Product Overview

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netcash

Get control over your cash flow
We can get you up and running in no time.

With more than 22 years of experience in the payments industry, Netcash is a leading payments provider to businesses of all sizes throughout South Africa. We provide innovative solutions and are passionate about giving you the best possible suite of payment services to make your business succeed.

10 Reasons why you should choose Netcash

You can be up and running in a matter of hours.

Access your account online from anywhere at any time.

No software downloads or upgrade requirements.

We don't tie you into any fixed or long-term agreements.

Netcash is integrated with more than 40 software vendors.

No setup fees and you only pay for the services that you request.

Your dedicated Payments Advisor will assist you to get the most out of your account.

One consolidated statement to manage and monitor the movement of money.

You can create sub-accounts to manage different aspects of your business.

One account to meet all your Payment and Collection requirements.

View Our Services online

Debit Order Collection

Simple and efficient ways to collect money from your customers.

Debit Orders are a method of collecting money from a bank account with the express permission of the account holder. They are most commonly used to collect monthly subscriptions, premiums or repayments. Netcash offers a complete Debit Order Collection system, enabling you to collect recurring payments from your customers without the hassle or time-consuming admin.

Flexible collection service
We offer a variety of services to suit your collection needs, including recurring and once-off debit orders as well as Same-day or Two-day services.

Get paid sooner
Enhance your cash flow by receiving up to 90% of your collection value paid on the day the debits are processed.

Comprehensive collection facilities
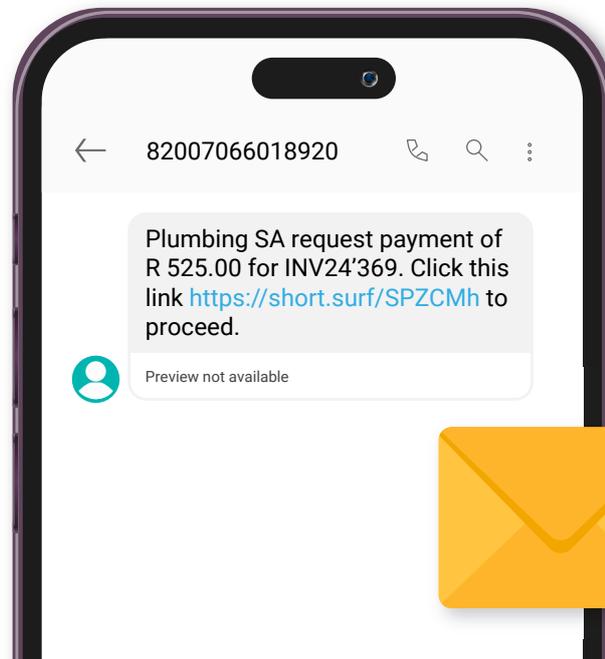Our debit order collection service enables collections from cheque, savings and credit card accounts.

Electronic Mandates
Our electronic mandate solutions ensure that you obtain your clients authority to debit in a compliant, secure and convenient manner.

Extensive reporting
Reconcile and analyse your debit order collections using our extensive reporting and comprehensive statement.

82007066018920

Plumbing SA request payment of R 525.00 for INV24'369. Click this link https://short.surf/SPZCMh to proceed.

Preview not available

More options to recover your unpaid Debit Orders

Offer multiple payment options for unpaid debit orders with an SMS or email payment link sent directly from your Netcash account.

Read more

DebiCheck

Pre-authenticated Debit Order collections

DebiCheck is a preferential debit order system requiring the bank account holder to give specific electronic permission (via their bank) prior to any debit order being processed.

You can debit a bank account confidently as specific consent is received via the account holder's bank and the likelihood of transactions being disputed is drastically reduced. Bank account holder's have the comfort of knowing that the debit order can only be processed on the terms as agreed by them.

DebiCheck does not replace Same-day and Dated debit orders but can be used as an alternative. By using DebiCheck you can obtain authentication, benefit from preferential presentation of the debit and track the bank account over a selected period.

