

A photograph of four business professionals (three men and one woman) sitting around a round table in a modern office with large windows. They are engaged in a meeting, with one woman standing and looking at a laptop. The image is partially obscured by a dark blue diagonal overlay on the left side.

IMPROVE YOUR CASHFLOW

introducing

H Y P H $\equiv$ N X

Built with state of the art technology and infrastructure we will help improve your transaction management by harnessing our intellectual property and industry knowledge. Want to improve your cashflow? You have come to the right place.

DEBIT ORDERS FOR SMEs

The HyphenX debit order service offers your business a fully hosted collection platform where your debtors book can be managed via Hyphen's online portal.

Our secure portal is accessible from anywhere and has been designed and built with a focus on usability.

HyphenX offers debtor administration as well as a diverse reporting package for advanced management information and debtor control purposes.

HyphenX allows you to process large volumes of collections quickly and efficiently and offers full reconciliation of your collections against your electronic bank statement. Our technology will alert you to successful collections, disputes and failures.



SERVICES INCLUDED

MANDATE MANAGEMENT

The HyphenX Mandate Management service facilitates your contract process with your debtor by enabling you to seamlessly submit collection mandate requests to your debtor's bank. Your debtor approval is safely stored in Hyphen's mandate warehouse for easy retrieval and amendments as and when required. Our solution consolidates the various file formats required by your bank into simple formats and includes both mandate requests and responses.

NAEDO

The HyphenX NAEDO collection service improves your ability to collect by presenting the debit instruction in the early debit order window, which is immediately after the bank's salary credit run. The NAEDO service includes tracking for future credits on the debtor's account.

DEBICHECK COLLECTIONS

DebiCheck collections can be easily captured on the Hyphen portal or a bulk file can be uploaded for submission to your bank. DebiCheck instructions, like NAEDO, are presented in the early debit order window and includes debtor account tracking.

HyphenX will pre-validate your DebiCheck instruction against the registered mandate approved by your debtor, to ensure that your collection instruction does not contravene the mandate conditions that was agreed between you and your debtor.

RECURRING COLLECTIONS

A collection book can be future dated providing full visibility of anticipated collection volumes. You need only capture a debtor and their corresponding debit order once as opposed to repeatedly capturing the collection.



DEBTOR MANAGEMENT

Debtor Management is critical to the effective cash flow of your business

The HyphenX Debtor Management service allows you to

- Improve your cashflow by improving your collection success rate
- Manage your collection costs by using the collection service that best matches your debtor payment history
- Utilise a powerful secure online portal
- Report and view statistics on your collection book



WORK SMARTER
NOT HARDER

We are a highly experienced Fintech, boasting more than 20 years' experience in the financial industry.



SINCE 1997

credible track record

Hyphen processes more than 180 million transactions per annum and has developed a thorough understanding of the different industries within the marketplace.

Hyphen provides solutions and services to some of the largest organisations in Southern Africa, including life assurance companies, short-term insurance companies, furniture and retail groups, municipalities, banks and prepaid service providers.



DEDICATED SUPPORT

quality people with a service ethos

Hyphen strives to exceed your expectations around service and related product offerings by being in tune with your needs and implementing efficiencies that translate into cost savings.

Our management, sales, operations and customer service personnel have deep industry experience, which gives us insight into the unique needs from small businesses to large corporate entities.

We are committed to
helping businesses run
more efficiently



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