



A2pay®

transactions of value

New Merchant

INFORMATION PACK

Technology makes things possible,
but passion makes it happen!

www.a2pay.co.za



CONTENTS.

A2pay information pack

04	Welcome Letter
06	POS Overview
07	POS Features
08	The A2pay Wallet
10	Why pay your POS License
11	Frequently asked questions
12	Basic Troubleshooting
14	The A2pay Contract
15	The A2pay Shop
16	The E-Learning Platform
18	VAS Products
20	VAS Commission Structure
21	BUX Rewards
22	Khula Nathi Loans
23	Customer Testimonials

Supported by



South Africa Siyasebenza

We strive to promote financial inclusion, and establish resilience and sustainability for small businesses.

A2pay has partnered with the Jobs Fund (National Treasury) to accelerate job creation for the South African youth whilst providing financial and technological inclusion for Spaza Shops, and other small businesses operating in the informal market.

POS OVERVIEW

WHAT YOUR MACHINE CAN DO FOR YOU

- Allows you to track all your sales
- Fast and easy sales transactions with the scanning system
- Includes all popular brand grocery barcodes and product descriptions loaded on the system for easy scanning
- Works out change automatically
- Rings up sales by Cash/ Credit Card/ Account
- Allows you to sell & print slips for Value Added Services eg. Airtime, Betting, Lotto
- Adds order numbers to hot food orders
- Provides you with easy discount options
- Helps you provide refunds easily
- Easy bulk selling
- Allows you to manage your stock effectively
- Provides you with reports to help you manage your business effectively



SALES REPORTS

Turn Over – Day/week/month/period
 Gross Profit – Day/week/month/period
 Top Sellers by Quantity/profit/turn over
 Expenses and Net Profit
 Business Trends



STOCK MANAGEMENT

Stock on Hand
 Stock Management report
 Low stock alerts – per item

This is a fully integrated system to help you effectively manage every aspect of your store and sell a wide variety of Value Added Services.



15" TOUCHSCREEN

The Monitor or Touch Screen, houses all the PC Components that operate the point of sale. It is the heart of the system and that is why all the other hardware plugs into it.



CASH DRAWER

The cash drawer is where you keep your cash. It is connected to the thermal printer which triggers the drawer to open automatically when needed during transactions.



KEYBOARD & MOUSE

Navigate your POS easily with the added benefit of a keyboard and mouse.



SCANNER

Use the handheld scanner to capture and scan barcodes.



THERMAL PRINTER

Till slips and vouchers are printed via the thermal printer.



COMMS BOX

The Comms box or Communication Box, houses all the components necessary for your POS to transact and stay connected to the A2pay network.



CREDIT CARD MACHINE

Allows your customer the option of paying with their bank card.



SOLAR SYSTEM

A2Pay offers a convenient solution for powering your store's POS system and keeping your Wi-Fi connected with our A2Pay Portable Solar Panel that is connected to your A2Pay Comms Box.

PLEASE NOTE : if you do not pay your R300 monthly POS license, you will lose the capability of many of the above benefits, so please keep up to date with payment, as the cost is very small for the benefits you get.



YOUR A2PAY WALLET

All digital transactions on your A2pay device are done from an electronic wallet. You need to ensure funds are available in your wallet in order to sell VAS

THERE ARE A NUMBER OF WAYS TOP UP YOUR WALLET:

1 Top up your wallet at any ABSA or FNB ATM



ABSA

Please load the A2Pay ABSA Account number as a beneficiary on your account and then you can do transfers as needed

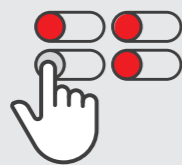
Account Holder - A2pay
 Account Number- 40708686
 Branch Code - 632005

FNB

Visit an FNB ATM which accepts deposits (Usually has a keyboard)

1. Press "CARDLESS DEPOSIT"
2. Enter your A2pay Account Number 62675862976
3. Enter your A2pay Ref Number – eg. KR_ _ _ _
4. Enter Depositor Name and deposit cash

2 Transfer your COMMISSION to your Wallet



1. Press the "REPORTS" button
2. Press the "COMMISSION" Button
3. Press "CURRENT MONTH"
4. Press "TRANSFER COMMISSION TO WALLET"

3 Transfer funds to your A2pay Wallet from the SHOP2SHOP APP



1. See detailed information on how to set up the APP in the shop2shop information leaflet that comes with your card machine.
2. Transfer funds from your shop2shop wallet to your A2pay wallet.