AUTHENTICATION OPTIONS

Real Time (TT1):
Send an immediate message to the bank account holder allowing instant mandate authentication.
The response time is within 120 seconds or a delayed response within 1 day will be received.

Batch (TT2):
Authentication requests are batched and sent to all prospective clients. The response is received within 2 days.

DISPUTABILITY

Your client will only be able to dispute the DebiCheck debit order if the amount or date of the debit order differs from what they accepted (authenticated). Should you debit your client without authentication (in the case of Registered Mandate Service) they will be able to dispute your authority to debit and reverse the debit.

REGISTERED MANDATE SERVICE (RMS)

When a request from the bank to the customer to approve a mandate is not actioned by the customer, and the request expires, you can register a "RMS Mandate" against the customers' account with the same detail as agreed in the underlying contract. When an RMS Mandate is registered, the customer will not be required to authenticate the mandate, however they will be able to dispute or suspend (place a stop payment) against the mandate.

Salary Payments
Pay your employees online or via integrated payroll software.

Save time
Our free bank account validation service allows you to avoid unnecessary last-minute rejections when processing payments. Have the peace of mind that all payments will be accepted by the banks on payday.

Increase accuracy
Accuracy is of the utmost importance when making payments, which is why we ensure that you pay the correct bank account every time by using our bank account verification service.

Be in control
Extensive reporting including statements, batch, and audit reports, as well as payment notifications, ensure you are kept in the loop of all payment aspects.

Extra security
To ensure that your account is more secure, you are able to dictate the levels of access, the number of authorisers per payment batch, and use One Time Pins (OTPs) or 2 Factor Authentication to authorise payments.

Greater flexibility
Ensure that all your employees receive their salaries on the same day; with our Dated Payments service, all your payroll payments reflect on the same date, irrespective of where the bank account is held.

Netcash is integrated to payroll software

Seamless file uploads from your payroll software to Netcash means no more risky emailing of payment files. Save time, improve accuracy and mitigate risk by making use of integrated payroll software.

Read more
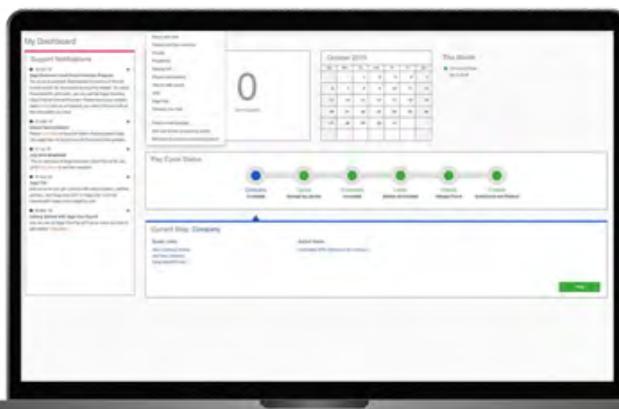
Creditor Payments
Process payments safely and efficiently.

Creditor Payments often take up valuable time, become admin-intensive, and can increase risk in the day to day running of your business. When using Netcash you will increase efficiencies and make payments confidently.

Save time
Bank account validation will help you avoid unnecessary last minute rejections when processing payments. You have the peace of mind that all payments will be accepted by the banks.

Increase accuracy
Accuracy is of the utmost importance when making payments, which is why we ensure that you pay the correct bank account every time by using our bank account verification service.

Extra security
To ensure that your account is more secure, you are able to dictate the levels of access, the number of authorisers per payment batch, and use One Time Pins (OTPs) or 2 Factor Authentication to authorise payments.

Save money
Take advantage of our discounted transaction fees when you process creditor payments. The higher your transaction volume, the more you save.

Be in control
Extensive reporting including statements, batch, and audit reports, as well as payment notifications, ensure you are kept in the loop of all payment aspects.

Public Recipients
Easily make payments to public recipients without requiring bank account information, for example SARS, municipalities and utilities.

