ALTRON
FINTECH

ALTRON FINTECH NEWSLETTER

2021

ISSUE 1

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MESSAGE FROM
JOHAN GELLATLY

Welcome to our first FinTech newsletter!

In this quarterly newsletter we will share all the latest news on products, improvements, what's happening within the industry, events and much more.

We kick off this issue with news on NuPay's new EMV NuCard, the Sigma DS2 Printer and Delter's launch of the VoIP integration in their LMS.

Be sure to also check out our frequently asked question section where we provide answers to the most popular questions handled by our Contact Centres.

As you are all aware, the POPI Act will go into effect on the 1st of July. We asked our resident POPI expert to share more information on the subject.

We have always believed that each Altronian is an integral part of the relationships we build with clients. To this end, we asked Eugene Gurling, one of NuPay's Field Service Technician to tell us a little bit more about what makes him tick. We will be sharing more interviews like this in future issues.

We have also included a "brag page" where we share some of the victories we've had over the last couple of months.

Sit back, grab a cup of coffee and see what we've been up to.

Until next time
Johan Gellatly

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ALTRON FINTECH'S
BRAND PROMISE

Introducing Altron FinTech's brand promise and why it is so important to share with you. Our brand promise goes hand in hand with the Altron purpose of delivering innovation that matters. It connects our people with our purpose and guides our customers' experience with our Altron FinTech brand.

Our journey to formulate this brand promise started almost a year ago. The management team got together to determine what is important to us as an organisation and how to integrate all of these elements into a single brand promise, while still keeping the Altron strategy in mind. The aim was to formulate a brand promise that would not only provide guidance but also inspiration to our team.

After numerous discussions, energetic brainstorming sessions and debates, we identified three key pillars of what is important to us as a team and an organization. These pillars formed the basis of our brand promise:

- Our customers
- Our technology
- Our people

Innovation through technology has always been at the heart of what we do at FinTech. The wide range of cutting-edge products and solutions that we offer to our diverse customer base, impacts businesses and people every day.

The Altron FinTech hunger for customer service excellence drives not only our quest for innovation, but also defines who we are, and how we want to be perceived in the market. At the heart of our success is each Altronian at FinTech, who, not only live our values every day, but who also inspire their fellow Altronians to excel. We would not be able to do what we do without our people who are continuing to be There When It Matters.

Allow us to introduce you to our Altron FinTech brand promise!

Our technology impacts lives with our people behind it.

Our people working together to develop and implement technologies that will make a positive impact on our customers' lives, businesses, and the world around us. Our innovative products and solutions will help to drive financial inclusion within our society.

#TechnologyImpactingLives

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NEW PRODUCTS
IMPROVEMENTS ON CURRENT PRODUCTS

NUPAY
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NuCard
Classic

NUPAY

B A MILLER
0101 2323 4545 6767 8989
VALID DATES 01 | 01 | 11 MC - VALID IN SOUTH AFRICA ONLY

WHY EMV? To provide cardholders a more secure way of making payments and offer a greater number of places where they can use their Mastercard card.

TAP & GO: The new EMV NuCard has tap and go functionality, giving consumers a contactless payment method for less human interaction during COVID-19.

PIN: EMV cards request PIN code entries for every transaction. As a result, payments are a lot more secure and less likely to be fraudulent as opposed to magstripe cards.

DEBIT ORDERS: No access for illegitimate debit orders to be processed against your account.

SECURITY: The convenience of cash with the security of a card.

ONLINE PURCHASE: The new EMV card allows for online purchases through an e-commerce payment gateway, giving you the convenience to shop online anywhere.

Online Purchase: The new EMV card allows for online purchases through an e-commerce payment gateway, giving you the convenience to shop online anywhere.

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NEW PRODUCTS
IMPROVEMENTS ON CURRENT PRODUCTS

SIGMA THE NEXT GENERATION OF DIRECT-TO-CARD PRINTING
SIMPLE. SECURE. SMART

Simple: From unboxing to issuing ID cards and mobile flashpasses to managing your printer, we made sure Sigma was the most user-friendly ID card issuance solution in the world.

Secure: Our industry-leading issuance security architecture will help protect your cards and your customers' data during each step of the issuance process.

Smart: Forward-thinking technology and scalability allow you to expand your ID card program as your needs evolve.

Dashboard: Intuitive printer dashboard lets you see printer status, order supplies, check cleaning status, update firmware, or contact help – all from your mobile device.

Unmatched Security: Customer data is encrypted and is not stored in the printer after printing is complete. Connection and data sent between software and printer is encrypted.

Flexibility build for the future: Choose on-premises or cloud-hosted deployment. Print anytime, anywhere with your mobile device (iOS, Android, Windows).

NEW PRODUCTS / IMPROVEMENTS
DELTER

At Delter we're all about transforming the micro-finance industry through technology. As such, our system offerings are ready to make the management and growth of your micro-lending business easy and effortless.

Our loan management software can be used in any size of micro-lending business, from small, single offices to big groups and even banking institutions.

Our micro-finance management software caters for any micro-lending setup, from running your business centrally over the internet or just managing your business locally in your office.