4



Pay your A2pay account at FORMAL RETAILERS using the PAY@ system

1. Under Supervisor Functions, Print a formal retail banking slip. Take the Slip and Money to a Formal Retailer. (Shoprite, Checkers, Pick 'n Pay, Boxer, SPAR, Makro, Game.)
2. Ask a cashier at the Money Market Counter to pay your A2Pay account using Pay@. VERY NB for cashier to use the Pay@ system. (Pay@ is a bill payment system which all Formal Retailers use and this is how you top up your A2Pay account.)
3. Cashier must enter the account number displayed on your slip into the Pay@ system. This is your Reference Number.
4. Once the Pay@ system recognises your A2Pay-account, hand the money to cashier.
5. It should reflect in your A2pay account within 15 min.

5



Immediately transfer money to your A2pay wallet using PAY@ with MASTERPASS

1. Download the Masterpass APP for your bank on Google play or from the iPhone store.
2. Load the card/account you wish to use for top ups.
3. On your A2Pay POS machine, under supervisor function, Print a formal retail banking slip.
4. Select "PAY@" under Bill Payments.
5. Enter the account number from the slip you printed and press proceed.
6. The account number should pick up your store and you can select the amount you wish to top up and press pay. This amount will be deducted from whichever account/debit/credit card you loaded.
7. Enter your card pin and proceed. Payment will reflect almost immediately.

6

Top up your wallet, or other A2pay merchants wallets, from your A2pay POS MACHINE



You are able to top up your wallet from another merchants POS Machine. All you need is your A2Pay merchants code. For A2Pay merchants who are requested to do this for another merchant, please follow the next steps

1. Select the "BILL PAYMENT BUTTON" on the home screen.
2. Click on the "A2 TOP UP" Button.
3. Fill in the A2pay merchants account number (Please double check the account number to make sure you are topping up the correct account.)
4. Enter the Top up amount and submit the request.





ABSA / FNB : R10 | EFT : R2.50



WHY PAY YOUR POS LICENSE?

To keep you updated with the best, high-quality products and services, a monthly POS license fee of R300 is required and enables A2pay to provide you with:

 <p>TECHNICAL SUPPORT Telephonically, and at your store if need be.</p>	 <p>BACK UP TO BIZCLOUD DAILY You will never lose your trading history even if your POS breaks.</p>	 <p>ALL DATA COSTS All data costs needed to run the service are included.</p>	 <p>SECURE & UP TO DATE Includes ongoing software updates, development, monitoring and ensures your information is kept safe.</p>
 <p>TRAINING AND BUSINESS COACHING Training is crucial to utilise the system fully and grow your business.</p>	 <p>BUSINESS REPORTS Access all necessary business reports on a daily, weekly and monthly basis.</p>	 <p>A2PAY BUSINESS PARTNER PROGRAMES Access to Financial Services and other exclusive programs offered by our partners.</p>	 <p>BARCODED AND NON-BARCODED SKU'S These are pre-loaded on the POS machine. You just need add the cost and selling price.</p>

HOW TO PAY YOUR POINT OF SALE LICENSE

- Select the "BILL PAYMENT" button on the home screen
- Select the the "POS LICENSE" button.
- Select whether you would like to pay for 1 month, 3 months or 6 months from the drop-down menu.
- Click on the "SUBMIT REQUEST" button.
- The amount will be deducted from your A2pay wallet
- Your POS will be allocated a license for the requested period.
- Re-start your machine so the POS license can be activated.



FAQS

FREQUENTLY ASKED QUESTIONS

- 1 Do I pay for the A2pay POS machine?**
No, you do not have to pay for the A2Pay POS machine, but you do need to pay your monthly license fee of R300
- 2 What is a POS license and why do I need to pay R300 for it?**
Please see our information leaflet on this which provides detailed information on what the POS license fee covers.
- 3 How can A2pay help me with growing my business?**
A2Pay can help your business by providing you with technology and coaching, important tools that help you understand business better and make better decisions in running your store so that it becomes more profitable. We also provide our merchants with opportunities to access capital for business growth purposes (see our Khula Nathi leaflet for more info on loans).
- 4 Am I required to register my business with CIPC and SARS to be part of the A2pay programme?**
No, merchants are not required to register with any government institution.
- 5 I heard that A2pay provides loans, can I apply for one and what do I need to do?**
Have a look at our sister company Khula Nathi's leaflet in this booklet, it provides you with all the information you need on applying for loans through them.
- 6 Will A2pay give my business information to the government, especially since it works with the Jobs Fund (National Treasury)?**
No, A2Pay does not give out your business information to any 3rd parties without consent, in line with POPIA requirements.
- 7 Do I own the machine?**
As long as you pay your POS license fee, look after and use the machine correctly and conduct your business in a responsible manner, after 36 months the machine becomes yours.



BASIC TROUBLESHOOTING

Unfortunately, working with technology does have some challenges.

We are here to help you with any problems you experience, so please call us or whatsapp us with your problem, we call this "Logging a ticket" and we will send you a "Ticket Number" which you can use to follow up on that specific problem. Please make sure you do get a ticket number, if not we may not have received your information which means it is not being sorted out for you. Before you log a ticket with us, you could try the following troubleshooting solutions to help solve the problem.

THERMAL PRINTER

Problem

Try this solution

Printer not turning on

- Check the power cable is properly plugged in at the back. If it is plugged in and still not turning on, test the power cable by swapping with the 12v power cable from the screen. If the problem still persists, log a ticket with A2pay

Printer turned on but not printing

- Check if the paper is inserted correctly on the feed.
- Switch the printer OFF/ON and do a "test airtime" OR "reprint voucher."
- If the printer is still not printing, switch OFF the printer.
- Switch OFF the coms box and the terminal. Take out the printer USB cable that goes underneath the screen and swop the ports.
- Now switch ON the whole system, wait for the indicator light to show connection then switch on the terminal.
- If still not printing: log a ticket with A2pay.

Printer printing blank

- Check if the till roll is thermal paper.
- Check if it is inserted correctly. The shiny side should face up. (If you scratch the paper with a finger nail, it should be fully visible, if it's not then the paper is inserted the wrong way) The rough side should face down.
- Print "test airtime".
- If it doesn't print : Log a ticket with A2pay.

Printer printing blurry (Voucher not clear)

- Open the Printer and clean it.
- Turn off the printer, Press "feed" + the "power on" button to do a diagnosis page.

Printer beeping

- Check if paper is not depleted.
- Check if the printer is closed.
- If there is paper in the printer, open the printer and pull out the paper so there is a bit of the paper showing outside the printer.
- If the printer no longer closes log a ticket with A2pay.

Printer printing paper with reddish marks

- It's an indication that your roll is about to finish, you need to order new till rolls.
- Kindly order till rolls 2 weeks in advance.
- Click on your Pashasha Button on your POS home screen which will take you to the order catalogue.

SCANNER

Problem

Try this solution

Scanner has a green light but does not scan

- Switch machine off.
- Swop the USB ports.
- Switch on the machine and Login.
- Scanner should make a beeping sound to show that it is connected correctly
- If the scanner is still not powering on but other USB devices (keyboard or printer) are working, check the POS license. Pay this if it hasn't been paid.
- If your POS license is upto date, log a ticket by calling A2pay.