PROTEA METERING

“
The main advantage I have experienced with Netcash is the way we can integrate our system to Netcash that makes creditor payments quicker and easier.

- André Smalberger | Protea Metering
”

Pay Now Solutions

Choose the payment solution that works for you.

With multiple payment solutions, you can select the best methods for your business. Receive payments via bill presentation, mobile, online and in store displays.

Billing

With our Billing solutions, you can offer your clients a choice of convenient, at-a-click payment methods. This will help you to get paid faster, improve cash flow and reduce admin. When paying is this easy, you don't have to ask twice.

Read more

Payment Request

Simply request a payment from anyone with a smartphone, email address or follow up on your unpaid debit orders. Payment Request enables you to accept online payments via our secure link sent in an SMS, WhatsApp or email. Alternatively, present a QR code for payment by using our Netcash Mobile App.

Read more

eCommerce

Selling online is made simple because your Netcash account is already integrated into a number of free shopping cart plugins that can be downloaded from our website. We also support customised integration.

Read more

Scan to Pay

QR payments allow contactless payments to be made directly to your Netcash account by scanning a fixed code that is displayed at your business or on your smartphone. Confirmation of payment is sent to you via email / SMS.

Read more

Retail Payment

By providing your clients with a simple barcode, you enable payment at any one of 6000 retail outlets across the country using cash, debit or credit card.

Read more

Payment options

Present any of the following payment options to your client.

Credit Card
- Accept local and international MasterCard and VISA payments.
- No need for credit card merchant facilities at your bank.
- Our transactions are 3D secure, protecting you from fraud and reducing chargebacks.

Instant EFT
- Your clients can now make real-time payments from major banks without having to recapture any bank details, leaving no room for error.
- Instant EFT is a guaranteed method of payment that ensures no chargebacks.
- You will be notified immediately when payment has been made, ensuring goods or services can be dispatched without delay.

Payflex
- Your customers can enjoy an interest-free payment plan, repaid over 6 weeks.
- The sign up process is easy.
- Send goods or allow access to services as soon as the purchase is made.

1Voucher
- Completely secure voucher payments.
- Readily available to and recognisable by cash customers.
- Voucher redemptions are paid into your Netcash account.

paymyway Vouchers
- Enable secure online voucher payments for cash transactions.
- Accessible to cash customers at 2500 + stores nationwide.
- paymyway redemptions are directly deposited into your Netcash account.

Scan to Pay
- Offer your clients the convenience of using multiple wallets or banking apps.
- Allows for hassle-free, secure online payments from a connected device.
- Enjoy the safety and security of using contactless payments.

VISA Click to Pay
- Helps increase conversion through a streamlined checkout process to capture sales that would otherwise be lost.
- Supports your business growth with participating banks and merchants, which are building the Visa Checkout user base and offers the potential for new customers.
- Reduces fraud. With advanced security tools, such as device fingerprinting and step-up authentication, which authenticate consumers before they make a purchase.

Retail Payments
- Clients can pay you by printing a unique barcode and presenting it to participating retail outlets.
- Participating retail outlets include Checkers, Checkers Hyper, Shoprite, OK, USave, House & Home, and the SA Post Office.
- Provide your customers with the option to pay their barcoded invoices, statements and quotations, using cash, Debit or Credit Cards.

Bank EFT
- A dedicated bank account will be linked to your Netcash account.
- All EFT deposits will be allocated to your Netcash account, even if an incorrect reference is used by your client.
- Bank EFT is a guaranteed method of payment that ensures no chargebacks.

Billing

Offer more ways to get paid.

Present more payment options with integrated software

Offer multiple payment options including a "Click to Pay" button on invoices, quotes or statements created within your billing or accounting software.

