

# Programmable Banking

Use Cases



# 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**



# 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



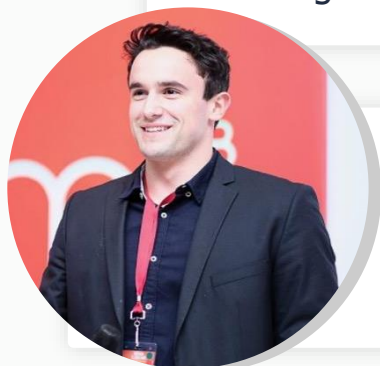
## Outcome

- 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

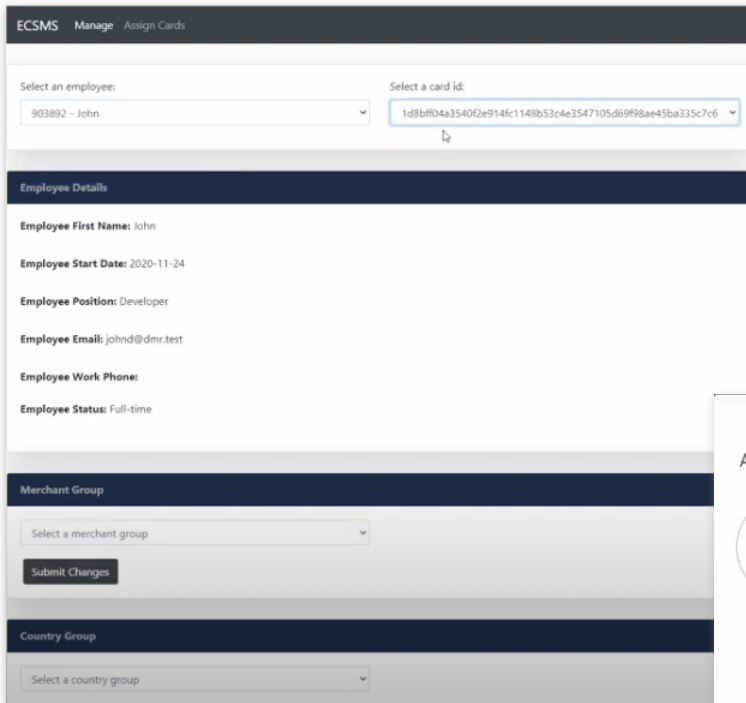
- Use Rydoo.com for capturing receipts
- Integrate into Sage X3 to sync bank statements



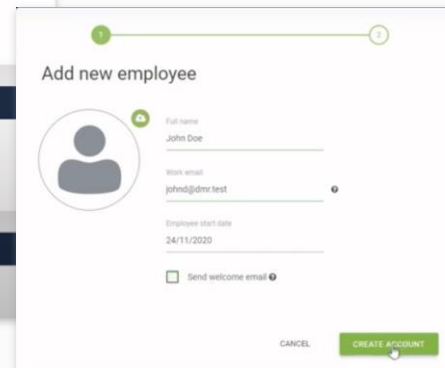
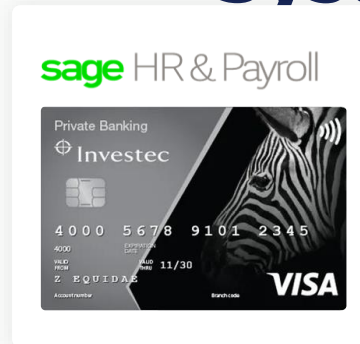
*" Employees don't submit all their expenses so we have a monthly cycle to get all the receipts submitted, that takes pretty much the whole month - it wastes bookkeeping time and our employee time. With this solution we can get employees to manage receipts as well as categorise transactions to reduce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

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

# Employee Card and Spend Management System



The screenshot shows the 'ECSMS Manage Assign Cards' interface. It features two dropdown menus at the top: 'Select an employee:' with '903892 - John' selected, and 'Select a card id:' with a long alphanumeric string selected. Below these are sections for 'Employee Details' (First Name: John, Start Date: 2020-11-24, Position: Developer, Email: johnd@dmr.test, Work Phone, Status: Full-time) and 'Merchant Group' (a dropdown menu and a 'Submit Changes' button). At the bottom is a 'Country Group' dropdown menu.



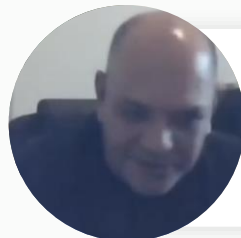
The screenshot shows the 'Add new employee' form. It includes a progress bar at the top with two steps. The form fields are: 'Full name' (John Doe), 'Work email' (johnd@dmr.test), and 'Employee start date' (24/11/2020). There is a checkbox for 'Send welcome email' and a 'CREATE ACCOUNT' button at the bottom right.

