



Intelli**li**mali

Making Payments Easier

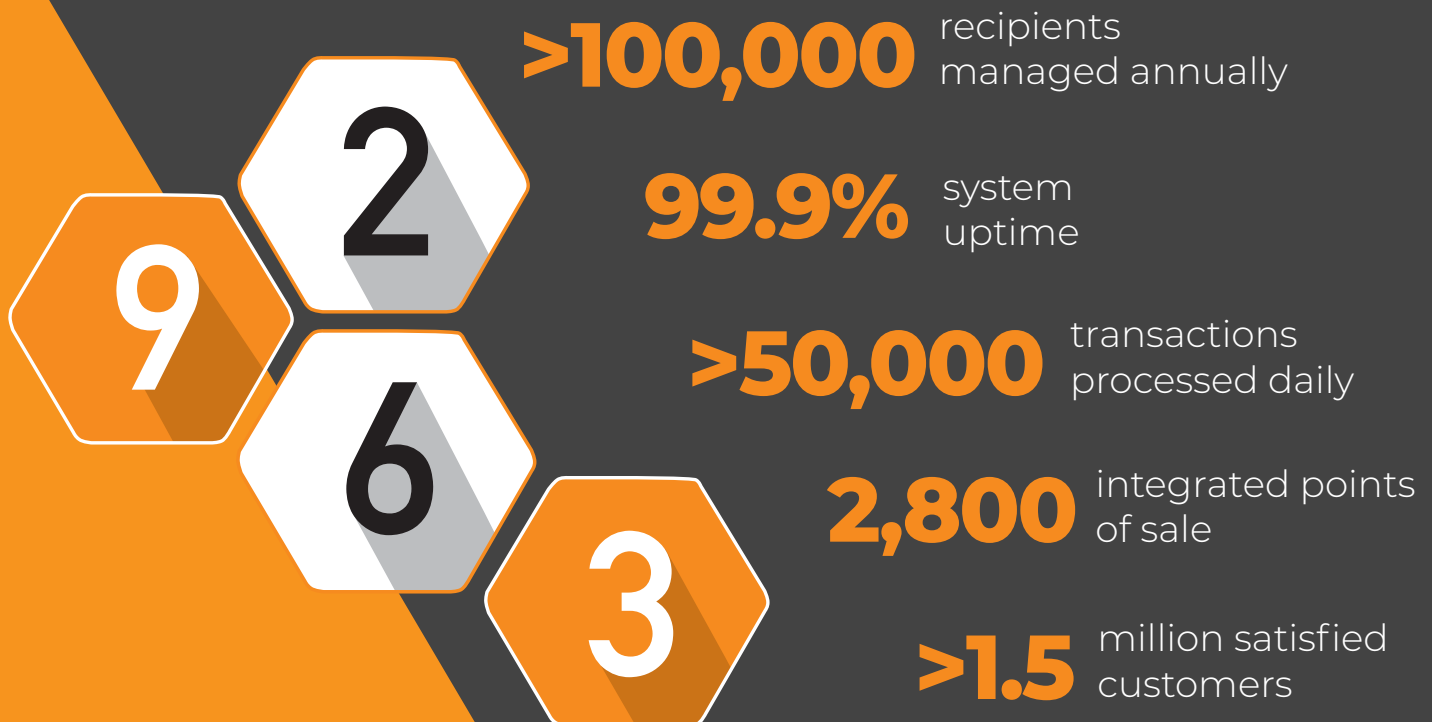
# About Us

IntelliMali is a privately-owned company that specialises in providing ease-of-access, on-the-go transactional capability. This focus enables customers to spend their money at participating merchants through a wide range of solutions ranging from virtual wallets to mobile applications to traditional transactional cards.

It was established in 2009 to meet specific third-party payment requirements for South African Higher Education institutions and has grown substantially into several other industries from this original base. It is a 51% black-owned company, has a Level 2 B-BBEE status and is managed by a team of professionals with expertise to meet the specific requirements of our range of clients.

While we service clients directly, we also prioritise joint-venture projects in which we enable our partners to provide their clients with the uniquely branded, highly customisable virtual wallet environment and ease-of-use, on-the-go transactional capability.

## By the numbers



# My Money

## Customers:

### Enjoy ease-of-use, on-the-go transactional capability

Intellimali offers a transactional platform that makes payments easier and the administration effortless. After a simple sign-up process, our service allows customers to choose what works best for them. They can place money on their Intellimali wallet via EFT, 3rd party payment platforms such as Pay@, cash deposits or vouchers. Then, they can spend their money at a wide range of physical stores, shop online, pay bills, buy airtime & data, draw cash at participating stores and send money to a family member or friend who also has an Intellimali Wallet. All transactions are instant and secure, with the records stored on the wallet profile.

