

# Online payment solutions

Flexible, secure payment options for guests and agents.

Thank you for your interest in PayBridge.

We offer three ways to help you get started taking online payments for your business.

The payment options are easy-to-use, time-saving solutions for processing online and offline payments. You'll get the peace of mind provided by a secure online environment.

**The three options available within our PayBridge payment system are:**



PayBridge	PayBridge Lite	Virtual Cards	PayBridge 3D
<p><b>Best for:</b> Properties with no card machine.</p> <p><b>Cost:</b> R175 (ex VAT) R201.25 (inc VAT) per month.</p> <p><b>Used for:</b> All online and offline payments.</p>	<p><b>Best for:</b> Properties with own card machine.</p> <p><b>Cost:</b> No set monthly fee.</p> <p><b>Used for:</b> Online payments only.</p>	<p><b>Best for:</b> Properties with or without card machine.</p> <p><b>Cost:</b> No set monthly fee.</p> <p><b>Used for:</b> Virtual cards only.</p>	<p><b>Best for:</b> Properties with no check-in. 3D secure payments only.</p> <p><b>Cost:</b> R175 (ex VAT) R201.25 (inc VAT) per month.</p> <p><b>Used for:</b> Online and offline but 3D only.</p>
<a href="#">Learn more</a>	<a href="#">Learn more</a>	<a href="#">Learn more</a>	<a href="#">Learn more</a>

We'll be happy to answer any questions to help you get going.

[Contact me about PayBridge](#)

Best wishes,  
The PayBridge Team.

# PayBridge

A simple and secure solution for automating online payments without a card machine.

Replace your desktop credit card machine with a virtual, online version. PayBridge is a user-friendly and secure solution for processing online and offline payments.

## Automatic processing saves time.

- Deposits are automatically deducted from the guest's credit card before arrival (according to your deposit policy).
- Virtual cards are automatically processed - no need to find card details, remind yourself to swipe on a certain day or work out which amount to enter.
- No manual credit card payments needed, lessening your card security risk significantly.

## Secure environment.

The credit card details are always stored securely in a vault after processing. You will not have the security risk of storing these numbers.

## 3D Secure Link.

While not all channels can process 3D Secure transactions, we provide you with:

- Automatic redirect to 3D Secure payments from your NightsBridge booking form.
- 3D Secure link for you to use for telephonic bookings.

## 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 you will need:

- A South African bank account.
- Your currency set as ZAR.
- A check-in procedure that would include getting a signature on the PayBridge slip.

## Set Monthly Service Fee

**R175.00** (ex VAT)

**R201.25** (inc VAT)

## Costs

### 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** (ex VAT)

**R3.45** (inc VAT)

*One transfer will include all transactions made in one day.*

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# PayBridge Lite

A simple and secure solution for automating online payments.

With banks phasing out manual processing on credit card machines you will need a secure virtual process to replace it with. PayBridge Lite is a simple and reliable solution for automating your online payments. Only pay bank charges - no monthly fee!

## Easy to setup.

Properties with a physical credit card machine can get started with limited requirements.

## Automatic processing saves time.

- Deposits are automatically deducted from the guest's credit card before arrival (according to your deposit policy).
- Virtual cards are automatically processed - no need to find card details, remind yourself to swipe on a certain day or work out which amount to enter.
- No manual credit card payments needed, lessening your card security risk significantly.

## Secure environment.

The credit card details are always stored securely in a vault after processing. You will not have the security risk of storing these numbers.

## 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:

- You must have an existing merchant account with a bank (existing credit card machine on your desk).
- Your property must be located in South Africa
- You must have a South African bank account.
- Your currency must be set in Rand (ZAR).
- You must have a check-in procedure that includes getting a signature on the PayBridge slip.

## No monthly service charge

- You will only pay bank charges.

## Costs

### 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** (ex VAT)
- R3.45** (inc VAT)

*One transfer will include all transactions made in one day.*

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## Virtual Card Opt in

Auto-running of all virtual card payments on the correct day at the correct time, without any monthly service fee.

Do you want to be linked to some of the biggest OTAs but do not have someone to collect credit card documentation on check in? Then our Opt In service is perfect for you.

We will automatically swipe all Virtual cards for bookings and transfer the funds for you, no admin required.

### Benefits.

- You can now be listed on some of the biggest booking engines without having to get your own merchant account.
- No monthly fee.
- Deposits are automatically deducted from the Partners virtual credit card on the date it becomes valid and at the exact amount.
- No documentation needed.
- The credit card details are always stored securely in a vault until processing. You will not have the security risk of storing or being able to access these numbers.
- Full support team available for queries every step of the way (telephone/email/online chat).

### No monthly service charge

- You will only pay bank charges.

### Costs

#### Card fees:

**3.82%**

#### Bank fee per transfer:

**R3.00** (ex VAT)

**R3.45** (inc VAT)

*One transfer will include all transactions made in one day.*

[How to activate Virtual Cards](#)



# 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** (ex VAT)

**R201.25** (inc VAT)

### Costs

#### 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** (ex VAT)

**R3.45** (inc VAT)

*One transfer will include all transactions made in one day.*

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