

H Y P H ≡ N

Hyphen Technology (Pty) Limited

go cashless

ELECTRONIC WALLET

Pay your employees or recipients electronically and immediately, without the need of a bank account on their side. Electronic Wallet is safe, convenient and reduces theft, fraud and cash handling costs.

SERVICES INCLUDED

in this solution

no cheques or cash

CASHLESS PAYMENTS

You no longer need to pay using cash or cheques – now you can pay your employees or any beneficiary electronically, even if they don't have a bank account

individual or multiple

LINE-OF-BUSINESS INTEGRATION

From your line-of-business you can create individual or multiple Electronic Wallets and you can pay directly into Electronic Wallets from a batch file and/or web service message created in your line-of-business system.

Visa debit card

ISSUE CARDS

Recipients can use their eWallet issued Visa Card to withdraw cash at any ATM and tills at most major retailers.

*We manage your
financial transactions.
Simple.*



ELECTRONIC WALLET

Pay your employees or recipients electronically and immediately

Electronic Wallet is safe and convenient, it reduces theft, fraud and cash handling costs. Recipients receive their money via an Electronic Wallet which is instantly created and they can access their Electronic Wallets using their cell phones (or Visa Cards issued by the business).

why do I need this for my business?

You no longer need to pay using cash or cheques - now you can pay your employees or any beneficiary electronically, even if they don't have a bank account.

Electronic Wallet is a host to host solution that facilitates the creation of Electronic Wallets and the disbursement of funds.

From your line of business you can create individual or multiple Electronic Wallets and you can pay directly into Electronic Wallets from a batch file and/or web service message file created in your line of business system.

BUSINESS OWNER BENEFITS



Convenience

Electronic Payments instead of cash or cheques.



Risk

Reduces the need for cash on premises. No lost, stolen or fraudulent cheques.



Cost Savings

Reduces costs incurred from cash and cheque payments and the associated administration costs.

We provide cash flow management solutions tailored to your business that will enable you to improve efficiencies, eliminate duplicate processes and reduce costs.

added value for recipients

- Immediately 'send on' money to friends and family (using the Send Money functionality).
- Purchase airtime via your cellphone (or an ATM).
- Receive SMS confirmations (with balances) after every transaction.
- Functionality to leave money in the Wallet, i.e., you don't have to withdraw all the money at once.
- No monthly account fee.
- Recipients can use their eWallet issued Visa Card to withdraw cash at any ATM and tills at most major retailers.

Committed to strengthening and expanding our position in existing markets.

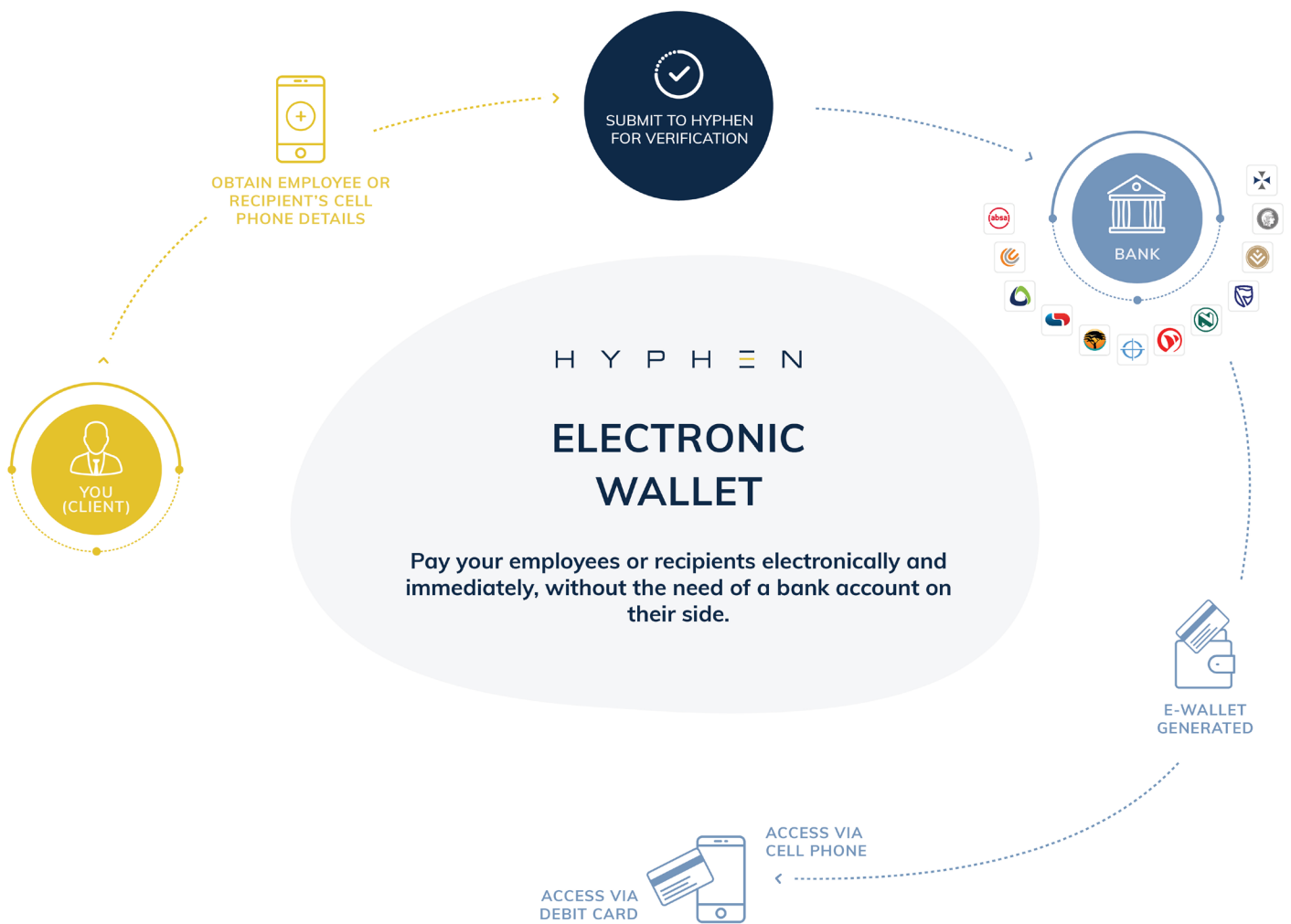
how can I use this for my business?

Electronic Wallet enables you to:

- Pay your employees or beneficiaries electronically even if they don't have a bank account.
- Maintain the employee's or beneficiaries information.
- Perform once-off or repeat payments to the recipient's cellphone number or prepaid card.
- Sponsor up to two cash withdrawals on behalf of the employee or beneficiary.
- After each payment, the employee or beneficiary will be notified via a SMS that money has been paid into the Electronic Wallet and they will receive directions on how to withdraw money from their Wallet.



ELECTRONIC WALLET EXPLAINED





SINCE **1997**

credible track record

Hyphen processes in excess of **180 million transactions per annum** and has built a thorough understanding of the different industries within the marketplace. Its management, sales, operations and customer service personnel have **deep industry experience**, which enables them to understand the unique needs of both small business entities and large corporate entities.



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.

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, certain banks and prepaid service providers.

We are committed to helping businesses run more efficiently



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