



sage

AUTHORISED SAGE PAY
BUSINESS PARTNER

sage Pay



Contents

Welcome to Sage Pay..... 2

Simple and secure online payment solutions for your business.

Debit order collection 3

Sage Pay's advanced collection facilities allow you the convenience of processing debit orders to any South African bank account. You can create recurring and non-recurring debit orders online and can choose from our same-day or two-day services.

Pay Now 4

Invoice

With Pay Now you can issue an invoice to your clients with the flexibility of presenting multiple payment options. Reconciliation of all payments received is automated.

Pay Now Gateway

Enable your website to accept online payments with the choice of various free shopping cart plugins.

Pay Now SMS Email

Accept online payments via a secure link sent by SMS or email - even if you don't have a website.

Payments..... 6

With Sage Pay you can capture details online for recurring and once-off salary and supplier payments. Sage Pay services are also integrated into multiple Sage Accounting and Payroll software.

Risk Reports..... 7

Manage your business risk with Sage Pay's extensive risk reporting services. The information is sourced from CIPC and multiple credit bureaus including Transunion, Experian, XDS, and Compuscan.

Contact us 8

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Welcome to Sage Pay

Simple and secure online payment solutions for your business. Sage Pay is a leading payments provider to small and medium sized businesses throughout South Africa. Do more business on the go with Sage Smart Money Movement, the seamless way to move money in and out of your business.

Whatever your business size or needs we have a secure payment solution for you.

- Sage Pay is registered with the Payments Association of South Africa as a Systems Operator and Third Party Payments Provider.
- We are registered and regulated by the Financial Services Board.
- We process millions of secure payment transactions on behalf of our clients each month.
- You only pay for the services you request and our transparent pricing* will save you money.
- A Sage Pay account gives you access to incoming and outgoing payment services which include debit order collections, eCommerce payment facilities, invoice payments, salary and supplier payments.
- Your Sage Pay account integrates seamlessly with Sage Accounting and Payroll software.
- We don't tie you into any fixed or long term agreements.



*"We found that the integration with **Sage Pay** was simple, our clients are simply loving it, it's an easy way to make payments."*

*- Silvana Pereira,
Managing Director PropWorx*

*Prices subject to change and annual review

Debit order collection

Simple and efficient ways to collect money from your customers

Debit order collections

- Sage Pay's advanced collection facilities allow you the convenience of processing debit orders to any South African bank account.
- You can create recurring and non-recurring debit orders online and can choose from our same-day or two-day services.
- You can present debit orders to cheque and savings accounts as well as MasterCard and Visa credit cards.
- You are not required to provide upfront surety. Up to 90% of your collection value is paid on the day the debits are processed.
- Analyse your debit order collections with ease using our comprehensive reports and statistical data available on your online account.
- Debit order mandates can be electronic, voice recordings or paper-based. Our Electronic Mandate service enables your customers to authorise debit order transactions online and from any web-based device.
- Follow up on your unpaid debit orders or simply request a payment request via SMS or email for your goods or services from anyone with a smartphone or email address.

*"It used to be time consuming and frustrating managing month end payroll. We process our salaries through Sage Pastel Payroll & HR using our Sage Pay account. The fact that their software is integrated literally means I only have to **click a button and my salary file is uploaded securely.**"*

- Gary Hine,
Zone Fitness

Pay Now

More ways to receive payments from your customers

Use our Pay Now service to accept eCommerce and invoice payments as well as to easily request payment via SMS or email. Offer your clients more ways to pay you, including Instant EFT, Bank EFT, credit card, cash payments, MasterPass™, and Visa Checkout. You will be notified as soon as your customers pay you and can enjoy comprehensive and automated reconciliation of payments off a single Sage Pay statement.

Pay now Gateway

Selling online is made simple. Your Sage Pay account is already integrated into Sage Online Tools and various free shopping cart plugins which are available on our website. We also support customised integration.

Pay now Invoice

Pay Now is already integrated into specific versions of Sage Accounting software, allowing you to issue invoices with multiple payment options. Invoices can be presented in the Customer Zone, emailed, or posted. Comprehensive and automated reconciliation of payments off a single Sage Pay statement.

