



# E - Wallet



## About Kaps A-Card

The "A-Card" is designed on a contactless transaction platform that enables you to pay for the services using the value stored in the card.

After getting the card, you're only required to top up with a minimum initial value of KES 500.00 which is redeemable as payment for the services offered to you.

Your A-Card can be topped up with any amount from as low as KES 500.00 to as much as any amount

The money topped up in you're A-Card remains in the card at all times, with subsequent transaction values being deducted at each point of use until the amount is depleted.

Every time when the card is used; you get an alert to notify you the amount that has been deducted You can track the usage of the funds in your "A-Card" by first registering it at the point of purchase after which you shall be able to check your balance at the following link; www.aps.co.ke/balance.php

#### Features

- Built on wireless mifare smart card technology
- Carries value on the card and does not need to be linked to the bank account
- Cards statement is available through a web portal for registered cards
- Mobile balance enquiries are supported for registered cards
- Also functions as a loyalty card earning immediate cash/paybacks where the scheme applies
- Supports smart card technology; one card can be used to serve several functions e.g for o Identification
  - o Access control
  - o Pay for Services
  - o Loyalty program

#### Benefits

### To the merchant

- Ability to generate a customer database
- Reduces cash carry
- Access to real time data capture and reports
- Ability to monitor sales and other information relevant to marketing promotions
- Encourages loyalty=repeat purchases=high turnover=high profits
- Better relationship with their clients

#### To card owner

- Ability to track and analyze their spending history
- Enjoy individual recognition and rewards
- Convenience-No need to carry cash
- Can be remotely loaded via several payment options

### How to use

- First obtain a card from any accredited agent.
- You can top up the card at any agent using M-Pesa or Airtel
- Use the card at participating merchants
- You can check you statement over our card portal
- Check your balance at merchant stores or by mobile sms

## KAPS e-wallet is designed for

- Membership card
- Movie theatre
- Events, exhibitions and trade shows
- Hotel and lodges
- Fast food outlets and coffee shops

- Transport sector
- Mall and retail shops
- Parking services
- Access control services

KAPS House, Kilimani, Kindaruma Lane P.O. Box 3002-00506 Nairobi **Tel:** +254 732 146 000 **Email:** kaps@kaps.co.ke **Website:** www.kaps.co.ke