



**Merchant**

# **INFORMATION PACK**

Technology makes things possible,  
but passion makes it happen!

[www.a2pay.co.za](http://www.a2pay.co.za)



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



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## A2pay information pack

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## DEAR VALUED A2PAY MERCHANT

Running a successful Spaza store in today's economy comes with its challenges, from rising costs to electricity disruptions and market competition. However, we have seen many of our merchants thrive by fully utilising the A2Pay system and taking advantage of our A2Pay Financial Services offerings such as Business Loans and the Stock on Credit facility. We are committed to supporting your business growth, and this booklet serves as a guide to help you maximize the benefits of your A2Pay system.

### A Year of Growth and Innovation

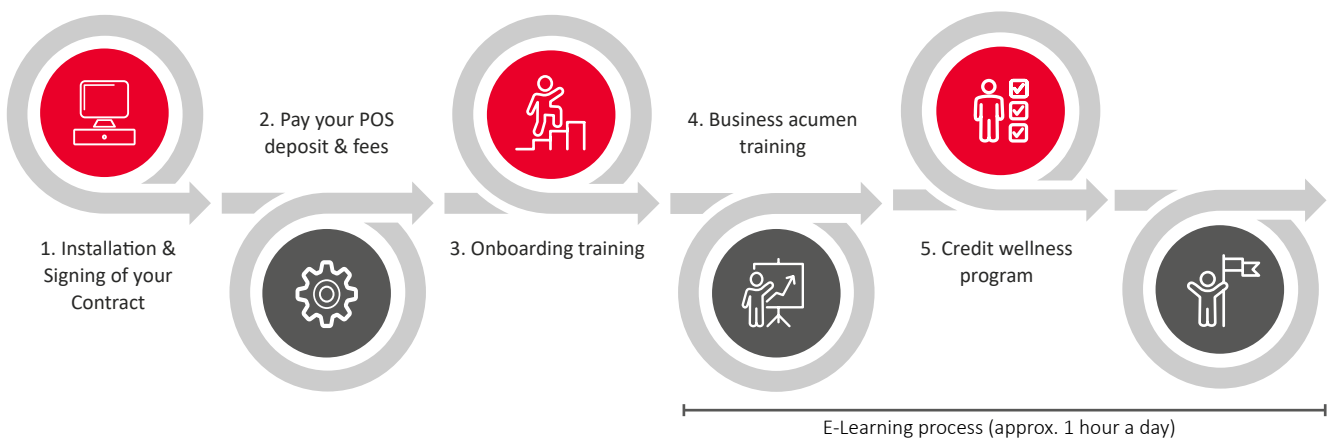
The past year has been one of incredible growth and development for A2Pay. A2Pay is innovating and developing new products for our existing merchants while also attracting new merchants through our Rent to Own offering. Our commitment to providing solutions that empower your business remains stronger than ever.



### What's Inside?

This booklet provides detailed information about your A2Pay Point of Sale (POS) system, including frequently asked questions (FAQs) and troubleshooting tips. You will also find details on our Value-Added Services (VAS) products, commission structures, and BUX, our exciting merchant rewards programs..

## THE A2PAY JOURNEY



## Stay Updated and Keep Learning

The most successful A2Pay merchants are those who have completed our full training program. To make continuous learning easier, we have developed an e-learning platform where you and your staff can access refresher training at any time for free. Information on how to register and use the platform is included in this booklet.

**New Offerings to Boost Your Business** We are constantly expanding our services to help your business grow. This booklet now includes information on our latest offerings:

- **Rent to Own:** Get the equipment your store needs without large upfront costs.
- **Maintenance Plan:** Ensure your POS system stays in top condition with minimal disruptions.
- **A2Z Wholesale Platform:** Order stock online, pay securely, and have it delivered directly to your store
- **Wetility Solar Solutions:** Keep your business running with uninterrupted power.
- **Stock on Credit:** Access inventory when you need it and pay later.

## Spaza Store Registration Assistance

The government has introduced a Spaza store registration process, and we understand that navigating this can be overwhelming. A2Pay is here to help! If you need guidance or assistance with your registration, please reach out to us.

