

THE DITIKENI VUNANI *Expo*

Fostering creativity, collaboration, and growth. Elevate your business and connect with like-minded professionals.



VUNANI
CAPITAL PARTNERS



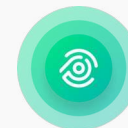
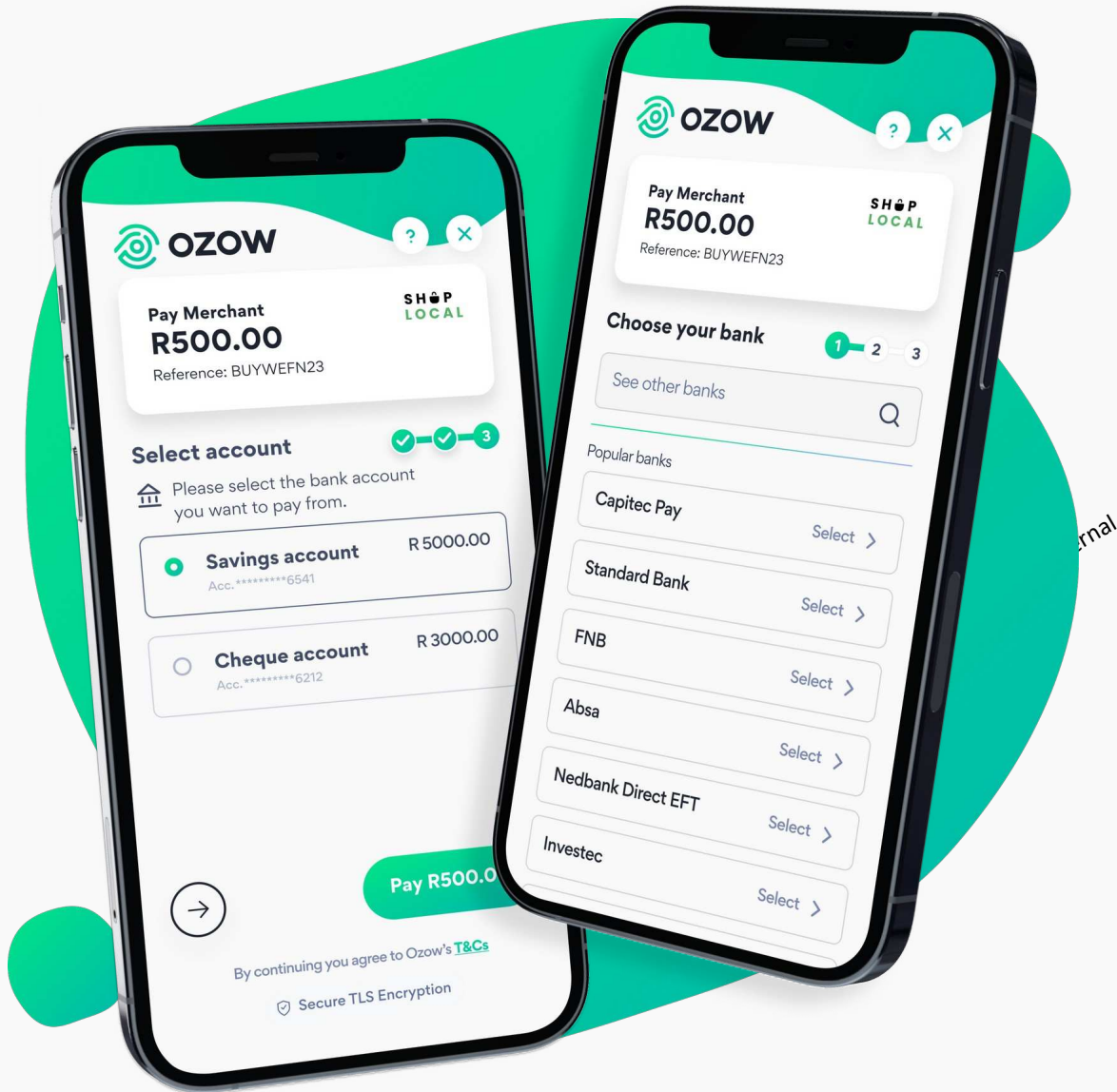
2 4 O C T O B E R 2 0 2 4



“A Brief Overview: Ozow and A2A Payments”

