



revio

For businesses that
understand that there is
more to collecting revenue
than accepting payments

Capture more revenue through better customer interactions

The subscription platform that enables smart businesses to unleash their growth potential

- Create and keep customers for life
- Unlock your ability to grow and scale
- Complement or centralise billing operations



Engage better

Increase customer retention and revenue collection by up to 30% through AI driven interactions



Bill smarter

Capture more revenue, support new products or business models, and accept recurring payments globally.



Automate invoicing

Create a seamless invoicing experience that suits your customers and drives your revenue



Collect more

Grow your revenue and scale your subscriber base with an intelligent and differentiated payment experience

**The all-in-one platform
powering subscription commerce for Africa**



SAAS
B2B & B2C



Financial Services



**Media &
Entertainment**



Telco & ISP

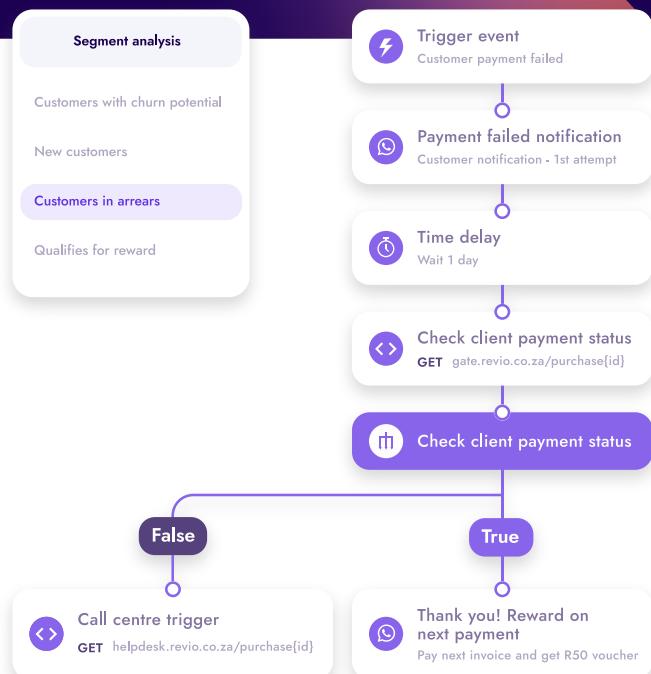


eCommerce

CONNECT

Use Machine learning and AI to keep customers for longer

Pro-actively engage with your customers using automatic messaging and transactional work flows, and reap the benefits, from improved customer relationships to a decrease in bounced or returned payments. Built to integrate seamlessly with any CRM or ERP platform, businesses can transform their customer engagement ideas into reality, overnight.



Proactively detect customer risk

Get instant visibility into customer signals and critical events to help you reduce churn.



Retain existing customers

Dramatically improve the new customer onboarding journey and delight end users with a consistent, efficient experience.



Upsell and grow customer base

Proactively manage upsells, improve overall efficiency, and visualize information on growth opportunities



Convert Freemium Subscriptions

Increase activation, conversion, and retention of your freemium customers.

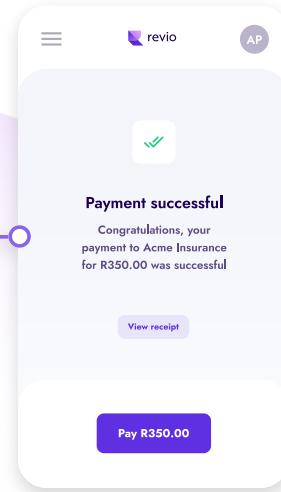
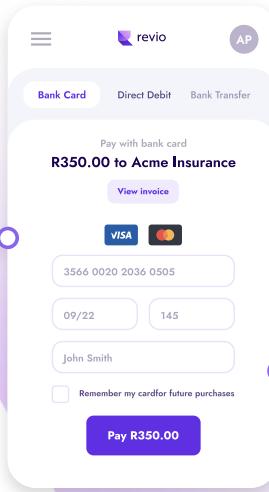