## Financial Growth Opportunities

Did you know that if you have traded with A2Pay for at least four months, you may qualify for a risk-free business loan? Our A2Pay Financial Services Division (aka Khula Nathi) has helped merchants increase their daily sales by over 90%. Check out the financial services section in this booklet to see how you can apply.

**Maximize Your A2Pay System** Your POS daily license fee is an essential part of keeping your system running smoothly. It provides access to vital system features that help you manage and grow your business. We've included a breakdown of what this fee covers so you can see the value it brings.

**Stay Connected** We keep looking out for new products and services to enhance your earnings. Keep an eye on your POS screen for updates and follow us on WhatsApp, Facebook, and Instagram for the latest announcements. If you have suggestions for products or services your customers would love, let us know—we value your input!

**We're Here for You** A2Pay is more than just a POS provider—we are your business partner. If you experience any issues with your system or need business advice, don't hesitate to contact us. We look forward to growing together and celebrating your success.

Warm Regards

*Your team at A2pay*

## IMPORTANT CONTACTS



The call centre is available via telephone, whatsapp and e-mail.



### Call us:

Office: 011 706 2727



### E-mail us:

connectwithus@a2pay.co.za

We love to get feedback in order to assist in making your experience with us even better, please use the above email to provide us with your comments.

### Connect with us



<https://www.facebook.com/a2pay/familynetwork>



<https://za.linkedin.com/company/a2pay>



[https://instagram.com/a2pay\\_business](https://instagram.com/a2pay_business)



### Whatsapp us :

Tech Support: 079 856 8269 / 063 275 0016

Please whatsapp us what problem you are experiencing, your name and your A2Pay store number.

Marketing: 071 653 2884

The marketing whatsapp number is used to keep you up to date with info from A2Pay, let you know about exciting competitions, as well as general market information. Please save this number on your phone and send a message to it with your Full Name, Your Store Name and your A2Pay store number, asking to be added to the group.

A2pay Financial Services: 066 056 8780



### Find out more about us:

<https://a2pay.co.za/>

<https://www.khulanathifin.co.za/>

<https://learning.a2pay.co.za/>

<https://www.shop.a2pay.co.za/>

# 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

PLEASE NOTE : If you do not pay your POS License fee, you will lose the capability of many of the above benefits. You can pay this at a daily cost of R10. Contact A2pay to activate this easy payment method. If you have't already.

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.



### SCANNER

Use the handheld scanner to capture and scan barcodes.



### KEYBOARD & MOUSE

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



### 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.



### THERMAL PRINTER

Till slips and vouchers are printed via the thermal printer.



### CREDIT CARD MACHINE

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



### 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 ie:

1) UPS with a lithium ion battery; 2) A Router; 3) Solar input if you have a solar system.

## ADDED EXTRAS

### SOLAR ON SUBSCRIPTION

A2Pay has joined forces with Wetility Solar to provide our merchants with the ultimate solution to power outages in order to increase your sales & profit opportunities at **an affordable daily repayment rate.**

• **No more spoiled produce** • **No closing down the store** • **No trading in the dark!**

Wetility will assess your needs and provide you with a solution to take your business to the next level.

#### All systems include:

1. A lithium-ion battery, an Inverter, Solar panels (specific for township / remote stores)
2. Professional installation
3. Insurance, remote monitoring, anti-theft features
4. Annual maintenance & panel cleaning,
5. A fire extinguisher

### THE BEAST BUNDLE

If you need a new POS System as well as solar, you can apply for the Beast Business Bundle which includes a solar system as well as a full A2Pay system



**wetility**

## A2PAY MAINTENANCE PLAN

A2Pay merchants are able to pay a daily fee towards a maintenance plan for their A2Pay POS system.

