PAYMENTS
FOR AFRICA
COMPREHENSIVE PRODUCT SOLUTIONS

innervation
PAN African payment solutions
innovate - integrate - inspire

innervation
PAN African payment solutions
innovate - integrate - inspire

PRODUCT INDEX

payments

One secure payment solution for all card and mobile QR payment types through a simple API integration to retail payment channels.

Payment types supported include:

Credit | Debit | Cheque | Prepaid Cards | Contactless | Mobile QR

FEATURES & BENEFITS

Multiple card types accepted

Mobile QR payments supported e.g Masterpass

PCI compliant solution

Real-time transaction authorisation

Quick transaction processing speeds

Effective transaction reconciliation

PAYMENT INSIGHTS

Gain valuable insights into customer purchase behaviour, such as frequency of visit and spend amount, through the tracking of payment transactions.

This information, enhanced by loyalty data (including basket contents) can be used to optimise customer offerings based on individual needs and preferences.

COMPLEMENTARY SERVICES

PED HARDWARE SUPPLIER
Innervation can supply new generation PEDs on a rental basis.

PED STAND
Innervation offers a range of PCI compliant, ergonomically designed mounting solutions for Chip & Pin devices.

STANDALONE TERMINAL RENTAL
Innervation also provides a portable standalone terminal on a rental basis.

CONNECTIVITY OPTIONS
Innervation has a range of cost efficient connectivity solutions that can be deployed to facilitate and optimise your connectivity uptime.

FLICKPAY

FlickPay is a consumer mobile app that enables mobile QR payment purchases through a Masterpass enabled wallet, as well as allowing private label stores of value (Innervation Gift Card, Loyalty, Innervation Rewards etc.) to be used as payment.

compliance

Innervation SecureEdge enables merchants to cost effectively meet the in-store PCI compliance requirements.

PCI is one of the best defined security frameworks and can be applied to other services as well. Innervation's reference framework for all services now includes the use of SecureEdge, which provides customer engagement services, such as loyalty, with the same benefits afforded to payment services to achieve PCI compliance.

FEATURES & BENEFITS

Managed service for on-going compliance management.

PCI compliant.

Point-to-point encryption.

Dual configuration for maximum redundancy.

Reduces compliance scope and costs.

Flexible pricing options.

card management
& account
management

Comprehensive Card Management and Account Management solutions designed to support credit and prepaid offerings in the Retail, Financial Services, Corporate, Medical and Fleet domains.

FEATURES & BENEFITS

Card Management - can be used in conjunction with our Account Management service or with a 3rd party account management or debtors solution.

The service includes: card design, supply, personalisation, packaging and distribution.

Multi-currency and multi-institution support via a common platform.

Account Management – complements our Card Management service and enables the control of member and account functionality.

Know your customer capability supported.

An Enterprise Reconciliation Service is used across all services, supporting the use of common processes and people.

customer engagement

Customer engagement is about creating long-term deep emotional connections with your customers, that influence their behaviour. Highly engaged customers are inclined to buy more, promote more and be more loyal.
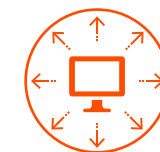
Innervation offers a comprehensive range of customer engagement tools and technologies that enable retailers to use their sales and payment data to optimise the customer experience and to grow their revenue – these include gift cards & virtual vouchers, loyalty, insights, shopper marketing and electronic receipting.

GIFT CARDS AND VIRTUAL VOUCHERS

Innervation's Gifting Service provides merchants with an easy, simple and manageable stored value system that seamlessly integrates across all customer facing channels, and enables the load and redemption of gift cards (in-store) and virtual vouchers (in-store and online) within the retail environment.

INCREASE SALES	VIRTUAL DISTRIBUTION	E-COMMERCE	MERCHANT WEB PORTAL
BRAND AWARENESS	REPEAT BUSINESS	CORPORATE PARTNERSHIP	MULTIPLE USE-CASES

LOYALTY AND INSIGHTS

Loyalty is about understanding your customers, their buying behaviour and preferences.
These insights can be used to engage, incentivise and reward them, and to ensure repeat business,
increased basket size and value, new customer acquisition and customer retention.
Innervation's Loyalty Service can be integrated across all customer facing transactional channels.

- LOYALTY CONSULTING SERVICE
- CUSTOMER DATABASE
- MEMBER TIERING & TAGGING
- ADVANCED RULES ENGINE
- MERCHANT & CONSUMER PORTAL
- MOBILE APP
- FRAUD PREVENTION & MANAGEMENT
- LOYALTY INSIGHTS

SHOPPER MARKETING

Innervation Shopper Marketing is a next-generation automated end-to-end platform that uses
predictive analytics and big data to reward shoppers for guided shopping behaviour. This service can
be used to augment an existing loyalty programme and shifts emphasis away from price-discounting
to rewarding shoppers.

