

## FAQ's: Telkom -Yoco offer

1. What is YOCO?

*Yoco is a wireless card reader machine that allows you to accept debit and credit card payments.*

2. How does it work?

*Yoco connects to your Smartphone/Tablet via Bluetooth, allowing you to accept debit and credit card payments wirelessly. No SIM card is inserted in the Yoco card reader machine.*

3. Why did Telkom partner with Yoco to offer these services?

*Telkom has partnered with Yoco to provide customers with a fast, secure and simple business Point of Sales solution. Customers can get a Smartphone + Data + a wireless card reader machine, on selected FreeMe deals for 24-months or Buy a Yoco device on a once-off purchase or as an Add-On devices to an existing Telkom fixed-line account.*

4. Who qualifies for the Telkom-Yoco offer?

*New and existing Telkom Mobile Prepaid and Post-paid subscribers, Telkom Fixed and Telkom Business subscribers.*

5. Do I need a Telkom Business account to sign up for a Yoco offer with Telkom?

*No, anyone can apply for these offers, including Small and Medium Business owners, Start-ups & Entrepreneurs, Consumer customers that run a business in their fulltime or part-time capacity and well-established businesses looking to venture into other areas.*

6. What Yoco products does Telkom offer?

*Currently, Telkom only offers the Yoco wireless PRO card machine. This card reader machine is available on selected Telkom FreeMe deals over 24 months or as a once-off cash price purchase or as an Add-On device to customers with an existing Telkom fixed-line account (via a Sales Agreement).*

7. Where do I apply for a Telkom-Yoco offer?

*The Telkom-Yoco offers are available in selected Telkom Stores, the Telkom website on <https://secure.telkom.co.za/> and via the Telkom call centre by dialling 10213.*

8. What else do I need to apply for a Yoco offer with Telkom?

*To apply for a Telkom-Yoco offer, you will need your ID document, proof of residence and 3 months' bank statement (stamped by the bank).*

9. What do customers need to do once they have purchased their Yoco card reader machine from Telkom?

*Customer should register with Yoco on [got.yoco.co.za](http://got.yoco.co.za). You will be required to email through your FICA documents to [fica@yoco.co.za](mailto:fica@yoco.co.za), in order for Yoco to perform a credit check. Once approved, you can start operating your card reader machine. You will also be required to register your South African Bank account, by sending Bank statements or letter of Bank account confirmation to [support@yoco.co.za](mailto:support@yoco.co.za).*

10. Why does Yoco need to perform a credit check?

*Credit check/vetting is a standard requirement in South African when applying to operate a financial device. It is also a regulation with Mercantile Bank, Yoco's partner bank.*

11. What are FICA documents?

*FICA documents are a certified ID copy, proof of home address and bank statement or letter of confirmation of bank account.*

12. How long does the Yoco registration and credit check/ vetting process take?

*Once the credit check/vetting process is complete and all the necessary documents have been submitted, there is a 25-hour turnaround time for activation.*

13. What happens if I fail the Yoco credit check?

*You will receive an email from [vetting@yoco.co.za](mailto:vetting@yoco.co.za) with information for what they need to do. If you have a default or judgement in your name or your business name, you will need to provide documents showing that there is a payment plan in place or that the default or judgement has been paid off.*

14. What is the next step after the Yoco credit check/ vetting was successful?

*You will need to download the Yoco mobile App onto your phone/Tablet, which you will use to record and track all your transactions.*

15. How do I download the Yoco mobile App?

*The Yoco App is available for download in the Apple App Store and Google Play Store. The App is compatible with iPhone, iPod touch, iPad and most Android phones and tablets e.g. Samsung, Sony, Huawei etc.*

16. What smartphones/tablets do not work with Yoco?

*Yoco is not supported on Blackberry and Windows smartphones/tablets.*

*Most Android and IOS devices can support Yoco on the latest version of the Yoco app.*

*For a list of Yoco compatible devices, go to <https://www.yoco.co.za> or email [support@yoco.co.za](mailto:support@yoco.co.za) for further assistance*

17. How long does the Yoco wireless PRO card machine battery lasts for?

*Yoco Wireless PRO card machine battery lasts 2-3 days depending on usage.*

18. How many people can connect to a single Yoco wireless PRO card machine?

*Yoco card readers can be used with multiple devices. For example, if you and your business partner each have a phone and want to use the card reader separately, you can. However, the card reader can only be used with one device (phone or tablet) at a time. Two people cannot use one card reader at the same time.*

***Each Smartphone/Tablet will need to be connected to the internet in order to process payments.***

*For more information on paring your devices to your Yoco wireless PRO card machine*

*<https://get.yoco.help/hc/en-za/articles/115006012269-Connecting-the-Yoco-app-with-your-Wireless-Card-Reader>*

19. Do I need data to process a card payment?

*To complete a transaction Yoco requires a stable internet connection with WIFI or 3G/4G (data) e.g. One transaction uses approximately 50 – 60KB of data, 10 - 20 transactions per MB, or 10 000 - 20 000 transactions per GB.*

