Programmable Banking

Use Cases

AFRICAN ALLIANCE

Custom ERP receipt capture & reconciliation

Programmable Banking Solution

- Custom receipt capture software using programmable card

- Open API integrated into Sage for reconciliation

- Pilot with 30 cards since Sep 2020

Outcome

- Reconciliation reduced from 10 days to 24 hours
- Removed staff requirement

What Next

- Scale to 80 cards

- Virtual cards to prevent fraud when travelling

- Develop employee engagement and customer loyalty programs

"*Employees can now manage their own receipts. Reporting and reconciliation into Sage is automated. We've gone from 3 staff and 10 work days a month to no staff requirement and a single day turnaround time!* "

Kevin Boshoff | **Software Development Manager**

OneCart

Real-time theft prevention & profit tracking

Programmable Banking Solution

- Block order theft with programmable card

- Enforce pricing agreements at merchants

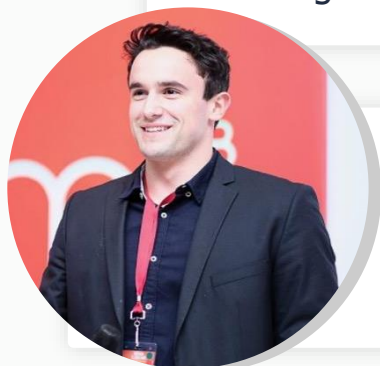- Track basket profit in real time using Slack integration

Outcome

- 450 cards rolled out to team of shoppers

- Saved millions of rands in order theft

What Next

- Enable other devs to write code on account

- Receive better insights into and stop declines for multiple payments at merchants

- Disable tap-to-pay for improved security

"*During April 2020, when it was COVID, we lost R500 000 in one month. For us, it was a massive game-changer.... We know at any time how much money we've made, or how much profit in that day instantaneously. A massive saviour.*"

Michael Louis | Chief Technology Officer

OneCart APP 9:38 AM

Potential fraud on:

*Card:*422254XXXXXX7049

Merchant: THE FRIDGE WINE & SPIRI

Amount: R183

Self-service employee expense categorisation

Programmable Banking Solution

- Slackbot to remind employees to categorise expenses, based on the OfferZen open source project

Outcome

- Remove need for bookkeepers to follow up with employees

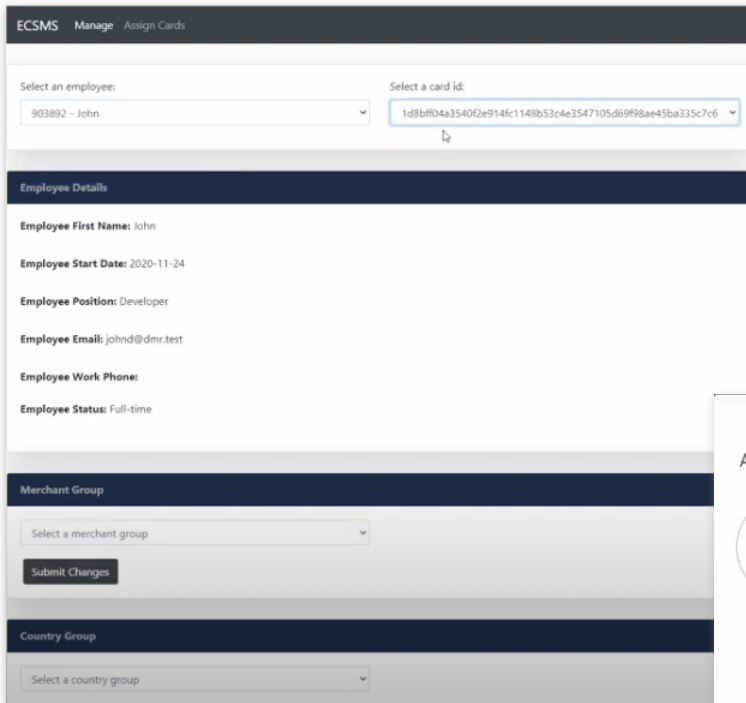- Reduce 20+ day card expenses recon process

What Next

- Use Rydoo.com for capturing receipts
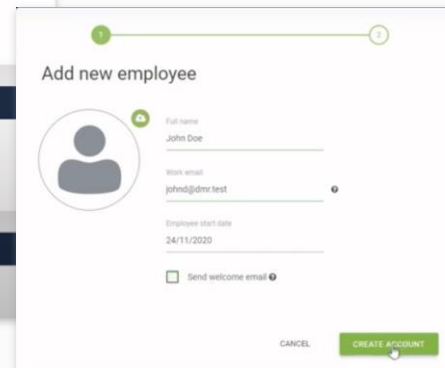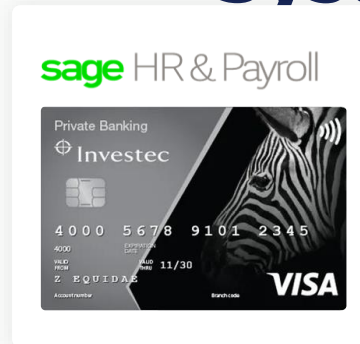
- Integrate into Sage X3 to sync bank statements

" *Employees don't submit all their expenses so we have a monthly cycle to get all the receipts submitted, that takes pretty much the whole month - it wastes bookkeeping time and our employee time. With this solution we can get employees to manage receipts as well as categorise transactions to reduce workload overall.* "

Oren Katzeff CA(SA) | **Financial Manager**

Employee Card and Spend Management System

Simplifies the management of Investec Business Bank cards by integrating with Sage HR. Allows users to allocate cards, customise allowable expenditure and automatically decline card expenses if employment is terminated.

