



VODACOM FINANCIAL SERVICES | DESIGN7

SBI SME TOURISM INDABA 2026

Helping tourism SMEs get paid, fund growth and protect what matters

23 September 2026



DESIGN7
Redefining Human Connection

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Vodacom Financial Services (VFS)



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Insurance Products



01 DEVICE

Comprehensive & accidental damage insurance cover for cellphones, laptops, tablets and specified extras in the event of theft or loss.

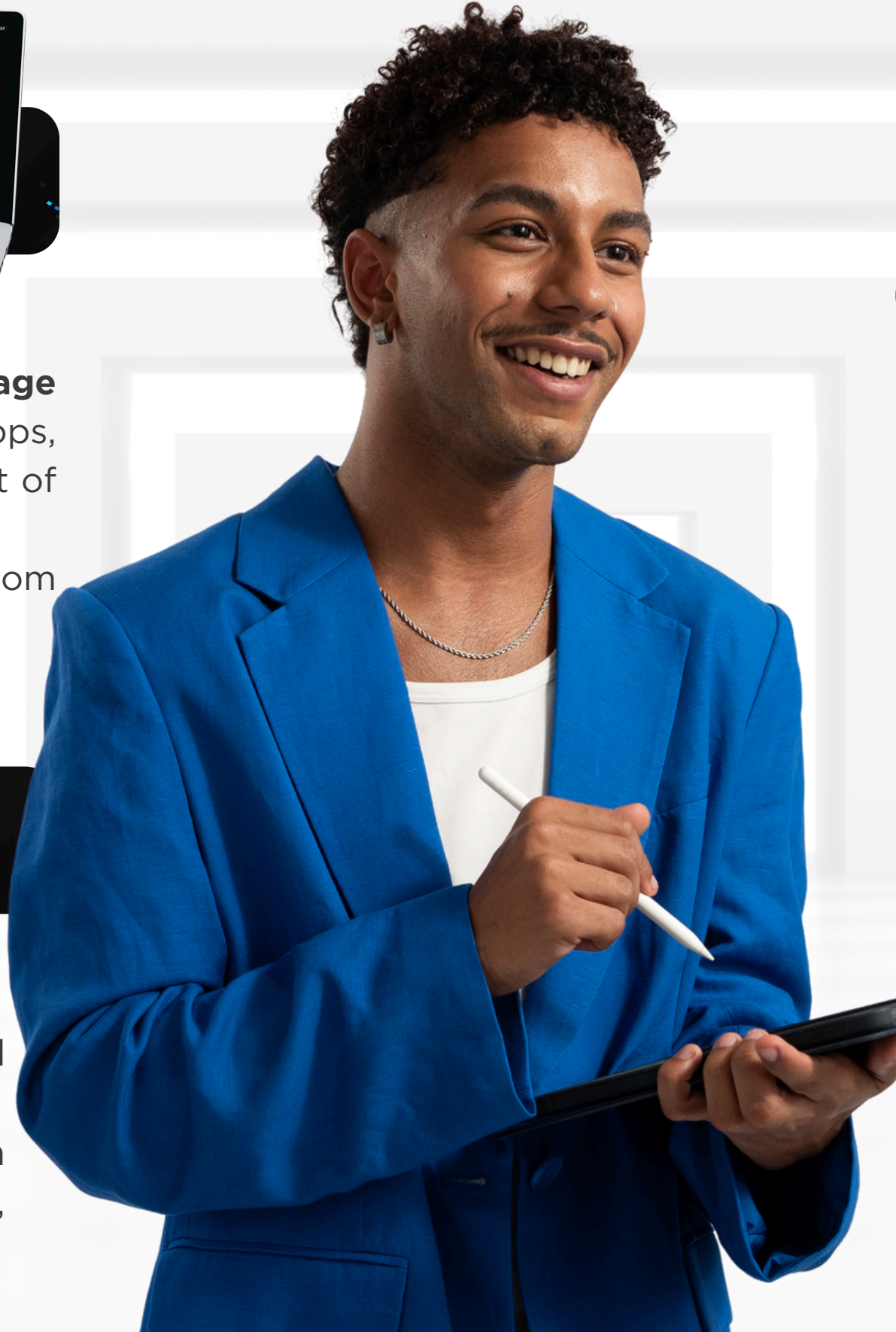
All Products bought from Vodacom Warehouse



04 GROUP SCHEMES

Enterprise group life and funeral schemes.