Taking up a maintenance plan for your point of sale (POS) system is a strategic decision that safeguards your business operations, ensuring continuity and reliability. Here are several compelling reasons to consider a maintenance plan:

- 1. Priority Service:** When issues arise, every moment your POS system is down can translate to lost sales and dissatisfied customers. With a maintenance plan, you're not just another number in the queue; you receive priority service. This means your problems are addressed promptly, minimizing downtime and keeping your business running smoothly.
- 2. Predictable Costs:** Unexpected repairs can be costly, and they often come at the worst possible time. A maintenance plan turns these unpredictable expenses into a predictable, small daily costs. This makes budgeting easier and eliminates the stress of sudden, large bills when your system encounters a problem.
- 3. Expert Support:** A maintenance plan gives you direct access to experts who are specialists on your system, ensuring that issues are not just patched over but properly fixed. This expert support can also provide valuable advice on how to optimize your system's performance.
- 4. Peace of Mind:** Perhaps the most significant benefit is the peace of mind that comes with knowing your POS system is covered. You can focus on running your business, confident that you have a plan in place for issues that may arise. This assurance allows you to concentrate on growth and customer satisfaction, rather than worrying about technical problems.



## WHAT DOES THE PLAN COVER:

- ✓ Allows 2 call outs per annum
- ✓ Includes repairs and limited replacement parts
- ✓ Requests from merchants with a Maintenance Plan will be allocated as priority



### POS SCREEN:

Limited to 1 replacement in a 3 year period



### SCANNER:

Limited to 1 replacement per Anum



### TILL DRAWER:

Limited to 1 replacement in a 2 year period



### CARD DEVICE:

Limited to 1 replacement per 2 year period



### THERMAL PRINTER:

Limited to 1 replacement per Anum

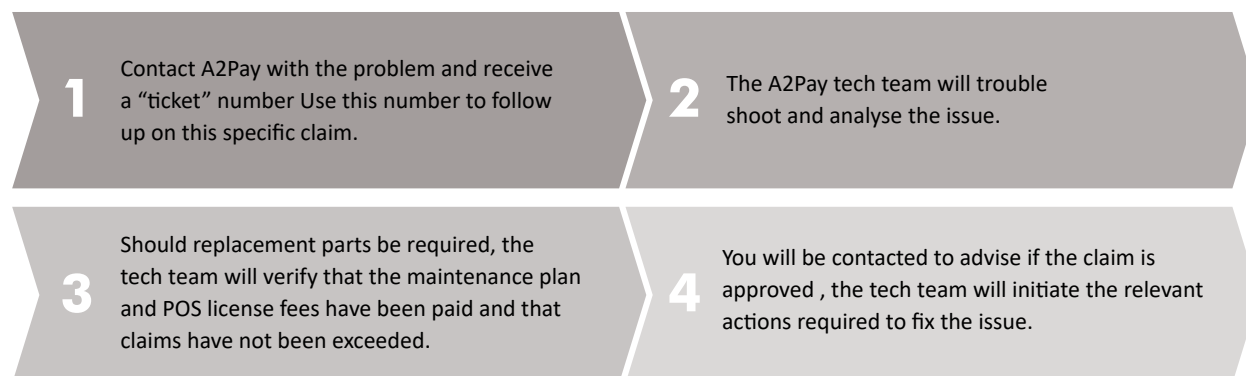


### COMMS BOX:

Limited to 1 replacement in a 3 year period

**X Does not include** full system replacements / repairs. Merchants must take out insurance for theft & fire (acts of god)  
*Limitations are at A2Pay Managements discretion and may be reviewed as required*

## WHAT IS THE PROCESS FOR A CLAIM :



*Pay your POS license 3 months consistently in order to lodge a claim.  
 If the claim is not approved, you will be provided with a quotation for your approval.*

## HOW TO ACTIVATE THIS :

Contact A2Pay via the call centre, our Whatsapp numbers or email us on [connectwithus@2apay.co.za](mailto:connectwithus@2apay.co.za)

## HOW MUCH IT COSTS :

R10 a day taken from your wallet

A maintenance plan for your POS system is an investment in the reliability and efficiency of your business operations. It not only protects against unexpected costs and downtime but also provides a competitive edge by ensuring that your transactions are smooth and secure.