Manage payment options

There are various ways to accept payment. These include Ozow Instant EFT, Bank EFT, Credit Card, Visa Click to Pay, Retail Payment and scanning of QR codes. Manage the display of your preferred payment options from your Netcash account.
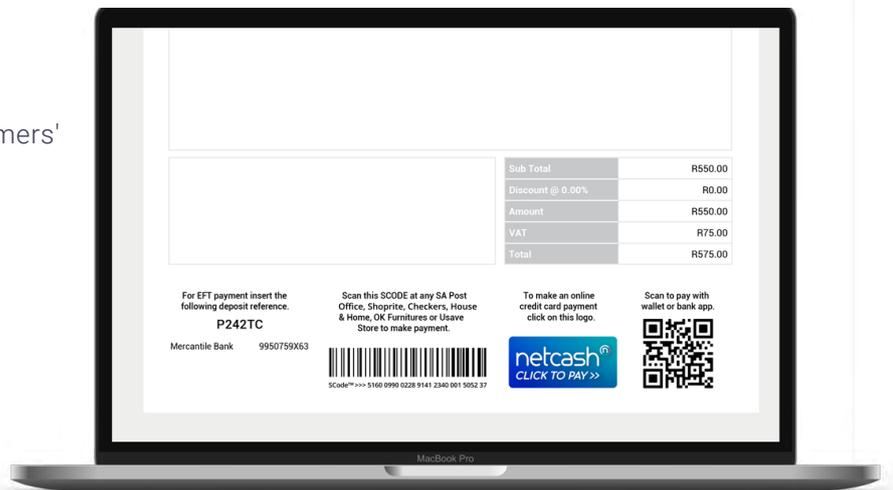
Simple reconciliation

Easily reconcile your payment receipts to accounting and billing software off a single Netcash statement. Save time, increase accuracy and eliminate the risk of misallocation.

Interactive demo

Experience your customers' journey with our bill presentation demo.

Try it out

Sub Total	R550.00
Discount @ 0.00%	R0.00
Amount	R550.00
VAT	R75.00
Total	R575.00

For EFT payment insert the following deposit reference.

P242TC

Mercantile Bank   9950759X63

SCode™>>> 5160 0990 0228 9141 2340 001 5052 37

Scan this SCODE at any SA Post Office, Shoprite, Checkers, House & Home, OK Furnitures or Usave Store to make payment.

To make an online credit card payment click on this logo.

netcash CLICK TO PAY >>

Scan to pay with wallet or bank app.

MacBook Pro

Available payment options

1 Voucher · paymyway · OZOW Secure Payments · VISA / American Express / Mastercard / Diners Club International · payflex · BANK EFT · SCODE · VISA

QR Wallets & Banking apps

Payment Request

Easily request payment from your customers.

Use any of these methods to send Payment Requests

Send payment request from your Netcash account

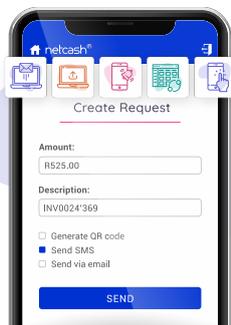Create payment request batches to upload

Integrate the payment request service to your existing billing, accounting or CRM software
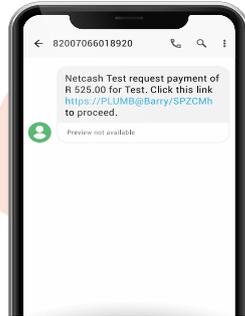
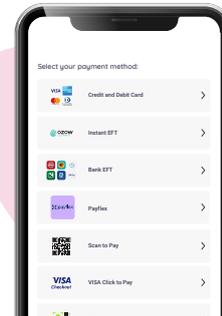Send payment request from your Netcash Mobile App

How it works

Step 1
Create a payment request by using any of the 5 methods above.
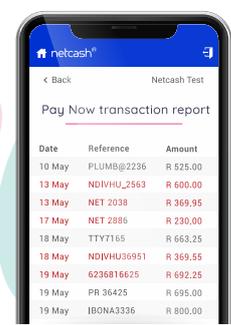
Step 2
Customer receives request by SMS, WhatsApp or email.

Step 3
Customer clicks on a link which enables multiple convenient ways to pay.