Pay Now SMS Email

Pay Now SMS Email enables you to accept online payments via a secure link in an SMS or email sent to your customers - even if you don't have a website. You can send requests manually from your Sage Pay account, create payment request batches to be uploaded to Sage Pay, automate SMS email requests for unpaid debit orders from your Master file or integrate the service to your existing billing, accounting or CRM software.



*"Firstly, I love all the Sage products that I currently work with. That fact that **they are all integrated with each other** means way less input, which is time consuming."*

*- Rachelle van Heerden,
Group accountant for Anzole Farming*

Pay Now enables you to present any of the following payment options:

Instant EFT

- You will be notified immediately when payment has been made, ensuring goods or services can be dispatched without delay.
- Your clients can now make real-time payments from 6 major banks without having to recapture any bank details, leaving no room for error.
- Instant EFT is a guaranteed method of payment that ensures no chargebacks or fraud.

Bank EFT

- Your clients can now make payments to your Sage Pay account at any of the 6 major South African banks.
- Improve your cash flow by having access to your funds quicker.

Credit Card

- Accept local and international MasterCard and VISA payments.
- No need for credit card merchant facilities at your bank.
- Our transactions are 3D secure, protecting you from fraud and reducing chargebacks.

Cash payments

- Clients can pay you using a unique barcode by printing and presenting it to participating retail outlets.
- Participating retail outlets include Checkers, Checkers Hyper, Shoprite, OK, USave, House & Home, and the SA Post Office.

Masterpass™

- Offer your clients the convenience of using their Masterpass digital wallet.
- Masterpass allows for hassle-free, secure online payments from their connected device.

VISA Checkout

- Helps increase conversion through a streamlined checkout process to capture sales that would otherwise be lost.
- Supports your business growth with an expanding ecosystem of participating banks and merchants, which is building the Visa Checkout user base and offers the potential for new customers.
- Reduces fraud. With advanced security tools, such as device fingerprinting and step-up authentication, which authenticate consumers before they make a purchase.



Payments

Simple and secure payments on time, every time

Payments

With Sage Pay you can capture details for recurring and once-off salary and supplier payments online to all South African banks and account types.

- By using bank account validation you will avoid unnecessary last minute rejections when processing payments. You have the peace of mind that all payments will be accepted by the banks on payday.
- Ensure that you pay money into the correct bank account by using our account verification service.
- For added security you can decide on the levels of access, the number of authorisers per batch, and use One Time Pins to authorise payments.
- Our flexible payment options ensure that all payments reflect on the same date in the beneficiaries' account, irrespective of where the bank account is held.
- Extensive reporting and audit trails together with payment notifications allows you to be in control of every aspect of a transaction.

Fee type	Cost
Monthly fee	R46.00
Sub Account fee	R11.30
Monthly volume	
0-100	R3.40
101-250	R3.15
251-500	R2.95
501-1000	R2.70
1000+	Price on request
Transaction notifications	
Email	R0.23
SMS	R0.44

All prices exclude VAT.

Sage Pay is integrated into Sage Software

Validate and verify bank account numbers at point of capture in your Sage Accounting and Payroll software.

Manage your business risk and avoid fraud by conducting commercial and consumer credit checks from multiple credit bureaus.

Seamless file uploads to Sage Pay means no more risky emailing of payment files. Payment batches can be locked when uploading, ensuring that payments cannot be edited in your Sage Pay account.

One comprehensive Sage Pay statement can be downloaded to automate your reconciliation of payments made.

Risk Reports

Manage your business risk with comprehensive risk reports

Risk Reports

Manage your business risk with Sage Pay's extensive risk reporting services. The information is sourced from CIPC and multiple credit bureaus including Transunion, Experian, XDS, and Compuscan.

Credit Checks

A wide range of information is available on companies and individuals using our credit checks.

Business Reporting

Easily obtain the most current information on companies by accessing reports provided directly by CIPC.

Risk reporting is integrated into your Sage Software

- Verify ID numbers and bank account details at point of capture.
- Request commercial and consumer credit checks in a variety of formats directly from your software.



*"With Sage Payroll and Sage Pay, we only need one person to manage the payroll, **we have never paid late, and we have seen additional savings** to our bottom line."*

*- Marelize Labuschagne,
CFO of Mango Airlines*

Contact us

Ready to activate?

Finite Solutions

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Certified Pastel Consultant & Trainer



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



Registration number
2001/019308/07
VAT Registration 4620213522



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



Registered FSP
Intermediary Licence no. 44751