

# COMPANY PROFILE



**NOMAD**

YOUR INTEGRATOR OF CHOICE

[www.nomadsoft.com](http://www.nomadsoft.com)

# Welcome

Nomad Information Systems (PTY) Ltd is a well established company providing secure payment processing solutions for merchants who wish to optimize the retail experience of existing customers while also increasing in store foot traffic.

Nomad combines best of breed product offerings with the collective expertise of individuals who have in-depth knowledge of the payments industry.

## A few facts

- ✦ We are a Systems Operator registered with PASA.
- ✦ Over 20 years in the industry.
- ✦ Payment processing (Integrated/Standalone) into four banks.
- ✦ Value Added Services. (Gift card, loyalty, airtime, electricity etc.)
- ✦ We provide a managed all-in-one payments solution for independent merchants and retail chains.
- ✦ Over R10 Billion P/A card turnover.
- ✦ Over 5000 lanes/devices in the field.



# Our Solution

Our solution includes dynamic, customizable, bespoke payments and Value Added Services (VAS) solutions to retailers across South Africa.

## Value Proposition

Our payments value proposition includes Integrated and Standalone card-processing services into ABSA, FNB, Standard Bank and Nedbank.

Retailers can also increase their revenue and footfall as well as expose their brand more effectively by implementing a tailor-made loyalty and gift card program.

## Product Evolution

We aim to continuously co-evolve and improve our range of physical and virtual transactional products and customizable solutions in order to meet our customer's demands.

*“I would recommend this system to anyone in the retail or service sector.”*

- M. Kalogirou , Director, Fournos Group.



**STANDALONE  
PAYMENTS**



**VALUE ADDED  
SERVICES**



**INTEGRATED  
PAYMENTS**



**POINT  
OF SALE**

# The Driving Forces



## Company Mission

Our Mission is to provide our customers with a world-class multi-channel transactional payments and value-added services solution that is innovative, flexible and scalable, thus allowing us to evolve and grow our business, while making sure to satisfy all stakeholders and maintaining a culture of our customers remaining at the heart of everything that we do.

## Company Vision

Our Vision is to continuously evolve as an organization, improving our range of physical and virtual transactional products and customisable solutions in order to meet our customers' demands.

We aspire to provide high quality products and high levels of support that exceed our customers' expectations. Our solutions are implemented and executed in a precise manner, ensuring that our customers reach their business objectives.