Scanner showing no light

COMMS BOX

It is very important for the comms box to be placed in a position where it will get good network signal. MTN and Vodacom are the 2 major service providers used. They will be allocated according to the best signal and coverage in your area.

problem

Try this solution

Comms box not connecting

- Make sure the LAN cable is correctly connected to the monitor.
- Make sure the the Comms Box is plugged in and switched on.
- Check that you are connected to the right network for the area.
- Press and hold the power button and release, the Comms box will switch Off .
- Switch it on again. If it still does not work then there is no signal
- Move the Comms box to a higher area for better signal.
- If the comms box is still not connecting : Log a ticket



To log a technical problem ticket with A2pay:
Call us on: 011 706 2727 or whatsapp us on: 079 856 8269 / 063 275 0016



THE A2PAY CONTRACT

A reminder of your obligations within the contract you signed with A2pay.

Please adhere to these as we do not want to have to suspend your account.

Obligations

- I will pay a service fee of R300, plus banking fees, up-front to begin trading (This is payable BEFORE training) and thereafter R300 per month.
- The amount of R300 per month will be deducted for the duration of the contract via the A2Pay wallet. There will be an annual inflationary increase.
- I undertake to make sure that all my products and services and those provided by A2Pay are correctly loaded onto the machine and that I am using it to run my business to the best of my ability.
- I am obliged to and undertake to sell a minimum of R10 000 in value added services (inter alia, Airtime, Electricity, DTSV, and Lotto).
- I will take care of the machine and on delivery of the machine to me I shall bear all risk of damage or loss to the machine.
- I undertake to conduct the training (6-8 weeks once a week) provided by A2Pay at no cost. In the event that I do not complete the training I am liable to forfeit the machine at the insistence of A2Pay.
- I also undertake to employ one South African Resident and sign the related paperwork (preferably a youth, less than 35 years old) on conditions that comply with the Basic Conditions of Employment Act No 75 of 1977.
- This agreement is subject to the general terms and conditions attached hereto which I confirm I have read.
- If I fail to use the machine to barcode sales, sell value added services or pay the license fee, A2Pay shall be entitled to enter my premises and reclaim the machine and reinstall at a suitable site.
- A2PAY promises to observe all privacy of information best practices in accordance with the applicable laws of the RSA, including POPIA.
- I consent to A2PAY processing my personal information transmitted and contained on the A2PAY SYSTEM in a way which is consistent with the POPIA ACT.
- A2PAY is hereby authorised to transfer my PERSONAL INFORMATION to the Job Fund and to any of its partners, affiliated companies and parties with whom the A2PAY has an agreement.
- A2Pay undertakes to keep all my information confidential.



THE A2PAY SHOP

Have a look at our Merchants online shop to find products you need to run your business.

It's easy to use with convenient, secure payment options. We provide quick delivery times and you can pay with credit card, cash or your A2pay wallet.

We have the following categories available:



We are continually updating this site, so keep an eye out for new products and send us suggestions that we can look into adding (connectwithus@A2Pay.co.za).

If you really need an item, and can't afford it at this point, look at whether you can apply for a Khula Nathi loan.



The Pashasha Deals button on the POS home screen takes you directly to the order catalogue where you can find exclusive deals for A2Pay merchants.

THE E-LEARNING PLATFORM

A2pay’s e-learning site provides merchants with training on our PRODUCTS, the A2PAY MACHINE, and BUSINESS ACUMEN KNOWLEDGE.

A2pay helps personalize your learning experience by integrating human interaction and support systems with digital education, to enhance your engagement and success. We have a dedicated contact center to take our merchants through our e-Learning platform.

OUR COURSES ARE DESIGNED TO BE:



PRACTICAL

The content is practical and applicable to merchants specific business needs, ensuring merchants gain knowledge that they can immediately implement to improve their business.



FUN

Our courses are designed to be interactive and engaging, incorporating multimedia elements such as videos, and quizzes. This interactive approach makes the learning experience enjoyable and memorable.