20. How do I process card payments?

- Access the Yoco mobile App on your phone/Tablet.*
- Enter the amount or select the item the customer wants to buy from your Yoco App and click on checkout.*
- Select cash or card payment. If card, the customer will insert/swipe their card and enters their PIN into the Yoco Wireless card reader.*
- The transaction will process and the App will notify you once successful. You can then email or SMS your client their receipt.*

***Please note that you will not be able to process payments without data connectivity.***

*For more information go to <https://www.yoco.co.za> or email [support@yoco.co.za](mailto:support@yoco.co.za).*

21. What Yoco products does Telkom offer?

*Currently, Telkom only offers the Yoco wireless PRO card machine. This card reader machine is available on selected Telkom FreeMe deals over 24 months or as a once-off cash price*

*purchase or as an Add-On device to customers with an existing Telkom fixed-line account (via a Sales Agreement).*

22. What bank cards can be accepted by a Yoco wireless PRO card reader machine?

*Yoco accept VISA and MasterCard credit and debit cards, VISA Electron, SASSA Cards and Maestro cards (this includes Chip-and-PIN and swipe cards).*

*Currently, Yoco does not support the following cards; Diner's Club, American Express, Union Pay, fleet/garage and RCS.*

23. What fees will I be charged for my transactions?

*Yoco will charge you a transaction fee of 2.95% per transaction.*

*Yoco transaction fees & pricing information can be found on the following link;*

<https://www.yoco.co.za/transaction-fees>

24. Will my 2.95% transaction fee be added to my monthly Telkom bill

*No, Yoco will pay the transaction amount less the 2.95% transaction fee, directly into your bank account.*

25. What are the monthly charges that I will need to pay?

*Monthly charges are depended on the offer you have selected when you signed up for the Telkom -Yoco offer. Should you sign up for FreeMe deal bundled with a Smartphone + Yoco Wireless PRO card machine over 24 months, monthly subscription fees will be charged (as per FreeMe deal chosen + applicable out of bundle usage charges).*

*Should you opt to purchase the Yoco wireless PRO card machine as an Add-On option onto your existing Telkom fixed-line, the device amount will be added to your existing Telkom fixed-line account, for the duration of the Sales Agreement.*

*Where the Yoco Wireless PRO card machine is purchased as a once-off cash purchase, no monthly charges will be incurred from Telkom.*

***Telkom has partnered with Yoco to bring our customers incredible deals, however Yoco will solely be responsible for all transactional queries and any financial payment(s) that may arise, once the customer starts using their Yoco Pro card machine.***

26. How long will take for Yoco to pay me?

*Yoco payment should reflect in your bank account within 48-72 hours, depending on the customer's bank.*

Access more information via this link: <https://get.yoco.help/hc/en-za/articles/360000245389-Settlement-guidelines>

27. What should I do if my Yoco wireless PRO card readers machine does not work?

**Telkom would like to highlight that any Yoco device related issues and faults must be referred directly to Yoco for resolution!**

Yoco devices have a 1 Year swop & repair Warranty. Call **0875509629** (09h00 – 22h00) or [support@yoco.co.za](mailto:support@yoco.co.za).

Terms and Conditions for the Yoco warranty shall apply (Full details may be accessed on <https://www.Yoco.co.za/terms/reader-policies>).

28. Who can I contact when I experience issues with data connectivity whilst using Yoco card reader machine?

The customer should contact Telkom for any support pertaining to data usage in South Africa dialing the technical support desk on 081 180. For Telkom Mobile network, provide your SIM card number or phone number of the Telkom SIM when requesting support. **The customer should contact their respective Mobile Service Providers, if not on the Telkom Mobile network.**

### **Customer R250 Cash Back Incentive**

29. Who qualifies for the cash back?

Customers who purchase the Yoco device from Telkom through any of Telkom's participating channels will qualify for the R250 cash back incentive, upon activation of their card reader machine.

30. How will I receive my R250 cash back?

Customers to follow the below claims process, to get the cash back from Yoco.

**Step 1:** Purchase the Yoco Pro Card Reader Machine, via Online or Call Centre or a Telkom Store, on any of the above FreeMe Post-Paid or Top-Up or Cash or Add on device deals.

**Step 2:** Visit [got.yoco.co.za](http://got.yoco.co.za) to sign up & activate your Yoco card machine.

Step 3: Send an email to [activations@yoco.com](mailto:activations@yoco.com) to claim your R250 cash back from Yoco.

Yoco will then pay you directly into your bank account.

31. How long will it take to receive my cash back?

Yoco will pay you directly when once you have successfully completed the sign-up and card reader activation process.

32. What can I do should I not receive my cash back?

Yoco will solely be responsible for all queries and any financial payment(s) regarding the R250 cash back. Email [activations@yoco.com](mailto:activations@yoco.com).