# 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 TO TOP UP YOUR WALLET:

### 1 Top up your wallet via our ABSA or FNB account



#### BANK TRANSFER

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

Account Holder - A2pay

Account Number - 4070708686

Branch Code - 632005

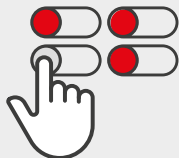
#### FNB CASH DEPOSITS

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

1. Press "CARDLESS DEPOSIT"
2. Enter the A2pay Account Number ie: 62675862976
3. Enter your A2pay Ref Number – eg. KR/JF\_ \_ \_ \_
4. Enter Depositor Name and deposit cash

### 2

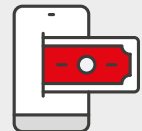
#### Transfer your COMMISSION to your Wallet



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. Go into your Shop2shop App
2. Select "TRANSFER"
3. Select the "A2PAY" button
4. Enter the amount & reference number
5. Select "PAY"
6. Verify details and select "PAY"
7. Recieve a "Success" message

Find these options on your main POS screen as well



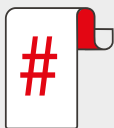
**BANK CHARGES**

ABSA / FNB CASH DEPOSIT: R10

| EFT : R2.50



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 minutes.

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.



## WHY PAY YOUR POS LICENSE?

To keep you updated with the best, high-quality products and services, a Daily POS license fee of R10 is deducted from your wallet and enables A2pay to provide you with:



### TECHNICAL SUPPORT

Telephonically, and at your store if need be.



### BACK UP TO BIZCLOUD DAILY

You will never lose your trading history even if your POS breaks.



### ALL DATA COSTS

All data costs needed to run the service are included.



### SECURE & UP TO DATE

Includes ongoing software updates, development, monitoring and ensures your information is kept safe.



### TRAINING AND BUSINESS COACHING

Training is crucial to utilise the system fully and grow your business.



### BUSINESS REPORTS

Access all necessary business reports on a daily, weekly and monthly basis.



### A2PAY BUSINESS PARTNER PROGRAMMES

Access to Financial Services and other exclusive programs offered by our partners.



### BARCODED AND NON-BARCODED SKU'S

These are pre-loaded on the POS machine. You just need to add the cost, selling price and quantities.

If you haven't already, please contact A2pay to activate your daily license fee payment.

## HOW TO MANUALLY PAY YOUR POINT OF SALE LICENSE IF REQUIRED

- 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 What is a POS license and why do I need to pay for it?

This is a mandatory fee which is collected from your wallet on a daily or monthly basis.

### 2 What happens if I do not pay my monthly POS license?

If there is no money in your wallet, the amount will be added to the next day's deduction. This will continue for 3 days, after which, the total outstanding amount will be redistributed between the rest of the month's payments. Failure to pay for a consecutive 30 days will mean that we will have to come and remove the machine.

### 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 section 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. Although we do have a program to assist you to voluntarily register as there are benefits to it and the government now require it.

### 5 I heard that A2pay provides loans, can I apply for one and what do I need to do?

Have a look at our Khula Nathi section 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?

**If you are on a rent to own payment scheme:** The machine becomes yours at the end of the agreed to time period. T's and C's apply but license fees and maintenance fees are still applicable.

**If you are on one of our Enterprise Development Programmes:** 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. This would exclude the software running the POS system, which would continue to require a POS license fee to operate.



# 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

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### Try this solution

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#### 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, 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

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Scanner has a green light  
but does not scan

Scanner showing no light

### Try this solution

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- 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 up to date, log a ticket by calling or whatsapping A2pay.

## 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

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Comms box not connecting

### Try this solution

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- 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 E-LEARNING PLATFORM

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

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. You can do these courses in your own time and at your own pace.

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.

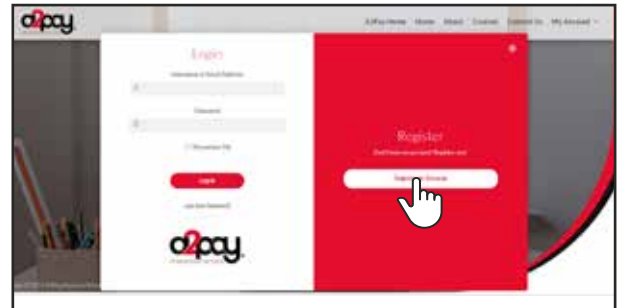
It’s really important to complete all the modules in order to understand the system and to learn how to manage your business effectively. This training is for merchants and operators

