credit balance – Processing debit orders through your Sage Pay account, allows you to release payments against the value of your debit order collections.

### Payroll administration

We have a tailored solution for your payroll administration or outsourcing business. Ask your Account Manager for more information.

## Pricing

Fee type	Cost
Monthly fee	R 40.00
<b>Transaction cost</b>	
0 - 100	R 3.00
101 - 250	R 2.80
251 - 500	R 2.60
501 - 1000	R 2.40
1000+	Price on request
<b>Transaction Notifications</b>	
Email	R 0.20
SMS	R 0.40

All prices exclude VAT.

'It is a very convenient service for payments. Sage Pay does all collection for the business; it's a step forward of building communication between clients and business. Sage Pay uplifted the standard of the business.'

Sivuyile Cungwa, Thuso Funeral broker

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# Achieve your business ambitions with Sage Pay focusing on your business risk.

## Risk Reports

We offer you peace of mind knowing that your risk management decisions are based on qualified information sourced from Transunion, Experian, XDS, Compuscan and CIPC.

You will have access to a range of information directly from your Sage Pay account, our reports include:

- ✓ Consumer credit checks
- ✓ ID number verification and fraud checks
- ✓ Bank account verification
- ✓ Trace Reports
- ✓ Business linked to consumer reports
- ✓ CIPC Business reports
- ✓ Mini Company reports



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## Pricing

Fee type	Cost
Monthly fee	R 40.00
ID verification and fraud	R 4.75
Bank account verification	R 4.00
Business linked to consumer	R 30.00
Consumer credit check	R 28.00
CIPC business report (with principle clearance)	R 35.00
CIPC business report	R 30.00
Mini company report	R 135.00

This module is free if used with any other Sage Pay service.

All prices exclude VAT.

‘Having a centralized portal where you can collect money, do ITC credit checks and even do payments not only improves my businesses productivity but it also provides a quality service to my clients.’

Conrad van Straaten, ChillNet CC

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# Looking for new ways to manage your business cash flow?

Allow your customers to make secure payments online with Pay Now.

## Pay Now

Offer your customers more ways to pay you. Our Pay Now service includes acceptance of Credit Card, Bank EFT and Retail payments.

### Credit Card

- No need for bank merchant facilities.
- Accept local and international Visa & MasterCard.
- 3D secure transacting.

### Bank EFT

- Accept payment at 4 major South African banks.
- Reconcile all payments off one Sage Pay statement.
- Instant access to available funds.

### Retail payments

- Print barcode for presentation at retail outlets.
- Participating outlets: Checkers, House & Home, OK, SA Post Office, Shoprite, USave.
- Your Sage Pay account will be credited the next business day.

‘Sage Pay provides a user friendly payment gateway for us to derive income from services provided to members on our website. The real plus is the ease of administrating this and in its built in financial management processes.’

Micheal Cullen, ICE-SA

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## Shopping carts

If you're selling goods or services through your website, you can use your Sage Pay account to process online payments.

- Pay Now is already integrated into Sage Online Tools.
- Download 1 of 13 free plugins from [www.sagepay.co.za](http://www.sagepay.co.za).
- Create your own customised integration.

## Sage Integration

Sage Pay is already integrated into specific versions of Sage software.

## Sage Online Tools

- Your shopping cart is updated on payment.

## Sage One

- Payment options are presented on your invoice in the Customer Zone.
- Your invoice is receipted on payment.

## Sage Pastel Accounting

- Payment options are displayed on your invoice.
- Automated reconciliation using Bank Manager.

## Pricing

Fee type	Cost
Monthly fee	R 40.00
Credit card commision	3.8% (+R 1.00 transaction fee)
Retail payment commision	3.8% (min R 8.00)
Bank EFT	1.2%

All prices exclude VAT. High monthly value - special fee structure available on request.

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# Sage Pay works for you. Giving you the freedom to focus on your business.

## Debit Order Collections

Sage Pay provides your business with a simple and secure way to collect money from your customers.

### Features & benefits

Sage Pay enables you to capture details for recurring and non-recurring debit orders directly on our website, ready for processing.

Process debit orders to all South African banks, MasterCard and Visa credit cards.