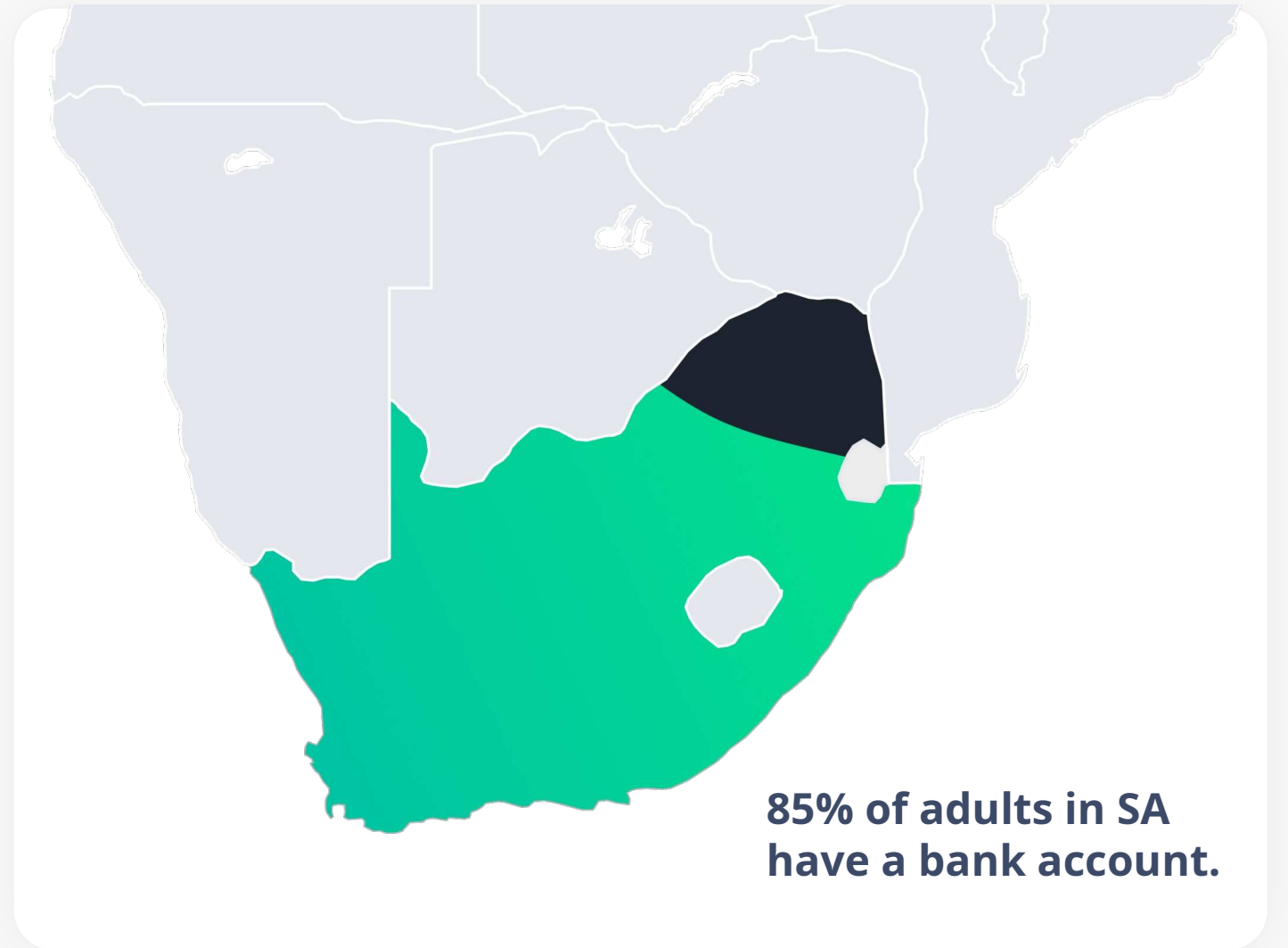
Presented by

Lyle Eckstein
Chief Technology Director



“SA’s most loved and trusted EFT solution”

South Africa's Leading
Account-2-Account
Payment Partner,
enabling enterprises
to service 40+ million
bank account holders.



FlySafair®

Uber

takealot.group



Dis-Chem +

mr price
grouplimited



LinkedIn
TOP
2022
STARTUPS
South Africa



MTN, Ozow lock in MoMo partnership

Capitec Pay: Ozow leads way to new payments future

SOUTH AFRICA

Top 10 Fintech Startups in South Africa in 2024

Fintechnews Africa — 28 August 2024 13 Mins Read

Ozow paves way for financial inclusion in SA payments

Ozow partners with Absa to launch Absa Pay, a faster, safer way to pay online

Absa, Ozow partner to launch new Absa Pay solution



81%

completion rate



R96+ billion

processed



5000+

merchants



280+ million

transactions



150K

new monthly
customers



Financial Inclusion

Creating accessible and affordable channels to access digital commerce



A2A is on the rise in South Africa, projected to increase from 22% to 26% in e-commerce (CAGR 24%)

