

## PAIA MANUAL

Prepared in terms of Section 51 of the Promotion of Access to Information Act, 2 of 2000 (as amended)

COMPILED FOR

**PAYPOINT DIRECT (PTY) LTD**

Compiled: 22 June 2021

Revised: 15 June 2026

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## 1. INTERPRETATION

In this Manual, unless the context indicates otherwise:

**“Company”** means PayPoint Direct (Pty) Ltd (“PayPoint”);

**“Client”** means any natural or juristic person receiving services from PayPoint;

**“Employee”** means any person employed by, contracted to, or acting on behalf of PayPoint, including directors, permanent employees, temporary employees, part-time employees and contractors;

**“Information Officer” (“IO”)** means the Information Officer appointed in terms of PAIA and POPIA;

**“Deputy Information Officer” (“DIO”)** means a person designated by the Information Officer to assist with PAIA and POPIA compliance;

**“PAIA”** means the Promotion of Access to Information Act, 2 of 2000, as amended;

**“POPIA”** means the Protection of Personal Information Act, 4 of 2013;

**“Personal Information”** shall have the meaning assigned in POPIA;

**“Information Regulator”** means the Information Regulator established in terms of POPIA.

Where any conflict exists between this Manual and applicable legislation, the provisions of the legislation shall prevail.

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## 2. INTRODUCTION

PayPoint Direct (Pty) Ltd is a South African financial technology company established in 2019.

The Company provides:

- Acquiring debit and credit card payment solutions
- Mobile payment solutions
- Grant payment solutions
- Value-added services (“VAS”)
- Payment hardware and software solutions
- Managed payment services

PayPoint services financial institutions, retailers, state-owned enterprises, mobile operators and other commercial clients.

The Company maintains secure payment processing environments and integrates with financial institutions, national payment infrastructure and card associations in accordance with recognised industry standards.

PayPoint certifications and industry compliance initiatives may include:

- PCI-DSS
- EMVCo
- Visa
- Mastercard

- Diners Club
- UnionPay International (UPI)

The Company's payment solutions include EFT-POS terminals, SoftPOS, Mini-ATM solutions and mobile payment technologies integrated with secure switching and transaction processing environments.

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### 3. PURPOSE OF THIS PAIA MANUAL

This Manual is intended to assist members of the public to:

- Understand how to request access to records held by PayPoint;
  - Identify records that may be available without submitting a formal PAIA request;
  - Understand what categories of records PayPoint holds;
  - Access the contact details of the Information Officer;
  - Understand how personal information is processed by PayPoint;
  - Understand the rights afforded under PAIA and POPIA;
  - Understand available remedies where access is refused.
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### 4. KEY CONTACT DETAILS FOR ACCESS TO INFORMATION

#### Information Officer

**Name:** Heyns van der Merwe  
**Telephone:** 083 254 1821  
**Email:** heyns@paypoint.co.za

#### General PAIA Enquiries

**Email:** heyns@paypoint.co.za

#### Head Office

**Physical Address:**  
35 Ferguson Road  
Illovo  
Sandton  
2196

**Telephone:** 087 808 4539

**Website:** <https://paypoint.co.za>

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## 5. GUIDE ON HOW TO USE PAIA AND HOW TO OBTAIN ACCESS TO THE GUIDE

The Information Regulator has compiled a guide explaining:

- The objectives of PAIA and POPIA;
- How to request access to records;
- How to lodge complaints;
- Available legal remedies;
- Prescribed request forms and fees.

The Guide is available from:

**Information Regulator South Africa**

Website: <https://inforegulator.org.za>

Email: [PAIAComplaints@inforegulator.org.za](mailto:PAIAComplaints@inforegulator.org.za)

Members of the public may also request assistance from PayPoint's Information Officer.

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## 6. CATEGORIES OF RECORDS AVAILABLE WITHOUT FORMAL REQUEST

The following records may be available without submission of a formal PAIA request:

Category	Record Type
Legal and Corporate	PAIA Manual
Privacy	Privacy Notice
Marketing	Product and Service Information
Corporate	Website Content

Records may be accessed via the Company's website or requested directly from the Information Officer.

