

# paycorp

## Innovating global payments

Paycorp is a pioneering force, shaping the future of payments across Southern Africa, Central and Eastern Europe and the UK.

With over two decades of unparalleled experience, Paycorp is a payments powerhouse offering a unique blend of expertise, reliability and agility in transaction processing, cash management solutions, value added-services and embedded business funding.

### **Simple, clever and cost-effective technology**

Paycorp's technology platform serves as the backbone of our payment ecosystem, enabling low-cost processing of transactions from around the world directly from our hub in South Africa.



**Global Connectivity:** As principal members of Visa and Mastercard in Southern Africa and throughout Europe, we're independently connected into major payment networks, banks and financial institutions worldwide, ensuring seamless and secure transactions.



**Scalability and Reliability:** Built on scalable infrastructure, our platform can handle high transaction volumes with reliability and stability.



**Compliance and Security:** Paycorp adheres to the highest standards of data security and compliance, including PCI DSS compliance, encryption protocols and fraud detection mechanisms, ensuring the safety and integrity of every transaction.

**Paycorp is the partner of choice for businesses looking to elevate their payment capabilities, expand globally and deliver exceptional payment solutions.**

# Who we are



Established in 1999 we have

## 24 years of expertise

in payments innovation with operations globally.



We are a

## trusted and strategic

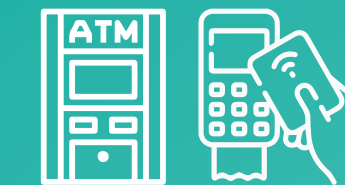
long-term payments partner to industry players including banks, card associations, payments bodies and regulators and boast noteworthy client portfolios in multiple markets.



Paycorp processes

## 250 million+ transactions

annually, exceeding **\$9 billion in value.**



We operate 6,600+ ATMs and 45,000+ point-of-sale machines, facilitating

## seamless transactions for millions of people.



# What we do

Paycorp is a pioneer of progressive payment solutions and having operated across most payment verticals, we have the know-how and processing platform to be the partner-of-choice in payments.

## Cash Management Solutions

**As independent ATM operators, we disrupted standard retail cash management in South Africa and Eastern Europe through the first-to-market merchant-replenished and cash recycling ATMs.**

- Own and operate the largest independent ATM networks in Southern Africa and Eastern Europe, providing the complete value chain of cash management services for ATMs, smart safes and Smart ATMs.
- ATMs-as-a-Service providing cost-effective ATM maintenance and transaction processing.
- ATM pooling across shared infrastructures to reduce costs and expand access for customers.
- Bank outsourcing providing scalable ATM services including deployment, maintenance, processing, back office operations, technical support, analytics and branding.

## Value-Added Services

**Constantly looking to meet consumers' changing payment needs, we provide revenue-generating value-added services that meet those needs.**

- Dynamic Currency Conversion (DCC) allows international cardholders to transact in their preferred currency.
- Innovative cardless withdrawal options, enabling customers to access funds conveniently via mobile wallets or traditional bank accounts.
- Crypto cashouts at ATMs enable cryptocurrency owners to withdraw their digital assets as cash at ATMs.

## Transaction Processing Services

- Our processing platform enables seamless transaction processing around the world for ATM and point-of-sale IADs, card issuers and banks.
- Our processing is quick, secure, cost-effective and scalable.
- Connections directly into Visa and Mastercard allows us to directly process and accept payments.

## Business Funding

**We provide frictionless funding in South Africa, the United Kingdom and Europe in the near future leveraging transaction data.**

- We provide retail customers with instant access to pre-approved working capital based on their ATM, point-of-sale, or e-commerce transaction data.
- This embedded finance provides a seamless customer journey that supports SME growth.

Collaborative and integrated ecosystem



# Why Paycorp

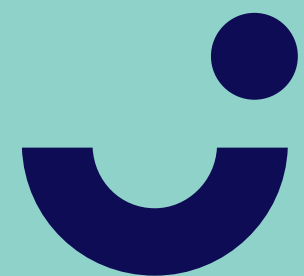
Partner with Paycorp to elevate your payment capabilities, unlock business growth, and deliver exceptional payment experiences that customers trust.

**Innovation and Future-Readiness:** Stay ahead of the curve with our innovation and adaptation to future-proof your payment strategies.

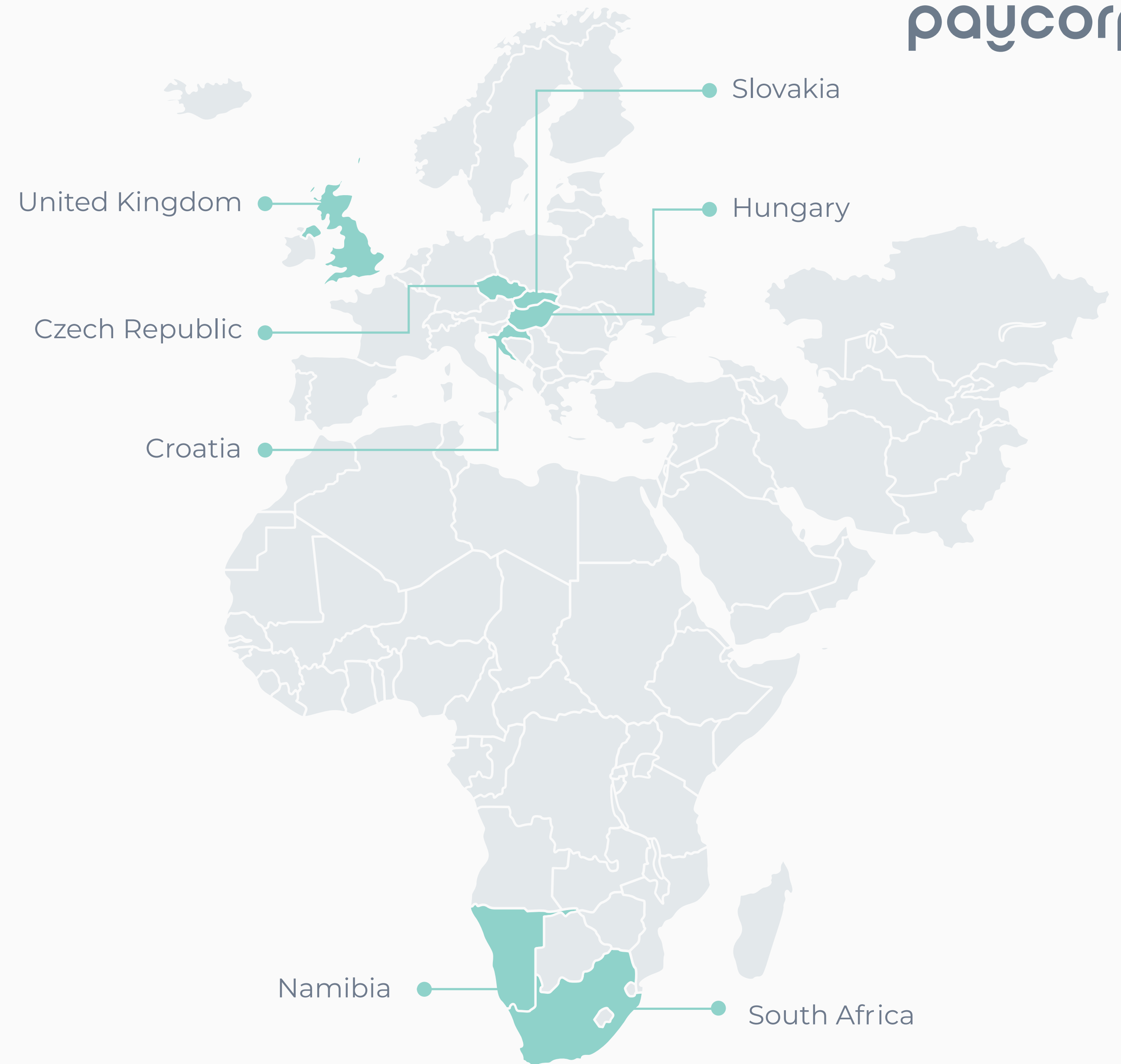
**Global Reach and Market Expansion:** Access new markets and expand your customer base with our global connectivity.