Generally less expensive than individual cover. Includes Repatriation, legal advice, Counselling and airtime.



03 FUNERAL

Comprehensive Cover

offering up to R50 000 in cover. Open to all citizens on any network. Choice of number of dependants from 1 to 10



06 ASSET

Comprehensive & accidental damage insurance cover for cellphones, laptops, tablets and specified extras in the event of theft or loss.



Group Schemes for employees and families



SME BENEFIT MENU

LIFE

FUNERAL

DISABILITY

EMPLOYEE + FAMILY

WHO IS COVERED?

FUNERAL ASSISTANCE

Spouse, children, parents and parents-in-law

Repatriation
Bereavement & trauma counselling
Legal advice

EMPLOYER VALUE

A tailored benefit can support employees when death, disability or family trauma affects work.

The SME chooses the benefit mix. Final cover and pricing follow the quotation and policy terms.

HOW THE SCHEME WORKS

POINT	PUBLIC DETAIL
Cost	Lower than individual cover
Compulsory	No waiting period
Voluntary	Accident-only, first 6 months
Claims	48h after claim information
Life events	Changes may be requested

ELIGIBILITY

Employment
Permanent

Contract Term
Long-term contract

Minimum Policies
5+ Staff Members

Locality & Nationality
South Africa

Age
18–65

Claim
20+ hours

Group Schemes | Protection for employees & families



Six compulsory package choices let an SME match protection to its workforce and budget.

ELIGIBLE BUSINESS

5+ employees • ages 18–65 • permanent or long-term • 20+ hours/week in South Africa

WHAT CAN BE COVERED

Life • disability • funeral • spouse life • income protection • critical illness • education support

FAMILY ASSISTANCE

Repatriation • funeral help • legal advice • bereavement and trauma counselling

COMPREHENSIVE

PACKAGE 1	2.781%	PACKAGE 2	2.605%	PACKAGE 3	2.243%	PACKAGE 4	2.066%
Employee, spouse + children Life 5× salary • spouse 1× • Disability 1× • income protection • Critical illness • funeral R10k • Global Educator R278 pm at R10 000 salary		Employee + spouse Life 5× salary • spouse 1× • Disability 1× • income protection • Critical illness • funeral R10k R260 pm at R10 000 salary		Single parent Life 3× salary • disability 1× • Income protection • critical illness • Funeral R10k • Global Educator R224 pm at R10 000 salary		Single employee Life 3× salary • disability 1× • Income protection • critical illness • Funeral R10k R206 pm at R10 000 salary	

CORE PROTECTION

PACKAGE 5	0.467%	PACKAGE 6	0.292%
Essential cover Life 2× salary Accelerated disability 1× Funeral R10k R46 pm at R10 000 salary		Entry cover Life 1× salary Accelerated disability 1× Funeral R10k R29 pm at R10 000 salary	

GROUP FUNERAL OPTIONS

Main-member cover: R10 000–R50 000
Compulsory premium: R18–R88.50 pm (age 18–65)
Voluntary immediate- and extended-family options by age
Includes practical funeral assistance benefits

Final quotation, eligibility and policy terms apply.

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Funeral and Life Cover

Funeral Cover

- **R10 000 – R50 000 Cover**
- **Policies from R64 pm**

- Policy owner and one spouse
- Up to six children at no extra cost
- Up to six extended family members
- Optional repatriation and support
- Available on any South African network

Life Cover

- **Up to R1.5m Cover**
- **Policies from R92 pm**

- No full medical exam or blood tests
- Immediate R50k funeral benefit
- Optional cashback after five years
- Available on any South African network



Waiting periods and policy terms apply*

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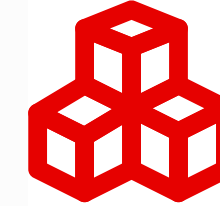
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Business Lending



vodalend | personal loans

Apply for flexible loans in minutes



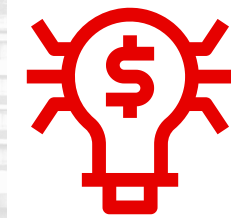
Business Term Advance and Capital Funding

- Business funding up to R5m
- Flexible/unsecured
- Term advance or customised revolving capital



Business Cash Advance

- Business funding up to R1.5m
- Pre-approve based on POS transactions
- No collateral or debit order



