

Vodacom Financial Services



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Vodacom Financial Services (VFS)



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Insurance Products



01 DEVICE

Comprehensive & accidental damage insurance cover for cellphones, laptops, tablets and specified extras in the event of theft or loss.
All Products bought from Vodacom Warehouse



04 GROUP SCHEMES

Enterprise group life and funeral schemes. Generally less expensive than individual cover. Includes Repatriation, legal advice, Counselling and airtime.



02 SME BUSINESS COVER

Asset Cover for Loss/Damage from
R35 000 – R100 000

Public Liability cover from
R150 000 – R500 000



05 LEGAL

24-hour legal emergency line offering legal advice to matters relating to criminal, civil, labor and family. Covers policyholder, spouse and dependent children.



03 FUNERAL

Comprehensive Cover offering up to R50 000 in cover. Open to all citizens on any network. Choice of number of dependants from 1 to 10



06 ASSET

Comprehensive & accidental damage insurance cover for cellphones, laptops, tablets and specified extras in the event of theft or loss.

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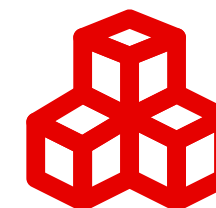
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Business Lending



vodalend | personal loans

Apply for flexible loans in minutes



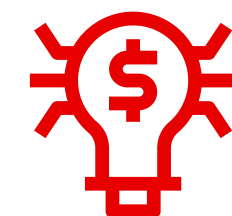
Business Term Advance

- Business funding up to R5m
- Flexible/unsecured



Business Cash Advance

- Business funding up to R1.5m
- Pre-approve based on POS transactions
- Flexible/Unsecured



Personal Loans

- Personal Loans from R3 000 to R250 000
- Terms 3 to 72 Months
- Payback via debit order or VodaPay Wallet

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Payments Overview



Card Machines

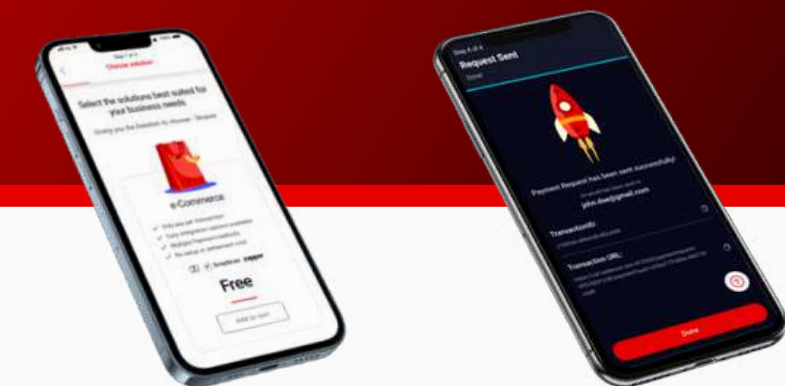
- 58.4% YTD Growth
- 11 000+ Active Merchants



- Attractive Rates for SMEs
- Easy Rental Model for Max (includes free insurance)
- No Setup Fees
- No delivery/collection charges
- No minimal transactions values (R1/month)
- No Hidden Costs
- Good Back Up Devices for Integrated POS
- Kwika & Max vending Airtime/Data for all MNOS

eCommerce

- 2.6m transactions/month
- R200+mil/month



- Process all Vodacom online platforms' purchases:
- My Vodacom App
- Vodapay App
- Vodacom Website



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POS | Product Portfolio



E-Commerce



Setting up easy, secure ways for customers to pay you electronically.

Free

Transaction Fees Only

[Get Free](#)

Max



Accept all card payments and sell electricity, water, DStv and more

R311

Per Month

[Rent Now](#)

Kwika



Compact & easy to carry between appointments and customer visits.

R799

Once-off

[Get Now](#)

Tap on Phone



An app that makes transactions safer compared to cash

Download Now

Data Charges Apply

[Get Now](#)

Payment Request



Simplify your payment process without a website or physical store

Free

Transaction Fees Only

[Get Free](#)



QR Code can display on all 3 devices as payment option to Scan 'n' Pay

- Business Cash Advance is available for all products.
- Collect Franchisee Fees as they transact (Nett Settlement)



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Vodapay Product Suite

Multiple Functions, Seamless Payments

With the VodaPay Payment Devices, you can **tap, insert, or scan** to accept payments and sell a range of services, including electricity, water, DStv, airtime, data bundles, and more. To qualify businesses need to be registered with an active bank account and delivery address, and setup is quick and convenient. Plus, the VodaPay Max works during load shedding, ensuring seamless operations, and you can even lower your monthly rental fees by activating vending services.

