

The state of VAS in Fintech Remittance

Beyond the transaction: Driving trust, retention, and sustainable growth

The race to the bottom

Remittance is commoditised. To break the cycle of price-based competition, leadership teams are shifting to Value-Added Services (VAS)—strategic tools to build trust without complicating regulated flows.



R497.68bn

Total South African VAS market

R13.4bn

International transfer as an established VAS category

Data source: The State of VAS in South Africa by Electrum

From utility to guardian

Most apps are transactional: open, send, leave. True differentiation happens when an app becomes a **daily companion**.

The urgency:

73.5K+

Emergency callouts handled in 2025 (+117% increase YoY).

43.3%

of citizens take active steps to protect themselves daily.

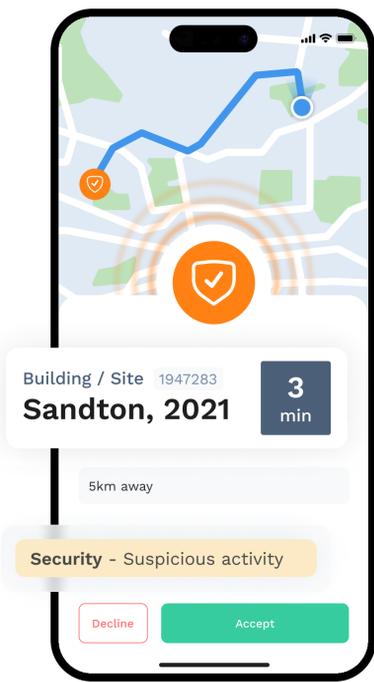
3,300+

Lives saved through direct activation in 2025.

15.5K+

Safe spaces established for users this year (residential & commercial).

Data source : AURA aggregated operational data, Sub-Saharan Africa (2025)



Anchoring premium bundles



High perceived value:

Users are willing to pay more for a “life-saving” emergency button than for rewards.



The 6% indicator:

6% of consumers already purchase prepaid insurance—proof of demand for digital protection.



The #1 channel:

Financial apps are now the primary destination for VAS purchases.

Data source: The State of VAS in South Africa by Electrum

The defence: Hard to copy, easy to deploy

Infrastructure is your moat. Anyone can give a discount; few can provide a 24/7 human safety response network.

VAS type	Easy to replicate?	Builds emotional trust?	Defensible moat?
Discounts / Airtime	✓	✗	✗
Rewards / Perks	✓	✗	✗
Safety & Response	✗	✓	✓

Trust without the burden

Partnering with AURA allows you to bundle white-labeled protection without building new systems or teams.



+4400

Emergency responders



13 minute

Average response time



24/7

Availability

The buyer takeaway

Value-added services should do more than increase feature count. The right VAS builds trust between transactions, strengthens loyalty in price-sensitive markets, and creates differentiation competitors can't undercut.