



PayBridge 3D

A simple and secure solution for automating online payments without the use of a card machine or check-in process

All transactions through this gateway are strictly processed as **3D Secure** transactions.

No need for a physical meet-and-greet at the property.

Verification of the cardholder and the card presented is done through a one-time password (OTP) or the cardholder's banking app.

No chargebacks for fraud.

A bit of manual work protects you from fraudulent transactions which can't be processed without the knowledge of the cardholder.

Lower credit card fees on domestic Visa & Mastercards.

Banks offer lower card fees on certain domestic transactions as 3D Secure protects them against fraud too.

Training & support.

- We'll train you on all the ins and outs of the gateway when you sign up.
- We have a support team on standby via phone or online chat for any questions you have.

Requirements

To qualify for PayBridge 3D:

- Your property must be located in South Africa
- You must have a South African bank account.
- Your currency must be set in Rand (ZAR).

Set Monthly Service Fee

- **R175.00** (excluding VAT)

Costs

All below costs exclude VAT.

- Card fees
Visa and Mastercard
Domestic:
(3D Secure) **2.5%**
(non-3D Secure) **2.75%**
International:
(3D Secure) **2.95%**
(non-3D Secure) **2.95%**
- American Express: **4%**
- Diners Club: **4%**
- Bank fee per transfer: **R3.00**
(One transfer will include all transactions made in one day).

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