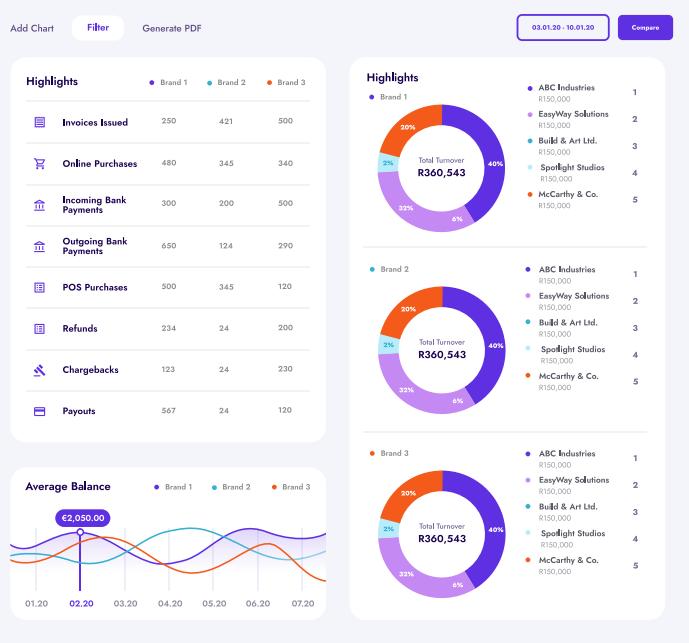
Personalise your customers payments experience and allow them to engage in real-time

Hi Jen, your account is currently in arrears due to a failed payment. Please select an option below.

8:31 AM

- 1 Check my account balance
- 2 Make a payment
- 3 Change my banking details
- 4 Change my collection date
- 5 Speak with someone





Get going fast with no code subscription billing and electronic invoicing

Bill yearly, monthly, weekly, or daily for any period. Easily start billing at the start or end of a period, or on specific dates that align with your customers' preferred payment dates. Configure due dates for each subscription that drives your dunning processes.

BILLING

Automate recurring subscription and membership payments

Capture more revenue, support new products or business models, and accept recurring payments globally.

-  Collect more revenue, more often
-  Support any billing model and any currency
-  Automate complex scenarios and operations
-  Real-time reporting to keep you on top of it

Set up recurring billing

Billing terms

SEND INVOICE EACH WITH DUE TERM BILLING CYCLE

1 Per month 2 Weeks 2 Weeks

TRIAL PERIOD

On 3 Billing cycles

Billing terms

Product name Za

PRICE QUANTITY DISCOUNT TAX ZAR

500.00 2 10.00 % 15% Vat R1,035.00

Eliminate messy reconciliations and react to customer events in real-time

Gone are the days of trying to match customer arrears across payment channels. Revio automatically reconciles your payment channels to a customer's account and makes it easy to resolve exceptions.

Leading account package integrations supported out of the box





INVOICING

Collect and reconcile invoice payments automatically

Create a seamless invoicing experience that suits your customers and drives your revenue

- Maximise first-time payment success
- Real-time invoice analytics & insights
- Auto gateway fail-over
- Real-time reporting to keep you on top of it

The screenshot shows a mobile application interface for managing invoices. At the top, there are tabs for 'Account', 'Feed' (which is selected), 'Billing', 'API', 'Profile', 'Team', and 'Contacts'. Below this, there are two sub-tabs: 'Filter' and 'Statements'. The main area displays a list of invoices with columns for the invoice details, amount, date, and status.

Invoice Details	Date	Status
Invoice sent to Cypress #A1001 / ACME / Paid with Demo Bank	07.30 / 28.07.21	Sent
Invoice Sent to Demo Client #A1001 / ACME / Paid with Demo Bank	09.00 / 28.07.21	Viewed
Refund for purchase #12344448 from democompany.co.za #A1001 / ACME / Refunded to Master Card **** * 2431	09.05 / 28.07.21	Refunded
Purchase from Demo Company #A1001 / Demo Company Ltd.	11.00 / 28.07.21	Error
Chargeback for Purchase #A1001 to Demo Client Demo Company Ltd.	14.00 / 28.07.21	Lost
Payout to Demo Company Ltd. #A1001 / ACME / Paid to Master Card **** * 2431	16.00 / 28.07.21	Created

At the bottom of the list, there is a timestamp: 01.08.2021. Below this, there are two more entries:

Invoice Details	Date	Status
Invoice Sent to Demo Client #A1001 / ACME	09.00 / 28.07.21	Paid
Invoice Sent to Demo Client #A1001 / ACME	10.08 / 28.07.21	Sent

The screenshot shows a mobile application interface for payment methods. It is divided into two sections: 'Gateway payments' and 'Alternative payments'.