Step 4
Get notified of payment and reconcile effortlessly off a single statement.
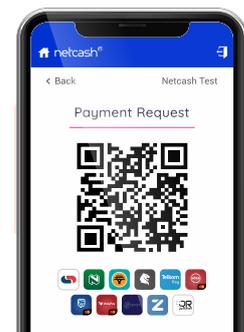
Generate a QR code for customers to scan

Step 1: Generate QR on your Mobile app.
Step 2: Show generated QR code to your customer.
Step 3: Customer uses one of the wallets or banking apps to make payment.
Step 4: Get notified of payment and reconcile effortlessly off a single statement.

With Payment Request you can:

Reduce unpaids
Follow up on your unpaid debit orders with a quick SMS, WhatsApp or Email directly from your Netcash account and offer more payment options.

Receive payment on the go
If your business is mobile in nature and you need immediate payment, simply login to Netcash on your smart device and send a payment request.

Get paid easily
Offer multiple payment options and receive payment for goods and services with a simple SMS, WhatsApp or Email. Generate a QR code for contactless payment. Obtain payment notification. You don't need to check that you've been paid, funds go into your Netcash account and you get notified directly.

Try it out

eCommerce

Multiple payment options on your eCommerce website.

More ways to pay

You have the ability to offer your clients multiple payment methods, increasing the likelihood of payment being made. 3D security and PCI compliance reduce both fraud and the chances of chargebacks on card transactions.

Reduce abandoned carts

Abandoned carts are a major concern for any eCommerce store and are largely due to customers feeling lost or unsafe. Our gateway is easy to use and completely secure, giving clients comfort when making payment.

Subscription payments

Our subscription module allows for recurring credit card payments, ideal for business that run a membership or installment sales model.

Card tokenisation

By tokenising your customer's credit card number, they avoid inserting card details every time they return to your website.

Split payments

Allow payments to be split to third parties making referral, membership, reseller, commission and other payment arrangements easy to manage directly from your Netcash payment gateway.

WOO COMMERCE   **WORDPRESS**

nopCommerce   **WHMCS** a webpros brand   **Debitize** for WHMCS

Read more about our integrated shopping carts

Available payment options

Voucher | paymyway | OZOW Secure Payments | VISA AMERICAN EXPRESS mastercard Diners Club INTERNATIONAL | [QR code] | payflex | BANK EFT | SCODE | VISA

QR Wallets & Banking apps

Scan To Pay

Accept hassle-free contactless payments.

Why use QR Payments?

Convenient

Your customers no longer need to have cash available and they can pay the exact amount required. All payments are made from their mobile phone, directly into your Netcash account.

Secure

Digital wallet users do not expose their cards details, thereby eliminating fraud.

Portable

Carry your QR code wherever you go for fast, easy payment.

What makes Netcash QR code different

Single QR
Multiple wallets and banking apps can scan a single Netcash QR code.

Management
You can set up your own sub-accounts on your Netcash account to separate receipts from different origins such as branches, outlets or registration points.

Tracking
Each branch or till point can have its own QR code to track payment receipt at point of sale.

Reconciliation
QR payment receipts are included in your Netcash statement for easy r econciliation receipt at point of sale.

Netcash Scan to Pay Starter kit

Starter Pack includes:

- 1 Perspex stand
- 2 QR stand inserts
- 3 Stickers
- 1 Wobbler
- Instructions

Did you know that you can generate a QR code directly from your Netcash Mobile App? Read more >

Retail Payments
Use barcodes to get paid.

Benefits for your business

Barcoded invoice
SCode barcode seamlessly printed on your invoice, statements and quotes.

SMS Shortcode
Clients can send a Shortcode to their cellphone to be presented for payment.

Multiple payment methods
Customers can pay using cash, debit or credit card.

Country wide outlets
Customers can pay at over 6000 retail payment outlets, 7 days a week.

Reconciliation
SCode receipts are included in your Netcash statement for easy reconciliation.