We do not require you to provide any upfront surety against your debit order batch values.

Debit order mandates can take the form of voice recordings or be paper based and can be stored on your Sage Pay account for ease of reference.

Up to 90% of batch value is paid on the day the debits are processed. Retained amounts are based on average unpaid values.

Sage Pay offers comprehensive reports and statistical data allowing you to analyse the efficiency of your collections and to timeously take action against defaulting clients.

'I would be looooooost without you!! It's a pleasure to use and so easy, which makes my day so much brighter!! There is nothing worse than having to beg clients for payments so being able to offer your facility is a huge bonus. At least 70% of our clients are using my debit order option and I grow a little each month. Thank you Sage Pay!'

Kate Colston, Razostyle (Pty) Ltd

## Processing

Debit orders can be processed on any workday (excluding public holidays), and can be dated up to 60 days in advance.

2 Day Debit orders can be processed Monday to Friday and need to be authorised by midnight 2 business days prior to the debit order action date. Payout is made to you on the action date.

Sameday debit orders can be processed from Monday to Saturday and need to be authorised by 11am on the debit order action date from Monday to Friday and by midnight on Friday should the action date fall on a Saturday. Payout is made to you the first business day after the debit order action date.

## Pricing:

Fee type	Cost
Monthly fee	R 190.00
<b>2 Day service transaction</b>	
0 - 100	R 2.45
101 - 250	R 2.35
251 - 500	R 2.25
501 - 1000	R 2.15
1001 - 2500	R 2.05
2501 - 5000	R 1.95
<b>Same day transactions</b>	R 2.95
<b>Redirected transactions</b>	R 2.55
<b>Unpaid transactions</b>	R 2.95

All prices exclude VAT.

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# More payment options to manage & improve your cashflow.

## NAEDO

Improve your collection rate by tracking bank accounts, effortlessly.

### Features & benefits

Sage Pay enables you to capture details for recurring and non-recurring NAEDO transactions directly on our website.

NAEDO gives you the ability to track bank accounts over a period of time by repeatedly presenting the debit order for approval.

The tracking period can be determined by you and can range from 1-32 days.

Sage Pay does not require you to provide any upfront surety against your debit order batch values.

Debit order mandates can take the form of voice recordings or be paper based and can be stored on your Sage Pay account for ease of reference.

NAEDOS transactions can only be processed against South African bank accounts, but not credit cards.

Sage Pay offers comprehensive reports and statistical data allowing you to analyse the efficiency of your collections and to timeously take action defaulting clients.

## Processing

NAEDOS transactions can be processed on any workday (excluding public holidays), and can be dated up to 60 days in advance.

Transactions need to be authorised by 11am one business day prior to the first tracking date.

Payout will be a consolidated amount of all the successful transactions of the previous day. Retained amounts are based on average disputed values.

## Pricing

Fee type	Cost
Monthly fee	R 160.00
Successful fee	R 6.45
Tracking fee	R 2.75
Unsuccessful fee	R 3.10
Dispute	R 10.25

These prices are quoted as a guide, should you have specific requirements, please do not hesitate to contact us.

All prices exclude VAT.

‘The ease of debiting clients at a moment’s notice. Not having to go through mountains of red tape, credit applications, risk assessments and sending blood samples to increase our debit amounts.’

Adrian Skorpen, Super Link Internet and Communications

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# Ready to activate?

## We can have your account activated within 24 hours.

Our business is to help you make and collect payments on time and hassle free. To experience the simplicity of a Sage Pay account, call us to activate your account today!



### Contact Details

Tel: 0861 338 338

Email: [activate@sagepay.co.za](mailto:activate@sagepay.co.za)



### Registered offices

Netcash Square  
64 Parklands Main Road  
Parklands  
Cape Town  
7441



### Postal address

PO Box 50354  
West Beach  
7449



Registered as a Systems Operator and Third Party Payments Provider  
Registration number SO001051



Registered EDO PSSF  
System Operator no. 037/2009



Registered FSP Intermediary  
Licence no. 44751



PCI DSS Level 1 Compliant  
Certificate ID: ZW8FIK-6-100214



Registration number 2001/019308/07  
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