- Gateway payments:**
 - Standard Debit order
 - Debicheck
 - Instant EFT
 - Voucher
- Alternative payments:**
 - Mobile money
 - QR
 - Paypal
 - Barter

At the bottom of each section, there are logos for 'absa' and 'Standard Bank'.

Allow customers to choose how they pay

Drive higher conversions by letting your customers choose their payment method. Revio offers the most popular payment channels/methods to encourage first-time and recurring payment success.

Your Bank or ours. Revio is a registered Third Party Payments provider.



Personalise your invoicing experience

Electronic, hosted invoices give your customers ease of access to their invoice and its payment methods.

Create a bespoke experience for one or multiple brands for customers to immediately recognise your business and products.

> API integration

> Pre-built payments page

> Secure payment link

The screenshot shows a mobile application interface for a specific brand, 'ACME Insurance'. At the top, there is contact information: ACME Life, acme.co.za, info@acme.co.za, and +27 512 3456. Below this, there are three main sections: 'Pay with bank card', 'Our platform, your brand', and 'Client'.

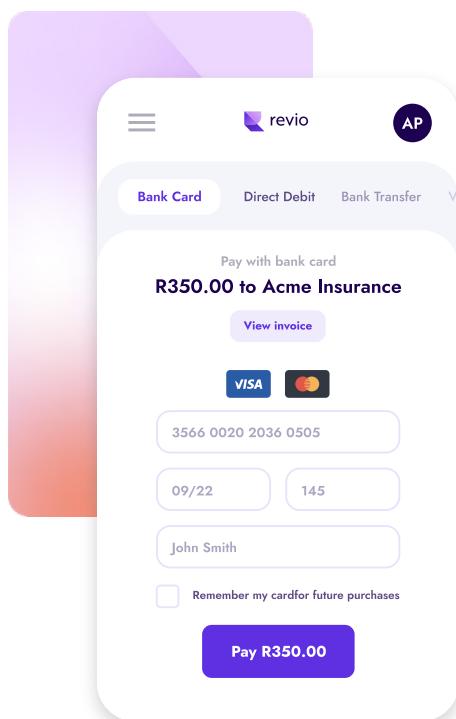
Pay with bank card: A form for entering a card number, MM/YY, CVC, and Cardholder name. There is also a checkbox for 'Remember my card for future purchases' and a button to 'Pay R1,150.00'.

Our platform, your brand: A list of features:

- Multicurrency-, language-, and brand-enabled
- Device optimised
- Hosted invoices
- Secure transfer protocol

Client: Fields for Email, Phone, and Full name, each containing placeholder text consisting of ten asterisks.

Products: A table showing a single item: Life Insurance at R 1,150.00, quantity 1, tax 15%, and total R 1,035.00.



PAYMENTS

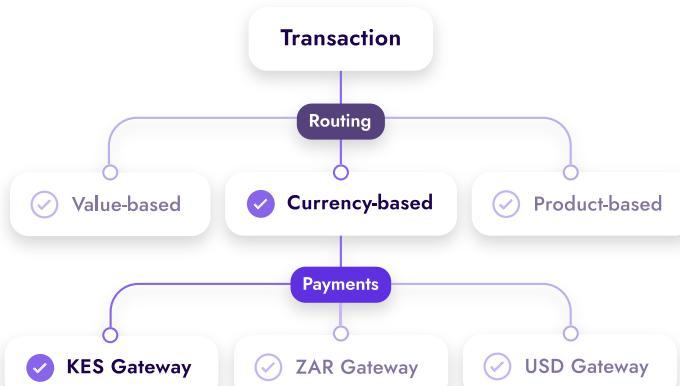
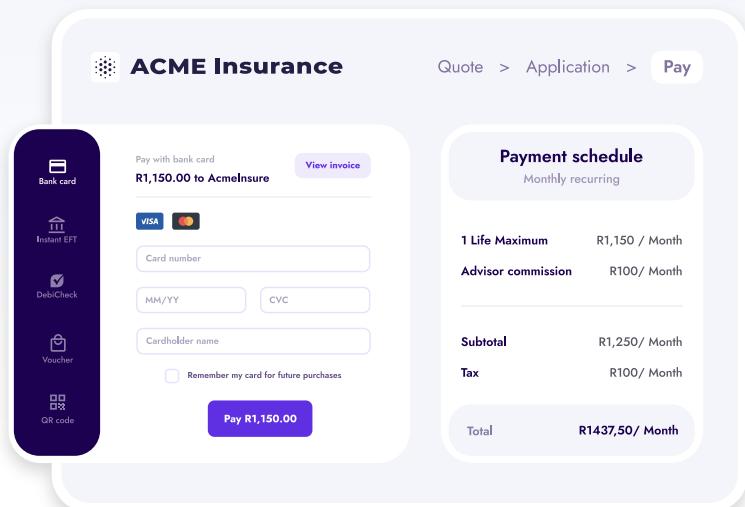
Bank, Card and Alternative payment methods unified in one platform

Increase payments success by offering all the secure payment methods your customers expect, optimised to save on transaction costs.

- Accept payments from anywhere
- Out-of-the-box payment methods
- Best in market transactional fees
- eCommerce payment plug-ins & mobile SDK's
- Reduce failures with payment links and reminders

Your checkout, your target experience

Create a custom checkout experience that's truly representative of your brand and fully hosted on your site using the Revio API. We encrypt and vault all transaction data, then pass the token to you, ensuring PCI compliance all along.



Local payments with global reach

Optimise your recurring payments and acceptance rates by enabling the right gateways for cross-border transactions.

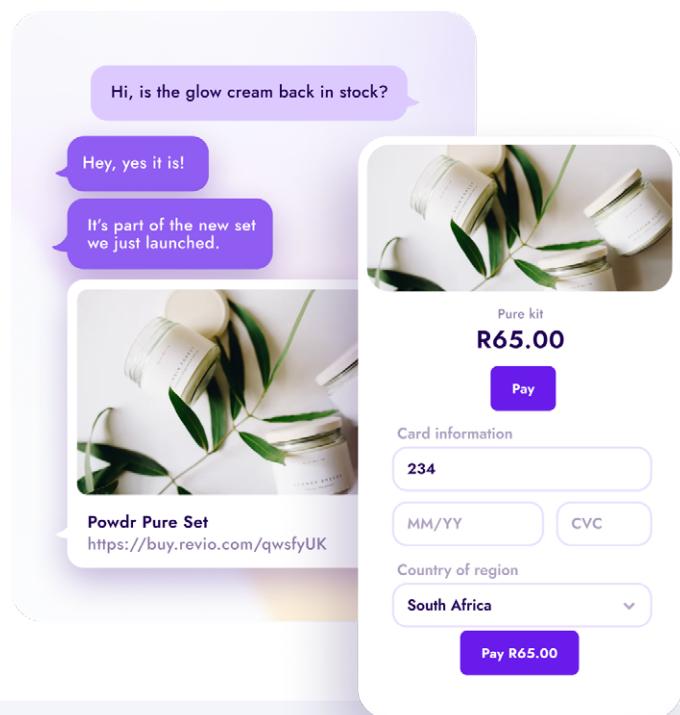
Configurable payment routing rules surface the most cost-effective payment methods to customers, helping your business save money

PAY-LINKS

Receive payments without a website or integration

Easily accept payments through any channel or device – email, social media, live chat, or text message and be flexible to your customers' payment preferences.

-  Configure your payment link
-  Add your branding
-  Share online and track performance



01

No website required

Don't have an app or website for selling? Now let your customers pay online with payment links

02

Social Media Sharing

Share the payment link over social media platforms like Facebook, Instagram, WhatsApp etc. giving your customers a quick checkout option.

03

Chatbot Integration

Integrate Payment Links with Chatbots for users to enjoy a seamless buying experience on your platform.

04

Alternative Payment Option

Payment Links can be an easy substitute for cash-on-delivery and point-of-sale payment methods in your business.

05

No technology team needed

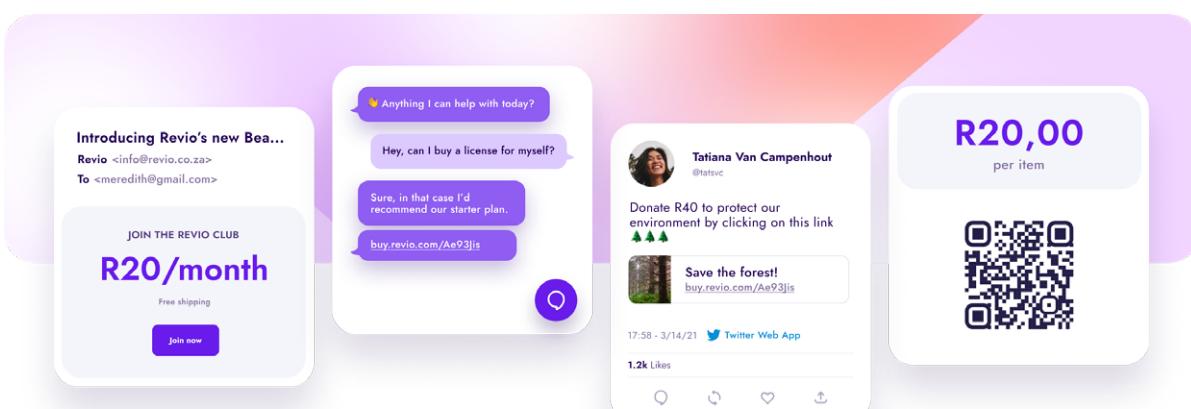
Payment links enable you to collect payments from customers anywhere in the world, no complicated integrations or coding required

06

Get going in real-time

No need to wait for marketing or technology teams to test new subscription plans or launch new products or services for sale

Customise payment links and track performance in real-time



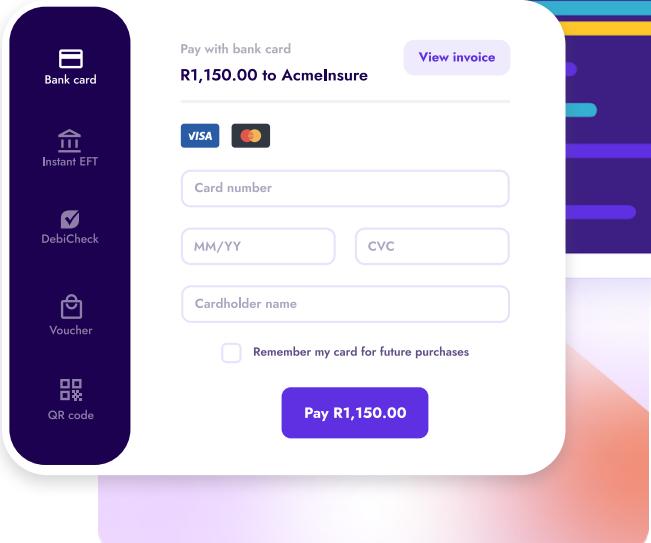


REVIO API

The easiest way to connect billing, bank, card and client data services to your business

Revio API provides you with easy and secure access to services you need to take your platform and business to the next level.

[Rich API documentation](#) [Test environment](#) [Versioned API](#)
[Configurable webhooks](#) [Integration recipes](#) [Postman collections](#)



Build better, smarter and faster with our API

Bill & Invoice

- ✓ Once-off
- ✓ Recurring
- ✓ Variable & Usage-based
- ✓ Freemium

Pay & get paid

- ✓ Bank (Debit order, DebiCheck)
- ✓ Card
- ✓ Instant EFT & Wallet
- ✓ Voucher & QR

Enrich

- ✓ Bank transaction stream
- ✓ Salary date
- ✓ Income estimation
- ✓ Credit status

Authenticate

- ✓ 3D secure
- ✓ DebiCheck (TT1 & 2)

Substantiate

- ✓ Bank account verification
- ✓ Know your customer

Engage

- ✓ Email
- ✓ SMS
- ✓ WhatsApp

All the building blocks to capture more revenue, safely

Battle and penetration tested API architecture and standards to provide the piece of mind you need and the privacy and security your customers expect

[Restful API](#) [On demand infrastructure scaling](#)

[AWS fault tolerant infrastructure](#) [Webhooks to connect your software](#)

[99.999% availability](#) [Free sandbox environment](#)

Subscription payments

For businesses who are using Revio for subscription management

1. Create a billing template

A billing template is a re-usable component that contains information about your subscription model including pricing and recurrence terms

Next ↗

2. Create your customers

3. Subscribe a customer to a billing template

cURL

```
1 curl -location -g -request POST 'https://gate...  
2 -header 'Content-Type: application/json'  
3 -data-raw '{  
4   "client_id": "b79d245f6-3f65-4422-afee-e...  
5 }'
```

```
1 {"success":true}
```