How does SCode billing work?

1 **SCode invoice**
Customers will receive a SCode barcoded invoice, statement or SCode SMS.

2 **National footprint**
Customers can take the SCode barcode invoice or SMS to any of the participating retail outlets.

3 **Present for payment**
Customers hand over the SCode invoice or SMS to the cashier at the Money Market counter or at the South African Post Office.

4 **SCode scanned or entered**
The cashier will scan the barcode or type in the SCode and request payment.

5 **Receive payment**
Customers can choose to pay using either cash, debit card or credit card - whatever is most convenient for them.

6 **Receipt obtained**
A receipt will be issued upon payment.

Checkers

Checkers *Hyper*

SHOPRITE

U$ave

Netcash Shop

With a Netcash Shop, you can get set up in minutes and start selling online.

Netcash Shop is a powerful eCommerce Shopping Cart and online shop builder that allows you to create the eCommerce Shop of your dreams in just a few easy steps. Your Netcash Shop has multiple integrated payment options for your customers to choose from and our logistics partners can provide real-time shipping rates based on your customers' location. Your Shop can be added to multiple existing websites, blogs, and social media platforms.

Everything you need to run a successful online shop

FREE

Free plan available
Netcash Shop offers flexible plans and pricing to suit your business needs, with no set-up fees. A 30 day demo shop is available to first time users.

Set up shop anywhere
Add your shop to multiple sites, blogs, and social media platforms. Use the App or any other device to manage your shop from one dashboard. Changes are mirrored to reflect instantly across all platforms. Sell anywhere at any time.

Install in minutes
Seamlessly integrate Netcash Shop into your existing website in minutes. No software installation is necessary and your website design is unaffected.

Sell on any device and on the move
Responsive design allows you to sell on any device across mobile, desktop and tablet, ensuring your shop looks perfect all the time.

We handle the details
Leave the upgrades, SSL-certificates, security, server configuration and hosting up to us. You sell, we'll do the rest.

Advertise on these platforms
Add your shop to all of your social media platforms offering your customers a convenient way to shop your products, while syncing directly to your central inventory.

Wix	**Facebook Shop**	**Instagram Shop**	**Google Shopping**	**Buy Now button**	**Wordpress plugin**	**Instant website**
Easily add your store to your Wix website using the official Netcash Shop application from the Wix App Market.	Connect to your Facebook Business account to reach billions of customers through Facebook advertising campaigns.	Unlock even more customers with Instagram Ads. Connect your Business account today.	Increase visibility of your products in Google searches and Google Shopping.	Add a buy now button for your products anywhere on your website, blog or even your friend's blog, and start selling immediately.	Easily add your store to a Wordpress website using the official plugin from the Wordpress marketplace.	Your Instant site with online storefront is already set up. Simply fill in your business information and start selling right away.

Business Funding

Access funding directly from your Netcash account.

Don't let cash flow hold your business back. Netcash Business Funding is a powerful tool that helps you leverage your income in your Netcash account. Accessing funds faster, gives you the flexibility to invest in new opportunities, bridge cash flow gaps, or manage unexpected expenses with ease. Focus on what matters most, growing your business with the financial freedom Netcash Business Funding provides.

We offer two types of Business Funding:

- Advance Settlements - Ideal for short-term needs, this allows you to access funds from a specific debit order batch before it's processing date.
- Retail Capital Instant Funding - Offered in partnership with Retail Capital, provides funding that is repaid over a longer term.

Advance Settlements

Advance Settlements is a convenient solution for accessing funds earlier. No need to wait for processing cycles! Now you can access funds for your authorised debit order batches scheduled for processing within the next 15 days.

Accessible
Effortlessly access and utilise your advance funds directly within your Netcash account.

Early Access
Unlock the power of early access to your debit order proceeds, boosting your financial flexibility.

Trusted
Deal directly with Netcash, your trusted partner for all your payment needs.