90%+ smartphone penetration in South Africa

94% of SA internet users have **WhatsApp**

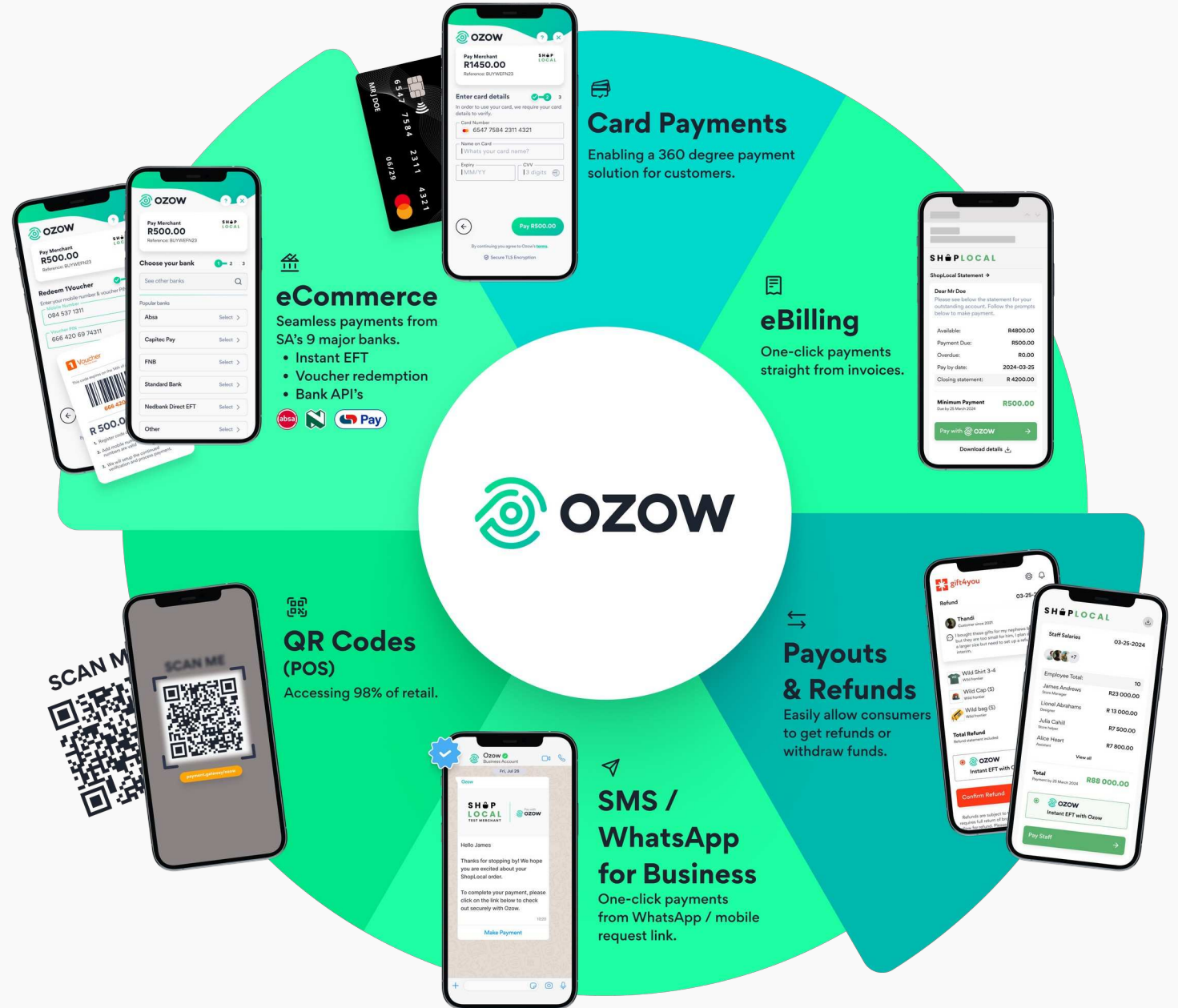
There are **45 million internet users** in SA (75% of the population)

Total SA e-commerce market is projected to reach **\$9 billion** in 2024

Almost **70% of SA online shoppers** use their smartphones to purchase



OZOW Ecosystem





Product Breakdown



Core Products

Product suite provides merchants with full scope pay in and pay out capabilities



Pay Ins



- ✓ Significant savings on transaction fees
- ✓ Provides seamless payment flow
- ✓ Accepts and collects payments faster
- ✓ Offers flexible payment infrastructure

Payouts



- ✓ Orchestration allowing for faster & cheaper payouts
- ✓ Ability for 24/7 settlements
- ✓ RPP rails for clearing faster than RTC
- ✓ Less risk for merchants

International Remittance



- ✓ First to market new payment rail developed with regulators
- ✓ Aggregate small Pay In transactions for merchants to settle in bulk internationally



Bank APIs



Launched in April 2023, Ozow is the largest partner for Capitec Pay transactions.

The Bank API has resulted in an average **increase in completion rate of 14%**.



Ozow was first to market with Nedbank Direct EFT.

The API is currently in beta-launch phase and will be available across the Ozow merchant base from 2025.



Ozow Co-developed Absa Pay and were first to market.

The Absa Pay API has experienced exceptional growth with **10% improvement in completion rate** and **30 second faster transaction speeds**.

Bank level security

Increased completion rates

Faster transactions

Guaranteed settlements

Introducing One-Blink Payments



Customers can now set up biometric authentication, eliminating the need to re-enter online banking credentials.

Payments are completed in seconds, delivering a frictionless checkout process that enhances business performance.