SCAN



TAP



SWIPE



INSERT



PRINT



The VodaPay Payment Product Suite is designed with business growth in mind, offering flexible payment solutions that adapt to your needs. With competitive transaction rates and no setup fees, it's an affordable choice for businesses looking to optimize their customer experience and streamline daily operations.

Additionally, with Vodapay, you have the option of vending the following value-added services:



DESIGN'
Redefining Human Connection

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Value-Added Services | VAS

GTM Strategy:

Launched with core VAS offering, to provide additional solutions within the VodaPay ecosystem.

Expand product suite to match VAS market as well as offer differentiating Vodacom products and services.

- Launched on Max end of 2022
- Launched on Kwika Sep 2023

USP:

- Higher commission for Vodacom than other MNOs.



Airtime & Data

- Cell C,
- MTN,
- Telkom

3.25%



Airtime & Data

- Vodacom

3.50%



Bill Payments

- DSTV
- Easypay

1.20%



Prepaid Utilities

- Electricity
- Water
- Gas

R1.50



Cash-in Fee

R7.00*



Vodapay | Overview

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01 General



Why Partner
With Vodacom?



Travel 02



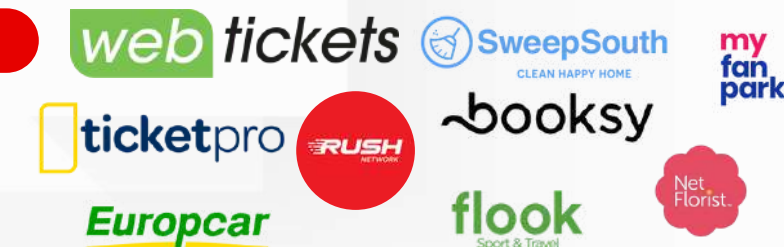
03 Entertainment



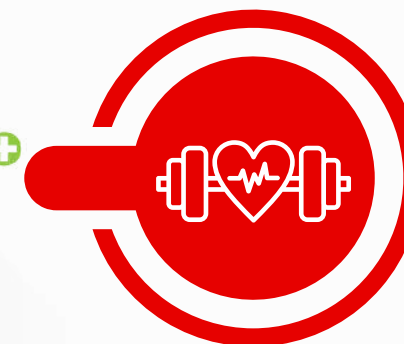
All the Big
Brands are on.



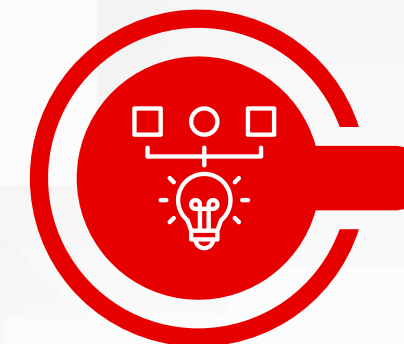
Services 04



05 Sport, Health & Fitness



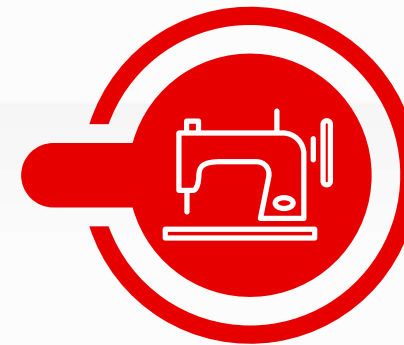
We have
curated a
compelling
range of mini-
apps to attract
users from day 1