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


## Woolworths




 **Wool**  
Rule applies only to..  
  
 **500.00**  
Maximum amount

## Pick n Pay

 **Pick**  
Rule applies only to..  
  
 **300.00**  
Maximum amount

## Mavericks

 **Mavericks**  
Block matching merchants

 **connect** APR 2:42 PM  
✓ Credit card transaction on account at for rejected.  
☑ Credit card transaction on account at for rejected.  
😄 Credit card transaction on account at for rejected.  
! Credit card transaction on account at for rejected.  
! Credit card transaction on account at for rejected.  
! Credit card transaction on account at for rejected.  
! Credit card transaction on account 10010159833 at for rejected.  
! Credit card transaction on account at for rejected.  
😄 Credit card transaction on account 10010159833 at Woolworths for ZAR 0.3e3 allowed.  
😄 Credit card transaction on account 10010159833 at Woolworths for ZAR 300.00 allowed.  
😄 Allowed transaction on account 10010159833 at Woolworths for ZAR 300.00.  
😄 Allowed transaction on account 10010159833 at Woolworths for ZAR 300.00.  
 **connect** APR 3:04 PM  
😄 Allowed transaction on account 10010159833 at The Coders Bakery for ZAR 1000.00.  
! Rejected transaction on account 10010159833 at The Coders Bakery for ZAR 1000.00.  
 **connect** APR 3:13 PM  
! Rejected transaction on account 10010159833 at The Coders Bakery for ZAR 1000.00.

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

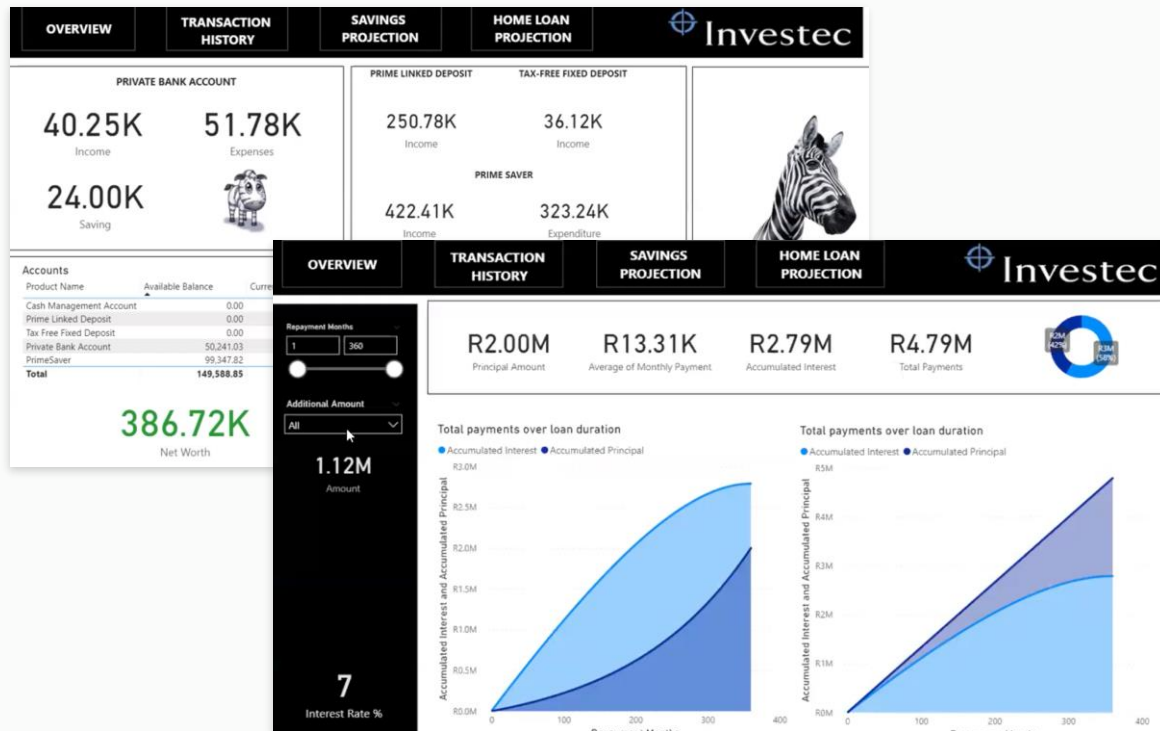


**Gift Hlongoane**  
Independent Contractor | DVT



**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 (ㄱ\_ㄴ)



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

