



PAYMENT INFRASTRUCTURE FOR AFRICA AND BEYOND

Payments, set up the way your business runs.

Collect, pay out, bill and reconcile on one platform. We configure the methods, routing and settlement around your operation, not the other way round.

Payment Intelligence. Evolved.



OUR APPROACH

Most payment providers sell you a product and ask you to fit around it. Volu starts with how your money needs to move, then builds the setup to match.



PAYMENTS CONSULTANCY

Get the payment model right before you build it.

Advice from people who have run payment operations across African markets.

Choosing payment methods, licensed partners and settlement terms shapes your costs for years. We look at your markets, your customers and how funds need to flow, then recommend a setup you can run. You can take the advice and build elsewhere, or let us implement it on the Volu platform.

WHAT WE COVER

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- 01** Payment method mix by market: cards, EFT, instant payments, mobile money, vouchers and BNPL
 - 02** Partner and licensing routes, including TPPP, PayFac and cross-border options
 - 03** Pricing and fee structure, so transaction costs match your margins
 - 04** Settlement design across entities, currencies and schedules
 - 05** Fraud, KYC and KYB controls sized to your risk
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Solutions

01 COLLECTIONS

Let customers pay the way they already do.

One checkout for cards, bank payments, mobile money, vouchers and more.

Customers abandon checkouts that don't offer their preferred method. Volu puts the methods your market uses into a single checkout, shown in local currency and your branding. Smart routing sends each transaction to the provider most likely to approve it, so fewer payments fail.

Ways to accept: hosted checkout, payment links, API, mobile app SDKs, and WhatsApp or Telegram for conversational commerce.

PAYMENT METHODS

- Credit and debit cards
- EFT and instant EFT
- PayShap and other real-time payments
- Mobile money
- Vouchers and Buy Now Pay Later
- Crypto and stablecoins

02 DISBURSEMENTS

Pay suppliers, partners and customers on time, at scale.

Send one payment or ten thousand from the same platform.

Refunds, supplier runs, marketplace splits and commissions all need money to leave your account accurately and on schedule. Volu sends payouts to bank accounts, cards, mobile wallets and stablecoin addresses, locally and across borders. Each payout is validated before it goes and tracked until it lands.

WHAT YOU GET

- Single, bulk and scheduled payouts by API or file upload
- Split settlements for marketplaces and platforms
- Account and beneficiary checks before funds move
- Cross-border payouts through SWIFT, authorised dealer partners or stablecoin rails
- A status for every payout, with webhooks for your systems

03 RECURRING BILLING

Recurring revenue that actually recurs.

Card, debit order and recurring EFT billing, managed in one place.

Failed renewals cost subscription businesses more than most realise. Volu bills on your schedule, retries failed payments at sensible intervals and updates card details where the network allows. Your customers can choose cards, debit orders or recurring EFT, and you see every plan's status in one dashboard.

WHAT YOU GET

- Fixed, tiered and usage-based plans
- Recurring card payments and debit orders
- Automatic retries and customer reminders
- Trials, upgrades, pauses and cancellations
- Revenue and churn reporting

Solutions

04 DIGITAL ASSET PAYMENTS

Move value across borders in minutes, not days.

Accept, send and settle in stablecoins through licensed partners.

Correspondent banking can take days and carries fees at every step. Stablecoins settle around the clock and cost less to move. Volu works with licensed virtual asset service providers in each market, so you can collect, pay out or settle in stablecoins without holding crypto on your own balance sheet. Conversion to and from local currency is handled for you.

Compliance: every transaction is screened with KYC, KYB, KYT and AML checks.

USE IT FOR

- Cross-border supplier and partner payments
- Treasury movements between your entities
- Accepting payment from international customers
- Settling to a stablecoin wallet or local bank account

05 RECON

Know where every rand is, every day.

Automatic matching across providers, bank accounts and payment methods.

When payments arrive through several providers, matching them to orders and bank statements becomes a daily spreadsheet job. Volu matches transactions, fees and settlements automatically and flags anything that doesn't line up. Your finance team works through exceptions instead of rows.

WHAT YOU GET

- Daily matching of transactions to settlements and bank statements
- Fee breakdowns by provider, method and market
- Exception queue for unmatched or short-paid items
- Single or split settlement reports per entity
- Exports for your accounting system

06 ACCOUNT-TO-ACCOUNT PAYMENTS

Lower-cost payments, straight from the bank.

Instant EFT and real-time payments without card fees or chargeback exposure.

For high-value or frequent payments, card fees add up fast. Bank-to-bank payments move money directly between accounts, often in seconds, at a lower cost per transaction. Volu connects you to instant EFT, PayShap and standard EFT, with payment confirmation returned to your system automatically.

WHY BUSINESSES USE IT

- Lower transaction costs than cards on larger tickets
- Funds confirmed in real time on supported rails
- No card chargebacks
- Works for both collections and payouts

07 IN-STORE PAYMENTS

Take payments in store and see them alongside everything else.

Card terminals and tap-on-phone through our partner(s), settled and reconciled on Volu.

Most businesses that sell in person also sell online, and end up with two providers and two sets of reports. Through our partner(s), your in-store payments run on the same platform as your online and app payments. One settlement view, one reconciliation, one relationship.

WHAT YOU GET

- Countertop and mobile card terminals
- SoftPOS: accept tap payments on an Android phone
- In-store, online and app sales in one dashboard
- Combined settlement and reconciliation



BUILD YOUR SETUP

Pick what you need. We'll show you how it fits together.

Pay-ins

Pay-outs

Subscriptions

Reconciliation

Bank to bank

Try it at volu-payment-compass.lovable.app



Tell us how your payments need to work.

Share your markets, payment volumes and what isn't working today. A Volu specialist will come back to you with a proposed setup.

Request a call back

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