New Products

We launched VoIP integration in our LMS. And in POC with the LoanBot.

We have integrated with a service provider that will allow one to make a call from within the CMS (Credit Manage Solution) to your consumer and have the call recorded and stored for later use. Loanbot: We are in a POC with a Loanbot, making use of a chat platform which allows your current clients to engage with you via this platform, requesting balances and applying for a new loan (phase 1).

Product improvement

Offsite backup replaced by refurbished DBS (Delter Back Solution).

DBS was enhanced and will be replacing the old Offsite backup. The New DBS allows for automation and management backups.

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POPIA
THE PROTECTION OF PERSONAL INFORMATION ACT

POPIA (The Protection of Personal Information Act, 4 of 2013) is South Africa's data protection law, aimed at protecting personal information processed by public and private bodies. POPIA or POPI was promulgated on 26 November 2013 but only came into effect on 30 June 2020. All organisations as from 1 July 2021 must fully comply with the provisions of POPIA. POPIA is intended to promote the right to privacy in the Constitution, while at the same time protecting the flow of information and advancing the right of access to and protection of information.

Compliance with POPIA is mandatory for all organisations in South Africa who process personal information. POPIA is not intended to prevent the processing of personal information but to ensure that it is done lawfully, fairly and without adversely affecting the rights of data subjects.

The FinTech divisions (Altech Card Solutions, NuPay and Delter IT Services) of Altron TMT (Pty) Ltd, as part of the Altron Group of companies, have embarked on an internal campaign to ensure that we comply with all of the relevant provisions of POPIA. Please refer to our Privacy Policy on our website at www.altron.com

The FinTech divisions (Altech Card Solutions, NuPay and Delter IT Services) of Altron TMT (Pty) Ltd will, where applicable be in contact with you regarding the updating of our contracts with you to ensure compliance with POPIA.

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CLIENT
FAQ'S
NUPAY

DebiCheck - Why is it that a mandate would show under pending mandates even though the client has accepted it and provided proof of acceptance?

The main reason why this happens is that the client's bank has not provided a response for the accepted mandate or the response from the bank could be delayed.

DebiCheck – How do we check the transactions report on DebiCheck?

Reporting on the left side of the screen, then select transaction reports, on step 1 select all reports, step 2 select all fields, step 3 next to Grouping criteria choose – date created, on step 4 choose the date range and search.

DebiCheck – How do we cancel 1 instalment on a mandate?

Go to Maintenance, select Transaction Maintenance, Maintenance type = instalment maintenance, change type = de-activate instalment, enter client account number / ID number or contract reference and select next, confirm the transaction and select.

Terminal – Transactions are failing with the error code Z3, what could be the issue?

The error code Z3 has to do with intermittent connectivity issues, rebooting the terminal and downloading the parameters can help with resolving the issue. If the issue persists, please call the call centre.

Response code 30 when uploading transactions on the terminal, what does this mean?

Response - Please check the date that the debit was loaded for, it is either incorrect or in an incorrect format.

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CLIENT
FAQ'S
DELTER IT

IP Address changes.
Why does it happen every day? How can I prevent it?

This happens when the router is switched off or restarted. When switching it back on and connecting to the network, it releases a new IP Address. The new IP Address must be updated in the consys file for Delfin to open and a new shortcut should be sent to the workstations if they have workstations. This should be done by Support to prevent anyone else deleting important data. How to prevent the issue of IP Address changes: Their IT can assist in setting up a static IP Address which does not change.

Why does the signature work one day and the next day stops working?

It is dependent on various things.

1. If Web companion is not running, the signature pad won't work. (dependent on Webfin version).

2. The latest Windows updates must be installed, including.net Framework.

3. Can be browser related, where webcompanion cannot be detected on either Chrome/Firefox.

4. Clear browsing history.

5. The correct drivers should be installed.

6. PC should be running on Windows 10 Pro, preferably.

7. Can be a port on the PC itself that is faulty, causing the signature pad not to initialize.

8. It could also be the antivirus or firewall causing a block.

CLIENT
FAQ'S
DELTER IT

Why do enquiries get blocked?

If the system is not used, in terms of creating loans, making receipts, doing enquiries etc. for seven consecutive days. That means no data is being sent to the Credit bureau. SACCRA then blocks the branch from using the credit enquiry function. We allow up to three reset/unblocking based on the reason provided by the owner. After the 3 chances the Account Manager should provide training again on the importance of the NLR function.

Why do we get an error after updating Delfin to the latest version – 896? Error: cell phone number validation.

With the new version, when an update is done, the cell phone codes must be added manually if it is not there. This causes frustration because the merchant has been using the system for a while, now having to add cell phone codes manually on different clients, is extra admin for them.

Server not detected or accessible from the workstations.

This happens after updates ran on the PC. Network and sharing settings need to be fixed, inbound and outbound ports should be added, Firebird should be reinstalled. Set exclusions on the antivirus.

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ENTRUST

CLIENT
FAQ'S
DATACARD

Does the printers come with software?