We've already seen some incredible results:

27^{sec}
faster than
standard Ozow
payments,
on average

19%
increase in
completion rate,
on average

Up to
83%
difference in
completion rate
compared to standard
Ozow payments

Merchants

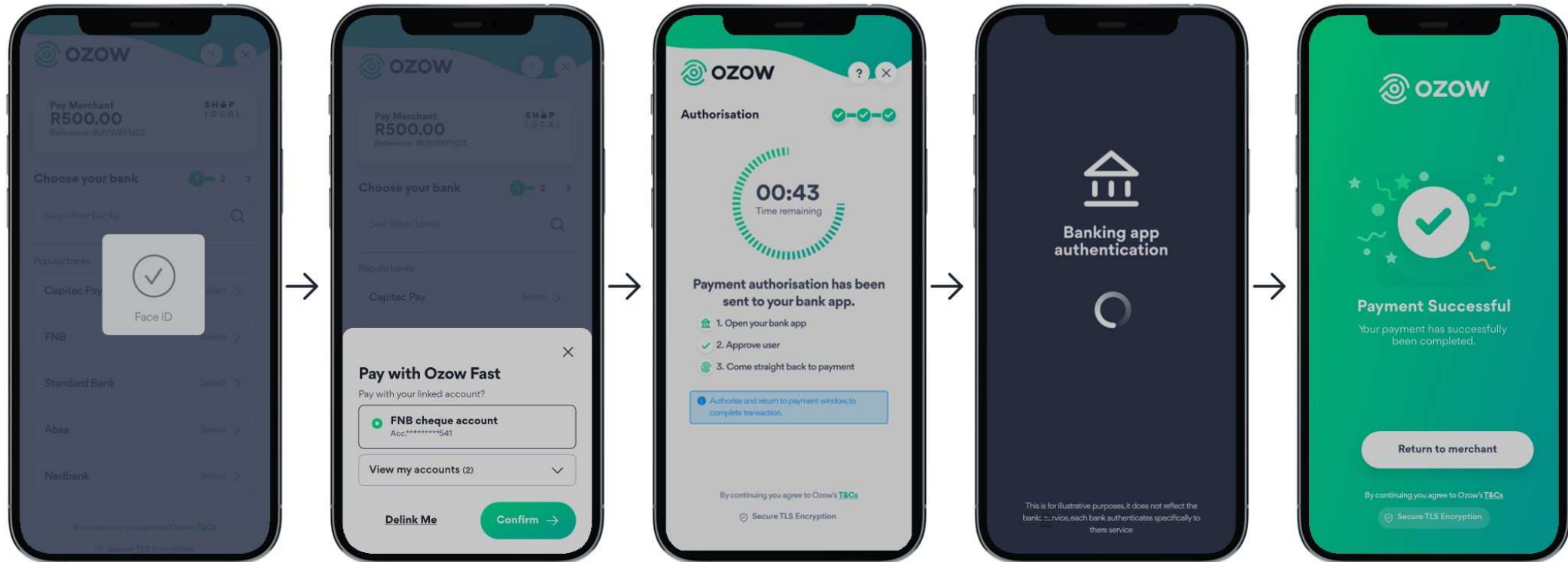
- A simpler and faster checkout experience
- Less abandoned carts due to frictionless payments
- Higher payment completion rates
- Increased recurring transactions

Customers

- A frictionless payments process
- No online banking username and password required
- Store multiple accounts under one profile
- One account across all merchants



