



FLEXIFUSIONS

Flexible Payment Solutions

www.flexifusions.co.za

WELCOME TO FLEXIFUSIONS

FLEXIFUSIONS are a registered member of the following associations:

- **PASA** (Payments Association of South Africa) S00024
- **PSSF** (Payment System Stakeholder Forum) B00014
- **MFSA** (Micro Finance SA) 5530

Our business solution provides the user the ability to collect payments from customers through our secure online debit order portal.

FLEXIFUSIONS stream-lines business transactions by enabling clients in capture manage and submit financial transactions to any South African bank accounts.

We offer a comprehensive suite of payment services that can be set up according to your business needs. **FLEXIFUSIONS** specialized in recurring and non-recurring debit orders online. You have 3 tracking days for free on each debit order on the NAEDO service. Our system is generate to do a AHV (account holder validation) on any of the bank accounts from your clients.

FLEXIFUSIONS deals with all the major banks including U-Bank (old Teba Bank). Our system will provide you with the following transactions:

- **ACB/EFT** (Automatic Clearing Bureau)
- **NAEDOS** (Non-Authenticated Early Debit Order)
- **AEDOS** (Authenticated Early Debit Order)



THE BENEFITS

FLEXIFUSIONS is the perfect solution for business owners who wants to capture and collect payments from their clients in no time.

The **FLEXIFUSIONS** system is a user friendly system and easy to use. With us you have full control of your debit orders, to load, edit and to cancel. This means that if you need to load, edit or cancel a debit order you have the full access to the software at all times. Using our software gives you access to a full reporting platform built in which you can monitor your debit orders on a daily basis from any device like your tablet when you are out of the office.

FLEXIFUSIONS online database gives you the access to see the:

- Full client list
- A monthly stats report
- Successful payments
- Transactions on polling
- Rejected transactions
- Transactions not provided for
- Monthly recurring debit orders and lots more

If and at any time you need support, our friendly consultants is just a phone call away. **FLEXIFUSIONS** accepts, holds and processes all confidential data in a safe and secure environment.

SAME DAY Payouts.



SERVICES AVAILABLE

Debit orders are no longer just for bigger and corporate companies but for all types and sizes of companies. **FLEXIFUSIONS** specialise in small and medium enterprises within all the industry sectors.

1. **Authenticated Early Debit Order (AEDO)**

Is supported by many banks. Mandates are registered on the **AEDO** platform using a card with a PIN to authorize the valid transaction. **AEDO** collections greatly assists in reducing the risk of fraud for the merchant. **AEDO** payments give the service provider and consumer certainty of payment if funds are available. Tracking on **AEDO** debit orders greatly increases the chance of successful collections once the debtors receives a deposit and limited funds were available up to 32 days.

The benefit of the **AEDO** system is that they are authenticated through an electronic mandate and therefore disputes are virtually impossible.

2. **Non-Authenticated Early Debit Order (NAEDO)**

Aims to level the electronic debit order collection playing field by creating an equal opportunity for creditors to collect funds from their debtors. **NAEDO** payment instructions support multiple presentments thereof. If these are unpaid after the first presentment, credit tracking may be invoked. Credit tracking is optional and if selected, the unpaid Credit tracking of up to 32 days. If a debtor obtains funds within the tracking period these will be immediately debited to fulfill the **NAEDO** debit order. Running the tracking for 3 days (for free) will ensure maximum “strike” ratio on your clients account with a lot less “unpaid” than running a normal debit order.

Irrespective of any claims made by other Payment Systems made in the market, a **NAEDO's** Debit Order can be reversed by a client by means of a signed dispute form handed in at their bank. This can be done at any time within 40 days after being transacted successfully. Whether the system is WEB Based or pin based, a **NAEDO** transaction is subjected to disputes and no **NAEDO** transaction is irreversible.

FLEXIFUSIONS REQUIREMENTS

FLEXIFUSIONS registration, installation & the training process can be completed within 10-15 working days.

It is imperative that your company do have the following documents in place when you apply for a debit order system:

- ❖ CIPC Documents
- ❖ Tax Clearance Certificate of your company (If applicable)
- ❖ Copy of directors Identity Documents
- ❖ NCR Document (If applicable)
- ❖ 3 Months Bank Statement
- ❖ Proof of Business Address (Electricity/Rental Invoice)
- ❖ Proof of Residential Address
- ❖ Mandates should be on hand at all times from your clients given authorisation to load the debit order.

You will have to complete the following documents supplied by **FLEXIFUSIONS**:

- ❖ **FLEXIFUSIONS** Application form
- ❖ **FLEXIFUSIONS** Declaration form
- ❖ **FLEXIFUSIONS** Mandate form

Please feel free to contact us on 012 330 2144 / 012 330 2142 if you require any further information. You are more than welcome to contact us via email on adminsupport@flexifusions.co.za