# Core Values

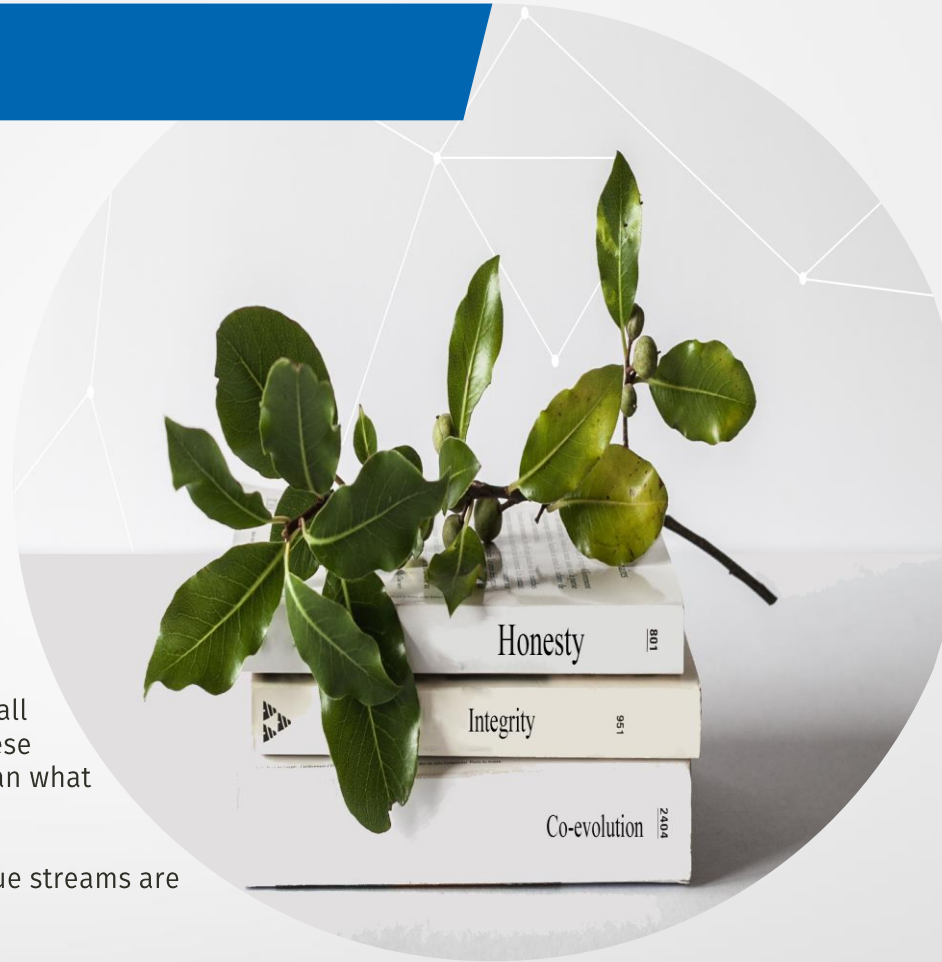
## Our Core Values

- ✘ To operate with honesty and integrity.
- ✘ To co-evolve with all stakeholders.
- ✘ To deliver world-class quality products and solutions.
- ✘ To work towards our triple bottom line (3BL) of financial, environmental and social targets.

## About 3BL

Nomad is working towards a model of sustainability with respect to our internal social impact programme as well as our environmental awareness programme. As such, we invite all stakeholders to participate as co-evolutionary partners in these programmes with a view that we endeavour to leave more than what we take.

In order to promote our 3BL initiatives, portions of our revenue streams are allocated towards these programmes.





## Key Leadership at Nomad



**Douglas Gillan**  
CEO



**Caroline Mpila**  
Business Development Director



**Walter Botes**  
Director/ Legal Advisor



**Nishal Patharoo**  
Head Technical



**Wellington Mwakanheni**  
Head Finance



**Tony Brown**  
Head Operations



**Kieran Young**  
Organisational Development/  
Special Projects

# Key Leadership Continued

## Douglas Gillan | MRes

Douglas has been involved in ICT for over 25 years, and in banking equipment, payments and transactional processing for the past 23 years. Douglas holds an Honours degree in Business studies, and a Master's degree in Research. Douglas is currently completing his Doctorate in Business Administration (DBA) thesis from the University of Liverpool (United Kingdom).

## Walter Botes | LLB

Walter completed his LLB in 2005 and was admitted as a qualified Attorney of the High Court of South Africa in 2007. Over the course of his nine years in private practise, Walter gained significant legal expertise and knowledge in various areas of law. Having made the decision in 2016 to resign from private practise, Walter joined Nomad in his capacity as Legal Advisor and subsequently has also been appointed as a Director of Nomad.

## Caroline Mpila

Caroline joined Nomad over 8 years ago, being involved in various roles in sales as well as the helpdesk. During this time she has gained expert knowledge of the inner workings of Nomad. Ambitious and driven, Caroline has worked her way up to her current key role as Business Development Director.

## Kieran Young | BCom IOP (in progress)

Kieran joined Nomad two years ago and facilitates several company-wide initiatives to drive change and development at Nomad. Kieran has in-depth knowledge of the company and uses this to spearhead strategic projects in which he is placed at the forefront. Kieran is currently completing his BCom degree in Industrial and Organisational Psychology.

## Tonny Brown | A+ | Security + | Certified Ethical Hacker V10

Tonny began his journey at Nomad as a helpdesk agent and has over 12 years experience in the payments industry. Tonny has completed his A+ , Security +, Windows Server Administration Fundamentals. Tonny is also a Certified Ethical Hacker. Tonny has held several management roles, his current one being Head of Operations.

