

# Bulk Payments for Businesses



in  
partnership  
with



A Member of the  OLD MUTUAL Group

# Bulk payment solution

## Textacash



Easy to open Textacash accounts for employees – with card and mobile functionality



## DirectInject



Secure web based payment application controlled by the business

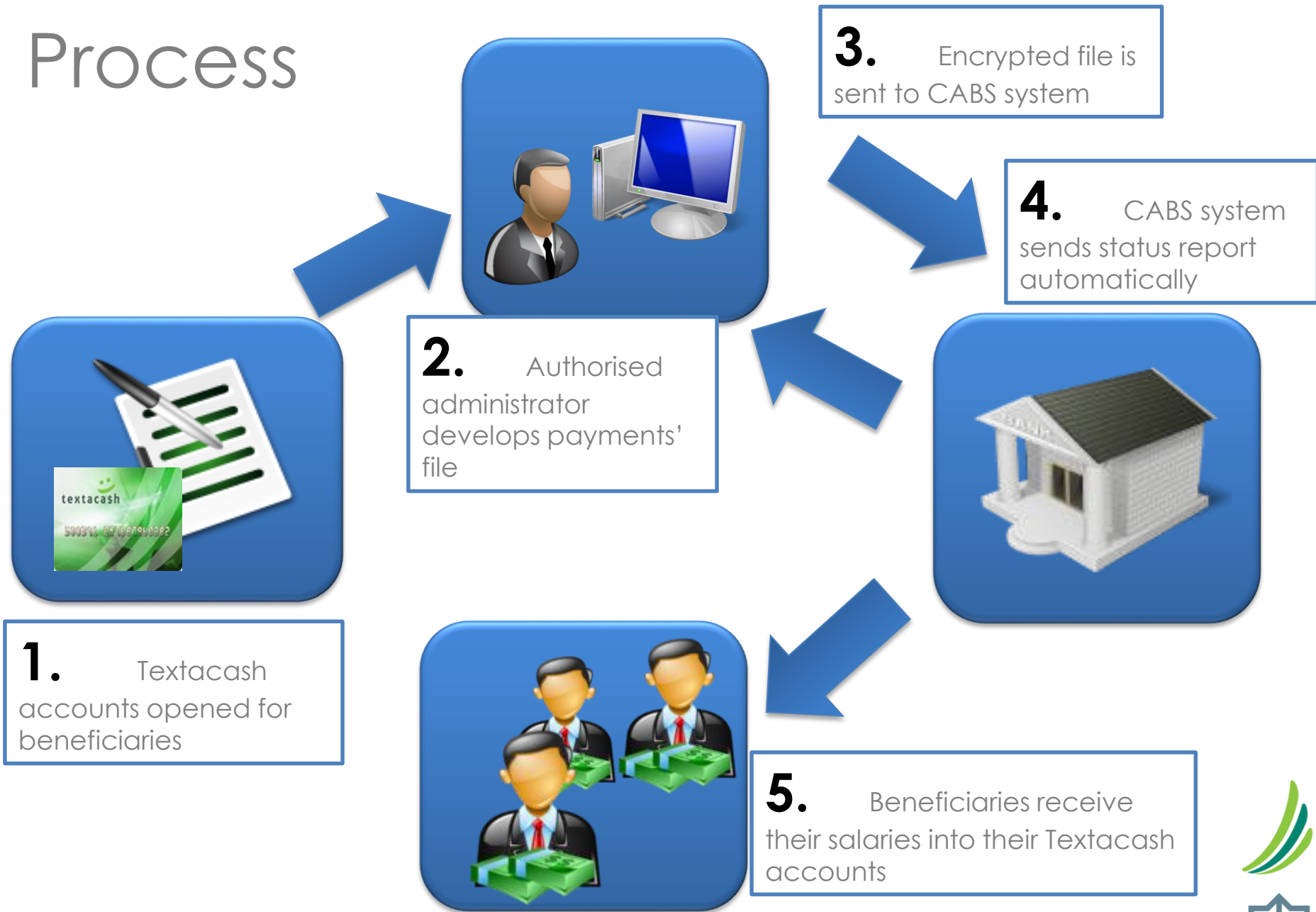


# Benefits

- Security - businesses don't have to source and carry large amounts of cash
- Convenient
- You are in control
- Time saving
- Employees receive funds safely as well as enjoy useful banking benefits



