

SmartMatter

for intelligent living

SmartMatter is a service that meters and bills your utility usage (like water and electricity) on behalf of your property manager. No monthly bills, no prepaid tokens: you're billed daily for what you actually used, straight from your digital wallet.

SmartMatter App: The App functions as a **digital wallet** for utility and estate payments. Top up in advance and we'll deduct your daily usage and cost automatically.



Easy Top-Up
Add funds to your SmartWallet in minutes



Daily Usage
See what you use, every day



Manage Expenses
Budget and control utility payments



Low Balance SMS
Get alerted before you run out



Get Support

A friendly customer care agent is standing by to help you 24/7.



WhatsApp: +27 21 300 3539



Call (6 am-10 pm): 021 300 3539



Email: support@smartmatter.co.za



Visit our full **Get Started** guide below:
www.smartmatter.co.za/get-started

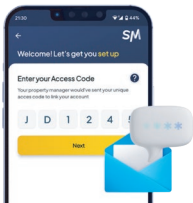


How it Works

SmartMatter will create your account. The primary resident or lease holder then completes these steps:

01 Register

Complete App registration using your access code



02 Top-Up

Add funds to your digital SmartWallet



03 Pay

Utility charges are deducted daily



04 Track

Monitor your usage and wallet balance



Helpful Tips

Four habits to keep your SmartWallet running smoothly.



Daily Billing: Yesterday's utility usage is billed and deducted from your SmartWallet today. Like prepaid, always make sure you have funds to last you at least the next few days.



Regular Balance Checks: Check your SmartWallet balance regularly and ensure it's enough to cover your anticipated daily/monthly utility expenses.



Don't ignore the Low Balance SMS: Top up quickly when your balance is R200 or less to keep your services running smoothly.



Calculate Monthly Usage Cost: Understand your average daily and monthly cost to calculate appropriate top-up amounts that will last you until the end of the month.

Get Started

Access your SmartMatter account and wallet on any device with an internet connection.

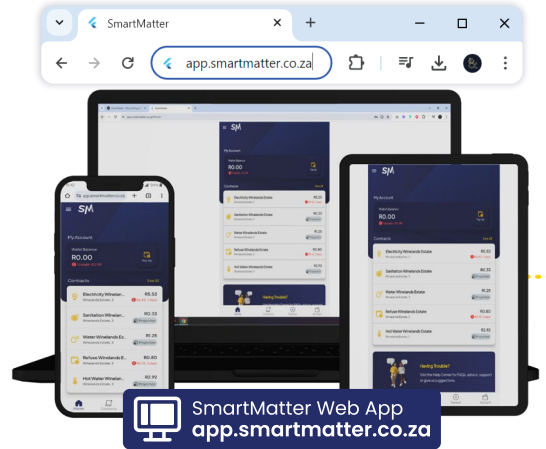
01 Mobile App

Scan the QR code below or search “**SmartMatter**” in your App Store. Download & install the App on your phone.

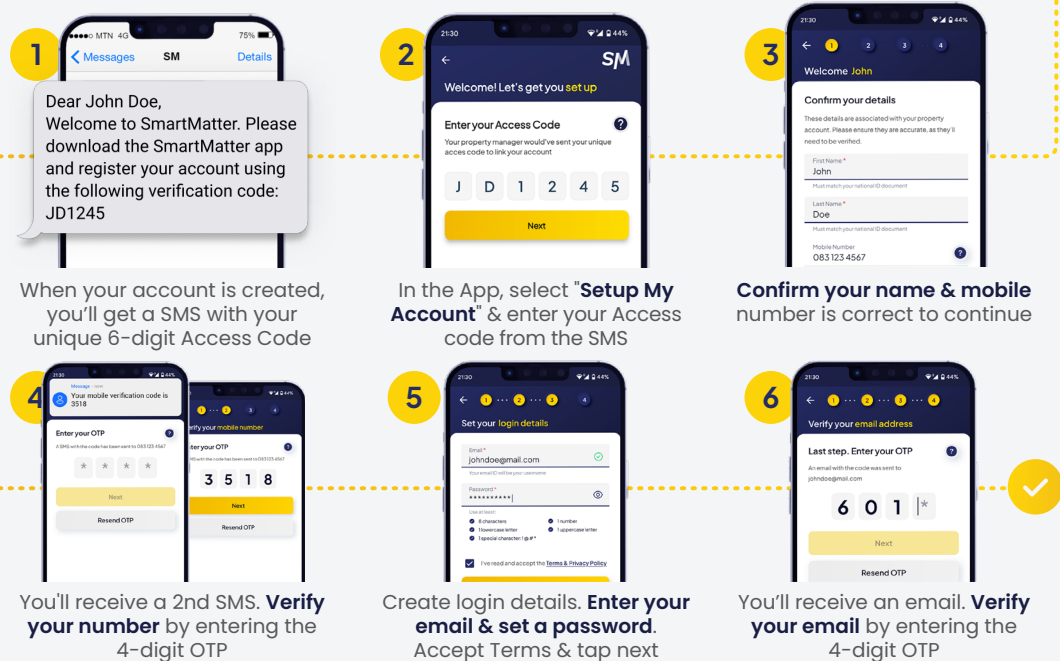


02 Web App

Type **app.smartmatter.co.za** in any web browser. Make sure to save or bookmark the URL for quick access.