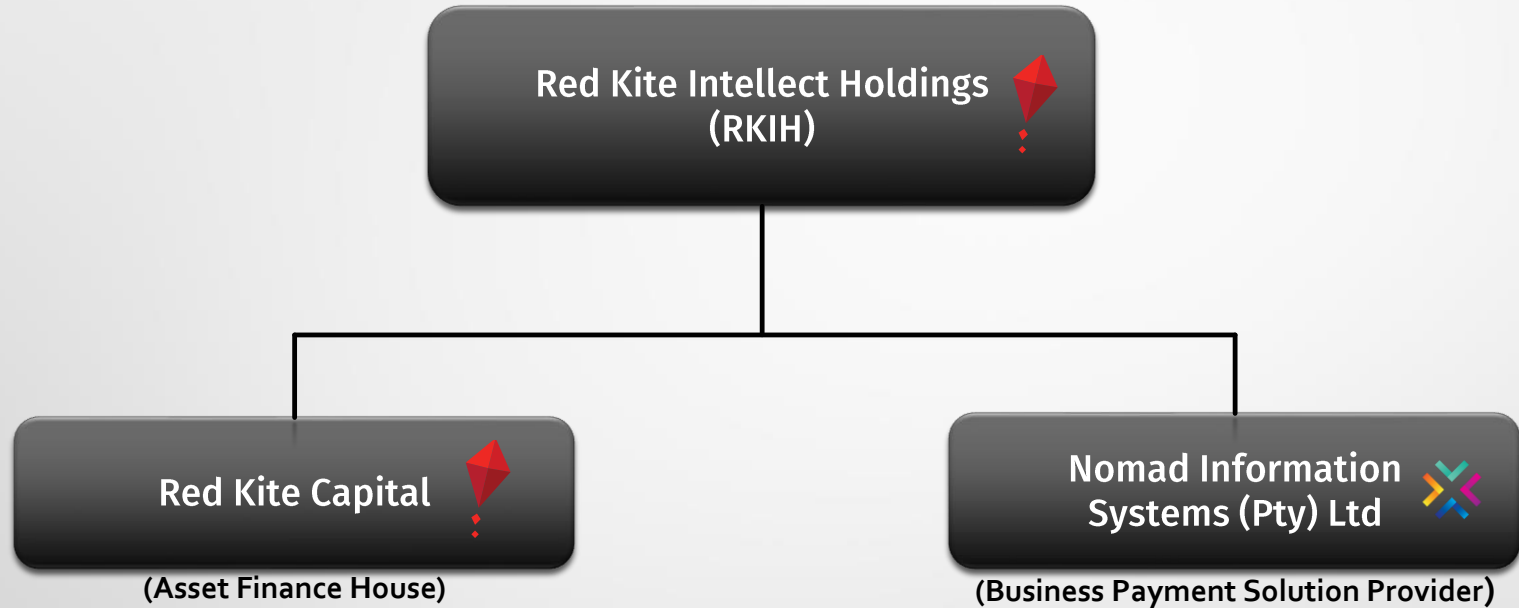
## Nishal Patharoo | Diploma Information Technology

Nishal received a Diploma in IT from ICESA Computer College in KZN. Nishal joined Nomad 10 years ago in the role of helpdesk technician. Nishal's subject matter expertise has driven him from strength to strength, landing him in his current role as Head of Technical. Nishal also holds a Ministry Certificate from Destiny College International.

## Wellington Mwakanheni | ACCA (in progress)

Wellington holds a Higher Diploma in Accountancy as well as a BSC in Financial Accounting. Wellington has over 15 years experience in accounting, audit & assurance and finance. Wellington joined Nomad in 2017 and has been involved in areas such as working capital management, product pricing and financial analysis, leading him up to his current role as Head of Finance. Wellington is currently completing his ACCA with Oxford Brook University (UK).

# Group Structure Organogram





# Company Ethos

## Our Culture

Nomad promotes a culture of learning through collaboration ,teamwork, authenticity and transparency. Members are encouraged to share ideas and solve problems together, leaving no voice unheard. As a learning organisation, diversity is at the heart of our culture.

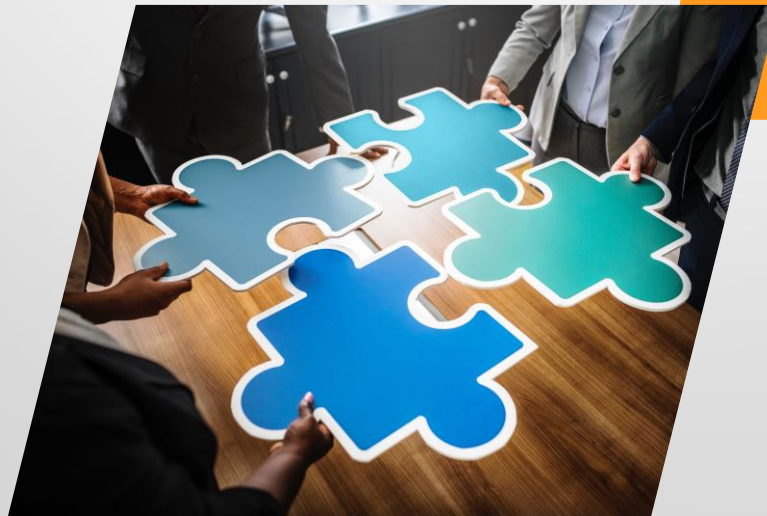
We make use of a matrix structure where a team is formed to work on a particular problem or project, in an action learning setting. When agreed outcomes are attained, the matrix structure will absolve into the core business functions.