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## 7. RECORDS AVAILABLE IN TERMS OF OTHER LEGISLATION

PayPoint retains records in accordance with applicable legislation, including:

- Promotion of Access to Information Act, 2 of 2000
  - Protection of Personal Information Act, 4 of 2013
  - Companies Act, 71 of 2008
  - Income Tax Act, 58 of 1962
  - Value Added Tax Act, 89 of 1991
  - Basic Conditions of Employment Act, 75 of 1997
  - Labour Relations Act, 66 of 1995
  - Employment Equity Act, 55 of 1998
  - Skills Development Levies Act, 9 of 1999
  - Unemployment Insurance Act, 63 of 2001
  - Compensation for Occupational Injuries and Diseases Act, 130 of 1993
  - Electronic Communications and Transactions Act, 25 of 2002
  - Financial Intelligence Centre Act, 38 of 2001 (where applicable)
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## 8. SUBJECTS AND CATEGORIES OF RECORDS HELD BY PAYPOINT

### Corporate Records

- Company registration records
- Statutory records
- Board resolutions
- Strategic plans
- Annual reports
- Operational records

### Human Resources

- Employment contracts
- Personnel files
- Payroll records
- Leave records
- Training records

- Recruitment records
- Performance management records
- Disciplinary records

## Financial Records

- Accounting records
- Bank statements
- Invoices
- Budgets
- Management accounts
- Debtor and creditor records

## Compliance and Risk Records

- Policies and procedures
- Risk assessments
- Compliance reports
- Internal audit records
- Regulatory correspondence

## Client and Merchant Records

- Client agreements
- Merchant agreements
- Customer correspondence
- Service records
- Transaction records

## Technology and Security Records

- Software development records
- System architecture records
- Information security records
- PCI-DSS compliance records
- Cybersecurity records
- Incident response records

## Marketing Records

- Marketing materials
- Market research
- Client databases

- Marketing correspondence

Access to records may be refused on grounds permitted by PAIA.

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## 9. PROCESSING OF PERSONAL INFORMATION

### 9.1 Purpose of Processing

PayPoint processes personal information for purposes including:

- Service delivery
- Customer relationship management
- Supplier management
- Human resources administration
- Recruitment
- Financial administration
- Regulatory compliance
- Marketing of products and services
- Debt collection
- Complaint resolution

### 9.2 Categories of Data Subjects

#### Clients and Prospective Clients

Personal information may include:

- Names
- Contact details
- Identity or passport numbers
- Registration numbers
- Banking information
- Tax information
- Financial information

#### Service Providers

Personal information may include:

- Company information
- Identity numbers

- Tax information
- Banking information
- Contractual information

## Employees and Applicants

Personal information may include:

- Identity information
- Contact details
- Employment history
- Educational information
- Payroll information
- Performance information
- Health information (where legally permitted)
- Biometric information (where legally permitted)

## 9.3 Recipients of Personal Information

PayPoint may disclose personal information to:

- Banks and payment processors
- Cloud hosting providers
- Technology service providers
- Auditors and professional advisors
- Regulatory authorities
- Law enforcement agencies
- Business partners and operators acting on behalf of PayPoint

Appropriate agreements are maintained where required by POPIA.

## 9.4 Cross-Border Transfers

Where personal information is transferred outside South Africa, PayPoint will ensure compliance with Section 72 of POPIA and appropriate safeguards.

## 9.5 Information Security Measures

PayPoint maintains reasonable technical and organisational safeguards including:

- Access controls
- Password management
- Encryption technologies

- Antivirus and malware protection
  - Physical security controls
  - Secure backups
  - Incident response procedures
  - Vendor security assessments
  - POPIA compliance policies and procedures
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## 10. AVAILABILITY OF THE MANUAL

This Manual is available:

- On the Company's website;
- At the Company's head office during normal business hours;
- Upon written request to the Information Officer;
- To the Information Regulator upon request.

Any reproduction fees prescribed by applicable legislation may apply.

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## 11. UPDATING OF THE MANUAL

PayPoint will review and update this Manual periodically to ensure continued compliance with PAIA, POPIA and applicable legislation.

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### **Issued by**

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**Christo van der Merwe**  
Chief Executive Officer  
PayPoint Direct (Pty) Ltd

15 June 2026