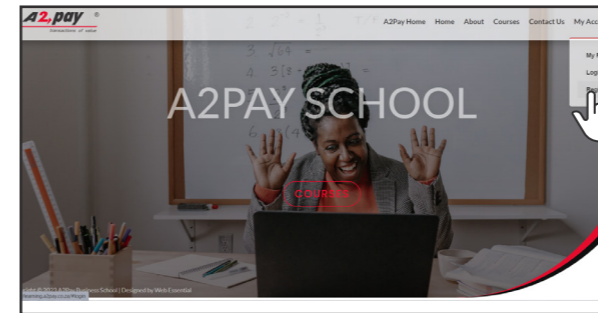


EASY TO ACCESS

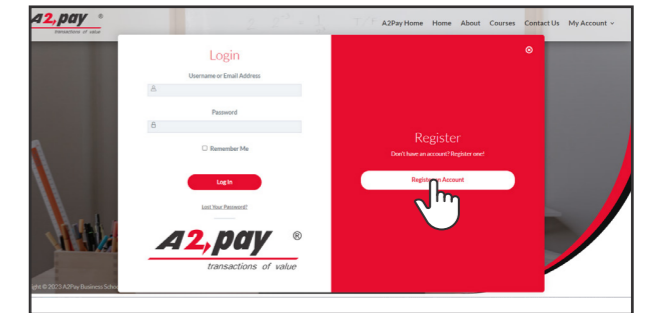
Our e-learning platform allows merchants to learn at their own pace and according to schedule. They can access the courses from anywhere, any-time, using any device with an internet connection.

WE BELIEVE IN THE CONTINUOUS GROWTH AND DEVELOPMENT OF OUR MERCHANTS

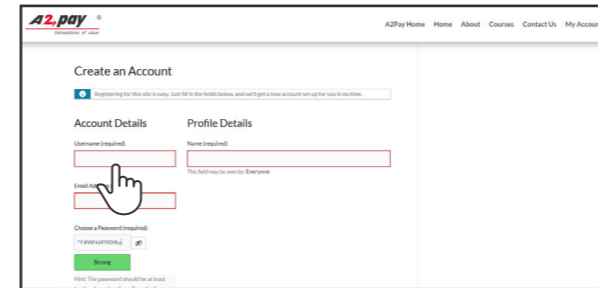
HOW TO REGISTER ON THE E-LEARNING PLATFORM



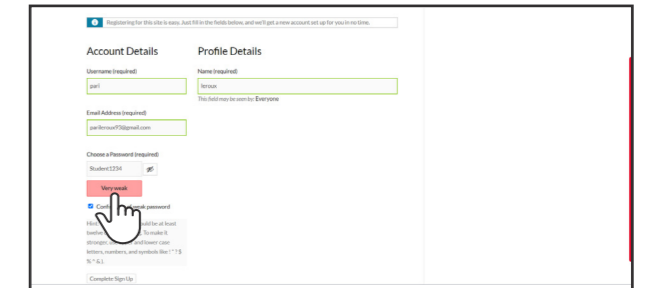
STEP 1 Go to our A2pay school website at learning.a2pay.co.za. Click on “my account” and press “register”.



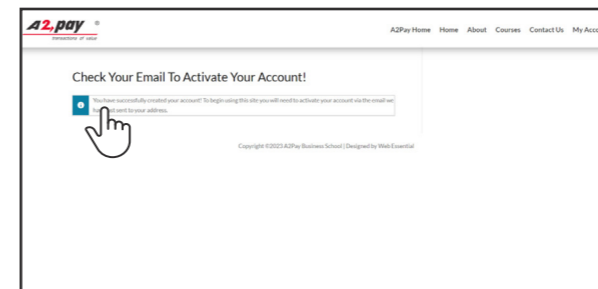
STEP 2 Click on “register an account.”



