



Capstone

C R E D I T



Powered by



access
Bank



Introducing Capstone Credit's (Pty) Ltd
Comprehensive Card Payment System

Empowering Your Financial Transactions

In collaboration with Access Bank, Capstone Credit (Pty) Ltd understands the importance of seamless payment solutions tailored to your personal and business needs. Capstone Credit card system offers a range of payment options to simplify your disbursement needs, manage employee expenses, and streamline payment to third parties. Whether you opt for our Distribution Cards or Full FICA Cards with a Savings Accounts.

We aim to provide a versatile and affordable payment solution.



The card can be used as a...

Option 1

Distribution Card

Option 2

Full FICA Card with a linked Savings Account.

1. Ideal for Various Disbursements:

- Travel Expenses
- Preload of Approved Employee Expenses
- Petrol Card for Personal and Business
- Events, Prizes, and Rewards Distributions

2. Flexible Salary Payments:

- Pay Staff Salaries, Weekly Wages, or Casual Labourers
- Loan Facilitation:
 - Facilitate Loan Payments to Employees
 - Facilitate Payday Loans

3. Paymaster Services:

Capstone Credit (Pty) Ltd acts as a Paymaster between you and your Supplier, Contractor, and Commission earner until all parties' obligations are met and Capstone Credit receives instruction to pay the relevant parties.

Benefits: Disbursement Cards

- Secure and Convenient:
- Cash withdrawals at ATMs or Major Retailer's Point of Sales
- PIN Protection for Each Card
- Point-of-sale transactions at Major Retailers
- USSD features for Balance check, Mini-statement, Airtime purchase, PIN change, and Card stoppage.
- No debit orders, no interest accrual, and no international transactions
- No Cash Deposits Allowed.

Full Fica Card with Savings Account

- Secure and Convenient:
- Cash withdrawals at ATMs or Major Retailer's Point of Sales
- PIN protection for Each Card
- Point-of-sale transactions at Major Retailers
- Interest earned on all Full Fica Cards with Savings Account
- Debit orders allowed.
- Cash deposits at ATMs, Approved retailers, and ABSA branch network
- Funds transfer via Capstone Credit (Pty) Ltd card system or any banking operator system
- International Transactions and Internet Banking
- Online Shopping

Why Choose Capstone Credit's Card Payment System?

01 **Afordability:**

Our solutions are designed to be cost-effective, providing value for your money.

02 **Security:**

PIN protection and no debit orders ensure the safety of your funds.

03 **Versatility:**

From disbursements to employee payments, our system caters to various payment needs.

04 **Cashless:**

No More Cash Withdrawals, Cash Transport or Limited E-Walle Transactions amounts.



Transform Your Financial Transactions

Contact us today to explore how our comprehensive solutions can enhance your payment management.



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Explore your possibilities.

A Solution of Capstone Group

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