## Why is this important?

- ✘ Core competence of members is developed.
- ✘ Decision making, and critical thinking skills are enhanced.
- ✘ Direct communication and rapid feedback loops are encouraged.
- ✘ Responsibility and Accountability of members.
- ✘ Cross-functionality of individuals and teams.
- ✘ Motivation and opportunity for growth in the company and industry.

**The strength of the team  
is each individual member.  
The strength of each member  
is the team.**

Phil Jackson



## TQM

We encourage an ethos of Total Quality Management ,ensuring that every aspect of the company is constantly looked at for improvement and enhancement.

# Standalone Payment Solutions

## Credit and Debit Card Devices

Although our device is small in size, it has an impressive range of functions and epitomizes the All-in-One design concept.

### Features include:

- ✘ Cost effective mobile and wireless solutions.
- ✘ Performs all types of EFT transactions.
- ✘ Debit and Credit card; MasterCard, Visa, Amex, Diners, RCS, Fleet, Garage and more!
- ✘ Chip and Pin compliant, minimizing exposure to fraud.
- ✘ Issues branded Gift and Prepaid cards.
- ✘ Generate income by vending airtime on the same device.
- ✘ Standard contactless reader for tap and go payments.
- ✘ Can accept payments directly from Mobile Phones.
- ✘ Allow your customers to rate their store experience on the device.
- ✘ Full back office reporting capabilities, allowing online reports to be viewed.
- ✘ 24 hour call centre availability for all queries.



# Integrated Payment Solutions

Nomad's integrated solution has been designed to provide an easy-to-use, backwards-compatible abstraction layer for EFT functionality. Masked beneath this layer are the complexities of the various banking interfaces, the implementation of EFT business logic and all idiosyncrasies of magstripe and smartcard (EMV) technologies. Designed with a high-degree of modularity resembling a 'building blocks' approach, Nomad enables and supports various value added services, which can be readily added as required.

Our integrated solution is constantly evolving and improving to assure that merchants are always running a system which is up to date, reliable and sustainable.

## Features

- ✦ Quick and easy card transactions.
- ✦ Online Reporting/Reconciliation.
- ✦ Airtime/Electricity capabilities.
- ✦ Dual-comms channels.
- ✦ Pay@Table functionality.
- ✦ Removes finger error and "sweethearting" from the equation.
- ✦ Host to Host banking into your preferred acquiring bank.
- ✦ Secure payments network through a dedicated server and firewall.

## Retail POS Providers

Nomad provides an integrated payments solution into over 40 Retail Point of Sale Providers including:

**micros**<sup>®</sup>

**iQRetail**  
AUTHORISED RESELLER

**ARCH**  
RETAIL SYSTEMS

**propharm**  
COMPUTER SYSTEMS

**TOUCH365**  
BUSINESS & POS SOLUTIONS  
PROFESSIONAL



# Value Added Services

## A Merchants Own Branded Loyalty Program

Merchants can implement an exciting card or cardless Loyalty program for their store.

The system is so dynamic that a single merchant can have their own branded Loyalty program, mobile application and card issuing system. Malls, National Groups and Coalition programs are all catered for within the solution; this solution is a single or multi-branch, 'points based' loyalty system.

Members are rewarded for their purchases in loyalty points, where one rand equals one point. This is not a discount, but rather a rebate that is electronically credited to a members account. Members wishing to redeem their balance must do so on subsequent visits, thus driving future purchases.

## A Merchants Own Branded Gift Card Program

Implementing your own Gift Card program is the perfect customer retention solution that gives you your own personalised gift card bearing your company's logo to issue in real time, to your clients.

## A Merchants Own Branded Cashless Program

Merchants who receive an abundance of cash can use the cashless program – stored value system. This will enable merchants to receive cash at one central point, load the cash value onto the prepaid members' cards for the member to use their card to pay for their purchases using their stored value that resides on their cards.