Personal Loans

- Personal Loans from R3 000 to R250 000
- Terms 3 to 72 Months
- Payback via debit order or VodaPay Wallet
- VodaLend Compare and Home Loans
- Cash, voucher & connectivity advances in VodaPay

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Payments Overview



Card Machines

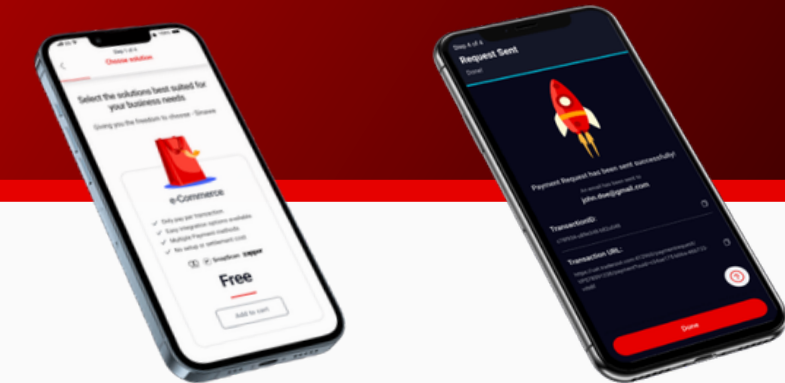
- 58.4% YTD Growth
- 13 000+ Active Merchants



- Attractive Rates for SMEs
- Easy Rental Model for Max (includes free insurance)
- No Setup Fees
- No delivery/collection charges
- No minimal transactions values (R1/month)
- No Hidden Costs
- Good Back Up Devices for Integrated POS
- Kwika & Max vending Airtime/Data for all MNOS

eCommerce

- 4.6m transactions/month
- R200+mil/month



- Process all Vodacom online platforms' purchases:
- My Vodacom App
- Vodapay App
- Vodacom Website