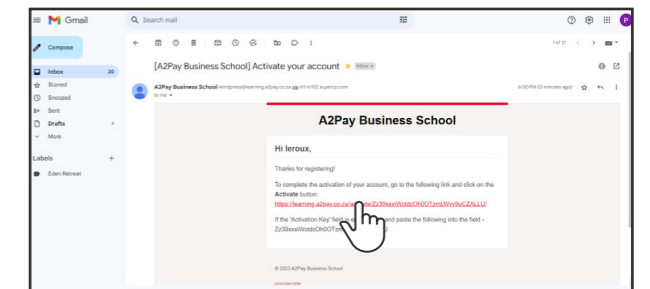
STEP 3 Fill in your username (make it easy to remember), name and email address (please make sure it's correct). Then add a password that is easy to remember.



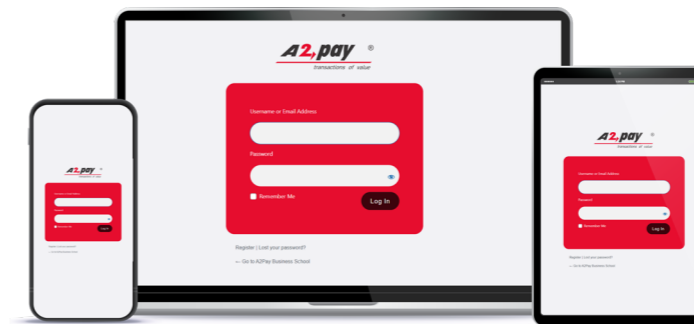
STEP 4 Once all details are entered, click “complete sign up.”



STEP 5 Please go to your Gmail / Email account Refresh and open the email from A2Pay.



STEP 6 Click on the link and follow the instructions.



Once your account is successfully activated you can Log In with your e-mail or username and password

VAS PRODUCTS

As an A2pay merchant you are able to offer your Customers a wider variety of products and services.

A2pay provides a variety of Value Added Services (VAS) which you can sell from your A2pay Machine. We strive to better understand the needs of our merchants and their customers and as a result our platform is constantly evolving, which is why you need to ensure your system is updated all the time. The commission (or Profit) you earn on these sales will be stored in the commission wallet which you can transfer into your wallet balance and use to sell airtime or any other VAS products.

PRE PAID HEALTH VOUCHERS



Sell Discovery Prepaid Health Vouchers which can be redeemed at Designated Discovery Prepaid Health Doctors (Doctors Visit + Meds R300)

Customers need to scan the QR code on the receipt and register on whatsapp at 0800 33 78 46 in order to redeem the voucher. There are 2 options available, R180 for a virtual consultation with a doctor, or R300 for a doctors visit with basic medication as per the discovery guidelines. It is suggested that Customers register before purchasing a voucher
Go to the discovery website to see a list of doctors: <https://www.discovery.co.za/prepaidhealth/home>

NATIONAL LOTTERY



South Africa has several different lotto games, each of which has its own unique set of rules and prizes. The main national lottery games in South Africa are:

1. Powerball, which is drawn twice a week on Tuesdays and Fridays.
2. Lotto: which is drawn every Wednesday and Saturday.
3. Daily Lotto: which is drawn every day.
4. Pick 3: which is drawn every day.
5. Instant Games: The A2pay machine only has the Raffle which is drawn once a year.
6. Sportstake: A soccer prediction game with a jackpot of at least R500,000, which is drawn twice a week on Tuesdays and Fridays.

Lottery Tickets vary from R2.00-R50.00

INSTANT MONEY PAYMENTS



Instant money payouts for people receiving money from Standard Bank, Nedbank or Vodapay (like E-wallet withdraw).

Customers can collect cash sent via Standard Bank, Nedbank or Vodapay. The person will receive a sms from the person sending them money which will contain a voucher number and a pin. Customers can use the pin to receive the cash. Your wallet will immediately be credited once the cash is successfully dispensed as per the voucher and pin. NOTE: The minimum amount is R50 and the maximum is R3000, and the full amount gets withdrawn at one time. NO PARTIAL PAYOUTS. You must check that you have enough cash to give your customer.

