



ELECTRONIC
FINANCIAL
TECHNOLOGIES



EFT provides unparalleled quality support and maintenance of ATMs and POS terminals across the region.

EFT is a distributor of **Wincor Nixdorf ATMs** and a range of **POS terminals** in the region.

EFT in partnership with Finteq (Pty) SA, a leading provider of National Payment solutions in the South Africa region, provide Image Based Cheque Clearing system to the local banking industry in line with the new regulatory requirement laid down by the Kenya Banker's Association (KBA)

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WORLD CLASS TRANSACTIONAL SERVICES





The Paynet Group comprises of three strong East African brands, Paynet Kenya Limited, PesaPoint and Electronic Financial Technologies (EFT).

Paynet Group provides e-banking services and solutions to the financial sector within the region and prides itself on delivering value added products and services to its customers, through continuous innovative solutions that enhance efficiencies.

Services provided by Paynet Group include;

ATM MANAGEMENT SERVICES

Paynet provides the highest standards of professionalism in the management of ATM networks for financial institutions that are keen to outsource this non-core activity.

Paynet has built robust monitoring tools and uses these in the daily management of ATMs thus ensuring full attention is given to all facets pertaining to uptime of the ATMs on a 24hr basis. These include but not limited to the management of;

- Communication links
- Hardware
- Software
- Interfaces
- Cash-in-transit
- Cash availability
- Reconciliations

Outsourcing of ATM Management to a high quality provider gives financial institutions significant efficiencies and enhanced service levels at comparatively lower costs, enabling them to focus on core business

www.paynet.co.ke

OUTSOURCE CARD PROCESSING

Paynet Card Centre is a certified Visa Processing Centre. The Card Centre provides a full range of front and back office card processing services for financial institutions both locally and regionally.

Paynet operates a highly sophisticated;

- **FRAUD MANAGEMENT SYSTEM** fully aligned with a 24 X 7 dedicated fraud management team
- **CARD WATCH** to provide SMS alerts to individual card holders
- **CARD VIEW** to enhance the financial institutions ability to promptly address cardholder queries at branch level.

WAGEPOINT



WagePoint is a prepaid card based solution that accesses ATMs. This service helps reduce the risk and administrative issues associated with cash payment of wages.

The service provides an excellent wage payment alternative to the cash based manual systems and provides card services to the unbanked and under banked Kenyan population.

PAYNET CORPORATE PAYMENTS

Paynet Corporate Payments service is a safe and efficient method for the transmission of transactions between banks and their corporate customers. The modules include;

- **SALARY & TRADE PAYMENTS MODULES**
- **DIRECT DEBITS MODULE**
- **STATEMENTS MODULE**
- **FORMS MODULE**

CALL CENTRE SERVICES



Paynet operates a 24 hour call centre. A team of professional staff is at hand to address real time issues relating to Paynet services while directing bank related queries to the respective financial institutions.

PESAPPOINT NETWORK



The PesaPoint ATM network offers Financial Institutions (FIs) customers' access to a nation-wide footprint of service points. The network is one of the first in the region to be EMV certified.

PesaPoint accepts local & international cards which include **Visa, MasterCard, JCB, Amex and China Union Pay (CUP)** branded cards.

In addition to the standard ATM transaction types, PesaPoint offers;

- **Electronic Airtime Distribution**
- **Bill Payments**
- **M-Pesa cardless transactions**

PesaPoint offers a Kenyan interbank switch opportunity via **PESACONNECT**; a bi-directional connectivity with partner banks ATM networks.

PesaPoint has introduced a rapidly expanding agent based point of sale (POS) channel for PesaPoint to expand and deepen access for Kenyans nationwide.

www.pesapoint.co.ke