



WELCOME TO MYKASH

VISION:

EMPOWERING PEOPLE THROUGH INNOVATION.

WE OFFER SMART FINTECH SOLUTIONS TO CLIENTS AND BUSINESS

FACTS

- Growth Industries
 - Telecom
 - FINTECH
 - Transport
 - Convenience
- More than 8 million unbanked in SA alone
- 80% of Internet Users are Mobile Internet Users only

WHO IS MYKASH?

- Independent “Fintech” Company providing smart payment solutions
- Discounted & Value Add Products
 - * Digital Payment Solutions
 - * Fuel Discounts
 - * Payroll Solutions
 - * Funeral Covers
 - * Airtime
 - * Shopping Vouchers
 - * Rewards Program
- Customised Solution to Business Owners (T&C’s apply)
- A Payment Gateway to Retailers to increase customer base and revenue.

MYKASH SOLUTIONS

- **MyKash integrates the virtual world of the electronic wallet, accessed via the Internet and/or Mobile Phone, with the real world capability to purchase goods and withdraw cash via a Visa Card or electronically**
- **The MyKash ecosystem extends to employers via our payroll functionality which includes previous un-banked employees**
- **A Payment Gateway allowing Retailers to implement a cashless and cardless trading environment saving on transaction fees**
- **The ability to increase business revenue through offering e-vouchers to customers via our platform**

MyKash FINANCIAL PLATFORM

Money In
Cash Deposit



EFT Deposits / Wages



MyKash Wallet & Card

MyKash



Beneficiary Payments

Money Out
POS Transactions



Cash Withdrawal



MYKASH VALUE PROPOSITION

- Easy onboarding process
- Account Only
- Account + Card
- Complete Internet Banking Facility
- Embedded Value Add Products
- Value Add Products
 - Family Funeral Covers
 - Fuel Discounts
 - Shopping Vouchers

OUR VALUE TO THE CUSTOMERS AND BUSINESS OWNERS

- Increase customer base via Discount Vouchers and Loyalty Programs
- Retailers can attract customers into the store for “Banking” type services (Deposits and Withdrawals from Cashier)
- A Cashless trading environment via integration with internal systems via API's
- Secure payment through immediate transfer of funds

BENEFITS FOR EMPLOYERS



- Reduction in payroll payment costs
- Account opened and Debit Card issued by the Employer within 5 minutes
- Mass opening of accounts via “bulk upload”
- Reduction in payroll payment admin (one EFT vs one for each individual employee)
- Pay *all* staff electronically (including foreigners)
- Improved safety through the removal of cash requirements
- Accounts add significant value for employees
- Account and Debit Card can be “pre loaded” with money

ADVANTAGES FOR EMPLOYEES



- Access cash from any ATM and Retail Outlets:
 - Spar Shoprite / Checkers Boxer PicknPay U-Save PEP Stores
- MasterCard Debit Card for payment of goods and services
- For foreign national workers, providing an account is a valuable benefit
- “Send money home function”

END USER CAPABILITIES

- Do balance enquiries on your phone or internet
- Use your MyKash Card to pay for goods and services
- Use MyKash account to pay another MyKash customer
- Do internet banking :-Beneficiary Payments and EFT's
- Deposit at multiple retail stores and FNB ATM's
- Low transactions fees MyKash to MyKash
- No ques at Banks