AIRTIME AND DATA



Sell a variety of data and airtime vouchers across all networks

Please make sure you click on the correct voucher button and correct amount that your customer has requested, because there is no reversal or refund for airtime and data vouchers.

VARIABLE AIRTIME



Customers can buy any amount for any network!

Use the Easyload Variable option under Airtime. You can enter a value above R2 and it will print a voucher that can be used on any network, nice and easy, one voucher, any amount, any network.

CHANGE TO AIRTIME



Increase revenue by offering airtime, on any network, for small change.

On checkout, you will be able to offer your customers the option of airtime instead of change. This is variable airtime that could be used on any network. This would increase revenue and your commission.

DIRECT TOP UP



Top up Airtime from any network directly to a persons phone.

Under Airtime you can select the "direct top up" button. Select the Network, put in the cellphone number to be topped up and then the amount, which is also variable, with a minimum of R2.

PASELLA WIFI VOUCHERS



Customers can buy vouchers to connect to Pasella wifi hot spots.

The wifi voucher can be used to connect to the Pasella wifi network where available, not just at A2Pay stores. It's available in some taxis and other locations.

ELECTRICITY



Vend electricity for various municipalities.

Electricity vouchers are non-refundable, and non-reversible. Make sure you choose the correct municipality and amount requested by your customer.

DSTV



Help keep your customers entertained.

To provide this convenient service to your customers a small service fee is added on :
For subscriptions between R29-R99, you will charge the customer 10% of the transaction amount.
R100-R249, you will charge the customer R10.00
R250-R399, you will charge the customer R11.00
R400 and above, you will charge R12

NOTE THAT this service fee is automatically added onto the transaction cost and A2pay immediately credits your account.

BUS TICKETS



Sell bus tickets from South Africa's biggest Bus service, Intercape.

Intercape has 3 types of tickets namely: Saver, Flexi and Full Flexi. NOTE THAT refunds or cancellations can only be done within 12-48 hours before departure time.

SPORTS BETTING

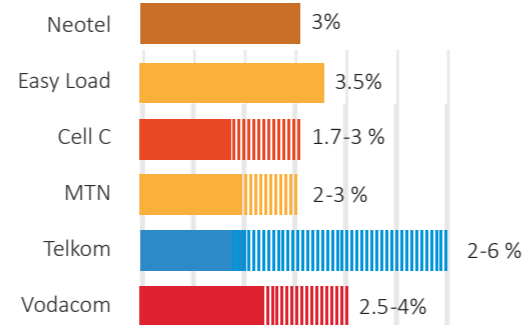


As an A2pay merchant, you can sell vouchers that can be used for various online sports betting games.

The A2pay machine currently offers vouchers from OTT and Hollywood Bets. Both suppliers have Vouchers with values from R5-R300.

COMMISSIONS MADE ON VALUE ADDED SERVICES

AIRTIME & DATA



ELECTRICITY



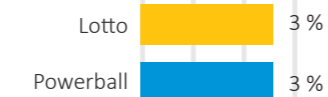
DISCOVERY



SPORTS BETTING



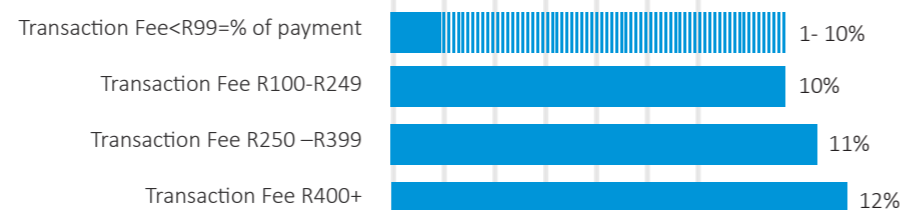
NATIONAL LOTTERY



BUS TICKETS



DSTV



SELL VAS & EARN BUX!

