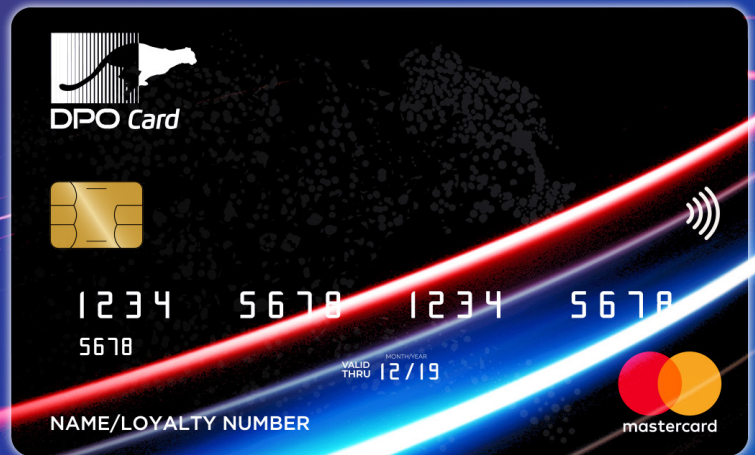


DPO Think Payments

ACCELERATE YOUR BUSINESS
WITH THE DPO REAL TIME SETTLEMENT



RTS TO DPO CARD FAQs

SETTLEMENT

What is settlement?

- Settlement is the process by which DPO pays the funds collected on the merchant's behalf into their respective beneficiary accounts.

How long are normal settlement cycles?

It varies from:

- T+72 hours settlements (Meaning you will get paid after 72hrs)
- Weekly settlements (Any transaction done between Sunday to Saturday midnight will be settled on Wednesday) ,
- Fortnight settlements (transaction between Tuesday and Wednesday midnight are settled within the following Wednesday),
- Bi Monthly settlements, (All payments from Thursday to Friday midnight are settled the next immediate Monday)

REAL TIME SETTLEMENT

What is Real Time Settlement?

Real Time Settlement works in 3 quick steps as shown below:

- Customer pays for goods/services and pays via DPO.
- Funds reflect in your DPO merchant account.
- DPO instantly settles the funds directly to your DPO Card.

How fast is Real Time Settlement?

- Real Time Settlement happens instantly

How much can I get settled through Real Time Settlement?

- Limits are set by DPO Group and can be changed at any time.
To know current limit set contact support@dpogroup.com

How will RTS benefit me as a small merchant?

- Instant Cash Settled to the DPO Card
- Leading to Improved Cash Flow
- Paid In Multi-Currency

What type of transactions qualify for RTS?

- Low Risk Not Checked Transactions. These are transactions that are automatically marked as low risk in the DPO system.

REQUIREMENTS FOR REAL TIME SETTLEMENT

What requirements do I need to get Real Time Settlement?

- You are required to have a DPO Merchant Account
- You need to have a DPO Card to be settled in real time

CURRENCIES

How many currencies are accepted through RTS?

- Local currency
- USD

HOW DO I GET PAID?

What is the process of getting your funds through RTS?

- Once you apply to the program, the rest is automatic

Can I receive RTS to mobile money?

- RTS is currently only available through the DPO card

MARKETS

In what markets is RTS available?

- KE, TZ, ZNB, UG*

DPO CARD

What is the DPO card?

- DPO Card is a pre-paid MasterCard accepted at all ATMs, online stores and retailers worldwide

How do I get the DPO card?

- Once you open a DPO account you will get a free DPO card

How do I get settled to the DPO card?

- When you get your card you will receive a board resolution template
- The directors of the company need to sign to give their approval
- This will give consent for DPO to settle your funds to your card

How long does it take to get the DPO card?

- Instantly when you open a DPO account[JK1] or it will be mailed to you via a courier service

Does RTS only apply for DPO card?

- Yes, RTS is only settled to the card

How much does it cost to get the DPO card?

- It is completely free once you sign up for Real Time Settlements

What can I do with my DPO Mastercard?

Now that the funds are in your card, here is what you can do:

- Shop online
- Use your card for purchases on point of sales
- Withdraw funds from any MasterCard labelled ATM