Home & DIY 06



07 Fashion



Groceries, Food & Bev 08



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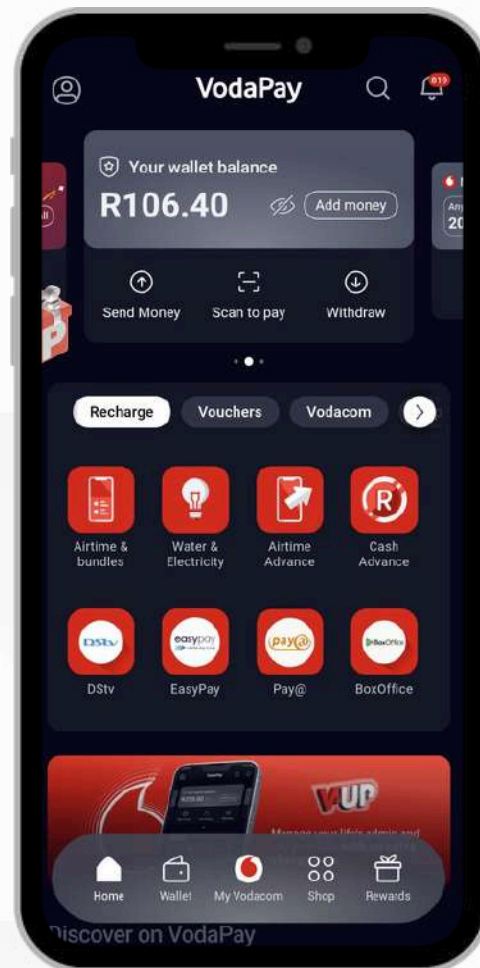
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VodaPay Customer Proposition | A single App to transact across multiple offerings



Mini Program Ecosystem 01

Customers offered a comprehensive range of shopping categories through Mini Programs



Digital Wallet 02

Funding options

- VodaPay Wallet, P2P Transfers
- Credit options (i.e. Cash Advance)
- Voucher Advance & Coupons
- Debit /Credit



Scan to Pay 03

The ability to scan a QR code at selected merchants to pay for goods and services



Telco, Digital & Financial services 04

- Telco airtime and Data services
- VAS utilities and bill payments
- International Money Transfer (coming soon)

Proposition Enhancements



Integration of VodaBucks rewards



Consolidation of customer facing mobile Apps

App Capabilities



Personalised Recommendations



Best in class User Experience

Customer Engagement



Notifications Engine



Thematic marketing calendar



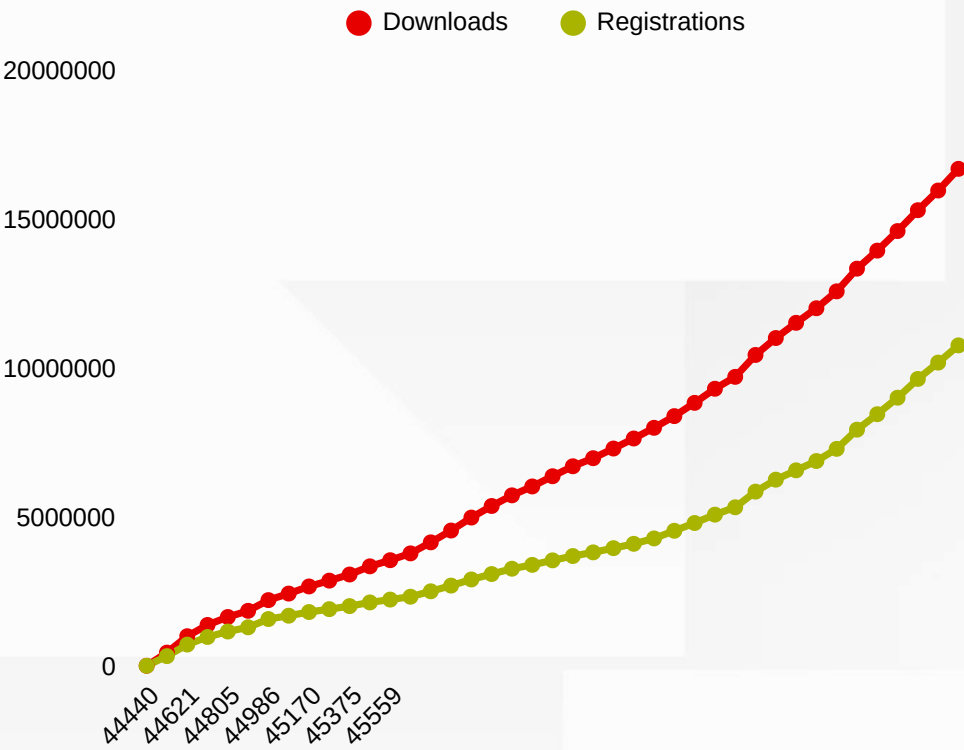
Targeted customer acquisition

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VodaPay | Growth Overview



Downloads and Registrations trend



Market feedback

Most popular free smartphone apps in South Africa		
Rank	Android	iOS
1	Temu	Temu
2	WhatsApp	VodaPay
3	Facebook Lite	Showmax
4	TikTok	TikTok
5	SHEIN	WhatsApp
6	Capitec Bank	Facebook
7	TikTok Lite	Capitec Bank
8	WhatsApp Business	Instagram
9	VodaPay	SHEIN
10	Proxy Browser	CapCut