Complete Registration on the App or Web App



Questions & Answers

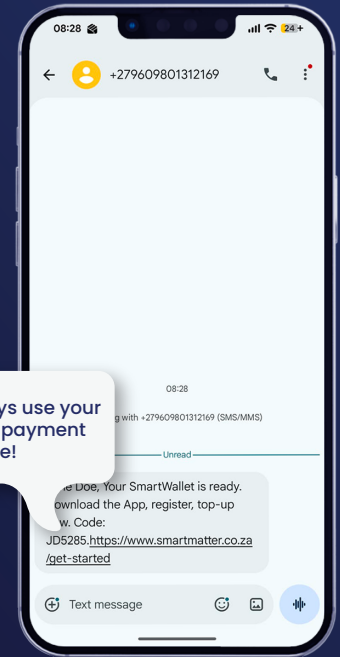
1 What is my Access Code?

This 6-digit code is your unique **payment reference** for your SmartWallet and also needed during registration to activate your SmartMatter account.

2 What do I do if I didn't get my Access Code or OTP?

If you did not receive your Welcome SMS with your 6-digit access code or your mobile verification OTP, please contact Support to have the code resent to you via WhatsApp or email.

! Always use your code as payment reference!



3 Can I share my Wallet?

Yes. Once you, as the primary resident or lease holder, have completed registration, you can share your login details with your partner or family member to help you manage the SmartWallet. They can also use your 6-digit code to make payments into your wallet.

4 I can't log into my account.

Check your mobile data or internet connection. You can also ask a family member with internet to log in on their phone or try the Web App.

Contact support or your agent if the problem persist.

Top-Up your SmartWallet

! For billing to start and utility service to be restored, you need to add money to your digital wallet.

Ways to Add Money to your Account

01 EFT Top-Up **Recommended**

- Log in to your online banking profile (app or browser).
- Copy & paste the bank account details below of your preferred bank.
- **Always use your 6-digit code as payment/beneficiary reference.**
- Enter the amount you want to transfer & complete the transaction.
- Set up your SmartWallet as a beneficiary in your online bank account.

02 ATM Top-Up

- Go to your bank's ATM.
- Select the option to make a payment or transfer.
- Enter SmartMatter's bank account details.
- **Use your 6-digit code as payment reference.**
- Enter the amount you want to transfer & complete the transaction.
- Keep your ATM slip as proof of payment.

! For EFTs and ATM top-ups, we don't charge any transaction fees. Check your bank account terms for any transaction fees that may apply.

SmartMatter Bank Details

Tip: Add SmartMatter as a beneficiary to your current bank account to quickly and easily transfer money to your wallet. To make sure you never miss bill payments, we recommend setting up automated payments to your digital wallet.

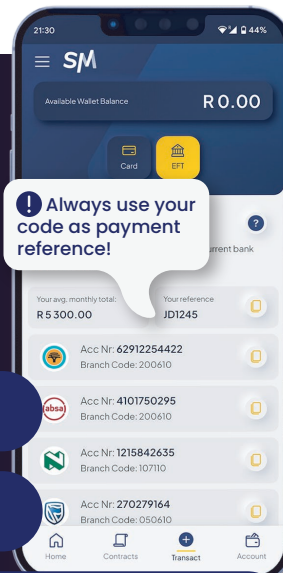
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Branch: 200610

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Branch: 632005

 Acc Nr: 1215842635
Branch: 107110

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Branch: 050610

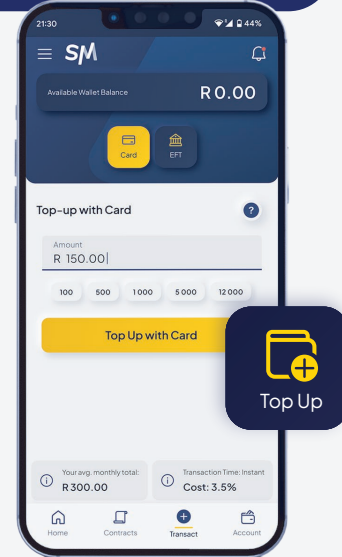
? **Don't see your bank?** Just pick any other bank. FNB is our pick! We don't have any control over bank processing times. Use instant EFT for fast processing.



