



Namibia



South Africa



Botswana



Swaziland



Lesotho



Zambia

# Real Pay

1 March 2022  
ITSIUG  
Cape Town

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# 1

## Footprint

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**Shift to digital payments platforms and solutions in Africa**

# 1

## Participation model and footprint



- Payments system service provision (NPS outer core)
  - Value bn's / Transactions millions
  - Users > 2200
  
- Africa focus - footprint: Multi National
  - *RSA: Pretoria (HQ), Cape Town, Durban*
  - *Botswana: Gaborone, Kgale View*
  - *Namibia: Windhoek, Klein Windhoek*
  - *Swaziland: Mbabane*
  - *Lesotho: Maseru*
  - *Zambia: Lusaka*
  - *Uganda: Kampala*

# 2

## Regulatory Compliance

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### Registration and industry participation

# 2

## Regional Participation



### System Operator (PSP) Approved:

- **PAN / BoN**  
*-Payments Association Namibia (PISP)*
- **PASA**  
*-Payments Association South Africa*
- **PIB**  
*-Payments Industry Body*
- **FSCA (FSB)**  
*-FSP 45717*
- **Bank of Zambia**  
*-PSP*
- **Bank of Botswana**  
*-ePSP*



# 3

## Global & Regional Payments Trends

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**Africa / Asia / Europe / South Africa**

# 3

## Payments Mega Trends - Global



1

### Shift to digital

*Shift to Digital, cyber physical systems becoming a reality in daily life – convenient, fast and secure.*

2

### Regulation & legislation

*Governments & central banks focus on open, competitive and innovative industries – driving growth and expansion of digital economies.*

3

### Standards and innovation

*Eco-systems advanced with strong Legal Foundation, technology (ISO20022) and new-tech/Fin-Tech.*

4

### Collaboration & conversion in payments

*Banks-non-bank and FinTechs collaborate throughout payments eco-system*

5

### Financial Inclusion

*Africa as developing economy - Think global act local*

# 4

## Customer Value Offer

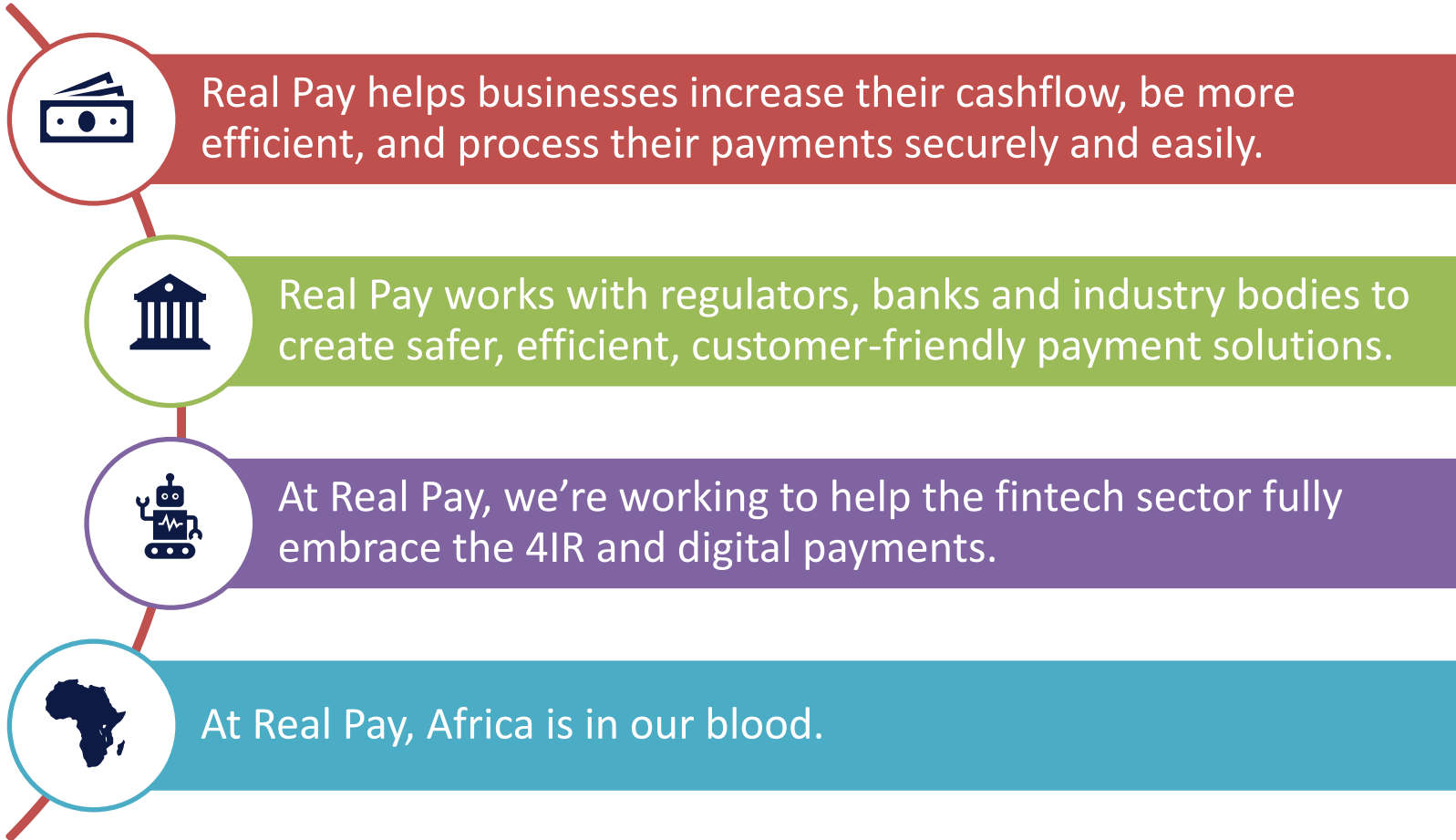
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### Key aspects