**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.”



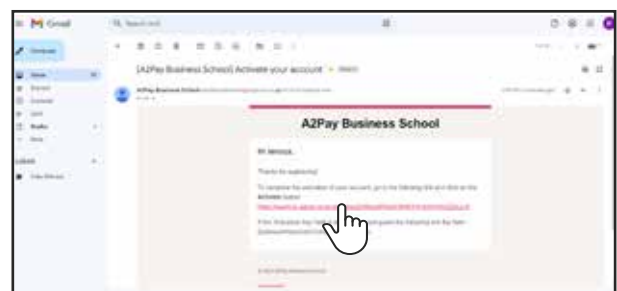
**STEP 3** Fill in your username (make it easy to remember), name and email address (please make sure it's correct). Then add a password that is easy to remember.



**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

## AVAILABLE ON THE E-LEARNING PLATFORM:

- Onboarding POS
- Onboarding Products
- Business Acumen 1
- Business Acumen 2
- Credit Wellness
- Digital Awareness
- Business Statutory Requirements
- Business Growth



### COMING SOON!

- Health and Safety
- The 5C's of Credit
- A2Py Financial Services Offerings

## MARKETING PLATFORMS

Connect with us on Facebook and join our marketing WhatsApp channel to stay up-to-date with new products and the latest promotions.



Follow A2pay on Facebook and join the A2pay family network page to engage with other merchants and stay informed about upcoming events, promotions and the latest products on offer.



071 653 2884

Join our WhatsApp marketing channel by sending a message to our merchants only group asking to be added to the marketing group. Give your NAME and STORE NUMBER.



A2Pay offers its merchant the easiest way to restock by shopping online with our A2Z shopping portal!



Order, pay, and get your goods delivered right to your door. Ensure you always have what your customers want when they want it without the hassle!

### TO REGISTER ON THE PLATFORM

- Ensure your POS license fee is paid up to date
- Ensure your current cell number is the one registered with A2Pay for your store (if it's a new one, please contact our call centre to update your number)
- Fill in your details on our verification app which you can access by scanning the following QR Code
- Once you are verified you will receive a SMS with their username and password for A2Z Online



### TO PURCHASE PRODUCTS ONCE APPROVED

1. Click on the A2Z button at the top of the POS screen or access via your phone or computer at [www.a2z-online.co.za](http://www.a2z-online.co.za) or by scanning the following QR Code
2. Put in your ID and password.
3. Choose which of your business accounts you'll be shopping for (if you have more than one registered).
4. Select the **Supplier Store** you would like to shop in (ie. Wholesale).
5. Within each store, you can search for products or choose different categories and add them to your cart (ensure you type the full product name and not a short version of it).
6. Use the + and – buttons to adjust quantity
7. To view what you have in your shopping cart, click on the **shopping bag icon** above the balance.
8. Once you've chosen all the products required, go into your cart and click on **"Check out now"**
9. Fill out all the required details i.e.
  - Confirm delivery details & notification options.
  - Delivery cost will be added to your amount
10. Once all details completed, to proceed with the final payment press, **"Proceed to payment"**.
11. Choose your payment method i.e. Wallet, or Stock on Credit (Note your wallet and credit balance will always be reflected on the top right of the portal)
12. Click on **"Pay"**
13. An **OTP** will be sent to your Cell number which you need to input
14. A successful or Declined notification with reason will appear
15. You will be taken to the dashboard which will show the status of your order for you to track it.
16. Delivery should be between 24-48 hours, 24 hours if placed before 2pm, except if it is a Friday, then you need to select Saturday delivery for next day , otherwise you will only get it on the Monday



**If you struggle with any of these processes, please contact our Call Centre via phone on**



Whatsapp: 063 275 0016 | 079 856 8269



Tel: 011 706 2727



E-mail: [info@a2payfinancialservices.co.za](mailto:info@a2payfinancialservices.co.za)

# VAS PRODUCTS

As an A2pay merchant you are able to offer your Customers a wide variety of products and services which you can sell from your POS 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 prepaid health approved practitioners: <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. Lottery Tickets vary from R2.00-R50.00 and the main national lottery games 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.

## INSTANT MONEY PAYMENTS



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

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.