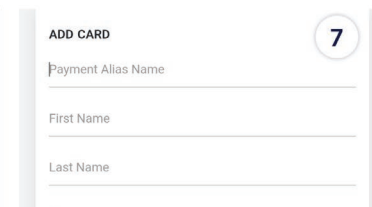
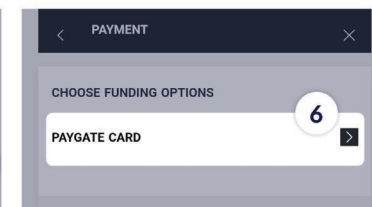
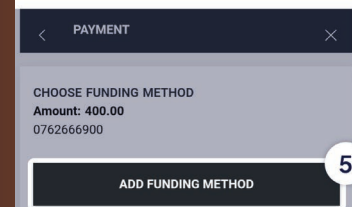
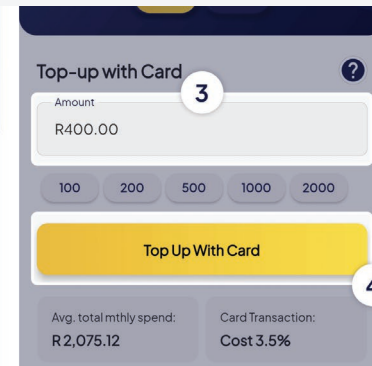
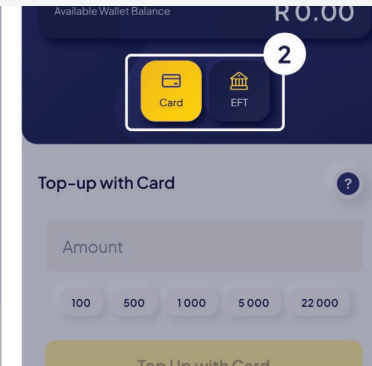
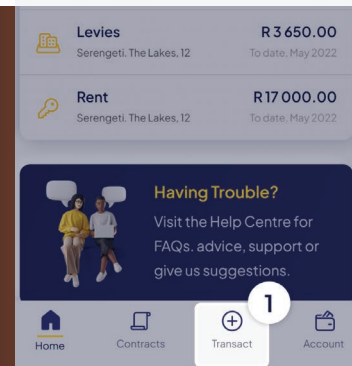
To avoid utility suspension due to unpaid bills, calculate your typical monthly expenses & use it as a guideline for topping up at the beginning of each month.

03 Credit Card (3.5% Service Fee)

- Tap "Top-up" or select "Transact" from the menu.
- Choose the "Card" option.
- Enter the amount you want to add to your wallet and tap "Top Up with Card"
- You will be directed to the payment paygate.
- Press the "Add Funding Method" button & select "Paygate Card"
- Enter your card details, making sure all details are correct. Press "Submit" when done.
- Complete the transaction.
- Wallet balance updates immediately.
- Refresh the app if needed.



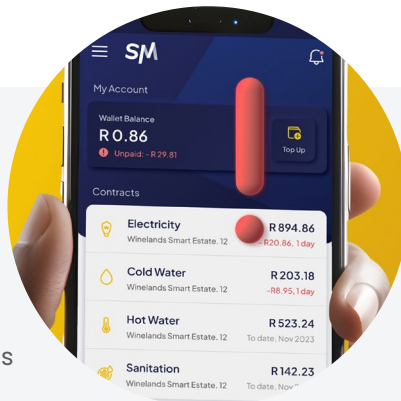
In-app card top-ups have a 3.5% service fee. To save, we recommend using EFT or ATM top-ups. For example, if you top-up with R10, R0.35 will be the service fee, so R9.65 will be added to your SmartWallet.



Questions & Answers

1 I topped up but it's not reflecting in my wallet.

- a** If you **did not used your 6-digit payment reference**, send us the proof of payment so that we can trace and allocate the funds to your wallet.
- b** **Make sure you use the correct banking details** for FNB, ABSA, Standard Bank, or Nedbank when making payments. If incorrect details are used, unfortunately, we cannot assist. Please contact your bank for help.
- c** For faster processing and allocation to your SmartWallet, use instant EFT from any bank other than our 4 major banks. **Regular EFT payments from banks like Capitec or Tyme Bank can take up to 32 hours to reflect.** Either wait for the bank or use instant EFT to top-up your wallet.



2 I topped up but my power is not back on

- a** After topping up, if electricity services were suspended, ensure your wallet has enough funds and all unpaid bills are cleared. Bills will only be settled when you top up enough to cover the entire unpaid amount, restoring your service.
- b** After topping up, it may take up to 30–45 minutes for electricity services to be fully restored if they were suspended due to insufficient funds.
- c** Delays in service restoration can occur due to connectivity or communication issues between your utility meter and the SmartMatter system. Contact support if you suspect meter connectivity issues.

Insufficient balance = Unpaid Bills & No service!

Maintaining a positive balance in your SmartWallet is crucial. If your wallet lacks sufficient funds to cover your entire daily utility bill, your service may be suspended, similar to prepaid methods.

The bill will only be settled once you top up again with enough funds to cover the full unpaid amount, after which service will be restored.



Utility Services Suspended?

Low Balance or Unpaid Bills

If it is not load-shedding or property-related issue (confirm with the office on site), check your SmartWallet to ensure you have sufficient funds left and have no unpaid bills.

- i** Top up your wallet with sufficient funds

Unallocated Payment Due to Incorrect Reference

If your unique 6-digit code was not used as the payment reference, we cannot automatically allocate the funds to your wallet. Regular EFT payments from certain banks can take 24 hours to 3 work days to reflect, depending on your bank's processing times, even when the correct reference is used.

- i** Contact Support and send proof of payment to allocate funds to your wallet.

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