Enhanced Ozow Experience Flow



Biometric authentication

Select account

Authorisation

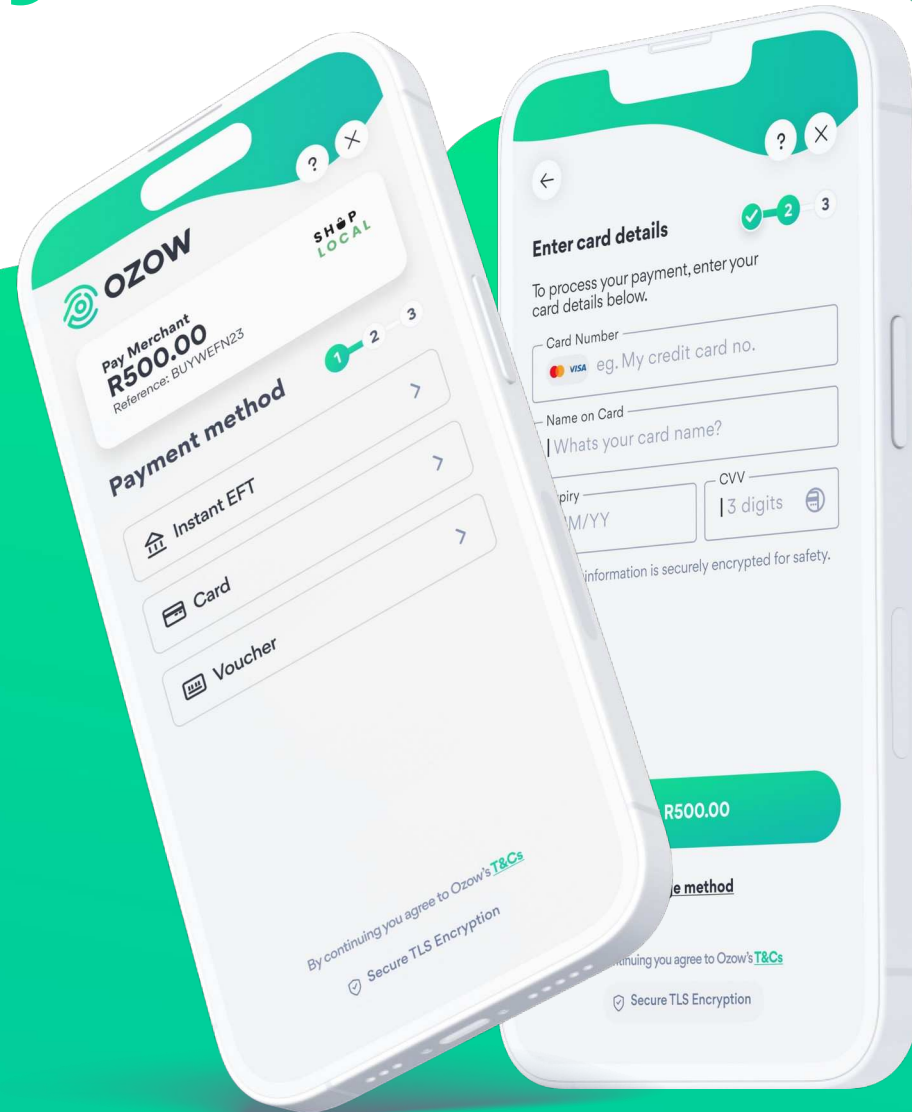
Two-factor authentication

Success!

Introducing Card Payments

Effortless Payments, Every time

Empowers businesses by providing a seamless and secure way to accept card payments, giving your customers the flexibility to pay using their preferred credit or debit cards.



Key Value Proposition


← ? ×

Enter card details

✓ 2 3

To process your payment, enter your card details below.

Card Number

Card Number  eg. My credit card no.


Name on Card


| Whats your card name?

Expiry

| MM/YY

CVV


| 3 digits 

 Your information is securely encrypted for safety.

Pay R500.00

[Change method](#)

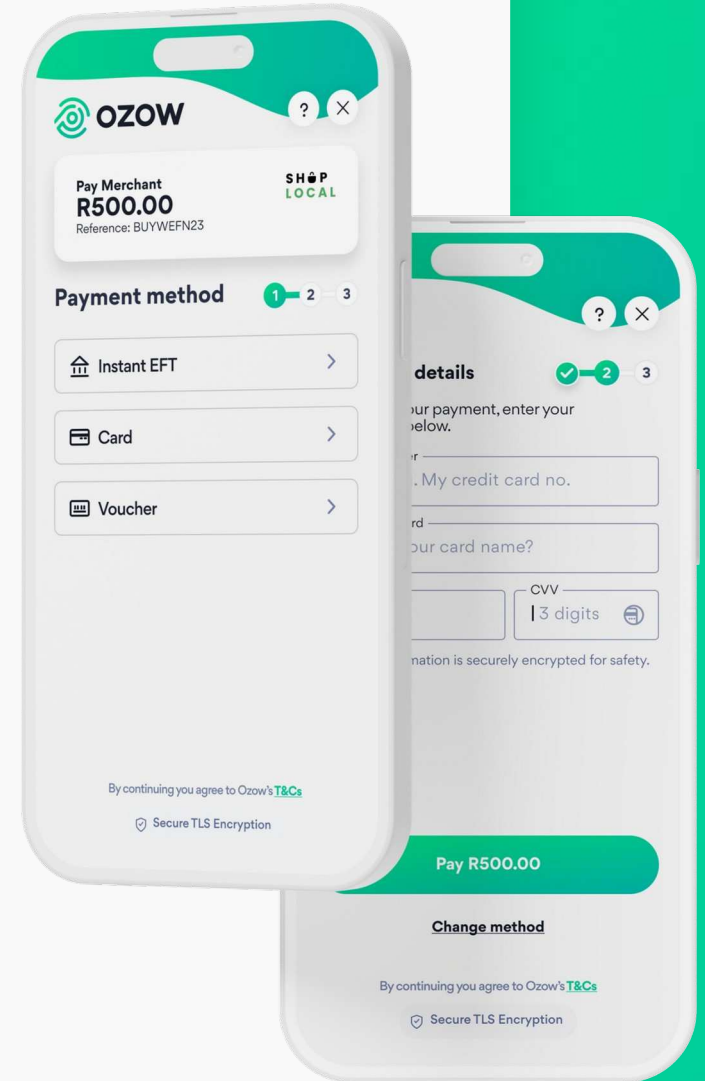
By continuing you agree to Ozow's [T&Cs](#)

 Secure TLS Encryption

Effortless card payments that drive sales, improve cash flow, and enhance customer experience—all with Ozow's trusted, secure, and easy-to-integrate solution.