- INDIVIDUALISED OFFERS
- OPTIMISED REWARDS
- BIG DATA & MACHINE LEARNING
- CUSTOMER LOYALTY
- INCREASED REVENUE
- INCREASED MARKET SHARE

ELECTRONIC RECEIPTING

Electronic Receipting offers customers a hassle free way to verify transactions and keep track of their spending habits, whilst enabling the merchant to increase customer loyalty by getting to know their customer better and using targeted campaigns based on specific consumer insights.

reconciliation

Innervation Reconciliation enables you to efficiently streamline your back office and reconciliation processes, saving you time, money and offering a unified accurate view of all your transaction activity.

Reconcile any **transaction type**, for **any service**, originating from **any customer transactional channel** and effectively determine the root cause of any unmatched transactions and manage the resolution of any exceptions.

TRANSACTION TYPES

BANK CARDS

MOBILE PAYMENTS

CASH RECON

GIFT CARDS & VIRTUAL VOUCHERS

LOYALTY CARDS

PRIVATE LABEL CARDS

VAS & 3rd PARTY SERVICE PROVIDERS

Gain increased visibility of all transactional activity through automated reports and easily identify any problem areas.

Automated back office reconciliation processes save you time and money.

1-2-sec

Easily reconcile all current and future merchant transactional channels through our integrated service.

Supports the calculation of service provider commissions and acquiring bank fees.

commodity vas

Drive increased revenues and customer convenience by offering a range of prepaid products.

Our enterprise Reconciliation service supports transaction level reconciliation of these Value Added Services.

VALUE ADDED SERVICES

Innervation provides access to a number of commodity value added services (VAS) as well as any other value added services (VAS) supported via APIs.

PREPAID AIRTIME

PREPAID ELECTRICITY

PREPAID DATA

ITUNES

GOOGLE PLAY

cash advance

Adapt and grow your business with Innervation Cash Advance

Innervation Cash Advance, in partnership with Retail Capital, provides the financial support your business needs by offering an alternative funding solution that is a more convenient and accessible option than traditional bank lending.

FEATURES AND BENEFITS

NO SECURITY REQUIREMENTS

QUICK

EASY APPLICATION PROCESS

HIGH APPROVAL RATE

FLEXIBLE PAYMENT TERMS

HOW INNERVATION CASH ADVANCE WORKS

1 We calculate a cash advance amount based on the average card turnover within your business.

2 The total pay over amount is calculated in relation to the cash advance previously determined.

3 Payments are determined as an agreed percentage of your daily card turnover.

4 Payments occur at this agreed percentage until the total pay over amount is reached. The pay over amount is linked to your actual card sales, making it more affordable.

WHY USE INNERVATION?

We are a leading PCI-compliant payment business with over 20 years domain experience in providing streamlined, integrated payment solutions and value-added services to all tiers of retailers, as well as the broader financial services sectors in South Africa, Lesotho, Swaziland, Namibia, Botswana, Zambia and Kenya.

Map labels: Kenya, Zimbabwe, Bostwana, Namibia, Swaziland, Lesotho, South Africa

INTERESTING FACTS

- 1st to market with P2PE encryption solution
- Highest number of certified QIRs in Africa
- 1st to assist Tier 1 client in achieving PCI-DSS level 1 Certification
- 1st integrated mPesa solution provider in Kenya

| 07 AFRICAN COUNTRIES | +20 YEARS' INTEGRATED PAYMENTS EXPERIENCE | 49 BILLION RAND PROCESSED | 100 MILLION TRANSACTIONS PROCESSED | +6500 MERCHANTS | +26000 TILL POINTS |

Certifications: PCI, PCI DSS Certified, EMVCo Accredited, ASO, PASA, PAN, ICASA

- We offer a comprehensive range of multi-channel transactional services that integrate to retail POS.
- All of our services are supported by our enterprise reconciliation solution.
- We have strategic alliances with the majority of leading retail software packages.
- We pride ourselves on our premier customer service.

SOME OF OUR CLIENTS

CAPE UNION MART, COTTON:ON, Dis-Chem, JAM, OK Foods, NESPRESSO, MEGABUILD, Sefalana, Tekkie Town, TOY KINGDOM, Thrifty, wellness warehouse, Woermann

SOME OF OUR PARTNERS

CHANNEL PARTNERS

ARCH Retail Systems, Cow Hills retail, dolfin, GAAP Point of Sale, iQ Retail, iVend Retail, Kerridge Commercial Systems, LS Retail, react solutions, Sage Evolution, Unisolv Retail Pharmacy Solution

BANKING PARTNERS

FNB First National Bank, Standard Bank, absa, NEDBANK, Stanbic Bank, Bank Windhoek