Cost: **Zero** | Code Access: **Open**

Michiel Kruger
Snr. IT internal auditor | Pepkor Holdings Limited
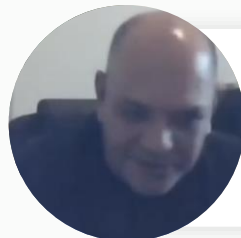
Ron George
BI Consultant | PBT Group

Dean Lambrechts
Google Cloud Data Engineer | PBT Group

Card Shark

Intelligently restrict and manage the use of Investec bank cards on personal or business accounts to easily define spending rules for employees or family.

Cost: **Zero** | Code Access: **Open**

Renen Watermeyer
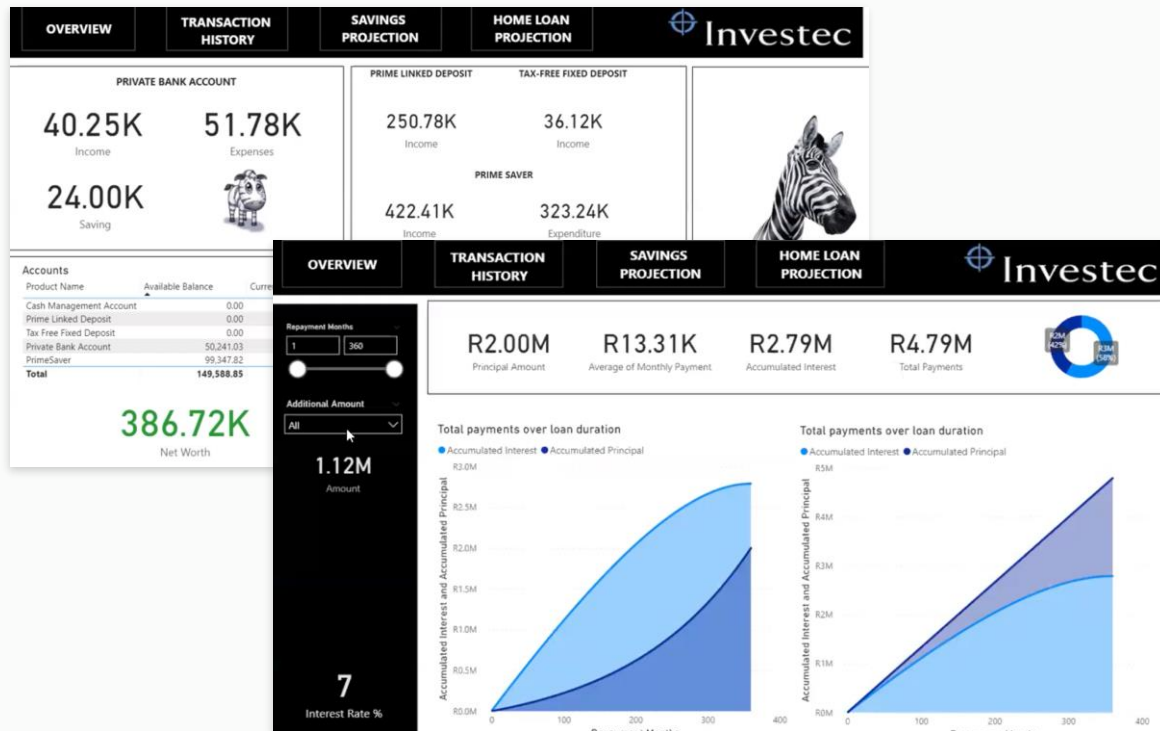CEO/CTO | Sasa Finance

Gift Hlongoane
Independent Contractor | DVT

Sifiso Shabangu
Developer | African Bank

Investec Wealth Projection

Investec Wealth Projection creates visibility of your investment potential by showing you the long term benefits of your short-term spending patterns, and ultimately how it affects your financial wellbeing. **Benefits**: Financial tracking and insights.

Cost: **Zero** | Code Access: **Open**

Yurisha Goorun
Researcher | CSIR

Pivdendren Naik
Software Engineer | Stitch.money

Ushik Mewalal
Software Engineer | Vodacom

TOSHIGOTCHI (⌐■＿■)

Money is an emotionally charged topic. Toshi-gotchi ("investment"+"watch") reacts to payments with emojis to make money more personable & relatable, helping clients respond better to their financial circumstances.

Built by: **Flat Circle (Potential Partner Company)** | Cost: **Zero** | Code Access: **Available on Request**

Jacques Coetsee
Cofounder | Flat Circle

Thank You