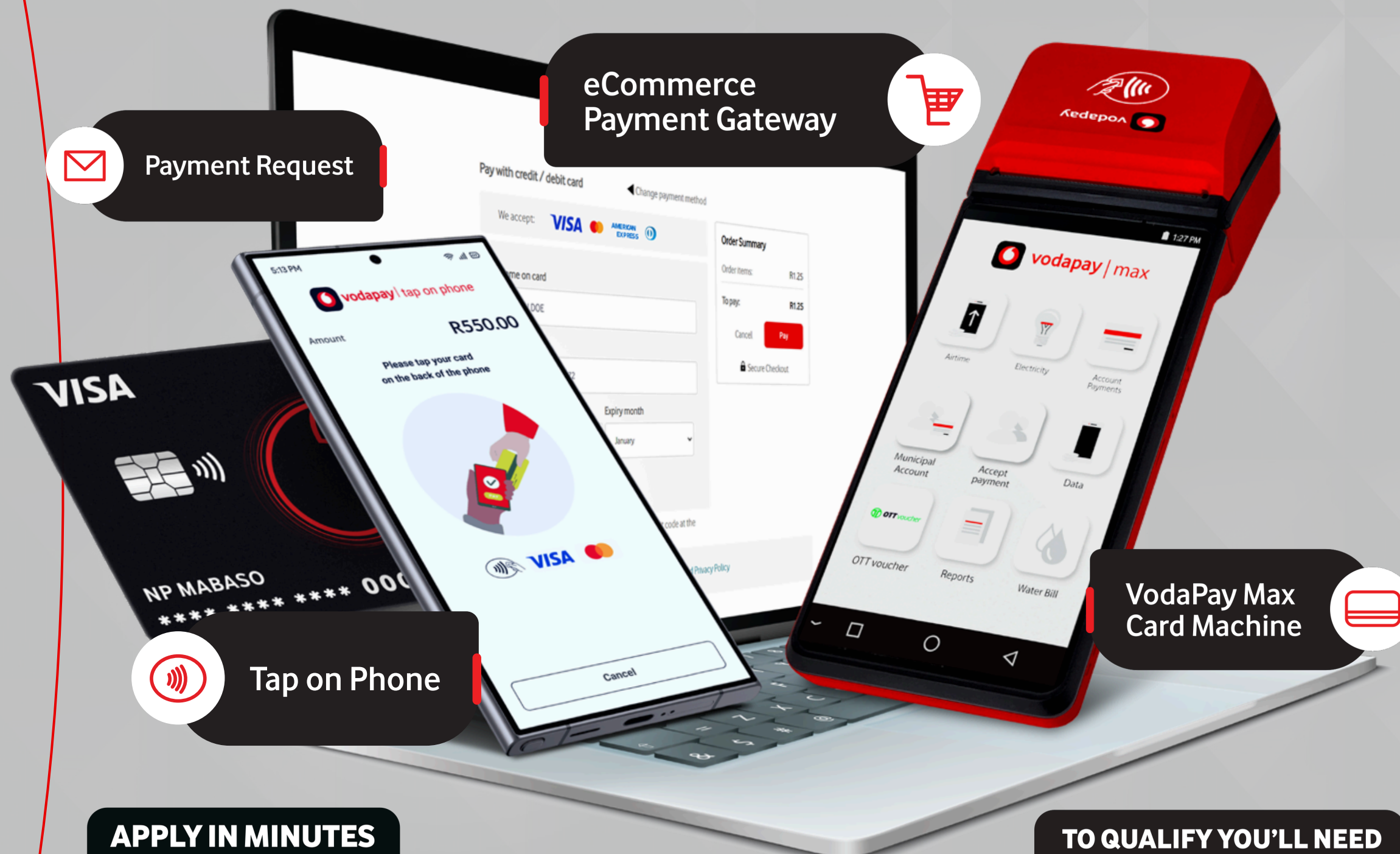


POS | Product Portfolio



Payment Processing Products and Services

- 01 VodaPay Max Card Machine**
Tap, insert/scan to accept payments & sell a range of services
- 02 Tap on Phone**
 An app that makes transactions safer compared to cash
- 03 Ecommerce Payment Gateway**
Easy setup, secure ways for customers to pay you electronically.
- 04 Payment Request**
Simplify your payment process without a website or physical store



APPLY IN MINUTES

**NO
PAPERWORK
NEEDED**

**EASY
ONLINE
APPLICATION**

**DEPOSIT IN
YOUR ACCOUNT
IN 72HRS**

**GET UP TO R1.5M
IN FUNDING**

TO QUALIFY YOU'LL NEED

**REGISTERED
BUSINESS BANK
ACCOUNT**

**R40K MIN
MONTHLY
TURNOVER**

**12 MONTH
TRADING
HISTORY**

**GET UP TO R5M
IN FUNDING**

VISA



**AMERICAN
EXPRESS**



VodaPay Max: Payments + VAS

One device. Multiple revenue moments.

With the **VodaPay Max**, you can tap, insert/scan to accept payments & sell a range of services, including electricity, water, DStv, airtime, data bundles, & more.



+ Card acceptance

Cards and mobile wallets via tap, insert or scan.

+ Receipt printing

Built-in printer for professional counter use.

+ Connectivity

Dual SIM capability helps reduce missed payments.

+ Merchant control

Transaction tracking and settlement support tools.

+ VAS vending

Sell prepaid products, bills and selected vouchers.

+ Reliable Support

Onboarding, activation and escalation assistance.

GET UP TO 100% CASH BACK

Value-added services

Additionally, with the Vodapay Max device, you have the option of vending the following value-added services:



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Value-Added Services | VAS

SELL MORE FROM ONE DEVICE

01

Airtime and data across networks

02

Electricity, water and gas

03

Municipal, DSTV and EasyPay bills

04

Entertainment and gaming vouchers

HOW IT WORKS

- Top up the VAS vending balance
- Sell from VodaPay Max or Kwika
- Review commission in the daily report.

There is no fee to top up the VAS vending balance.

EasyLoad & Ringas | 2.50%



Airtime & Data

- Cell C,
- MTN,
- Telkom

3.25%



Airtime & Data

- Vodacom

3.50%



Bill Payments

- DSTV
- Easypay

1.50%



Prepaid Utilities

- Electricity
- Water
- Gas

R1.20



Cash-in Fee

R0.00*



Entertainment

2.00% / 1.00%



Vodapay | Overview

01 General



Why Partner
With Vodacom?



Travel 02



03 Entertainment



All the Big
Brands are on.