Benefits for End-Users

- **Convenience:**
Customers can pay quickly and easily using their preferred card.
- **Security:**
With 3D Secure (3DS) authentication, card details are protected, giving customers peace of mind.
- **Flexibility:**
Supports both credit and debit card payments, offering customers more ways to pay.
- **Speed:**
Faster checkout compared to some traditional payment options, making online shopping more efficient.



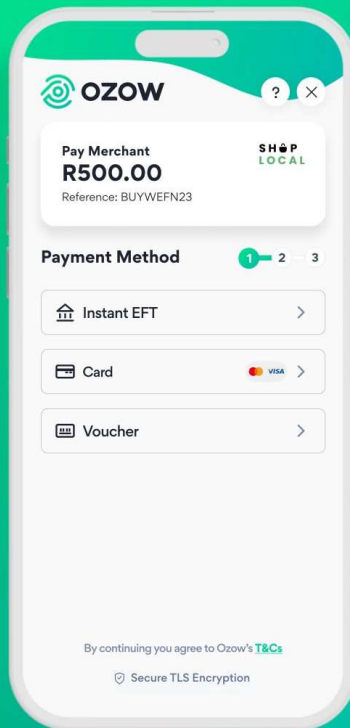


Ozow Card Experience

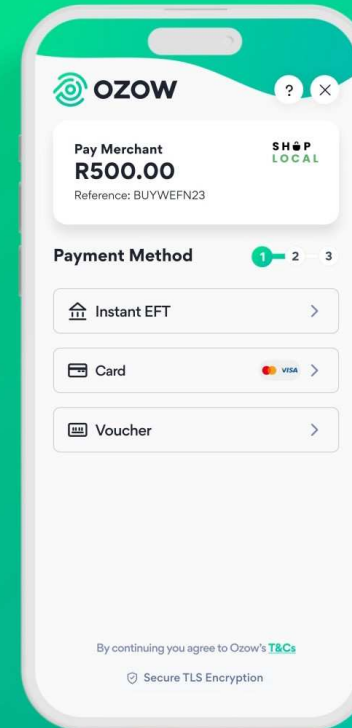


Offering a seamless tokenized payment journey with Biometrics

First-Time User Card Journey



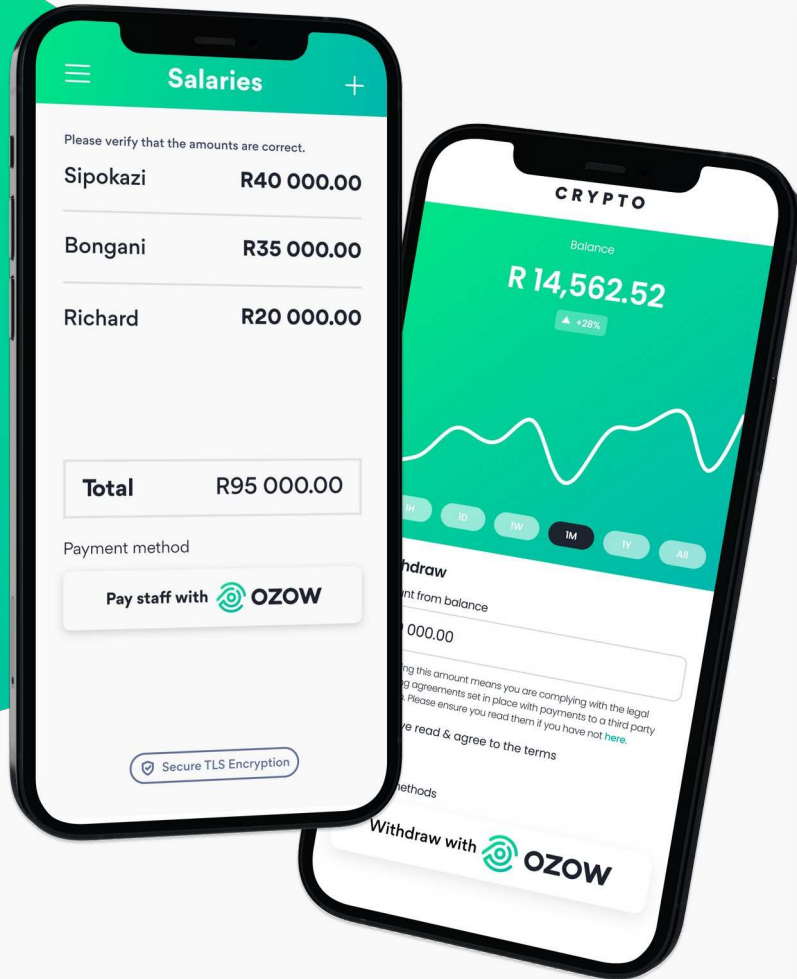