**Security and Compliance:** Our robust security measures and adherence to industry standards ensure the safety and integrity of every transaction.

**Customer-Centric Approach:** Experience solutions tailored to meet your specific business needs and goals.



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# Timeline

<p><b>1999</b></p> <p>Steven Kark &amp; Rowan Swartz founded ATM Solutions, pioneering independent ATM deployment in South Africa</p>	<p><b>2000</b></p> <p>1st Cash Express ATM was installed - the 1st independent ATM in South Africa</p>	<p><b>2001</b></p> <p>ATM Solutions installed Postilion transaction switch, our first move towards independence</p>	<p><b>2002</b></p> <p>ATM Solutions launched ATMs with multiple banks</p> <p>Our 1st step into VAS with prepaid airtime on our ATMs</p>	<p><b>2004</b></p> <p>Launched DrawCard which expanded our payment services into card issuing</p>	<p><b>2005</b></p> <p>Paycorp started its 1st 3rd party processing directly into Bankserv and card associations</p> <p>2000 ATMs installed</p>	<p><b>2006</b></p> <p>Founded EFTPOS, 1st independent point-of-sale deployer in South Africa, stepping into card acquiring</p>	<p><b>2006</b></p> <p>Launched ATM Solutions Namibia</p>
<p><b>2007</b></p> <p>Paycorp merged to form Transaction Capital</p> <p>3000 ATMs installed</p>	<p><b>2010</b></p> <p>Paycorp was the 1st independent company in Africa to achieve PCI certification</p> <p>4000 ATMs installed</p>	<p><b>2011</b></p> <p>Transaction Capital listed on the Johannesburg Stock Exchange</p> <p>Acquired Kazang (VAS) from Saicom</p>	<p><b>2012</b></p> <p>Acquired majority share in Tutuka (Issuing)</p>	<p><b>2013</b></p> <p>Launched the first mPOS (mobile point-of-sale) solution in South Africa</p>	<p><b>2015</b></p> <p>Launched ATM Point in Hungary</p>	<p><b>2017</b></p> <p>ATM Solutions offered DCC on ATMs in South Africa</p> <p>ATM Point installed its first ATM in Slovakia and launched DCC</p>	<p><b>2018</b></p> <p>Paycorp started 3rd party ATM processing in Ireland &amp; the UK, including DCC</p> <p>Launched DCC in Hungary</p>
<p><b>2019</b></p> <p>6000 ATMs installed</p> <p>First ATM installed in the Czech Republic, offering DCC</p> <p>Sold Tutuka to the Apis Group</p>	<p><b>2020</b></p> <p>Launched the Smart ATM in South Africa</p> <p>Sold EFTPOS and Kazang to Connect Group</p>	<p><b>2022</b></p> <p>250 Smart ATMs installed in South Africa</p> <p>Launched contactless on our ATMs with NFC (Near Field Communication)</p>	<p><b>2021</b></p> <p>Launched the Smart Safe in South Africa</p>	<p><b>2023</b></p> <p>SARB granted direct designation and we went live as principal members of Visa, Mastercard and BankServ Africa</p>	<p>700 Smart ATMs installed in South Africa</p> <p>Installed Smart ATMs in Hungary</p>	<p>Launched Capital Express in South Africa and RECAP in the UK</p> <p>Launched CryptoExpress in South Africa</p>	



# Contact details

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