Performance Update

Key Metrics (as at Nov 24')	YoY % Change
Downloads	72.8%
Registrations	209.8%
GMV	242.9%
Transaction Count	133.2%
Active Transacting User Count	271.6%

Top Performing Categories



Teleco



VAS



Food & Groceries



Betting



General Merchandise



Travel

Proposition enhancements



Consolidation of customer facing mobile Apps



Integration of VodaBucks rewards

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Why Partner with VodaPay?

01



Access to biggest Telco network in South Africa

- 52m mobile and fibre customers
- Connected to over 30 million smart devices

02



Over 16,7 million customers have downloaded the app

03



Highly engaged customer base on mobile / digital platforms

- 23m engaged customers on the summer campaign
- 16 m+ Vodapay downloads
- 9 m+ registrations with wallet/card loaded



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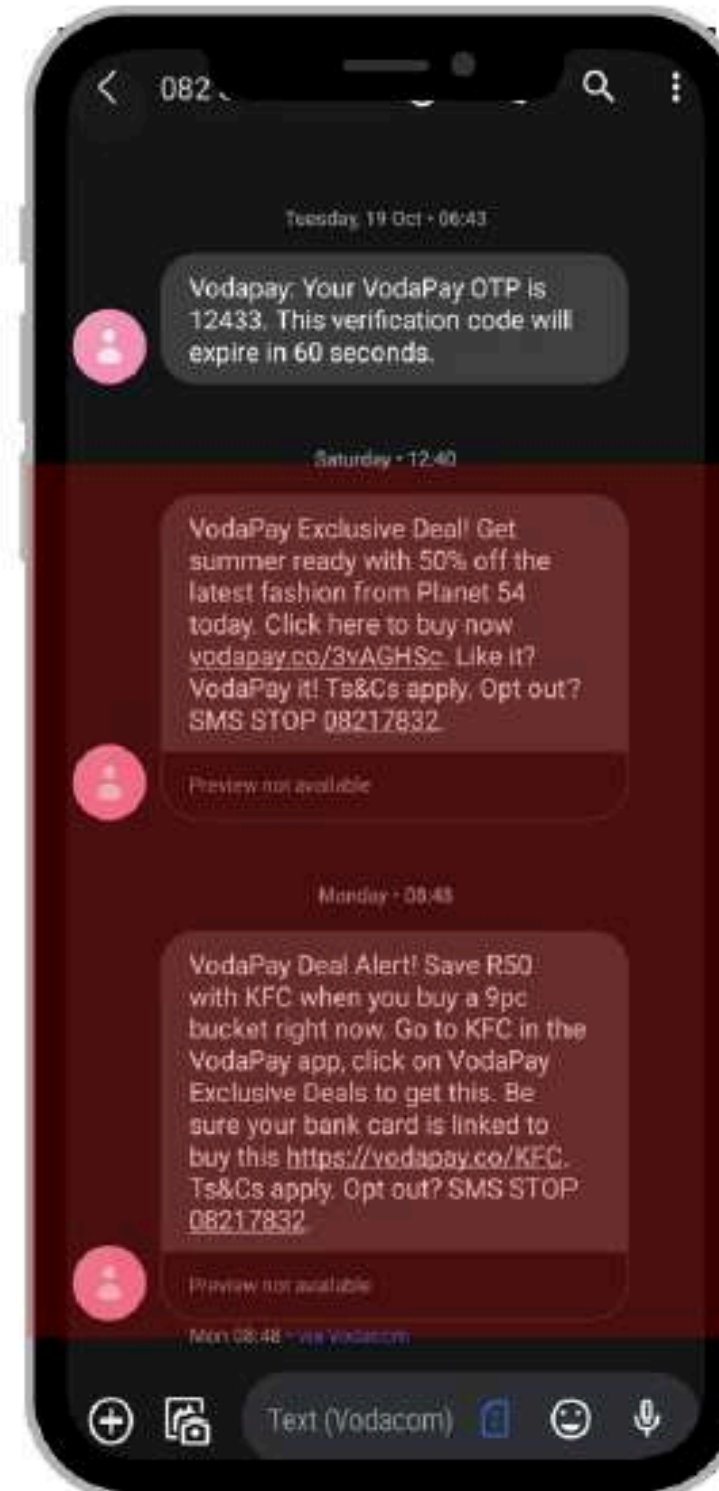
VodaPay | Marketing