All our desktop devices are provided with free entry level software. The entry level software fulfils almost 90% of all our customer's issuance requirements.

Is the price negotiable?

Pricing per device is as per published price pages. We already offer incentives for orders in excess of a certain amount, and we are always open to negotiation on volume orders (20 or more printers).

What is the actual warranty on the desktop printers?

Printer warranties on most of the desktop devices are three years with exception of the SD160 devices which carry a 2-year warranty.

Do you provide on-site support?

We rely on our Resellers to provide the direct interface with the end users.

Could we become a Reseller?

We have a set program to evaluate any applicant and this process typically takes between 6 and 12 months before an applicant becomes a fully-fledged Reseller.

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NUPAY
BRAG PAGE

- NuPay has processed **more than R700 million DebiCheck** transactions in the prior financial year.

- **DebiCheck TT3 solution is world class**, and the User adoption rate has been excellent.

- More than 9000 merchants registered and ready to process on DebiCheck.

- Launch of **new EMV Chip** card for NuCard solution.

- NuPay has completed a very onerous **PCIDSS certification.**

- The PCI Security Standards Council's mission is to enhance global payment account data security by developing standards and supporting services that drive education, awareness, and effective implementation by stakeholders. **NuPay completed our PCI DSS certification**, version 3.2.1, with Foregenix Ltd as the qualified security assessor company. Also our first virtual certification. Areas assessed include, applications, hardware, network, firewalls, storage, web, shared hosting and physical security. Assessments include penetration testing and vulnerability scanning.

This means that we have an extremely safe and secure processing environment.

DebiCheck update
Due to a directive issued by the South African Reserve Bank, DebiCheck is due to go fully live on 1 May 2021. Processing to date on DebiCheck has proved to be less than ideal. NuPay continues to engage with all the stakeholders and we will keep our customers updated on progress.

DELTER
BRAG PAGE

- Delter managed to register over 5 million loans on the credit bureaus, closed 4.8 million loans, updated 21 million payment profiles and facilitate almost 5 million credit enquiries, during the last year.

- Delter send over 3 million integrated SMS' during the last year on behalf of our CMS users.

- We expanded our ROA footprint to include Zambia.

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## MEET THE STAFF
EUGENE GURLING

Meet Eugene Gurling, one of NuPay's Field Service Technicians. This go-getter is working within the Cape Town office of NuPay and we caught up with him to find out a little bit more about him.

As mentioned, Eugene is part of the Logistics Department of FinTech, and when asked what he enjoys about being a Field Service Technician, Eugene immediately alludes to the traveling aspect of his job.

Traveling all over the Western Cape, interacting with the various NuPay merchants, puts a smile on this technician's face. He says that no two days are the same and meeting new people is a definite highlight.

When he is not criss-crossing the Western Cape, Eugene enjoys spending time with his wife and three children.

He is also an avid Liverpool fan and even plays friendly soccer matches when his schedule allows. Clearing his head while going for a run on the open road is a passion he recently discovered, and he says that this helps him to not only stay healthy but also keeps him motivated.
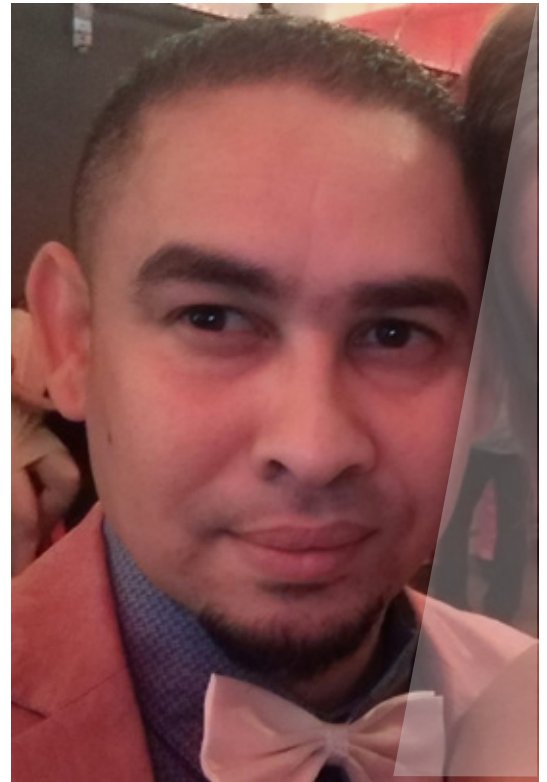
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THANK YOU
BSC ALTRON SURVEY

We would like to thank our customers for taking the time to participate in the Altron BSC Stakeholder Survey which commenced on the 1st March 2021. This current survey will end the 31st May 2021.

The survey results provide invaluable insights and help us to determine our Net Promoter Score (NPS). The Net Promoter Score (NPS) is a customer loyalty and satisfaction measurement that businesses around the globe use to gauge how their customers feel about them and their service offerings. It is a single, easy-to-understand metric that predicts overall company growth and customer lifetime value.

Your feedback is highly valued and appreciated and helps us to improve on our customer experience programs across our group.

FinTech Management Team

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