

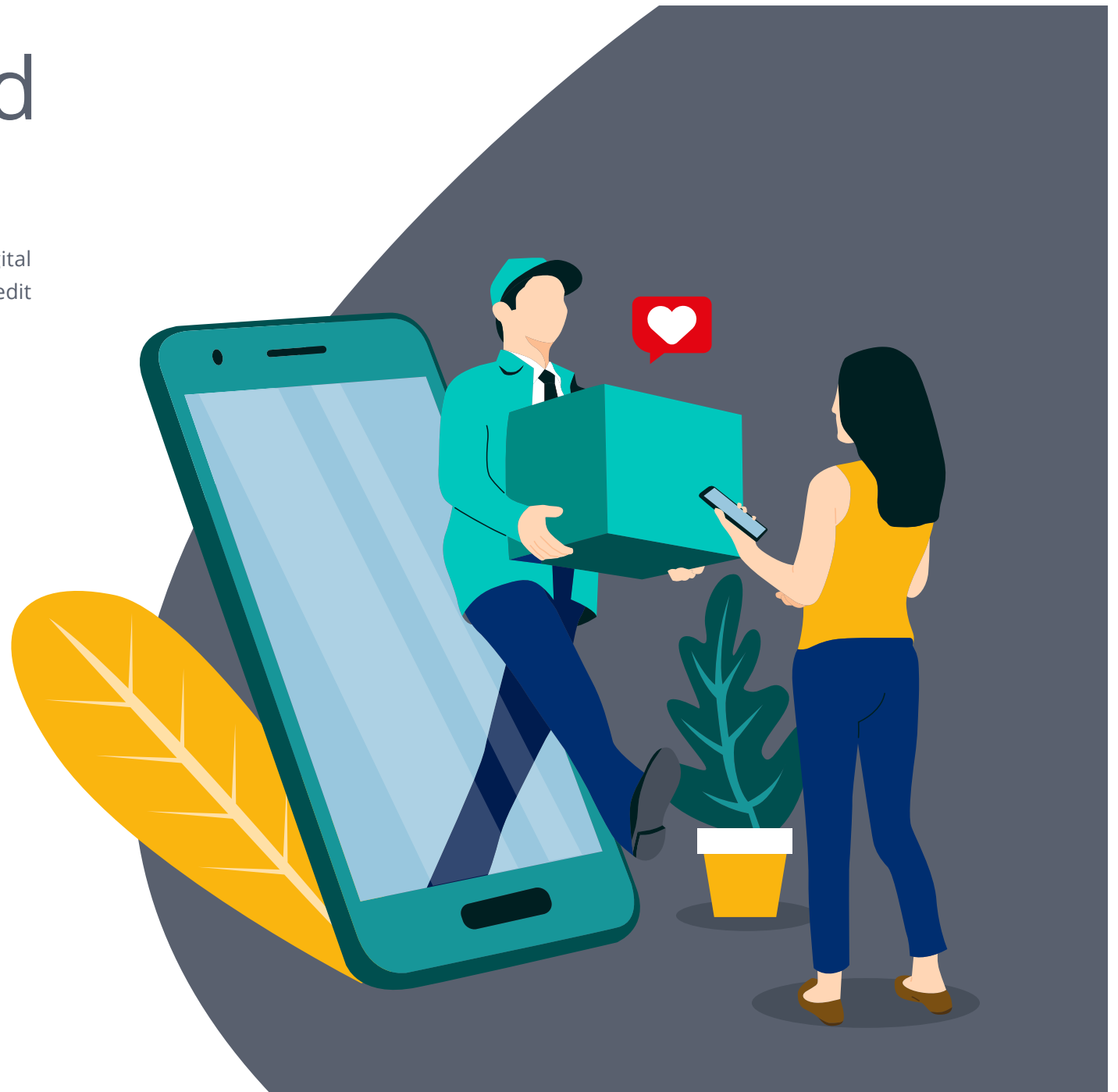


  
for merchants

# Background

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Mobicred is South Africa's first and largest digital lender, offering a 100% online revolving credit facility for customers.



# Introduction

Mobicred basket sizes are often much higher than other tender types. Ease of use allows customers to safely shop online and reduces drop-off at checkout significantly.



## What is Mobicred?

- Online payment method only.
- Not linked to any existing credit or bank account.
- Credit facility from R4,800 to R35,000.
- Entirely online application process.
- Purchase via Username, Password & OTP.
- One of the fastest growing tender types for online retailers in SA.
- Over 1,600 online merchants.
- 50 new merchants per month.
- Unique service in South Africa.
- 20% month-on-month growth.