Returning User Card Journey





Payouts and Refunds

Enabling 24/7 real-time-clearing withdrawals and disbursements



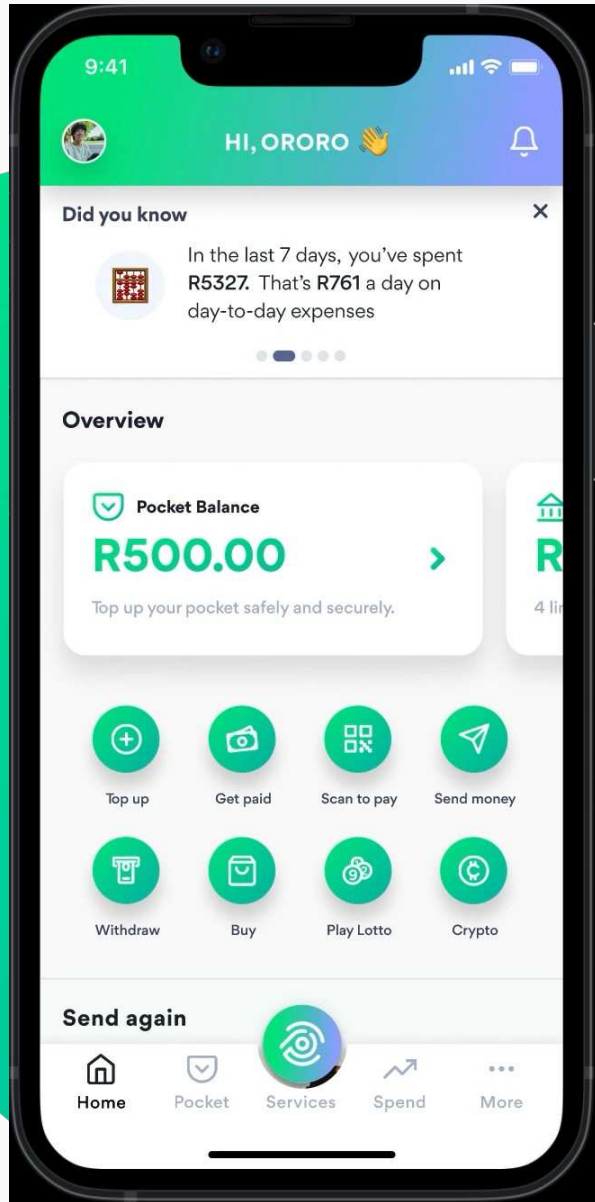
Merchant Benefits

- Payouts 24/7
- One Click Payouts
- Unlimited Recipients
- Bulk Batching
- Enable faster cash out
- Web + API interface
- Reduce staff costs and admin
- Cost Saving Solution
- Pay-by-Bank
- Real Time (RTC & RPP)
- Cloud based API

Consumer Benefits

- Easy withdrawal
Customers can withdraw money easily without leaving the merchant's site.
- Fast returns
Ozow Refunds clear faster than any other payment method.
- Speedy finish
Funds clear within 10 seconds.





A little look at our
Peer-to-peer
application.