Services 04



05 Sport, Health & Fitness



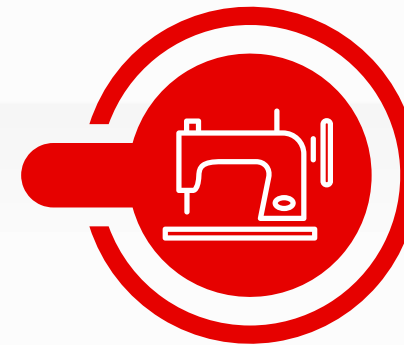
We have
curated a
compelling
range of mini-
apps to attract
users from day 1



Home & DIY 06



07 Fashion



Groceries, Food & Bev 08



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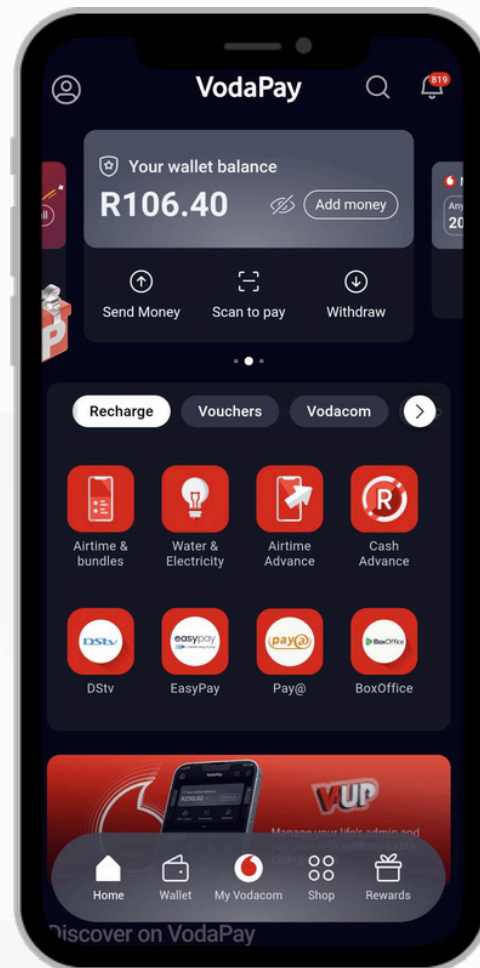
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VodaPay Customer Proposition | A single App to transact across multiple offerings



Mini Program Ecosystem 01

Customers offered a comprehensive range of shopping categories through Mini Programs



Digital Wallet 02

Funding options

- VodaPay Wallet, P2P Transfers
- Credit options (i.e. Cash Advance)
- Voucher Advance & Coupons
- Debit /Credit



Scan to Pay 03

The ability to scan a QR code at selected merchants to pay for goods and services



Telco, Digital & Financial services 04

- Telco airtime and Data services
- VAS utilities and bill payments
- International Money Transfer (coming soon)

Proposition Enhancements



Integration of VodaBucks rewards



Consolidation of customer facing mobile Apps

App Capabilities



Personalised Recommendations



Best in class User Experience

Customer Engagement



Notifications Engine



Thematic marketing calendar



Targeted customer acquisition

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VodaPay | Growth Overview

FY2026 scale, with the latest trading signal to 30 June 2026.



GROUP

103.0m

FINANCIAL SERVICES CUSTOMERS

+17.4% |
FY2025:
87.7m

GROUP

35.0m

APP USERS

Across Vodacom's markets in FY2026

LATEST SIGNAL
Q1 FY2027

+17.8%

Group financial-services revenue

US\$547.9bn

Mobile-money transaction value last 12 months, including Safaricom

ONE-APP MOMENTUM

MyVodacom functionality migrated into the VodaPay Super App.

GROUP

13.0m

M-PESA + VODAPAY APP USERS

Up from 9.0m in FY2025



SOUTH AFRICA

13 000+

MERCHANTS

Physical & online payment processing

Top Performing Categories

	Teleco		VAS
	Food & Groceries		Betting
	General Merchandise		Travel

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Why Partner with VodaPay?

01



ONE APP

- My Vodacom is now within VodaPay
- Connectivity • Payments
- Lending • Digital Banking