# 4

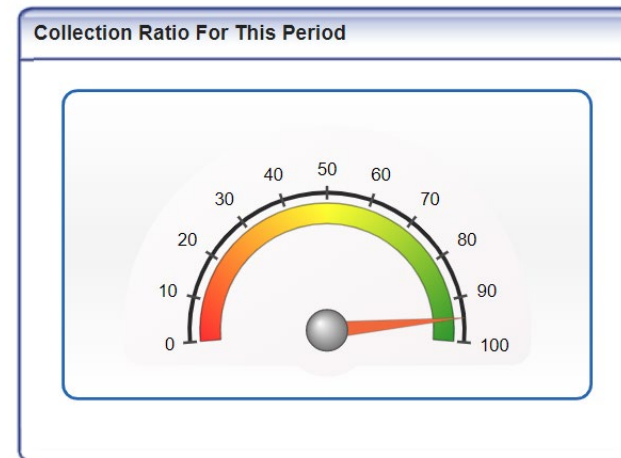
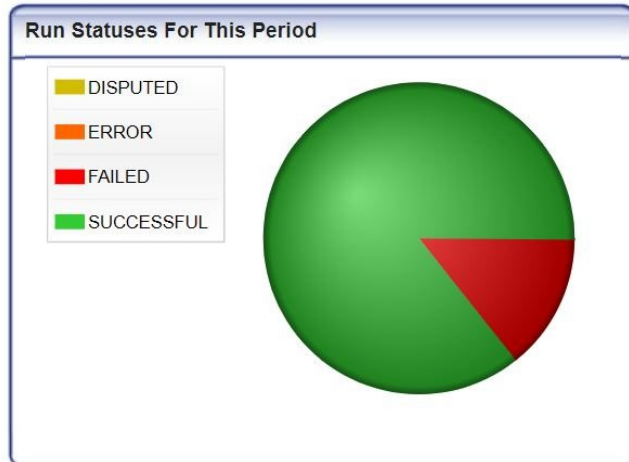
## Our value offer – strategic elements





## System Dashboard

- Easy to use dashboards
- Quick view of collection run status
- Advanced information and statistics
- Monitoring key aspects & support regarding Pay Day management



- Advanced Real Time Information System
- Simple drill down to account holder detail
- Reason codes clear & separately reported
- Smart line-by-line system reconciliations

# 5

## Conclusion

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**Focus Areas & way forward**

# 5

## Customer Value Proposition



- Registered Payments Service Provider within countries of operation
- Easy-to-use web-based system & Advanced Real-time reporting
- Admin system integrations
- Advanced management information
- Proven payments track record since 2003
- 24-hour support
- Unique African payments focus
- Multiple payments options – collect and pay out
- Digital payment solutions



### Focus areas and collaboration:



- Innovation beyond current rails
- Settle and drive maturation
- Faster feedback from interbank
- Market competitive pricing – volume
- Expand on leading position in industry
- Attract and grow the business



**THANK YOU**

# Four Party Payments Model