1 BUX = R10

BUX is an exciting A2pay rewards program.

Sell Value Added Services (VAS), such as Eskom, Airtime, Data, Lotto, DSTV, Hollywood Bets and Bus Tickets and you will get rewarded with BUX. You will find a variety of special offers and products available in the rewards catalogue.

If you see something you like but don't have enough BUX you can purchase extra Bux from your wallet.

LEVEL 1-6	VAS TURNOVER	REWARD VALUE
Level 6	R25 000 +	BUX 758+
Level 5	R12 500- R24 999	BUX 347- 694
Level 4	R7 500- R12 499	BUX 197- 329
Level 3	R5000- R7499	BUX 119- 179
Level 2	R3750- R4999	BUX 83-111
Level 1	R2500- R3746	BUX 50-75

* BUX are not rewarded for any municipal Electricity

Use your BUX to buy items such as electronics , replacement parts for your terminal, Makro vouchers or airtime from any network via the rewards catalogue on the A2pay POS machine. Keep an eye out for new rewards added.





Boost your business through access to finance. When used correctly, a loan can multiply your earning potential exponentially.

The requirements needed to apply for a loan are:

- You must be a registered A2pay merchant with paid up license fees.
- A minimum of R20 000 sales transacted through your A2Pay POS machine.
- A minimum of R10,000 VAS (Prepaid) sales going through your A2pay POS machine.
- A minimum of 4 months using the A2pay system.
- Preferably completed the business coaching modules (1-4) with a coach and the credit wellness journey training.
- All business system behaviours in place ie: Booking in stock, All overheads added to system , Know your business numbers.
- The loan application must be for business use only ie. working capital, business expansions, or any other operational and capital expenses for your business.
- You need to employ a South African operator/staff member.

The qualification criteria For a loan / capital are as follows:

LOAN AMOUNTS

Loan amounts range from R8,000 to R200,000.

LOAN TERMS

Loan agreements are for 6-36 months.

TERMS & CONDITIONS

The Khula Nathi team will explain all the terms and conditions.

GET IN TOUCH

Whatsapp: 066 056 8480

Tel: 011 706 2727

E-mail: info@khulanathifin.co.za

KHULA NATHI is a registered credit provider (NCRCP12377) who provides loans and capital to A2pay Merchants exclusively.

CLIENT FEEDBACK



Morris

Budgetrite Trading-JHB



“We earn comission and BUX on selling VAS which adds great value”



Catherine

Ndiki Spaza-East London



“My business is growing up. A2pay has put us on the map.”



Siphwe

Siphwe Tuckshop-KZN



“I am able to manage my stock, turnover and see my profit on a daily basis”



David

David Munch and Network-JHB



“With the loan I built an extra room to make my shop bigger and space for the fridges. Now I am settled, it has everything ”

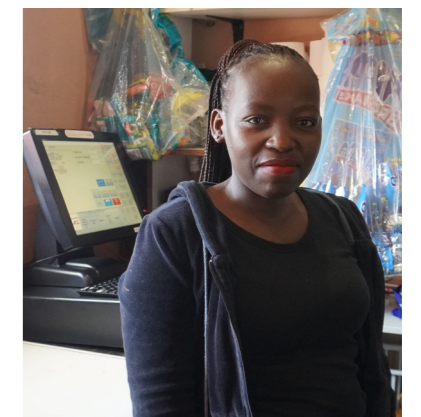


Lazarus

Chockies Tuckshop-JHB



“I can see my profits and my losses now. Before, even though things were going better, I couldnt see where I was going wrong.”



Bonakele

Debongza-JHB



The A2pay POS system has helped my community, for example, services like DSTV. They no longer need to travel far or go to the malls to pay for these services.”



Thank You

For your Business

Get In Touch



Office block B, 13 Indionapolis st
Kylamai Blvd, Kyalami Business Park,
Midrand, 1685.

011 706 2727
connectwithus@A2Pay.co.za
www.a2pay.co.za