## 1 VOUCHER



**A voucher that can be bought and redeemed for many different products and from different companies eg Airtime, Sports Betting, Clothing stores, Entertainment.**

Find the options for this under "Value Vouchers" on your POS screen

## 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.

#### TALK 360



##### Customers can download the app and purchase airtime from you (From R10 upwards).

Talk360 is a mobile application that provides cost effective local and international calling services for individuals and small businesses. You will find this product under the "Air-time" button on your POS screen. Get the customers cell phone number and the amount they want to spend. Add these details and the customer should get a confirmation sms, or they can check their balance in their app.

#### 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.

#### 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.

## 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.

## 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.

## 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.

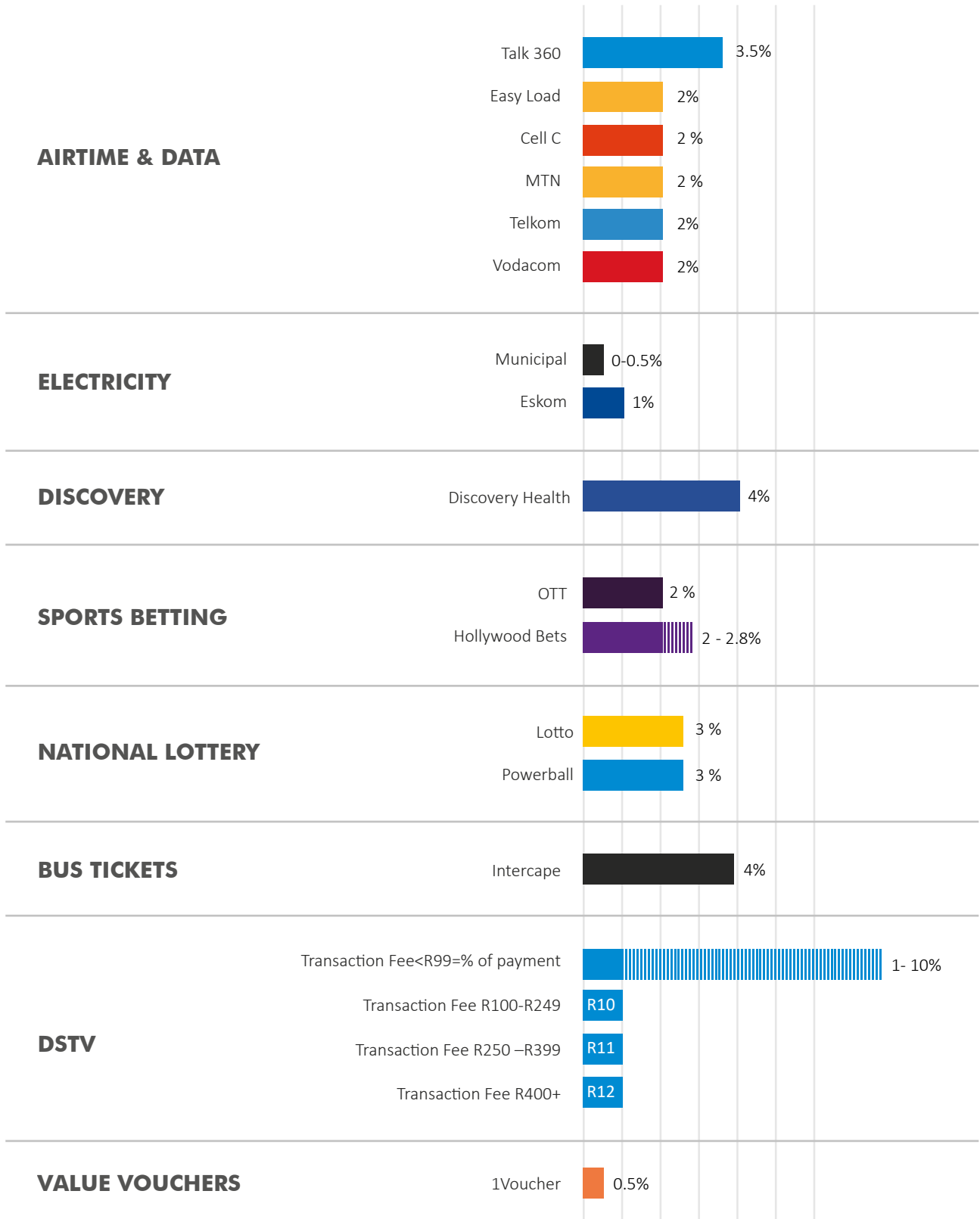
## SPORTS BETTING



### 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





## SELL VAS & EARN BUX!

**10 BUX = R1**

BUX is an exciting A2pay rewards program.

