

PAYMENTS

Enhancing payment solutions for businesses and consumers

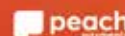
APRIL 2025

**POWERING
TRANSACTIONS
Driving Innovation**

**One platform.
Many ways to pay.
Online & in-store.**

Join South Africa's leading enterprise
merchants with Peach Payments.

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**Think bigger than just transactions.
Think Peach Payments.**



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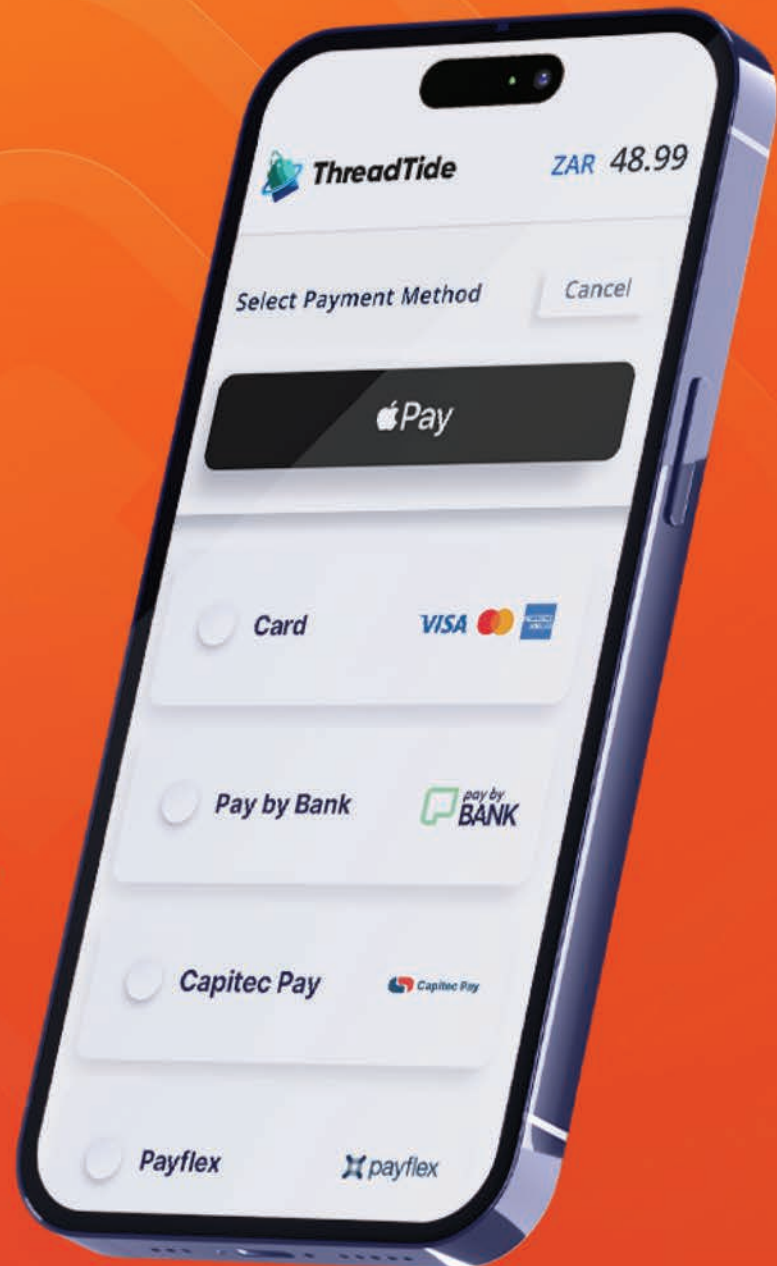


We think bigger than just payments

From expanding into new markets to embracing omnichannel sales, South African enterprise merchants are thinking bigger - and their payments need to keep up.