02



EVERYDAY RELEVANCE

- Pay • Shop • Save
- Borrow • Protect • Reward

03

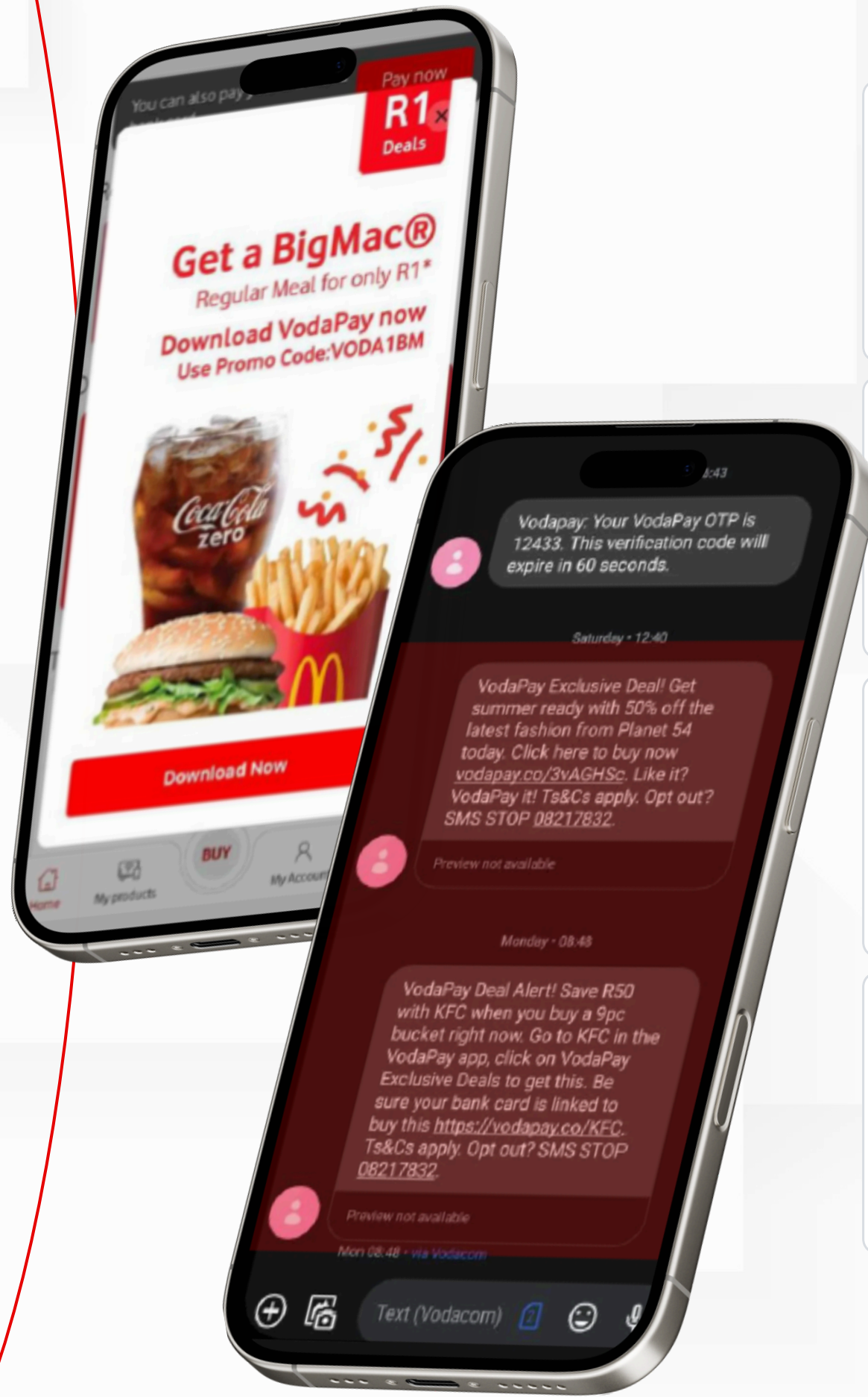


BUILT TO CONVERT

- 13 000 + South African merchants
- Owned app media + direct messaging
- Physical + digital acceptance



VodaPay | Marketing



01

DISCOVER

Hero banners • home, Shop and Services tiles
• partner entry points

Goal: make the offer visible in a relevant everyday moment.

02

ENGAGE

Push notifications • SMS • in-app inbox • contextual prompts

Goal: give the customer a clear reason to act now.

03

CONVERT

Offer page • voucher or coupon • mini-app • secure checkout

Goal: shorten the path from interest to a completed transaction.

