Card-acceptance solutions that enable you to do big things with your small business.

Let us help you find the best payment solution for your business. We offer industry-leading card-acceptance solutions and support for receiving payments anytime and anywhere.

We have a wealth of experience and a wide range of offerings from mobile solutions and desktop solutions, to solutions that don't require a point-of-sale (POS) device, such as Masterpass and tap on phone.

To further support business growth, GAP Access is a cash advance for qualifying merchants that unlocks finance without the burden of traditional funding.

Available as a stand-alone device or in combination with the PocketPOS app

Recommended for small-business owners.

	Masterpass Printed or displayed QR code	Tap on phone	PocketPOS (device)	POS in a Box	Desktop POS	Portable POS
Description	Masterpass is a free payment-acceptance solution that allows cardholders to scan the Masterpass QR code to pay for purchases using their smartphone. Contact the merchant helpdesk on 0860 114 966 to get your QR code. Available standalone or via the PocketPOS app.	Tap on phone easily turns your near-field-communication-enabled Android smartphone into a contactless POS-acceptance device. Transactions do not have limits but a PIN is required for cardholders who exceed their card verification limits. Tap on phone is available as part of the PocketPOS app.	PocketPOS is a card-payment solution designed for your fast-paced business environment, where being mobile couldn't be easier. PocketPOS offers MasterPass (digitally displayed) and tap on phone, available via the PocketPOS app.	Set up your business for good with this card-payment unit.	With this POS system you can accept card-payments at your fixed location.	Perfect for your mobile card-acceptance needs.
Once-off fee or rental	Free	Free	Once-off	Once-off	Rental	Rental
Cost	Free	Free	R89 once-off for Nedbank clients. T&Cs apply. R1 199 once-off for clients who do not bank with Nedbank.	R1 999 once-off (VAT included)	Tailored pricing	Tailored pricing
Merchant service fee settled into a Nedbank account	2,5% excl VAT	2,5% excl VAT	2,5% excl VAT Same-day settlement	2,5% excl VAT Same-day settlement	Negotiable Same-day settlement	Negotiable Same-day settlement
Merchant service fee settled into a non-Nedbank account	2,75% excl VAT	2,75% excl VAT	2,75% excl VAT	2,75% excl VAT	Negotiable	Negotiable
Mobile or fixed	Mobile	Mobile	Mobile	Fixed	Fixed	Mobile
Printing	No	No	No	Yes	Yes	Yes
Integrate with tillpoints	No	No	No	No	Yes	No
Remote or on-site technical support	Remote support	Remote support	Remote support	Remote support	On-site support	On-site support
Accepted cards	VISA, Mastercard and American Express	VISA, Mastercard and American Express	VISA, Mastercard and American Express	VISA, Mastercard, Amex, Diners Club, Union Pay International, Fleet, Garage, Buy Aids	VISA, Mastercard, Amex, Diners Club, Union Pay International, Fleet, Garage, Buy Aids	VISA, Mastercard, Amex, Diners Club, Union Pay International, Fleet, Garage, Buy Aids
Acceptance of Apple Pay, Samsung Pay, Google Pay	No	Yes	Yes	Yes	Yes	Yes
Merchant hardware requirements	N/A	Google-compatible Android smartphone with near-field-communication (NFC) functionality and Operating Software (OS) of 8.0 or higher.	Android smartphone for tap on phone	Your device supports dual SIM. You get an MTN and Vodacom SIM card with your device.	Your device supports dual SIM. You get an MTN and Vodacom SIM card with your device. Wi-Fi access optional.	Your device supports dual SIM. You get an MTN and Vodacom SIM card with your device.
Card machine technical specifications	N/A	N/A	Bluetooth, chip, magstripe (swiping), contactless-enabled and monochrome display.	LAN cable, dual SIM (4G, 3G and GPRS), chip, magstripe (swiping), contactless-enabled and monochrome display.	LAN cable, dual SIM (4G, 3G and GPRS), chip, magstripe (swiping), contactless-enabled and colour display.	LAN cable, dual SIM (4G, 3G and GPRS), chip, magstripe (swiping), contactless-enabled and colour display.
How to apply	Get a call back			Get a call back		
Value-added services						
Merchant portal used for sales tracking and payment reconciliation.	Yes	Merchant portal is available to PocketPOS clients using tap on phone.	Yes	Yes	Yes	Yes
In-store finance allows clients to apply for finance on the device. Ideal for businesses offering high-value goods and services.	No	No	No	No	Yes	Yes
Dynamic currency conversion is a feature that allows foreign clients to pay with their credit card at a POS device in South Africa using their own currency.	No	No	No	Yes	Yes	Yes

Market Edge
This web-based tool provides you with big data insights to understand so much more about your business and your customers. To use Market Edge you need to be an existing Nedbank merchant.

GAP Access
Apply for finance from R30 000 up to R1,5 million, depending on your turnover, with repayment terms linked directly to your card turnover. T&Cs apply.

PocketPOS

The mobile card-payment solution designed for a fast-paced business environment.

Now R89*
for Nedbank clients

* Sign up as a Nedbank merchant and receive a PocketPOS card-acceptance device for R89 (VAT included) and a merchant service commission rate of 2,5% for all transactions if you have a Nedbank cheque account into which the daily settlement of your PocketPOS transactions is processed.

Merchants who choose not to use a Nedbank cheque account to settle their PocketPOS transactions will pay the full price of R1 199 (VAT included) and service commission of 2,75% of the transaction value.

Access more features via the PocketPOS app

Tap on phone

Nedbank tap on phone is a tap-and-go feature that turns your compatible smartphone into a contactless POS device.

Transactions do not have limits but a PIN is required for cardholders who exceed their card verification limits. PIN entry on the app is safe and secure.

Masterpass

A secure and easy way to accept payments using your customer's cellphone.

You could qualify for a cash advance to help you grow your business

We understand that your business needs to grow without placing unnecessary pressure on your cash flow. Nedbank GAP Access allows you to access additional funds to get what your business needs without the burden of a traditional loan, and it's very popular with merchants across the country.

It's different
GAP Access is a cash advance for businesses based on historic POS volumes, with daily repayments linked directly to future card sales.

It's sizeable
Get an advance from R30 000 up to R1,5 million, depending on the turnover of your business.

It's affordable
It costs only 15% of the value of the advance and because it's not a loan, there are no interest charges.

It's easy
Repayments occur daily and are paid back as a percentage of between 5% and 15% of card POS transaction over six or nine months.

To qualify for GAP Access:
- your business must have been operational for at least two years;
- you must have been a merchant with Nedbank for at least three months;
- your cash flow must come mainly from card-based transactions;
- your minimum annual business turnover must be at least R1 million; and
- you need to provide personal surety.

Get a call back

Other payment solutions

	Nedbank Lite	Nedbank DiVert	Nedbank Enterprise
Type	E-commerce	E-commerce	E-commerce
Description	Nedbank Lite helps you accept card payments easily and directly from your business website. Perfect for using a basket checkout system on your website.	Nedbank DiVert simplifies remote online payments with quick, easy and secure transactions. Perfect for collecting payments remotely.	Build your own customised e-commerce payment solution and be in control of your customer's payment experience.
Payment gateway for e-commerce (online, in-app)	Yes	No	Yes
Push payment request to clients	No	Yes	Yes (leverages the DiVert functionality via an API)
Merchant service fee	Tailored to your business.	Tailored to your business.	Tailored to your business.

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