



SMMEs **Rising**

How Peach Payments has used its platform
business to help **SMMEs overcome challenges**



Let's Chat



What is a Platform Business?

Definition: A platform is a product that serves or enables other products or services.

Platforms (in the context of digital business) exist at many levels. They range from high-level platforms that enable a platform business model to low-level platforms that provide a collection of business and/or technology capabilities that other products or services consume to deliver their own business capabilities.

Platforms that enable a platform business model have associated business ecosystems. They typically expose their capabilities to members of those ecosystems via APIs.

<https://www.gartner.com/en/information-technology/glossary/platform-digital-business>

3rd Party Integrations



Key Merchants In Some of Our Most Prominent Industries

What's an example of a platform?.



Insuretech - a marketplace that offers customers (buyers) car insurance plans from many insurance agencies or underwriters (sellers).



RoomRaccoon - an accommodation management platform that links to accounting, payments and invoicing services to save time and money.



Services - customers can hire housekeeping or outdoor landscaping services.





Peach Payments is a Platform Too!

Why?

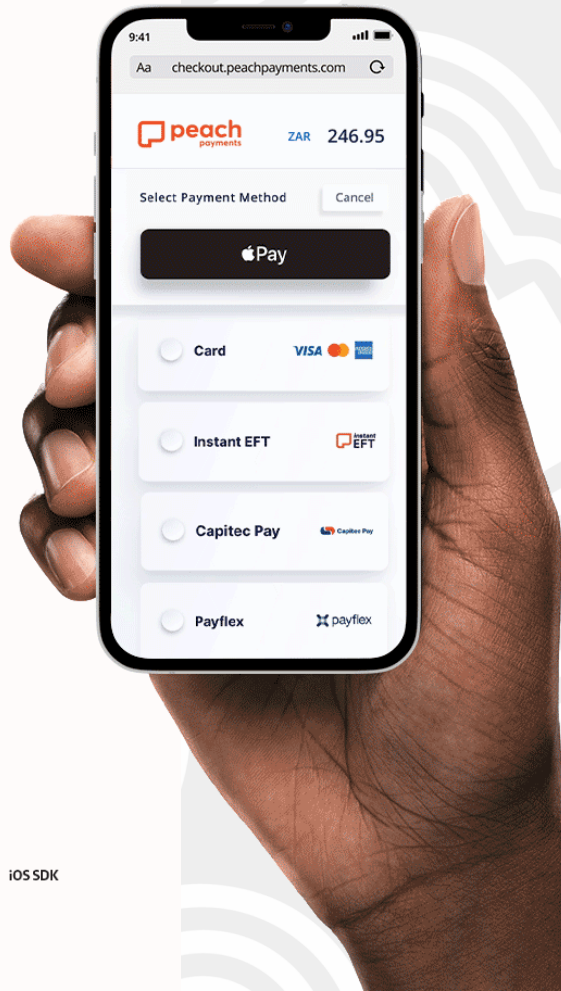
We connect **merchants**



With **payment methods**



And **ecommerce websites**



The Peach Payments Journey From Startup Until Today

Peach Payments was a SMME once too!.

2012	Founded Peach Payment in Cape Town	2018	Added multiple integrations with payment methods, MobiCred, mPesa, EFTSecure Launched leading BNPL solutions: PayFlex and PayJust Now
2013	Selected into 88MPH accelerator Acquirer agreement and first merchant transaction processed	2019	Celebrated new round of funding with UW Ventures in partnership with Allan Gray Hosted Checkout, Shopify integration, Multi-Currency, Multiple acquirers added, KE & MU
2014	Launched South Africa's first online recurring payment method Launched native SDK's for iOS and Android	2020	Launched Shopify shopping cart plugin for South Africa Launched Wix shopping cart plugin for South Africa Grew customer acquisition 400%
2015	Selected as Finalist of Barclay Africa's accelerator program Grew 500% in payment processing volumes	2021	Launched Apple Pay & Scan to Pay in South Africa Added direct integration to acquirers / Postillion
2016	Launched the Payout solution, 3DSecure MPI, and the Payment Links Platform	2022	Hit milestone of R2 Billion transactions processed in 1 month Partner API launched for the rapid onboarding of new tender types. PayFlex strategic BNPL partner
2017	Launched the unified RESTful API, Aggregation Beta, Xero and Sage integrations	2023	Celebrated Series A investment of \$31million by APIS Ventures



Our payment gateway platform scales business

Merchant: **Chepa Streetwear**

- bringing bricks & mortar online



Dumisani Mahlangu

Founder & Director of Chepa Streetwear

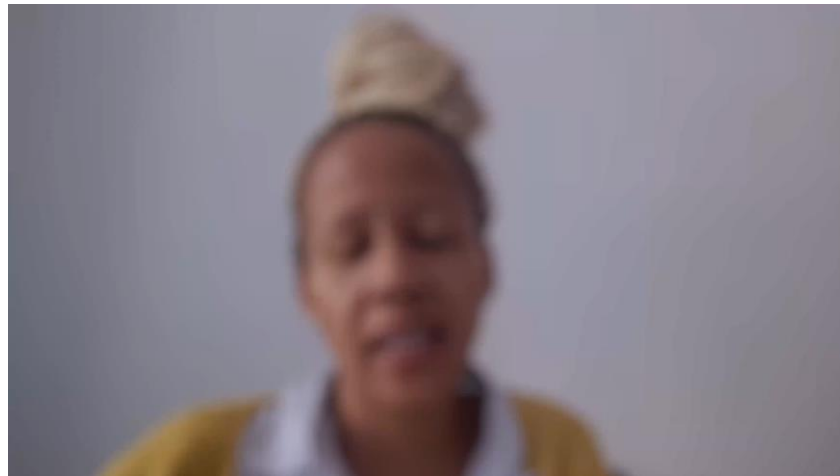
Building a banking history to make financing products accessible