04

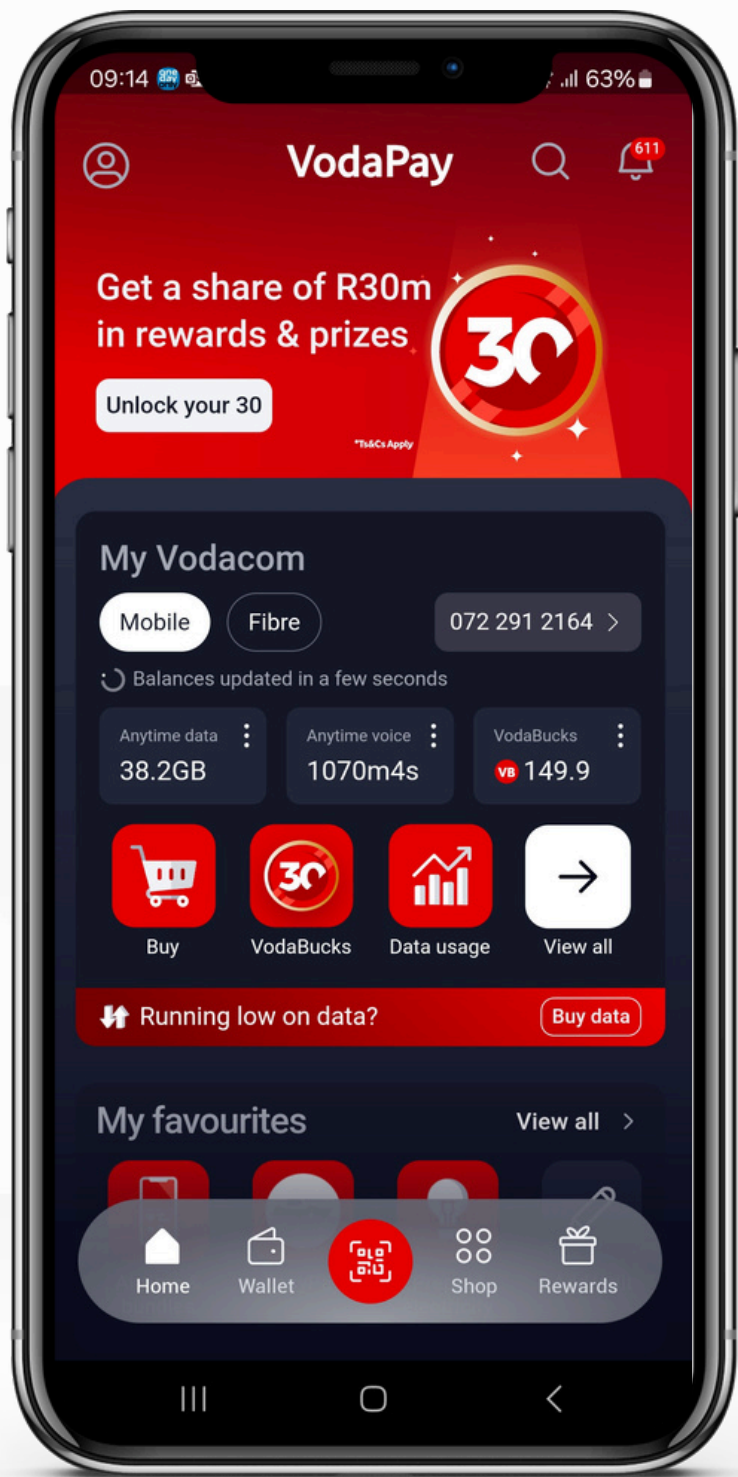
RETAIN

VodaBucks • targeted offers • reminders • win-back

Goal: reward repeat behaviour and build long-term value.

The one-app model now connects connectivity, payments, lending and digital banking.

VodaPay | Marketing Formats



01 IN-APP SURFACES

Hero banners • home, Shop and Services tiles • contextual prompts

Best for: discovery and high-intent traffic

Measure: viewable impressions, clicks and product starts

02 DIRECT MESSAGING

Push notifications • SMS • in-app inbox or message

Best for: launches, urgency and reminders

Measure: delivered, opened, clicked and opt-outs

03 COMMERCE PLACEMENTS

Partner mini-app • product tile • offer page • checkout placement

Best for: completed transactions

Measure: conversion, transactions and gross merchandise value

04 REWARDS & CRM

VodaBucks • vouchers • targeted offers • win-back

Best for: retention and repeat use

Measure: redemption, repeat rate and incremental value

LIVE MEDIA PLAN

Confirm audience, frequency and placement availability for each brief using current, consented inventory. This replaces legacy fixed-reach figures.



**Financial
Services**

VODACOM FINANCIAL SERVICES | DESIGN7

**THANK
YOU**



DESIGN7
Redefining Human Connection