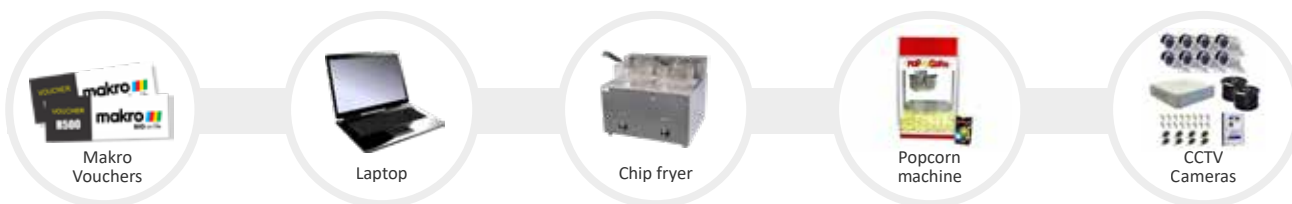
Sell Value Added Services (VAS), such as Eskom, Airtime, Data, Lotto, DSTV, Hollywood Bets and Bus Tickets and you will get rewarded with BUX. You will find a variety of special offers and products available in the rewards catalogue.

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.





Please contact us if you need a Shop2shop machine



# SHOP2SHOP

## Setting up and registering your Shop2shop app and account.



### 1 DOWNLOAD THE SHOP2SHOP APP

The Shop2shop App is available from the Appstore and Google Play.

### 2 REGISTER YOUR ACCOUNT AND CREATE A SHOP

Once you have downloaded the Shop2shop app, open the app and register your Shop2Shop user account and create a shop. Use your Correct SHOP NAME and CELL PHONE NUMBER when creating your shop.



Select REGISTER.



Fill in all your user details.



You will receive an email to verify your email account.



Tap on the link received in your email.



Tap on PROCEED



Once your email is verified you can open the Shop2shop app and log in.



Select create a shop.



Enter your shop name and cell phone number.



Your shop has now been created.

**PLEASE PROVIDE SECURITY DOCUMENTS BEFORE YOU LINK YOUR DEVICE**  
ie: Copy of ID and Selfie.



### 3 LINK YOUR DEVICE TO YOUR SHOP2SHOP APP



From the home screen select the Menu.



Tap on MY DEVICES.



Select LINK NEW DEVICE.



Locate the serial number at the back of your device.



Enter the serial number & a name for your device and select LINK.



Once linked your device will be visible under My Devices.

## 4 ADD A2PAY TO TRANSFER MONEY TO YOUR A2PAY WALLET

Once your Shop 2 shop account and app is setup do the following in order to setup payment to your A2Pay Wallet. This Will be a once off setup!

### 1. ADD A2PAY AS A TRANSFER RECIPIENT AS FOLLOWS:



From the home screen select TRANSFER.



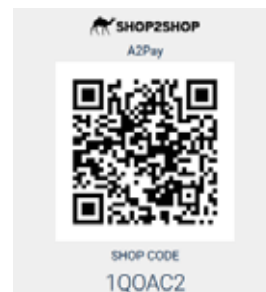
Select + ADD FRIEND. (Allow use of camera)



Scan the A2Pay QR Code (on this page) or enter the Shop Code: 1Q0AC2.



A2Pay will be added to transfer list, select THANKS.



### 2. ADD A2PAY AS A SUPPLIER AS FOLLOWS:



From the home screen select PAY SUPPLIERS.



Select + ADD SUPPLIER.



Select the QR Code symbol. (Allow use of camera)



Scan the A2Pay QR Code, or enter Shop Code (1Q0AC2) and select ADD SUPPLIER.