Retail Capital Instant Funding

Netcash and Retail Capital Ltd have partnered to bring you Instant Funding based on cash-inflows on your Netcash account. Your pre-approved Instant Funding offer is generated by analysing your anonymised data. Should you accept your Instant Funding offer, your information will be shared only for the purpose of preparing the funding application and to enable the funds to be paid into your Netcash account instantly.

Flexible
Payment structures tailored to match your business turnover and cashflow cycles.

Secure
Meeting all regulatory requirements, we keep your data protected, safe & encrypted.

Unsecured
No security or collateral required.

Risk Reports

Enjoy having peace of mind when dealing with employees and clients.

Manage your business risk with Netcash's extensive risk reporting services. The information is sourced from CIPC and multiple credit bureaus including Transunion, Experian, XDS and Compuscan.

Manage your business risk

Reduce risk
Bank account verification matches the bank account number to an ID or company registration number so that you pay the right party every time.

Know your employees
ID verification and consumer credit checks will verify the information supplied on employment applications.

Manage financial risk
Make informed decisions when dealing with customers and creditors using Our extensive reporting services.

Avoid fraud
Avoid internal fraud by checking the credit status of potential employees whose position will involve managing money as a key role.

Risk reporting is integrated into various software platforms

- Verify ID numbers and bank account details at point of capture.
- Request commercial and consumer credit checks in a variety of formats directly from your software.

Compuscan
a CSH Group company

Companies and Intellectual Property Commission
a member of the dti group

XDS
xpert decision systems

serasa experian

TransUnion

Netcash Mobile App

Manage business payments and collections from the palm of your hand.

The Netcash Mobile App allows you to manage key aspects of your online account.
Use your Netcash account on the go.

Features available on the Netcash Mobile App

Statement and balances
Real-time access to account information for you to manage your cash flow.

Batch processing
Authorise your salary payments, creditor payments and debit order collection batches.

Payment request
Send an SMS, WhatsApp or email to your customer with a secure link offering multiple payment options.
Present your client with a QR code on your own mobile device to scan for payment.

Multiple accounts
All your Netcash accounts can be accessed from a single login.

Security
Control all device access from your Netcash account.

Netcash Mobile App is available to download for free

GET IT ON
Google Play

Download on the
App Store

Our Partners

Netcash can be accessed from within third-party software.

Netcash offers integration with Accounting, Billing, Payroll, Point of Sale and eCommerce platforms. Our partners have integrated our payment functionality into their software to provide seamless, secure and accurate data transfer for your convenience and time saving.

Accounting

Billing

Payroll

Point of sale

Ecommerce

READY TO GET STARTED?
CONTACT US

- Debit Orders
- DebiCheck
- Salaries
- Creditors
- Pay Now
- Netcash Shop
- Business Funding
- Risk Reports
- Mobile App
- Partners
- Contact us

For over 22 years, Netcash, a proudly South African company, has been a leading provider of secure and efficient online payment solutions. We understand the challenges businesses face in managing their cash flow, and that's why we offer a comprehensive suite of services designed to streamline and simplify your payment processes. With a single, secure online account, Netcash empowers you to manage all your business payment needs. We are passionate about providing South African businesses with the tools they need to succeed, and our commitment to quality service and innovation is reflected in our industry-leading solutions.

View All Services

Netcash

Tel: 0861 338 338

Email: activate@netcash.co.za

Address: Netcash Square
64 Parklands Main Road
Parklands, Cape Town, 7441

www.netcash.co.za

FSCA
Financial Sector Conduct Authority

Registered FSCA FSP Intermediary Services Licence No. 44751

PASA

Registered as a Systems Operator and Third Party Payment Provider Registration number SO001051

PCi Security Standards Council

PCI DSS Level 1 Compliant Certificate ID: ZW8FIK-6-100214

ISO/IEC 27001:2022 SANCERT CERTIFIED

Netcash is ISO27001 certified

On the list! 2024

PCI DSS Compliance-Validation Documents Accepted
BID: 10088228 Netcash(Pty) Ltd

22 years of excellence