Turn browsers into buyers

- ✓ **Seamless omnichannel payments.**
Online, in-store & mobile.
- ✓ **Alternative payment methods.**
Buy Now, Pay Later, vouchers, digital wallets & many more.
- ✓ **Real-time payouts.**
Faster settlements, better cash flow.



Let's talk: sales@peachpayments.com | www.peachpayments.com

THINKING BIGGER IN THE PAYMENTS SPACE

Businesses are diversifying their service models, exploring omnichannel approaches and finding new ways to meet the challenges of digitisation head on. By **RAHUL JAIN**, co-founder and CEO of Peach Payments

In a business environment shaped by geopolitical instability, increasing global competition and a fragmented economy, South African merchants are reimagining their growth strategies and thinking bigger.

BEYOND TRADITIONAL MARKETS

South African merchants are thinking bigger and expanding beyond urban centres to reach new customer bases in underserved areas. The *World Wide Worx 2024 Online Retail Report* highlights a major shift – 53.2 per cent of companies now deliver to townships, increasing accessibility to goods and services.

But expansion isn't just about geography; it's about adapting to shifting consumer demands. Businesses are evolving their models to offer greater convenience, speed and personalisation. Checkers Sixty60, for instance, saw a 63.1 per cent surge in app-based sales in 2023, underscoring the growing appetite for fast, digital-first shopping. The Sixty60 team leveraged personalisation at scale, delivering 454 million tailored offers and ensuring 60-minute delivery, showing how businesses can stay ahead through innovation.

At the same time, consumer habits remain diverse. While mobile drives online shopping, a significant portion of customers still prefer the in-store experience. This presents a clear opportunity for omnichannel retail, where businesses seamlessly blend digital convenience with physical engagement.

Beyond domestic expansion, South African businesses are increasingly looking outside

AS CONSUMER PREFERENCES SHIFT, ALTERNATIVE PAYMENT METHODS ARE BECOMING MAINSTREAM, RESHAPING HOW BUSINESSES TRANSACT AND ENGAGE WITH THEIR CUSTOMERS.

THE FUTURE OF GROWTH IS OMNICHANNEL

As financial ecosystems evolve, solutions that enable speed, automation and reliability will play an increasingly important role in business operations, ensuring seamless cash flow management and enhanced user experiences.

South African businesses that embrace omnichannel strategies, leverage alternative payment methods and adopt real-time financial solutions will be well-positioned to lead in an ever-changing digital economy.

By thinking bigger and prioritising adaptability, merchants can not only navigate today's challenges, but also drive sustainable growth and innovation across the continent.

our borders. Davos 2025 placed a strong emphasis on cross-African collaboration and the Intra-Africa Trade Agreement, creating new pathways for regional growth and trade.

CONSUMER CHOICE AND ALTERNATIVE PAYMENTS DRIVING GROWTH

Payments are at the heart of evolving business strategies and the growing demand for personalisation. As consumer preferences shift, alternative payment methods are becoming mainstream, reshaping how businesses transact and engage with their customers.



Rahul Jain

A SOLUTION THAT BRIDGES IN-STORE AND DIGITAL TRANSACTIONS ALLOWS BUSINESSES TO SELL ANYWHERE, RECONCILE EASILY AND MANAGE OPERATIONS EFFICIENTLY.

For enterprises, vouchers (61 per cent), Buy Now, Pay Later (47 per cent), and Payment Links (44 per cent) are the most widely used alternative payment solutions. Digital wallets are also gaining traction, with 37 per cent of merchants now accepting Apple Pay and Google Wallet, according to the report.

These innovations are expanding access to digital commerce, particularly for cash-dependent customers. Vouchers, for example, enable consumers to purchase credit at local spaza shops and redeem them online – bridging the gap between cash and digital payments. Credit solutions like RCS cards and Buy Now Pay Later offerings, such as PayFlex, ZeroPay, Float and Happy Pay, boost financial inclusion, allowing consumers to afford higher-ticket items through flexible, interest-free instalment payments.