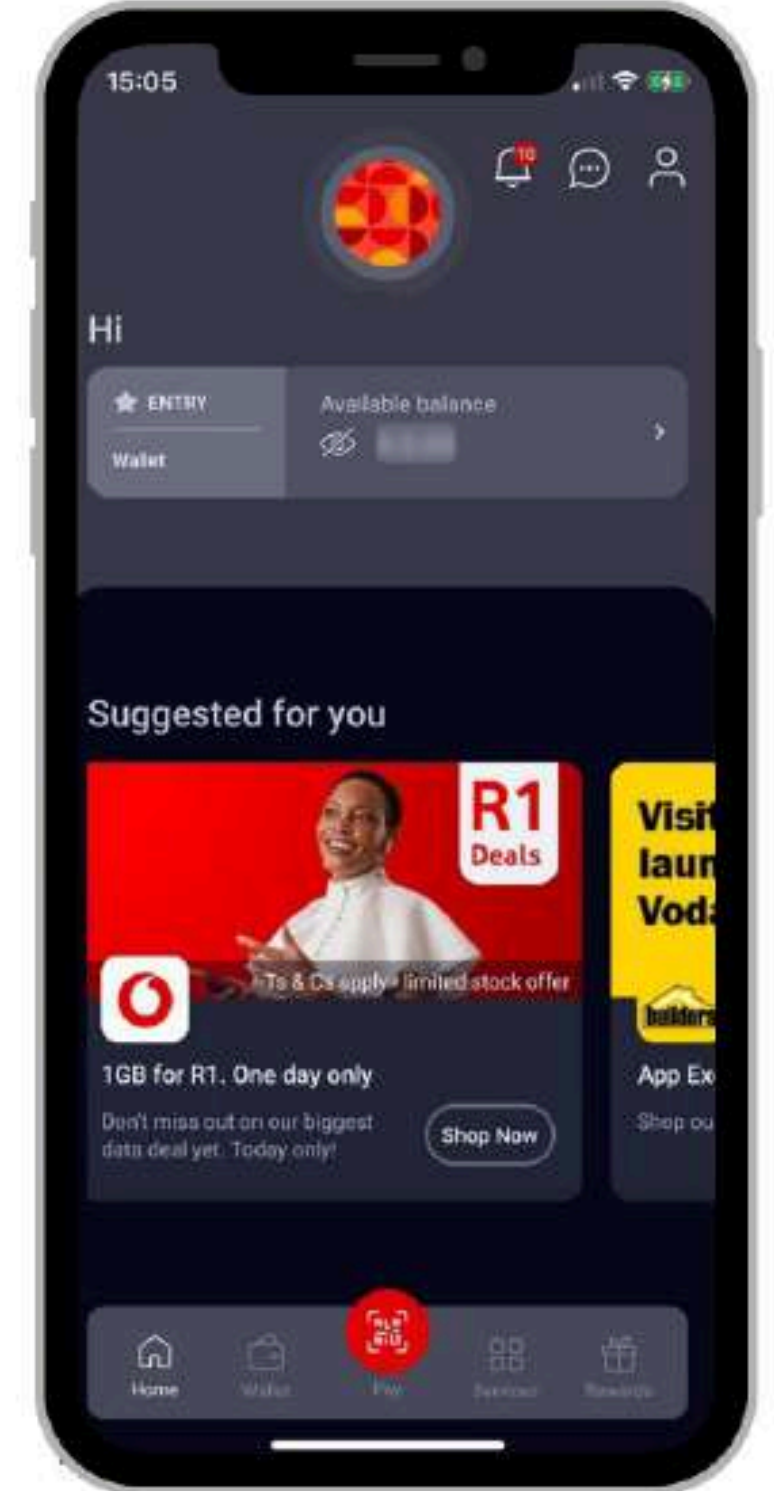
My Vodacom App – Pop Up



SMS Promotions

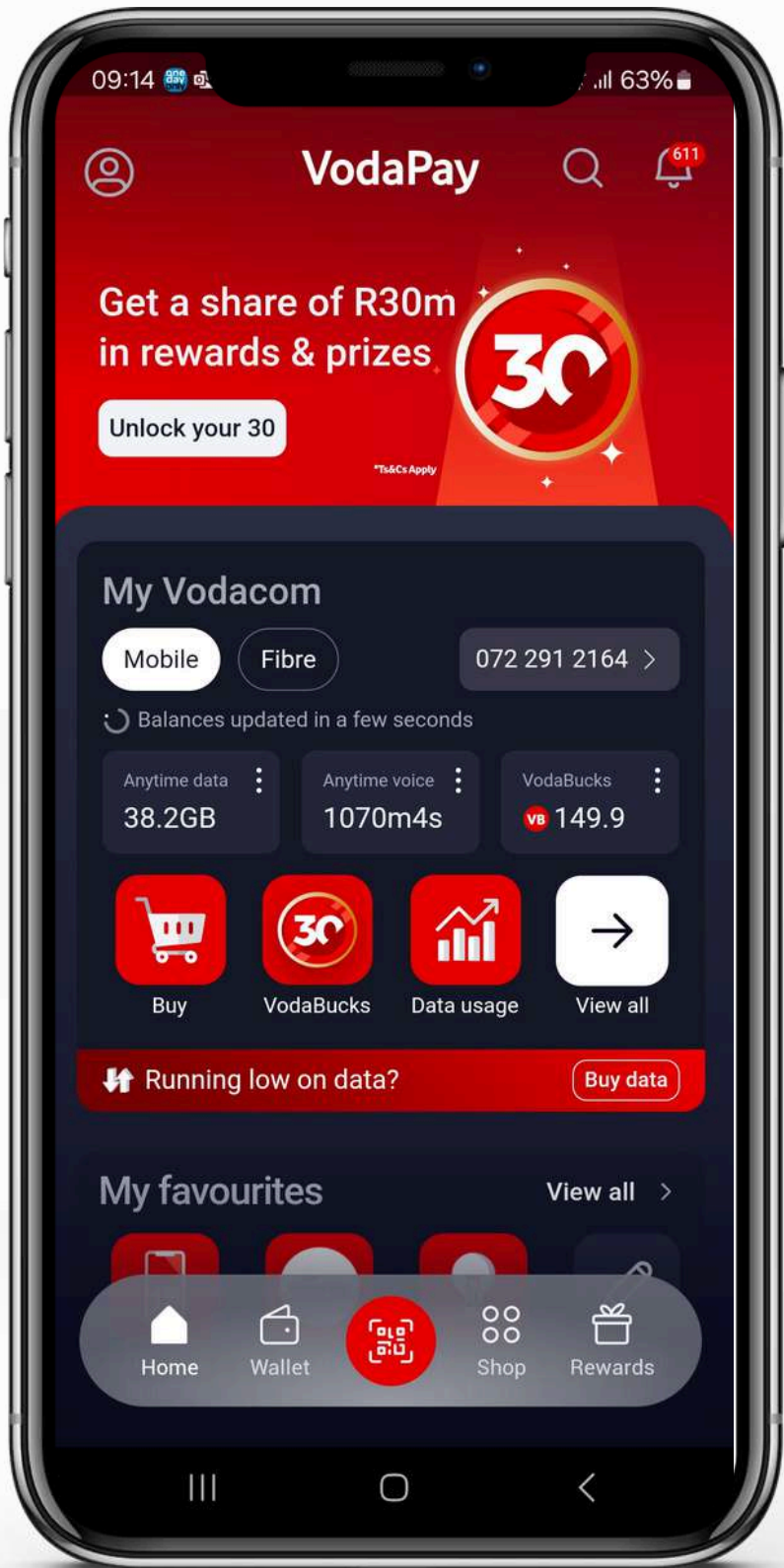


In App Banners



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VodaPay | Marketing Formats



CHANNEL SOURCE	CHANNEL FORMAT	MONTHLY IMPRESSIONS /REACH
APP	IN APP VISIBILITY	35 000 000
APP	HERO BANNER 2X P/M	16 739 CLICKS PER DAY
CVM	SMS	2 000 000
CVM	PUSH NOTIFICATIONS	2 000 000
CVM	POP UP INTERSTITIAL 2 X P/M	2 258 065
VODAMEDIA	MISSED CALL KEEPER	2 500 000
VODAMEDIA	PLEASE CALL ME	2 500 000



Vodabucks
VB 2 Cash



Airtime &
Data



Coupons
VP & KFC

Vodacom Financial Services

