

# New mobile card payment solution launches in South Africa

The Edge, a new secure chip and PIN card reader that plugs into a smartphone, coupled with the iKhokha mobile app, transforms the phone into a secure mobile Point of Sale (MPOS) terminal, enabling merchants to process card payments anywhere in South Africa.



Using the reader, a wide range of South African businesses are also able to tender cash, card and mobile transactions, sell value-added services (such as airtime) and monitor and track sales performance and transactional history through the easy to use mobile app.

Emerge Mobile, the Umhlanga-based technology company behind the iKhokha solution and brand, was founded by two young Durban raised entrepreneurs, Ramsay Daly and Matt Putman and their mentor, Dr Clive Putman, an experienced technologist and entrepreneur. Earlier this year, the team earned the accolade of building the first African developed MPOS offering to gain full international accreditation.

The founders are passionate about empowering small business in South Africa and recognise that large institutions providing financial products and services have traditionally overlooked SMMEs. "Being South African entrepreneurs ourselves, we understood the challenges businesses face in collecting cash or digital payments from their customers. We have built a product that offers fellow entrepreneurs and businesses an easy way to take card payments securely using their mobile device whilst minimising the risks associated with carrying cash. We are really excited to finally see our vision come to life and witnessing the positive impact first hand makes all the hard work worthwhile," says Daly.

"Our dream is that all South African businesses from the informal sector, to tradesmen, to enterprise level FMCG, will be able to offer their customers a slick and secure mobile payment experience for all forms of payment through iKhokha. We are determined to deliver an honest and transparent service to our merchant base that creates a sense of community and ultimately helps SMEs confidently adjust to the ever changing digital world," adds Putman.

## International testing completed

Simplicity, service and security are the three pillars on which the iKhokha ethos has been built. The proudly South African developed and manufactured solution has been through rigorous international testing process with regulatory bodies and card schemes to ensure world-class security.

The card reader is available in four colours - black, white, yellow and pink - and both the Edge and iKhokha mobile app are compatible with iPhone 4 upwards and most Android mobile devices. The company will continue to expand its mobile service offering using the Edge device as the secure foundation on which to provide further innovation for all South African businesses.

Merchants pay a once-off cost of R989 for the Edge chip & PIN card reader and thereafter a flat 2.75% per transaction, there are no hidden monthly fees. The company will also be offering a 24-month rental option for merchants looking to avoid an upfront cost.

To 'Get the Edge', business owners simply apply online at [www.ikhokha.com](http://www.ikhokha.com) and then download the app from the relevant app store. The proprietary online portal removes much of the hassle that SMMEs would normally face when signing up with their bank through traditional channels. Once paid for and approved, the Edge will be delivered to the merchant. The solution is available to all businesses irrespective of their bank.

For more, download the [iKhokha information sheet](#) (1.8MB).

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