REAL-TIME CLEARANCE PAYOUTS PROVIDE BUSINESSES WITH A WAY TO EFFICIENTLY DISTRIBUTE FUNDS.

Our research shows that when consumers have access to more flexible payment options, their spending increases, particularly on big-ticket purchases. This shift isn't just about convenience; it's helping businesses capture more sales and reach a wider audience in an increasingly digital economy.

Digital wallets, such as Apple Pay, Google Pay and Samsung Pay, are also gaining popularity because they offer biometric security coupled with the convenience of not needing a bank card. Peach Payments' data across our merchant base also shows that offering Apple Pay translates into 20 per cent higher conversion rates for merchants compared with other payment methods.

"Starting with Apple Pay was just the beginning for us. It made perfect sense to move everything over to Peach Payments. Now, we have almost all payment methods with them and we're continuing to add more. What we love most is how everything sits with one source – settlements are seamless and all handled through Peach Payments. The onboarding experience with sales was exceptional; everything ran smoothly, making the transition effortless. We couldn't ask for a better payments partner," says Allan Harper, financial director at Digicape.

THE ROLE OF PAYMENTS IN OMNICHANNEL GROWTH

As online retail edges towards 10 per cent of total sales, merchants must create a unified approach for their customers. The future isn't just online or offline – it's a fully integrated, connected experience across all touchpoints. Customers expect seamless interactions whether they're browsing in-store, shopping online or switching between both.

This is where a unified payments ecosystem becomes essential. A solution that bridges in-store and digital transactions allows businesses to sell anywhere, reconcile easily

MAKING ONLINE COMMERCE AND DIGITAL PAYMENT EASIER

Peach Payments is a fast-growing African payment solution provider that makes online commerce and digital payment acceptance easier and more accessible across Kenya, Mauritius and South Africa. It works with small and large sellers to provide a complete toolkit to accept, manage and disburse payments through web, mobile and in-store.

and manage operations efficiently – critical for industries with mobile sales teams, ticketing and event-driven businesses.

A SMARTER POINT OF SALE FOR BUSINESSES ON THE MOVE

Peach Payments recently launched enterprise-grade point-of-sale devices, designed to unify online and offline transactions in one place. What sets these apart is their ability to integrate industry-specific apps – whether for inventory management, ticketing or voucher-based sales – offering businesses full control over their operations, no matter where they are.

For event-based businesses, such as iTickets SA, this has been a game-changer. "With Peach Payments' point-of-sale devices, iTickets can now offer customers a seamless way to pay with cards or digital wallets at the door. Integrating the Posterita app on the device has made managing ticket inventory effortless, allowing us to handle seating with ease. Plus, the omnichannel capabilities let us track both online and in-person ticket sales in real-time – all from our Peach Payments dashboard," says Nowel Chitorido, senior manager in operations at iTickets SA.

For South African businesses, growth isn't just about scale; it's about adaptability. Those that embrace omnichannel strategies will lead the next phase of commerce across the continent.

TAILORED PAYMENT SOLUTIONS FOR EVOLVING INDUSTRY NEEDS

As businesses scale, their payment requirements become more complex. Multicurrency support, daily settlements, enterprise-grade security and specialised solutions, such as embedded checkout and real-time clearance payouts, are becoming essential to meet industry-specific demands. These capabilities align with broader trends in financial operations where speed, automation and adaptability are increasingly prioritised.

REAL-TIME CLEARANCE PAYOUTS

The need for instant, automated fund disbursement is growing across various sectors. Real-time clearance payouts provide businesses with a way to efficiently distribute funds to suppliers, merchants, and customers through a single application programming interface integration.