Select YES to add A2pay as a supplier.

**0%**

**SHOP2SHOP WALLET TO A2PAY WALLET**  
Transfer or payment.

**0.35%**

**SHOP2SHOP WALLET TO OWN BANK ACCOUNT**  
You will need to contact Shop2Shop to load your bank account details as per fica requirements.

**2.5%**

**CARD TRANSACTION FEE**  
Per transaction.  
(Swipe, tap or insert card)

## TRANSFER MONEY TO YOUR A2PAY WALLET

Make sure of your AMOUNT and MERCHANT REFERENCE NUMBER ! Only SELECT ONE of the 2 following methods

### 1 A2PAY AS A TRANSFER RECIPIENT

From the home screen select the TRANSFER option and then A2pay from the transfer options. Enter the amount and your A2PAY MERCHANT REFERENCE NUMBER and select PAY.



### 2 A2PAY AS A SUPPLIER

From the home screen select the PAY SUPPLIER option. Type A2pay in the search bar and select A2pay from the list of suppliers. Enter the amount and your A2PAY MERCHANT REFERENCE NUMBER and select PAY.



Once your payment is successful your A2pay wallet will be credited with the funds. If it doesnt reflect please check the A2pay merchant number is correct.



FINANCIAL SERVICES

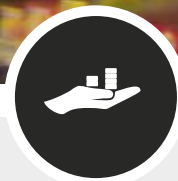
## FINANCIAL SERVICES

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 R10 000 VAS transactions and R20 000 other sales going through your A2Pay POS system.
- A minimum of 4 months using the A2pay system.
- 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.

Call us now if you qualify



#### LOAN AMOUNTS

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



#### LOAN TERMS

Loan agreements are for 6-36 months.



#### TERMS & CONDITIONS

The AFS team will explain all the terms and conditions.

### GET IN TOUCH

 Whatsapp: 066 056 8780

 Tel: 011 706 2727

 E-mail: [info@a2payfinancialservices.co.za](mailto:info@a2payfinancialservices.co.za)

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



## STOCK ON CREDIT

A2Pay wants to make it easier for merchants to order stock in bulk so that they can benefit from discounts offered.

Many merchants don't always have the available cash to do this and therefore A2Pay Financial Services is offering merchants the opportunity to access a loan for stock.

### CRITERIA TO APPLY FOR THE LOAN

- Must be trading for 4 months on the A2Pay POS machine
- Consistent POS License payment for 3 months
- Must sell over R10 000's worth of products per month on the A2Pay POS machine
- The POS machine must be used to sell both VAS products and scanned products

### WHAT IS THE PROCESS

**1** Register on the A2Pay Verification app which you can access by scanning this QR Code **OR** Call our Call centre for assistance: (011) 706 2727

**2** The application will get vetted by A2Pay for prequalification of a loan



### IF VERIFIED

1. A loan amount will be allocated based on your trading history.
2. You will need to sign an agreement with terms & conditions
3. The allocated amount will then be loaded into a "Stock on Credit" account on your wallet (on the POS Machine)

### HOW YOU CAN UTILISE THIS FACILITY:

1. Via the A2Z Online Platform – (if available in your area) [www.a2z-online.co.za](http://www.a2z-online.co.za). See the A2Z section in this manual for further details on the platform
2. Wholesaler Orders – Get quotes (with a Bank Confirmation letter) from a wholesaler and submit to us for payment.
3. Invoice Refunds – Get refunded for purchases made in the last 7 days!

Scan this QR Code to submit your quotes or invoices.



# 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.”

# NOTES:

## QR CODES

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A2pay Merchant  
Verification App



A2Z Online  
platform



Stock on Credit  
Claim App



A2pay website




# Thank You

For your Business

[www.a2pay.co.za](http://www.a2pay.co.za)

## Get In Touch



 Office block A, 13 Indianapolis st  
Kyalami Business Park,  
Midrand, 1685.

Tel: 011 706 2727  
WhatsApp: 079 856 8269 | 063 275 0016  
Email: [connectwithus@A2Pay.co.za](mailto:connectwithus@A2Pay.co.za)