



How does it work?

- 01 The customer applies on www.mobicred.co.za
- 02 If approved, they are granted a credit limit, much like a credit card.
- 03 When they want to spend, they simply select Mobicred from the payment options in the checkout of their chosen store, and type in their username and password.
- 04 If the purchase is approved, they are sent a One Time Pin to their mobile, which they type in to finalise the transaction.
- 05 When this is done, you as the merchant are guaranteed payment by Mobicred (settlement is weekly) and we take the risk of the customer paying us back over time.

Anything else I need to know?

Yes...having a credit facility available on it's own is not enough to really boost your sales. Customers need to see that credit is available and the best way of doing this is by displaying monthly instalment pricing. We can supply you with a simple calculation to be able to do this. We also supply logos and banners to make it easier for you to show that credit is available on your site and how customers can apply.

What is Mobicred?

A revolving credit facility that can be used at any of our participating online stores.

What are the costs?

Our Merchant transaction fee is 3,5%. There are no other setup or joining fees.

How do I integrate?

Email us at customerservice@mobicred.co.za and ask for our Integration Guide. A web developer can use the guide to link you to Mobicred directly. Some payment gateways (such as PayFast), are already integrated with us - contact us for more info. Lastly, we offer a Magento Plugin that simplifies the integration process if you wish to use the Magento platform.