# How it works

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Customers providing Mobicred with the correct documentation have their accounts processed rapidly by the Mobicred Activation Team.

- 01 — The customer applies on [www.mobicred.co.za](http://www.mobicred.co.za)
- 02 — If approved, they are granted a credit limit, much like a credit card.
- 03 — When they want to spend, they simply select Mobicred from the payment options in the checkout of their chosen store, and type in their username and password.
- 04 — If the purchase is approved, they are sent a One Time Pin to their mobile, which they type in to finalise the transaction.
- 05 — When this is done, you as the merchant are guaranteed payment by Mobicred (settlement is weekly) and we take the risk of the customer paying us back over time.

## What is the **application process**?

- Complete the online application form.
- Application processed instantly.
- Proof of income required.
- Begin seamless online shopping experience.

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## **How does it work** for the customer?

- Apply once-off online.
- Accept T&C's and access a virtual credit limit.
- Shop at any Mobicred merchant.
- Single monthly instalment, 10% of balance.

# Why use Mobicred?

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- Integrated Mobile App.
- Completely virtual process.
- Purchasing with Mobicred is quick and simple.
- Mobicred meets the payment and credit needs of online customers.
- Alternative credit facility results in increased spending (Higher spend & increased spend frequency).
- Access to alternative / new customer base.
- Mobicred carries all credit and fraud risk.
- Merchant is settled weekly.



# Seamless integration

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Integration is fast and painless via the following payment gateways:



[merchantsupport@mobicred.co.za](mailto:merchantsupport@mobicred.co.za)



Payments powered by



W. [sales@peachpayments.com](mailto:sales@peachpayments.com)

T. +27 21 200 5877



W. [help@payu.co.za](mailto:help@payu.co.za)

T. +27 86 111 7298

## wirecard

W. [sales.za@wirecard.com](mailto:sales.za@wirecard.com)

T. +27 21 555 3260



W. [sales@paygate.co.za](mailto:sales@paygate.co.za)

T. +27 878 202020



W. [sales@payfast.co.za](mailto:sales@payfast.co.za)

T. +27 21 300 4455

Use a different provider or require a custom solution?

Email us on: [merchantsupport@mobicred.co.za](mailto:merchantsupport@mobicred.co.za)

# The value of Mobicred?

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## The merchant

### Increased basket size:

Normally more than 75% higher than average basket size.

### Improved customer loyalty:

Higher frequency monthly spend compared to other tender types.

### Credit pricing display:

Improves conversion as well as increased spend.

### Customer demographic insights:

Mobicred will share valuable data with you.

## The customer

### Increased buying power:

Line of credit.

### Ease of use:

Mobicred is the only digital revolving credit product for online shoppers in South Africa.

### Secure:

Username, password, one time pin (OTP).  
Not linked to any 3rd party accounts.

# Brands using Mobicred

Mobicred customers have the choice of shopping on more than 1,600 of South Africa's finest online stores, these are some of their favourite...

takealot.com

SUPERBALIST.COM

FlySafair  
*For the love of flying*

Sportsmans Warehouse  
*winning starts here*

OUTDOOR WAREHOUSE

decofurn  
FURNITURE

bidorbuy.co.za

game

DIONWIRED

CORICRAFT

CAPE UNION MART  
Est. 1933

PATIO WAREHOUSE

Dis-Chem  
PHARMACIES

HiFi Corp  
HiFi Corp  
*Why shop anywhere else?*

Incredible CONNECTION

CHROME  
SUPPLEMENTS & ACCESSORIES

Dial-a-Bed®

digicape

CTM  
*Big savings. More style.*

iStore



# Our costs

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Our Merchant Transaction Fee is 3,5%. There are no other setup or joining fees.



**3.5%**

# Marketing support

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Once activated the Mobicred Marketing Team works with the Merchant offering exposure across a range of channels including Mobicred's Merchant Portal, Mailers, Social Media channels and SMS. Mobicred will provide all the banners and logos needed in order to get the best results as quickly as possible.



Instalment Widget



Marketing Material



Logos and Banners



Launch Email

# Get in touch

Contact the Mobicred Sales Team directly in order for them to assist you with everything you need to get started today.



08 600 MCRED (62733)



[merchantsupport@mobicred.co.za](mailto:merchantsupport@mobicred.co.za)





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