Our payment gateway platform scales business

Merchant: SweepSouth

- From startup to scaleup and now multinational
- Home cleaning and gardening service marketplace providing jobs to hundreds of women



Aisha R. Pandor

Chief Executive Officer at SweepSouth

Building a banking history to make financing products accessible

Our payment methods bring more customers Online



Buy

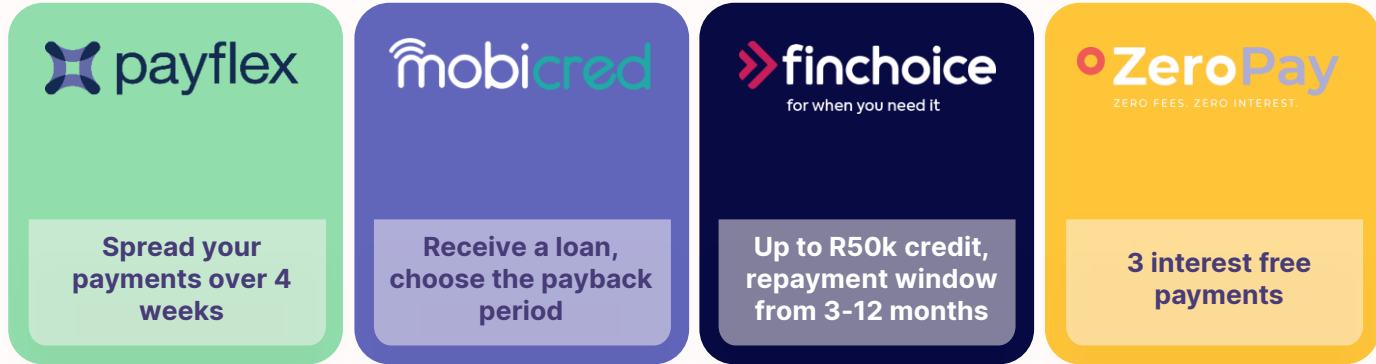


Spend



Buy Now Pay Later and Credit Options

Make it easier for them to afford to shop.



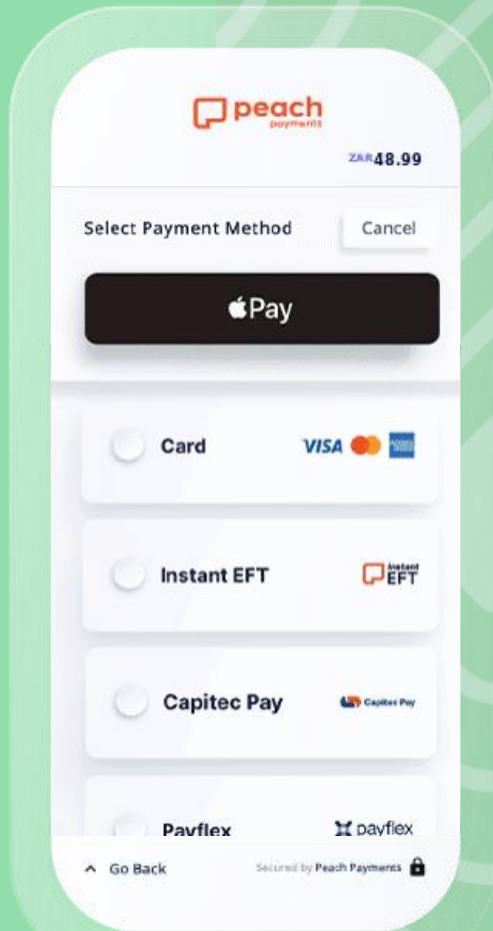
The image displays four payment options in a row, each in a colored rounded rectangle:

- payflex** (green): Spread your payments over 4 weeks
- mobicred** (purple): Receive a loan, choose the payback period
- finchoice** (dark blue): Up to R50k credit, repayment window from 3-12 months
- ZeroPay** (yellow): 3 interest free payments

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Optimise for mobile devices and payment failures

- 75% of shoppers checkout on a mobile devices
- Mobile optimised, responsive plugins perform seamlessly on all mobile screen sizes
- Software development kits to ensure in-app native integrations for iOS and Android
 - fast, secure mobile payments
- Payments fail so when 1 fails, make it obvious how to pick another within same checkout



Have **enterprise-grade** systems packaged for SMMEs

- Reconciliation for the SMMEs of today and the Enterprises of tomorrow
- Cross-functionality with the services they are already using
- Offer the security and failover redundancy Enterprises need but SMMEs deserve

 xero Magento[®]
An Adobe Company PCI DSS
COMPLIANT

Key Takeaways

Recommendations.



Start with the end in mind

- Guide SMMEs early with their technical decisions to ease their path to growth
- Technology is becoming no code and modularised



What can you do to lower the barrier to entry?

- Are your systems mobile first?
- Do you let users create accounts with phone number, Facebook acct, Google acct?



Who can you work with to offer better value?

- Logistics, Website Builders, Website Hosting, Software Developers



Can Artificial Intelligence help you catch up faster?