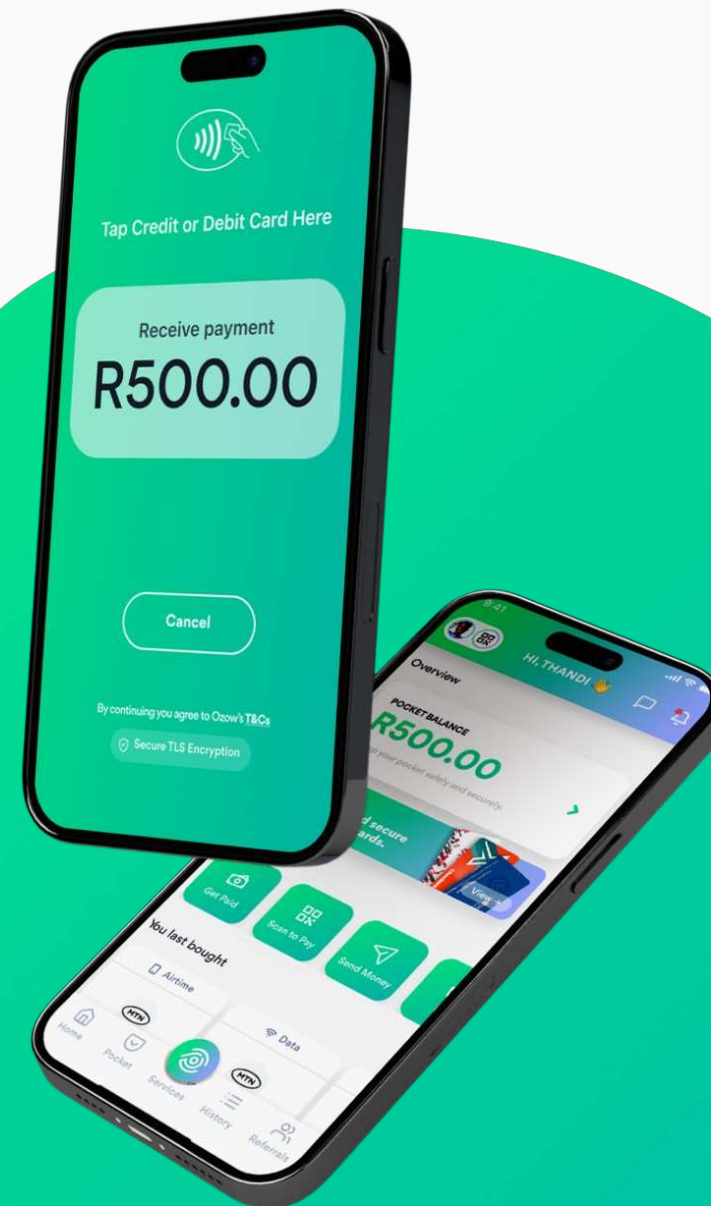
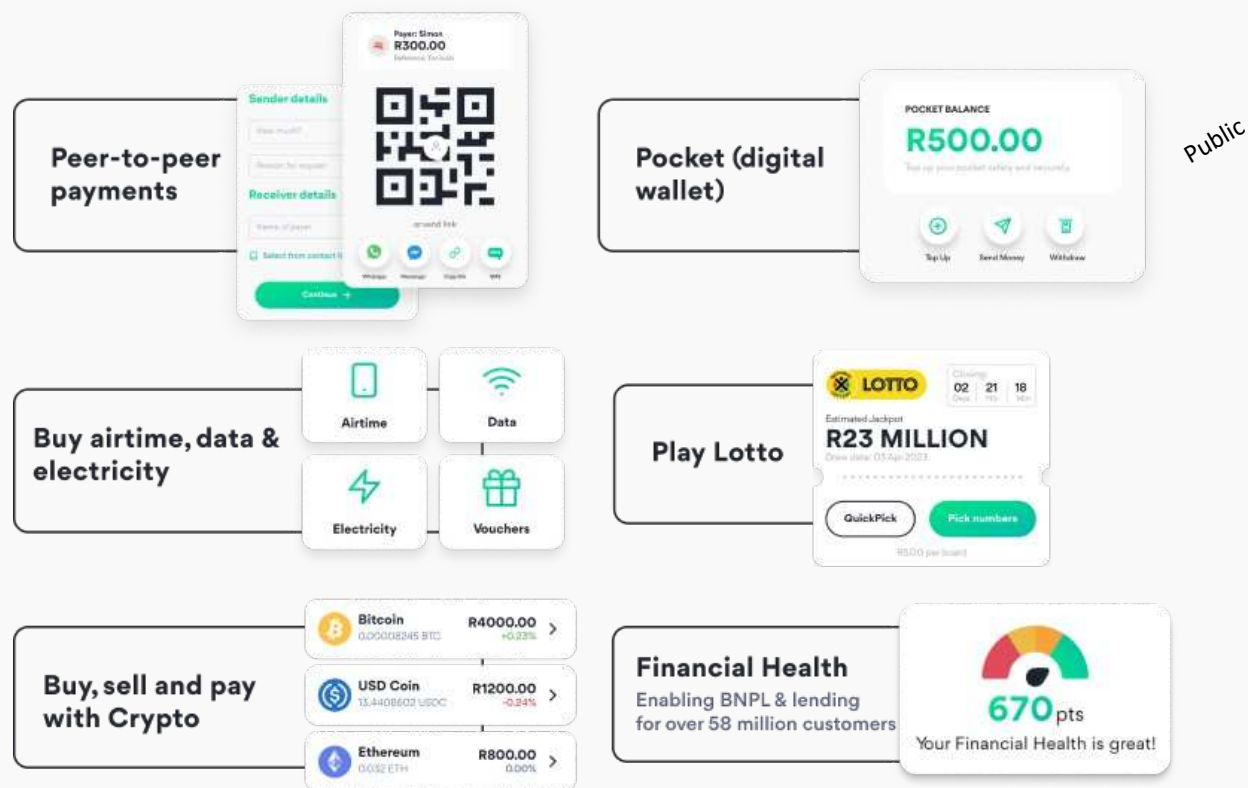
Ozow.ME features

Africa's future payments SuperApp

What's Ozow.ME ?

Ozow.ME is a mobile app that empowers people to make and receive payments from friends, family members and colleagues.

One app for all your payment needs, safe and securely.



Download Ozow.ME, today

Ozow.ME is only available on South African app stores.



A look ahead



Request to Pay (RTP)

- Automatic Availability: Integrated merchants will have the option of enabling PayShap RTP.
- Streamlined Payments: Customers can approve payment requests directly from their banking apps, ensuring faster and more secure transactions.

One API - Unified Payment

- Simplified Integration: One API enables a single, modern, integration for access to Ozow's full suite of product offerings. Access future Ozow offerings with little integration work.
- Enhanced User Experience: Maintain your brand's look and feel while providing a seamless checkout process with Ozow's Direct Payments.

Direct Deposits

- Convenient Wallet Funding: Users can top up their merchant wallets directly via RPP on their banking apps.
- Custom Proxy Assignment: Ozow will assign a unique proxy to your business, ensuring quick and accurate deposits.



Trusted by millions

Thank you