In industries, such as betting and gaming, quick access to winnings enhances customer retention. The gig economy depends on immediate salary payments to support flexible work arrangements. Insurance providers are under pressure to accelerate claim settlements, improving customer experience. Similarly, businesses managing large-scale payrolls benefit from automated salary disbursements, bonuses and reimbursements, reducing administrative friction. ●



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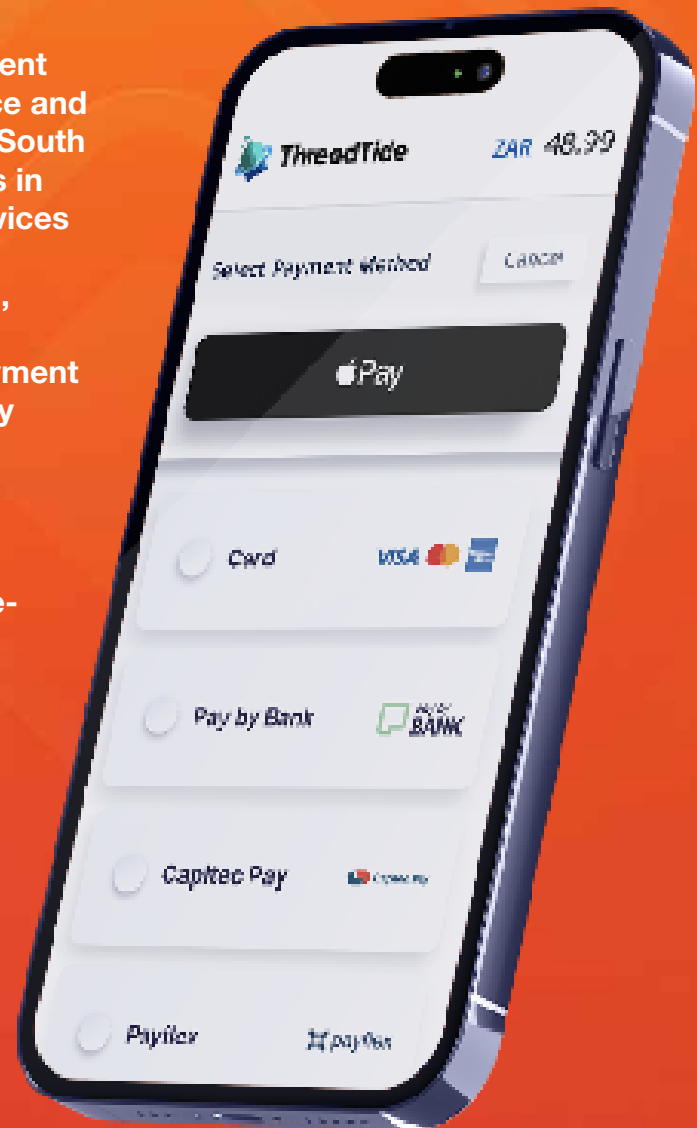
DIGITAL WALLETS, SUCH AS APPLE PAY, GOOGLE PAY AND SAMSUNG PAY, ARE ALSO GAINING POPULARITY BECAUSE THEY OFFER BIOMETRIC SECURITY COUPLED WITH THE CONVENIENCE OF NOT NEEDING A BANK CARD.

A complete payments toolkit for enterprise business

Peach Payments is a fast-growing African payment solution provider that simplifies online commerce and in-store payments across Kenya, Mauritius and South Africa. The company provides direct settlements in all three countries and aggregated payment services in South Africa, enabling businesses of all sizes to scale effortlessly. More than just transactions, Peach Payments is a single platform that helps enterprise merchants think bigger – offering payment orchestration, enterprise-grade security, 365-day support, alternative payment methods and top conversion rates to optimise business growth.

From food delivery services and travel bookings to local e-commerce side hustles and enterprise-level giants, Peach Payments powers seamless payment experiences for businesses and their customers. Whether merchants need to accept, manage or disburse payments across web and mobile, Peach Payments delivers a complete, secure and scalable toolkit designed for modern commerce.

With a relentless focus on innovation, reliability and merchant success, Peach Payments is committed to removing friction from payments and unlocking new opportunities for businesses in Africa and beyond.



For more information, visit:

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