Accelerate your Rapid Payments Programme Offering

Modernise your Consumer-Driven Payments

Get involved in the drive for innovative consumer services with PayShap. Electrum's Rapid Payments Programme (RPP) platform offers an agile solution designed to meet the modern requirements for instant payments.

Trusted by South Africa's largest banks and major retailers, Electrum can help you not only meet PayInc's mandate but also help you delight your customers with a stand-out offering.

Supporting PayInc on their modernisation journey

PAY INC

Electrum's platform allows you to seamlessly integrate the RPP into your existing infrastructure

Simple, Fast, Safe Adoption of the RPP

Rapid time to market with a single, simplified integration

Reduce operational overheads by safely adopting existing systems

Scalable, ready-to-use, agile infrastructure that seamlessly integrates with existing infrastructures

Boost Consumer Satisfaction with Cost-Effective Payments

Instant Payments via Credit Push

Transfer money between accounts at different banks instantly, at a low cost.

Pay by Proxy

Reduce the complexity of initiating payments through the use of proxies.

Request to Pay

Help payees initiate payments from payers faster through an easy-to-use notification service.

A Robust Solution for High-Volume, Low-Value Transactions

Add-on Services

Benefit from Electrum's optional overlay services such as fraud and risk management. QR code management, BackOffice tooling and customer support interfaces.

Proxy Management

Manage customer proxies and enlist/delist default proxies seamlessly with PayInc.

Simplified Orchestration

Enable integrations and manage orchestration with core banking and other systems.

Electrum is the leading technology partner to fast-track your Rapid Payments Programme solution

Simple Real-Time Transaction Management

Digital banking channels

Payer's bank account

Electrum RPP

1. Orchestrates outgoing proxy resolution and credit transfer
2. Validates industry rules

PayInc

Electrum RPP

3. Manages customer proxy/account relationship
4. Facilitates proxy management with PayInc
5. Orchestrates inbound proxy resolution and credit transfer
6. Validates industry rules

Payee's bank account