# Process



# Textacash account benefits

- Convenient - access account via debit card or mobile phone
- Easy to open - only ID required
- Zimswitch enabled – card purchases on POS, ATMs
- Low transaction charges
- No minimum balance required to keep the account open
- No monthly bank service charges
- Allows basic banking functionality at 70 Branches and 400 Textacash Agents
- Also offers bill payments, cash send to cell, airtime purchases, bank transfers



# Account opening process



# Textacash Tariffs

Transaction Type	Fee
Sending cash to cell number	1% on cash amount + 25c
Cash out money sent to cell number	Free
Cash withdrawal from account	1% on withdrawal amount
Cash back on CABS in-store POS	1% on withdrawal amount
Cash back on Zimswitch POS	1% on withdrawal amount plus 50c Zimswitch fee
Purchase on CABS in-store POS	Free
Purchase on in-store Zimswitch POS	Up to \$10 – 5c, above \$10 – 40c
Transfer to a CABS or Textacash account	25 cents
Transfer to another bank account	\$1.05
Bill payment	\$1.00 using card, 50c using mobile
Balance enquiry	7c
Mini-statement	12c

A cash withdrawal limit of \$200 per day applies at all CABS Branches and Textacash Agent outlets.



# DirectInject

## What is DirectInject?

- Cost effective and easy to use solution
- Allows organisations to process real-time payments to any number of accounts at a charge of 40c per transfer
- Businesses are able to create payment instructions and process them immediately, provided that their funding account has sufficient money available





# DirectInject

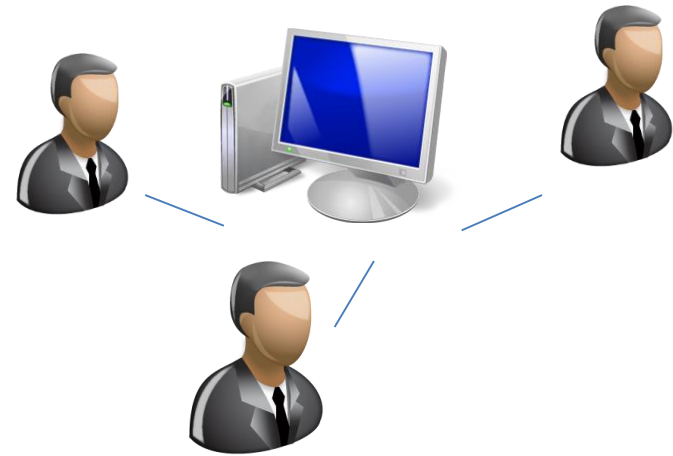
A web based application



- Access through a Login and Password so that use of the application, can be assigned to trusted individuals within the business
- All files and communications are encrypted
- Businesses can authorise their payments – there is no need for CABS authorisation



# DirectInject



## User Roles

- It is possible to define the roles of the Administrator and Users of the system, thereby limiting or expanding their duties as required
- 2 primary roles
  - File up-loaders
  - File authorisers



# DirectInject

## Automation





- Generation of automated emails to your business regarding the status of payment batches
- Automatic checking by the system of fund availability
- Isolation of cards/accounts with “holds”
- Identification of duplicate card/account numbers within a batch



