

## STEPP Mobile Payment Solutions

### About STEPP Cash

STEPP Cash comprises a team of mobile commerce experts who have been involved in pioneering the use of cell phones as a credit card processing platform in the South African and other global markets since 2001.

Our technical expertise has its roots in areas spanning from e-commerce and m-commerce, to financial and medical transaction switching, loyalty and stored value solutions, and ATM deployment. This has equipped us with a comprehensive knowledge base on which to draw when designing and implementing solutions or developing our services.

The experience and industry knowledge gained to date has culminated in the development of a mobile commerce switching platform, (STEPP Cash), which utilizes the most up to date technologies and adheres to rigorous VISA and MasterCard m-commerce standards. The result is a set of services that offers high levels of convenience, security, scalability, reliability and accessibility – and it's easy to use!

### How STEPP Cash will help you?

- ❖ Do you run a small business with a low monthly turnover or that is a new start-up?
- ❖ Are you involved in sales or the provision of services?
- ❖ Do you have a large sales and geographically dispersed sales or service team?
- ❖ Have you ever missed a sale because you could not accept a credit card as payment?
- ❖ Do you feel that your business turnover would grow if you could accept credit cards?
- ❖ Do you feel that carrying cash increases your security risks?
- ❖ Have the banks declined to provide you with credit card processing facilities?
- ❖ Is the cost of introducing credit card processing facilities to your business prohibitively expensive?

If you answered "yes" to any of the questions then STEPP Cash will benefit your business.



### What is STEPP Cash?

STEPP Cash is a credit card processing service that is affordable and accessible to any size and type of business. Because the service is delivered via internet, cellphone and landline, it is convenient and does not require any specialized or expensive hardware.

The service is delivered via a number of convenient and user-friendly interfaces accessible from most cellphone handsets. STEPP Cash is managed centrally via the internet allowing you to set-up additional users and profiles and monitor transactions.

Now you can use your cell phone to accept credit card payments wherever there is network coverage. Simply capture the credit card details along with the transaction amount on the phone's key pad. The information is securely transmitted to the bank where it is verified and authorised in real-time. The transaction value will then be settled to your merchant account before being transferred into your banking account.

All transactions are accompanied by a return SMS's confirming the transactions status, and keeping you updated.



## Who should use STEPP Cash?

- ✔ Direct selling businesses
- ✔ Franchisees
- ✔ Flea market stall owners
- ✔ Curio vendors
- ✔ Trade exhibitors
- ✔ Plumbers
- ✔ Electricians
- ✔ Mobile vendors
- ✔ Taxi services
- ✔ Vehicle towing services
- ✔ Landscapers
- ✔ Couriers
- ✔ Tour operators



## System Security

Given the critical and sensitive nature of processing financial transactions, security and adherence to banking industry standards is our highest priority. Our systems employ a variety of industry standard logical and physical security measures. Our systems are hosted in a secure environment and in a configuration that meets the standards set by the card associations and banks.

The result: peace of mind when using the system for our users and their customers.



## How will STEPP Cash benefit your business?

- ✔ Accept credit card payments anywhere and at anytime
- ✔ No POS terminal required
- ✔ Increased sales values
- ✔ No need to go to a bank to deposit cash and cheques
- ✔ Improve cash flow
- ✔ Low fraud risk as all transactions are processed real-time
- ✔ Funds from transactions are automatically settled to your banking account
- ✔ Reduce the need to carry cash
- ✔ Scalable and cost effective card acquiring
- ✔ Sub-users can be easily monitored and managed

## Requirements

- ✔ A cell phone (WAP browsing capability, Java, GPRS or 32k SIM card is required if you wish to use the WAP, Java or WIG version of STEPP Cash-vWire)
- ✔ Internet access
- ✔ An E-Merchant account (can be provided)

## Contact us

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STEPP Cash-vWire is PCI Certified by:

