

Iemas Financial Services

Iemas Financial Services is a Co-operative which means our members share in the organisation's profits annually according to the products and services they have used throughout the year.

The Iemas Product Portfolio



**Vehicle
financing**



**Short-term
insurance
brokerage**



**Purchase
card**



**Life
insurance**



**Financial
wellness
training**



Loans



Benefits as an Iemas Supplier

1. Opportunity to receive exposure to our member base

Our suppliers receive exposure to our more than **160 000 members** via the Iemas website, our social media platform, Iemas newsletters and member statements. E-mail and SMS communication also available.

2. Loyal shoppers

Our purchase card holders are **loyal shoppers** who use the card at participating suppliers.

3. Guaranteed payment

As a supplier you are **guaranteed your monthly payments** according to the terms and conditions in the supplier agreement entered into with Iemas.

4. No transaction fees

There are no transaction fees applicable for the merchant as well as for the purchase card when the card is utilized on your Nedbank or ABSA point of sale device.

5. Promote your business

Through the Iemas communication channels, Iemas provides suppliers the opportunity to **participate in our promotions** to our cardholders on a national and regional basis.

How to become a supplier?

Become part of the Iemas supplier network that offers you a world of possibilities!

- ✓ Requirement: Nedbank or ABSA speed point terminal.
- ✓ Complete and send the signed Iemas Agreement with proof of banking detail to suppliers@iemas.co.za.

To join the Iemas supplier network, we offer this service free of charge. No signup fee or administration charges apply.

The Iemas Purchase Card

The Iemas Purchase Card is a **convenient, safe and recognized means of payment** and is one of the best loyalty rewards available in the market, as members have **up to 55 days' interest-free** credit.

- Save while you shop on **everyday purchases** such as food, clothing, medication, hardware, fuel etc. Members receive an **annual benefit** on all purchases (except fuel purchases).
- More expensive items can be purchased on the **budget facility** at a competitive interest rate. 3 – 60 months to repay.
- Members can **search for a supplier** on our website: <https://www.iemasfinancialservices.co.za/card/suppliers-directory>, which include business addresses. If members do not have access to the internet, they can request a list of Iemas Suppliers from the Iemas Contact Centre (**0861 043 627**).



Basic operational procedures

How does the Purchase Card work?

The Iemas purchase card is a product of Iemas Financial Service (Co-Operative) Limited. Transactions are **facilitated by Nedbank**. The Iemas member will present the purchase card to you, the supplier, for payment. Swipe the card like a normal credit card through a **Nedbank or ABSA point of sale** terminal for straight or budget transactions.



Each Card has a **monthly limit** which reset on the **6th of each month**.

The supplier has to **verify the signature** of the cardholder with the signature on the back of the Iemas Purchase Card. Iemas members **can only use their own purchase card** for purchases with approved suppliers and the signature of the buyer must correspond to the signature on the back of the card. (Signed dockets must be kept for a period of 6 months, in case transactions are disputed).

All transactions are **authorized electronically**, but a manual authorization can be required if the supplier or banking system is offline. Suppliers who do not obtain an authorization code for offline transactions run the risk of non-payment.

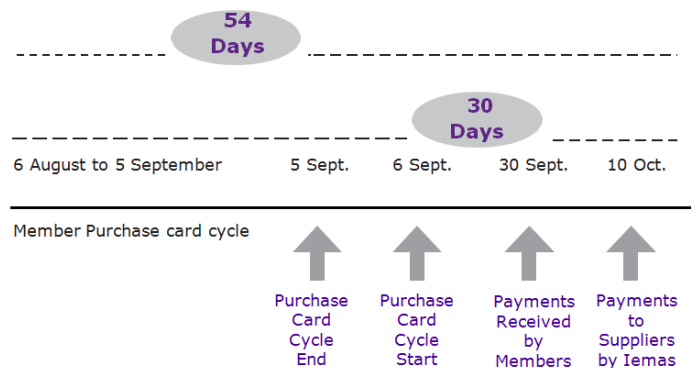
Cardholders with a **budget facility** will be able to make use of this facility on the terminal as a normal transaction. Budget transactions will not affect your payment at month end, as suppliers are **paid in full** for goods or services that our cardholders bought on the budget facility. (**Iemas members have to apply for the budget facility on the Purchase card**).

Iemas payment cycle

As an Iemas supplier, you will receive a detailed statement at the end of the month.

Daily transactional totals will be indicated with the discount of the collection fee percentage as agreed upon in the agreement between the supplier and Iemas.

Iemas will deduct the collection fee percentage and pay over the balance to your specified bank account through EFT (electronic fund transfer). Non Fuel suppliers will receive payment monthly on the 10th. Fuel stations receive payment every Friday at 00:00.





Pharmacists who care



NATIONAL SUPPLIERS:

ACKERMANS STORES/ BATA SHOE STORES/
 BOARDMANS/ BUILDERS/ CAPE UNION MART/
 CHAMBERLAIN STORES/ CHECKERS/ CHECKERS
 HYPER/ CHECKERS LIQUOR/ CLICKS/ CNA STORES/
 CONTEMPO/ DIONWIRED/ GAME/ GAME
 LIQUORMART/ DIS-CHEM/ EDGARS/ EDGARS
 ACTIVE/ EDGARS CONNECT/ HYPERAMA HOUSE &
 HOME/ HUNGRY LION/ JET/ JET MART/ MEDIRITE/
 OK FURNITURE/ OLD KHAKI/ PEP STORES/ PEP
 CELL/ PEP HOME/ PICK N PAY/ PNP CLOTHING/ PNP
 LIQUOR/ POETRY/ PQ CLOTHING/ REDSQUARE/
 SHOE CITY/ SHOPRITE/ SHOPRITE LIQUOR/
 TEKKIETOWN/ WOOLWORTHS

SELECTED SUPPLIERS:

AUTOZONE	SPAR
CAMBRIDGE FOODS	SPAR TOPS
DROS	SPUR
FUEL STATIONS	STEERS
MAKRO	THE HUB
MIDAS	TIGER WHEEL & TYRE
PG GLASS	TYRES & MORE
PHARMACIES	VOLPES
PNP FAMILY STORES	WALTONS
PRESIDENT HYPER	WIMPY
PNA STATIONERS	

Iemas Contact Details

Tel: 012 674 7000
 Office Hours:
 Weekdays (07h45 – 16h30)
 E-mail: suppliers@iemas.co.za

Nedbank Merchant Support

Tel: 0860 114 966
 Office Hours:
 Weekdays (07h00 – 21h00)
 Authorizations: 0860 114 966
 24hr line

ABSA Merchant Support

Tel: 0860 111 222
 Office Hours: Weekdays (07h00 – 18h00)
 Saturday (08h00 – 15h30)
 Sunday (08h00 – 13h00)
 Authorizations: 0860 1000 17 24hr line

We invite you to join our online community!

www.facebook.com/IemasFinancialServices

@IemasFinancial

www.linkedin.com/company/iemas-financial-services

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Iemas Financial Services (Co-operative) Limited is an authorised financial services and credit provider | NCRCP 1332 | FSP 15815 www.iemas.co.za