



SO MANY WAYS TO PAY | BUY | SEND

Send money | Pay bills | Buy airtime & electricity | Pay for goods/services | Pay for parking



WHAT PAYPULSE CAN DO FOR YOU

With PayPulse, you can use your phone to pay anyone in Namibia, for anything, at any time.

- LINK 3 CARDS**
Link up to 3 debit or credit cards, from any bank.
- SEND MONEY**
Send money to any mobile in Namibia - even if the recipient does not have a PayPulse account.
- PAY PARKING**
Don't queue to pay for parking. With PayPulse, you can scan your parking ticket and go.
- BILL PAYMENTS**
Pay DStv, GOTv, BoxOffice, Invoices, Rates & Taxes and more.
- AIRTIME**
You can buy airtime for any MTC and TN Mobile number (prepaid or contract).
- ELECTRICITY**
To top-up your electricity, all you need is your meter number.
- DEPOSIT/WITHDRAW**
You can deposit or withdraw money via your PayPulse Account at any Standard Bank branch, or selected PayPulse merchant, such as Pick'n Pay and WoermannBroek.
- PAY FOR SHOPPING**
Pay for goods and services quickly and easily.
- CREATE PERSONAL QR CODE**
Receive payments via your QR Code. It works best via the PayPulse wallet.
- REQUEST FOR MONEY**
Request payments from both users and non-users.
- SPLIT THE BILL**
Split any bill with your PayPulse using friends.
- PAY BY LINK**
Pay for goods via the link. Businesses can receive payments before goods are delivered.
- FUNERAL COVER**
Get funeral cover up to N\$3,000 for only N\$10 per month. Only available to smartphone users.

BEAT-BY-BEAT INSTRUCTIONS

How to Register:

- Visit the App Store or Google Play Store
- Install PayPulse
- Open PayPulse
- Select Register
- Enter your details (mobile no., name, surname and email address)
- Press Next
- Enter the OTP you receive via SMS to confirm your details
- Press Create Account
- Receive SMS - You are registered to PayPulse

How to Link a Card:

- Select ID Verification
- Press Profile icon in top left corner
- Press Add Card
- Enter your name and surname, card number, expiry date and CVV (as printed on card)
- Press Next
- Enter the OTP you receive
- Click Next
- Your card is now safely linked

BEAT-BY-BEAT INSTRUCTIONS

How to Send Money:

- Select Send Money
- Enter mobile number or search from contacts
- Enter Amount
- Select PayPulse Account or card
- Press Next
- Confirm details of payment
- Press Send Money to complete transaction

How to Issue a BlueVoucher:

- Select BlueVoucher
- Enter mobile number or search from contacts
- Enter amount
- Select PayPulse account or card
- Press Next
- Forward SMS to recipient
- Receive SMS with BlueVoucher number and PIN
- Press Send to complete transaction
- Confirm payment details

How to Pay a Merchant:

- Select Pay Merchant
- Choose shop from dropdown or select Scan QR Code or enter Merchant ID manually
- If Scan QR Code selected: Scan QR code with cellphone camera
- Enter Amount and/or Tip (optional)
- Select PayPulse Account or card, skip to step 15
- Press Next
- If Manual ID selected: Enter Merchant ID displayed on QR code sticker
- Select PayPulse Account or card, skip to step 15
- Press Generate Code
- Press Generate Code
- Receive SMS confirming purchase
- Press Pay to complete transaction
- Confirm payment details
- Select Next
- Enter Amount
- Enter PayCode where prompted

How to Withdraw at a WiCode Merchant:

- Select Cash In/ Cash Out
- Select Cash Out
- Tell cashier the amount you wish to withdraw
- Present WiCode to cashier
- Receive cash from cashier
- Receive SMS confirming withdrawal

How to Deposit at a WiCode Merchant:

- Select Cash In/ Cash Out
- Select Cash In
- Hand cashier the amount you wish to deposit
- Present WiCode to cashier
- Receive SMS confirming deposit

How to Pay for Parking:

- Open PayPulse
- Select Parking Payment
- Scan the barcode on your parking ticket
- Tap Pay

How to Buy Airtime:

- Go to Top Up and press Airtime
- Enter phone number
- Enter amount
- Select PayPulse Account or Card
- Press Next then Buy

How to Buy Prepaid Electricity:

- Select Electricity
- Enter Meter Number
- Enter Amount
- Select PayPulse Account or Card
- Select Submit

How to make Invoice Payments:

- Select Invoice Payments
- Select Operator
- Enter Account/ Reference Number
- Select Payment Method (Card or Wallet)
- Confirm & complete payment

How to Pay Rates & Taxes:

- Select Rates & Taxes
- Select Operator
- Scan Invoice Bar Code OR Enter Account Number/ Name
- Select Payment Method (Card or Wallet)
- Confirm & complete payment

How to Pay for TV Subscriptions:

- Select TV
- Select Operator
- Enter Account Number or Name
- Select Payment Method (Card or Wallet)
- Confirm & complete payment

How to Purchase MTC Data Bundles:

- Select MTC Data Bundle
- Select Operator
- Enter Account Number or Name
- Choose Data Bundle Package
- Select Payment Method (Card or Wallet)
- Confirm & complete payment

How to Purchase MTC Aweh Packages:

- Select MTC Aweh
- Select Operator
- Scan Invoice Bar Code OR Enter Account Number/Name
- Select Payment Method (Card or Wallet)
- Confirm & complete payment

How to Donate to Buy-a-Brick:

- Select Buy-a-Brick
- Enter Amount
- Confirm & complete payment

How to Complete Merchant Entry:

- Select Pay Merchant
- Scan Merchant Entry QR Code OR Enter Merchant Entry ID

How to Complete ID Verification:

- Select Profile Icon
- Select ID Verification
- Take a selfie using on-screen instructions
- Take a picture of own ID
- Systems accepts/ declines verification

How to request for money:

- Log onto the PayPulse app
- Select Request Money
- Select Request
- Enter the mobile number or select from your existing contacts
- Enter the amount and complete the remark
- Select Request
- Validate request
- Click Request Money

How to split the bill:

- Log onto the PayPulse app
- Select the Split Bill option
- Select Create a Split Bill
- Add a mobile number or select from your existing contacts
- Enter amounts and select Next
- Give a reason
- Allocate an amount to each person that you are sharing the bill with
- Click on the split bill

Create a personal QR Code:

- Log onto the PayPulse app
- When making payments, display QR Code on screen or print it out

How to pay by link:

- Log onto PayPulse via Web Portal (PayPulse merchant portal)
- Send the URL link to person you are requesting payment from
- Person makes payment
- Receive a notification that funds have been received

BEAT-BY-BEAT INSTRUCTIONS

Apply for a PayPulse Funeral Plan

- Download the PayPulse app
- Enter your PIN/Fingerprint
- Choose the Funeral Plan icon on the screen
- Choose 'OK' to get a quote or 'Cancel' to abort the request
- Once you choose 'OK', complete your details on the form and click continue
- Choose to 'Buy' if interested or 'Cancel' to abort



CASHLESS TRANSACTIONS

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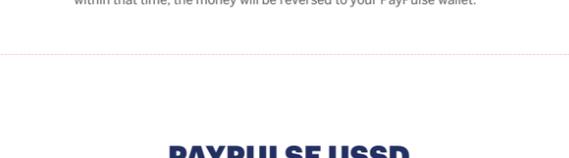
PAYPULSE USSD

How to Register:



PAYPULSE USSD

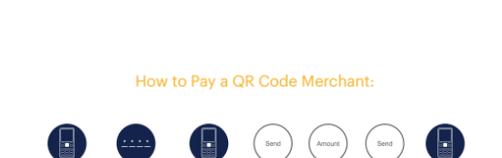
How to Issue a BlueVoucher to Withdraw Cash:



Please note that BlueVouchers are valid for 30 days. If not redeemed within that time, the money will be reversed to your PayPulse wallet.

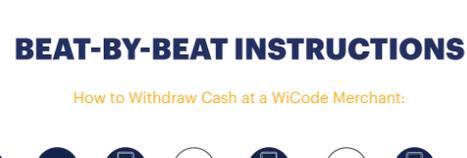
PAYPULSE USSD

How to Pay a QR Code Merchant:



PAYPULSE USSD

How to Pay a QR Code Merchant:



To find out where you can pay using PayPulse USSD, visit paypulse.na

BEAT-BY-BEAT INSTRUCTIONS

How to Withdraw Cash at a WiCode Merchant:



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PAYPULSE USSD

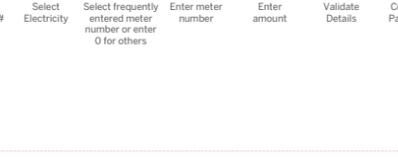
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PAYPULSE USSD

How to Buy Airtime:



How to Buy Prepaid Electricity:



How to make Invoice Payments:



How to Pay Rates & Taxes:



How to Pay TV Subscriptions:



How to Purchase MTC Aweh Packages:



How to Complete Merchant Entry:



PAYPULSE GLOSSARY OF TERMS

- BlueVoucher** Money sent as a voucher which allows the receiver to withdraw the money from an ATM. Please note that BlueVouchers are valid for 30 days. If not redeemed within that time, the money will be reversed to your PayPulse wallet.
- Merchant** A shop or business, like Pick n Pay or Checkers.
- OTP** One-Time Password.
- PIN** Personal Identification Number.

- QR Code** A group of black and white squares, used to store information, which are read by a smartphone's camera.
- USSD** Real-time instant messaging service which allows you to do banking on your feature phone.
- WiCode** A unique code which allows you to pay or withdraw from a cashier.
- PayCode** A unique code which allows you to make payments online via PayPulse.



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