# Web-based Login

Please sign in

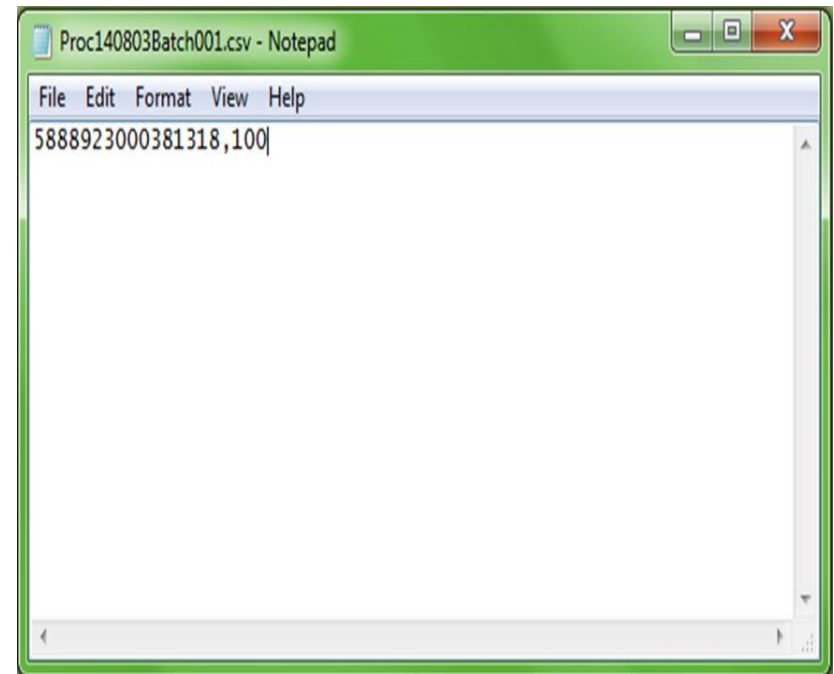
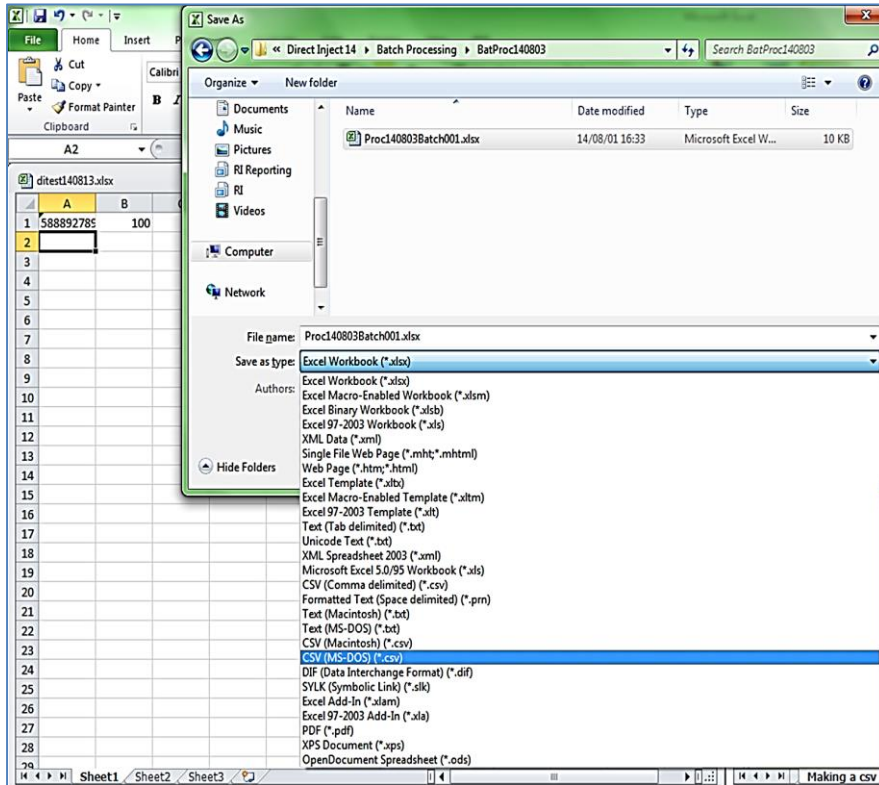


Remember me

[Forgot password?](#)

Sign in

# CSV file preparation, upload and authorization



## File upload

File:

Process date:

Browse

File type:

- Select File type -

- Select File type -

DEFAULT

- Select File type -

Upload

success: File uploaded successfully.

## Batches

Refresh

Filter

Quick Search



	ID	Linked Batch	Customer	Batch Type	Tran Count	Total Value	Batch State	Process Date	Started Date Time	Ended Date Time	Success Count	Failed Count	Success Value	Failed Value	Events
	685	/	Rimovestments	FILE	1	\$ 1.00	UPLOADED	/	2018-06-24 10:10:37	/	0	0	\$ 0.00	\$ 0.00	
	684	/	Rimovestments	FILE	4	\$ 122.97	COMPLETE	/	2018-06-24 11:03:10	2018-06-24 11:27:50	0	4	\$ 0.00	\$ 122.97	
	683	/	Rimovestments	FILE	1	\$ 59.71	COMPLETE	/	2018-06-24 10:33:41	2018-06-24 10:41:40	1	0	\$ 59.71	\$ 0.00	



# Reporting

Direct Inject

Batch Transactions Report

24.06.2016.16.20

Id	TranState	LastRsp Code	Msg Type	Pan	Tran Type	Amount	AccountId1	AccountId2	Reference	Auth Id Response	Additional Response Data
6614	COMPLETE	00	0200	5888925010513749	50	\$ 1.00	1002246261	5888923000381318		162735	



Transaction Status



Source



Destination

# Business Check List

- Funding account held at CABS
- Textacash/Legacy accounts opened for beneficiaries
- Reliable internet
- Java installed on computer that will be used to process payment instructions
- Identification of DirectInject users, roles and payment authorisation levels
- Training of authorised users by Multi-Pay