The member will also be able to view their prepaid balances online.

## Other Value Added Services

The Nomad solution also has the ability to process Airtime and Electricity from the provider of your choice.

We also process cards from various schemes such as:



# Point of Sale

## One Rental Contract For Everything

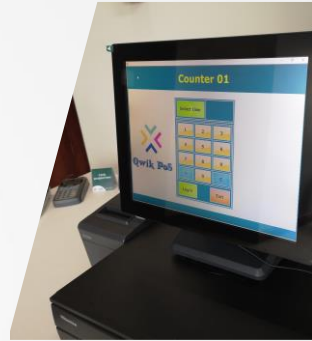
In a rapidly evolving e-commerce terrain where plenty service providers contribute to the value chain in a store, Nomad offers point of sale hardware on rental with the software of the merchants choice loaded.

## Software

Various types of retail point of sale software has been designed to support small to medium sized businesses including canteens, restaurants, liquor stores, taverns, hair salons, small scale wholesale distributors as well as car washes. Solutions can also be put in place for franchise and large retail chains.

## Scalability

Nomad product offerings are scalable according to the specific needs of customers. With a degree of precision and ease, changes can be made as and when requested by the merchant which includes the addition of value added services such as loyalty, gift card, airtime and others, which can be activated at short notice.





# Security and Compliance

In an ever-changing digital space with new risks emerging on a daily basis, Nomad has taken steps to ensure that security is of paramount importance. Specialists at Nomad are constantly scanning the environment for new threats and implementing preventative measures as required.

## PCI DSS

Nomad is compliant with the latest Payment Card Industry Data Security Standard, Version 3.2.1.

On a yearly basis our compliance is up for audit to ensure that we continue to remain compliant in light of any new industry developments.

## EMV Certification

Nomads transactional devices are Europay, Mastercard and Visa certified before being rolled out into the market. On the expiry of a devices kernel, Nomad will replace each and every expired device in the field according to regulation.

## Key Injection

Nomad has an onsite Key Injection Facility (KIF) which is used to securely inject encryption keys into card payment terminals in a controlled environment in order to communicate securely with the Hardware Security Modules located in our data centres.

## Data Centres

Nomad has invested substantial amounts into state of the art infrastructure in two separate data centres in order to allow for an Active – Active environment which reduces possible downtime for merchants. These data centres too are set up according to industry standards of security and encryption and are designed to handle large volumes of transactions seamlessly.





# Support

Nomad has invested in a world-class technical helpdesk which is available on a 24/7 basis, ensuring that we're always there when our customers need us most.

## Service with a smile

- ✘ Flexible service level agreement options to suit merchants trading environment.
- ✘ Stores are supported remotely to avoid callouts unless absolutely necessary.
- ✘ Live monitoring and bulk notifications of changes or improvements to our systems.
- ✘ Online call logging portal for real time ticket generation and resolution.
- ✘ Expert technical and implementations teams who make use of the most efficient troubleshooting techniques.

## Field Support

As well as our expert technical helpdesk team working in the background, Nomad also has field support available on a national basis.

We install, support and finance the complete hardware and software solution, with total quality management at the forefront.



## Some of our Valued Clients



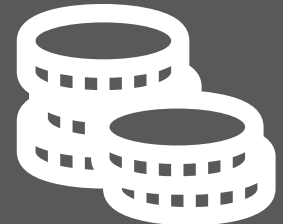
# Financing for Merchants

Why would merchants tie their capital up in non-core depreciating technology when they can rent hardware and software solutions as part of Nomads value proposition?

Nomad offers a variety of flexible payment solutions underpinned by the philosophy that you should invest the cash in your business and leave the payment systems and technology on a operating expenses model.

## ADVANTAGES OF RENTALS

- ✘ Rentals are fully tax deductible, thereby minimizing income tax obligations.
- ✘ "Off Balance Sheet" rentals are structured, and may be shown as an operating expense thus improving gearing ratios.
- ✘ Rentals avoid capital expenditure approvals.
- ✘ No deposit is required thus reducing the clients cash outlay.
- ✘ Monthly rentals can be reduced by the use of annual escalations of up to 10-15% thereby easing the client's immediate cash flow.
- ✘ The customer has the option to upgrade the equipment during the contract, thereby providing flexibility to change as technology improves or as the company outgrows the equipment.



## Contact Details

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