## Employers:

### Embrace a simple way through which to pay wages and stipend

Our transactional platform gives Employers total control and enables them to effortlessly pay employees who are on various contracts, or who do not have an active bank account. Once the individuals' basic details are captured, employers are able to view historic payment details, then either repeat a payment run or update amounts as they vary.



## Students:

### Experience an ongoing evolution of flexibility and innovation

We connect the various funding sources to the student's needs. Students are able to spend their food, book, accommodation, data and travel allowances at a wide range of stores and online platforms.



# Solutions

## Payments made easy

We provide a highly customisable virtual wallet environment and ease-of-use, on-the-go transactional capability.

### The Wallet

The wallet is funded by the customer using either EFT, 3rd party payment platforms such as Pay@, cash deposits or vouchers. Employers and funders are also able to fund a recipients' wallet with a wide range of configurable options. The wallet comprises "pockets" and customers can choose which "pocket/s" should receive which funds. Customers are also able to transfer their funds between pockets as required. Each pocket can be linked to a range of participating merchants which ensures that funds in that pocket can only be used at the appropriate merchants. A pocket can also be enabled to facilitate cash withdrawals at approved merchants.

### Transactional capability

Customers enjoy our multi-faceted, transactional platform which supports their on-the-go lifestyle. They experience reliable, fully secure and instant transactions when using either USSD vouchers, INTELLICARD (transactional card) or INTELLICELL (mobile application).

Intellimali approved merchants are supported by a range of transactional tools, and skilled technicians. The solutions include direct system integration with their point-of-sale, POS machines, INTELLIPOS (available from all app stores) and INTELLISCAN (QR code technology).



# Solutions

## Peer-to-peer transfers

'Peer-to-peer' functionality within the wallet environment enables customers to transfer money to other customers who have an active Intellimali wallet. Payments reflect instantly and the customer receiving the money is able to spend it or draw cash at participating merchants nationwide.

## Value-added services

Customers gain easy access to a wide range of value-added services from the transactional wallet platform. They can instantly purchase airtime and data, make bill payments, secure tickets & more.

## E-commerce

Customers enjoy the seamless capability to purchase a wide range of products from the approved, integrated online merchant community.



# Funders, Employers, Merchants

## FUNDERS

Funders involved in financially supporting recipients know that administering the allowances for food, books, stationery, cash, travel, data and the like is difficult. Attempting to administer these allowances when their own internal administration team who do not have the necessary experience, resources, or capacity to do so is a recipe for failure.

We offer Funders a sophisticated, tried-and-tested technology solution that ensures comprehensive management of loan and bursary allowance payments. Our wallet, with its multiple pockets linked to specific merchants, enables us to manage spending in categories such as food, books, stationery, cash, travel and data.

## EMPLOYERS

Employers know that administering the payments of part-time wages, stipends and staff incentives is difficult. Attempting to administer these ad hoc payments without the necessary experience, resources, or capacity to do so can lead to unnecessary frustration. We offer Employers a sophisticated, tried-and-tested technology solution that ensures the comprehensive management of their bespoke payment requirements.

The most important benefits include:

- a significant reduction in their administrative time
- detailed, real-time and accurate reports of all allowance spending
- a truly integrated specialist payment partner.

## MERCHANTS

Our solution enables customers to purchase items effortlessly in the retail community. It seamlessly connects the unique nature of each customer's needs with the associated and approved merchant categories, and grants transactional choice which includes card, app, voucher or QR code technology.

The most important benefits for the Merchant include:

- fast transaction times resulting in greater turnover;
- painless end of month reconciliation processes;
- cutting-edge transactional options and technical support;
- detailed, real-time and accurate reports of all transactions;
- satisfied customers.



"Intellimali staff are very professional, and their system gives us total control of what happens to the money intended for our students."

*Verena Meyer: Director Career Management,  
Dpt Water & Sanitation*

"Unisa appointed Intellimali in 2019 to manage and disburse all NSFAS student allowances and other bursary allowances. They have successfully implemented and managed a multi-dimensional service offering for more than 160 000 students nationally."

*Mr WH Du Plessis – Acting Executive Director:  
Department Finance*

"Intellimali offers a truly professional service through their experienced team and communicates well with the UNISA student funding management team. Their technology infrastructure is very stable, and our students have experienced no disruptions in accessing their funds."

*Mr WH Du Plessis – Acting Executive Director:  
Department Finance*

"Intellimali has been rendering allowances payment services to the students at the University of Mpumalanga for the past three and half years. We are satisfied with the professionalism and ability of the company in ensuring automation of the allowance payment services."

*Dr Oliver Jan Mbhalati*



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