

From 90 Minutes to 10 Seconds: Bringing PayShap Into the Enterprise Payment Stack

South African banks have signalled their intention to sunset legacy RealTime payment services in favour of PayShap, the country's new instant payment rail. But integrating PayShap into enterprise operations is not as simple as calling an API. Each sponsoring bank runs its own gateway, its own security architecture, and its own flavour of ISO 20022 messaging. Onboarding alone requires coordination across client stakeholders, bank technical teams, credential configuration, firewall rules, and test account provisioning.

Digiata invested ahead of the market, self-funding a full PayShap integration into our payment orchestration module so that our clients don't have to navigate this complexity alone. The result: settlement times reduced from approximately 90 minutes to under 10 seconds, and transaction costs cut by more than 70%.

THE PROBLEM WITH "REALTIME"

Despite its name, the legacy RealTime payment service that South African banks have offered for years is not truly real-time. Transactions still pass through batch-based queues and host-to-host file processes. For organisations managing time-sensitive disbursements (insurance claims, investment payouts, salary advances, refunds) this creates a gap between what customers expect and what the payment infrastructure actually delivers.

	LEGACY REALTIME	PAYSHAP
Settlement Time	~90 minutes	< 10 seconds
Transaction cost	~R7	~R2
Integration Model	Batch / H2H files	API-first (REST)
Messaging Standard	Proprietary	ISO 20022
Transaction Limit	~R5 million	~R50 000*

*PayShap limits are expected to increase as corporate adoption grows and organisations negotiate bespoke limits with their sponsoring banks.

The cost savings alone are significant at scale. But the real shift is in customer experience. Funds arriving in seconds rather than waiting over an hour fundamentally changes how end customers perceive the organisations paying them.

WHAT WE BUILT

Rather than treating PayShap as a standalone project, we integrated it directly into Digiata's payment orchestration module as an additional payment rail, sitting alongside EFT, DebiCheck, RealTime, and batch channels that already orchestrate thousands of transactions daily.

Platform-Native, Not Bolted On

PayShap transactions flow through the same orchestration layer that handles all other payment types. However, they are processed on a dedicated thread that bypasses the existing queue-based engine, delivering true real-time performance without disrupting pre-existing batch or RealTime flows. From the front end, users simply select PayShap as a service type in the UI layer, and the instruction is pushed into the orchestration module via a web service call.

Bank-Specific API Connectors

PayShap does not offer a single centralised API. Each sponsoring bank exposes its own gateway with its own security architecture, authentication model, and ISO 20022 message format nuances. We built dedicated API plugins for two major South African Banks, with the architecture designed for straightforward extension to several others.

ISO 20022 Messaging

All PayShap instructions follow the ISO 20022 messaging standard, the global benchmark for modern payment messaging. Our connectors handle the bank-specific format variations, so upstream systems don't need to know or care about the differences.

THE REAL COMPLEXITY: NOT THE CODE

The API integration itself is technically manageable. The real challenge lies in the operational and logistical layers that surround it.

Security configuration differs fundamentally between banks. What works for one does not translate to another. Credential structures, mutual TLS setup, and certificate lifecycle management all require bank-specific handling.

Tripartite communication slows everything down. The contractual relationship sits between the client and the bank, not the integrator and the bank. Digiata cannot engage bank technical teams directly, meaning every technical question routes through client stakeholders before reaching the people who can answer it.

Onboarding choreography involves multiple parties and sequential dependencies. Banks need to create client profiles, provision test accounts, onboard those accounts onto client systems, configure security credentials, and establish firewall exception rules on both sides. Each step depends on the last, and each involves coordination across different teams.

Organisations planning PayShap integration should budget time and patience accordingly. The technology is the straightforward part. The operational coordination is where programmes stall.

WHAT THIS MEANS FOR THE MARKET

South African banks have indicated that RealTime services will eventually be replaced by PayShap. But the more significant shift is what PayShap is becoming beyond peer-to-peer transfers.

PayShap operator PayInc has formally pivoted its focus toward merchant payments, e-commerce, and broader ecosystem enablement, a strategic move that changes the calculus for enterprise clients entirely. Your business customers will increasingly encounter PayShap at the point of sale and in online checkouts. With the South African Reserve Bank now holding a 50% stake in PayInc, and finance minister Enoch Godongwana confirming that PayInc will serve as South Africa's open, shared digital payments infrastructure, the merchant push carries serious institutional weight behind it.

For enterprise organisations, this creates a compounding opportunity. The use case is no longer limited to outbound disbursements such as insurance claims, investment payouts, salary advances, and supplier payments. As PayShap becomes a mainstream acceptance rail for merchants, the pressure to support it across the full payment lifecycle will grow. Organisations already integrated into the PayShap ecosystem will be positioned to move with that shift rather than react to it.

The transition timeline for legacy RealTime will likely remain extended, given adoption friction and the current gap between PayShap limits and RealTime limits (around R5m). But the strategic direction is clear and the momentum is building. Organisations that integrate now avoid a forced, rushed migration when sunset timelines firm up, immediately benefit from lower per-transaction costs and faster settlement, and position themselves ahead of a market that is moving toward instant, API-first payments as the default, not just for person-to-person transfers, but across the entire commercial landscape.

"We invested in PayShap integration before any client asked for it because we believe organisations that move now will hold a significant advantage as the market shifts from legacy RealTime to instant, API-first payments."

THE TECHNOLOGY DIGIATA USED

- Digiata Payment Orchestration Module - Payments Engine
- Linx - Rapid Application Development & User Interface Layer
- ISO 20022 - Payment Messaging Standard
- REST APIs - Bank-Specific PayShap Connectors
- SQL Server - Database Management

ABOUT DIGIATA

Digiata offers end-to-end solutions that cover a broad spectrum of business processes conducted in financial services companies, including process automation, reconciliation, complex integration, payments and data analytics. We work with mission-critical, high-volume transaction platforms and systems for some leading banks and investment managers across sub-Saharan Africa and the UK, combining market-leading software with industry innovation to solve specific business challenges for its clients.

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