



adumo – your expert partner in payments



Overview

adumo are experts in payments, who exist to grow the businesses that grow Africa. They are Africa's largest, independent payments processor - trusted by multi-nationals, independent retailers, entrepreneurs, and informal traders. Their tech and smarts help turn business dreams into a growing reality.

adumo integrates with your IQ Retail system and you can benefit in the following ways:

Integrated Payments:

Integrated card and alternative payments that work seamlessly with your IQ POS.

Product & offerings

- Integrated payments
- Alternative payments
- Payouts
- Engage
- Reconciliation
- Capital
- Online

Features & benefits

- Accept multiple card and alternative payment types
- Dual acquiring
- Acquirer failover
- Bank agnostic
- High availability
- Faster transaction speeds and checkout process
- Reduced errors and fraud
- Increased convenience
- Effortless end-of-day cash-up and reconciliation
- Real-time reporting for cashflow and settlement
- Fully PCI compliant
- Multi-channel support



Alternative payments:

Future proof your business and empower your customers with buy now pay later, in-store finance, layby, and others.

Alternative mobile QR payments.

- Simple, secure, convenient.

QR payments are a fast, convenient way for your customers to pay using a mobile application linked to an account(s).

The customer simply scans the QR code displayed at checkout, thereby removing the need to carry cash or cards and ensuring a safe, contactless digital payment experience.

Features & benefits

- Suitable for bulk sales
- Simplified customer interaction
- Minimal cashier training
- Fully integrated
- **Display QR code on various devices** – Choose between card payment PED or Terminal.
- **Integration to Masterpass** – Supporting all Masterpass-enabled applications.
- **Integration of alternative payment providers** – Allowing their customers to purchase via the same mobile QR payment mechanism enabled at POS.

Engage:

Flexible gifting and loyalty solutions for every type and size of business. Grow your customers, grow your business.



Loyalty rewards

Get to know your customers & reward their loyalty.



Gift cards

Acquire new customers with a custom branded gift card solution.



Virtual gift vouchers

Get to know your customers & reward their loyalty.

Reconciliation:

Financial certainty and accuracy, guaranteed. Enjoy greater peace mind knowing all your transactions are accounted for and on track.

adumo Reconciliation enables you to efficiently **streamline your back office** and reconciliation processes, **saving you time, money** and offering a **unified accurate view** of all your transaction activity.

As an advanced end-to-end solution, adumo Reconciliation accurately manages and checks all transactions, for any service, across all channels. It also allows you to identify any exceptions which can then be dealt with and resolved.

Features & benefits

- **Greater visibility** – Daily reports & statistics, Web GUI dashboards, complete audit trails.
- **Improved productivity and reduced costs** – Automated environment, minimising admin work and manual errors.
- **Exception management** – Managed service utilising expert adumo resources.
- **Integrated service** – Easily reconcile all current and future merchant transactional channels and service providers, as well as transactions not processed through adumo.
- **Convenient** – A rolling consolidated view of all transactional reconciliation is available within a central portal.
- **Secure environment** – PCI compliant.

Compatibility

adumo seamlessly integrates with IQ POS, IQ Accounting+, IQ Business & IQ Enterprise.



Contact IQ Retail today! >

Future-proof your business – integrate today and you can accept new payment methods as they are introduced.

adumo's payment platform caters to all the different payment methods your customers may require.

How can I get access to this solution?

Inquire with your local IQ Retail Business Partner or email us at:

iqsales@kerridgecs.com

About IQ Retail (Pty) Ltd

iQ Retail, a Kerridge Commercial Systems company, is a software development company that provides expertise in complete financial and business administration solutions. iQ Retail has been active in the development of business systems specialising in the accounting and retail management environment since 1986. In this highly competitive market, iQ Retail has grown to become one of the premier providers of innovative and strategic business solutions.

Contact iQ Retail

SA +27 21 880 0420

| iqsupport@kerridgecs.com

| iqsales@kerridgecs.com

| www.iqretail.co.za