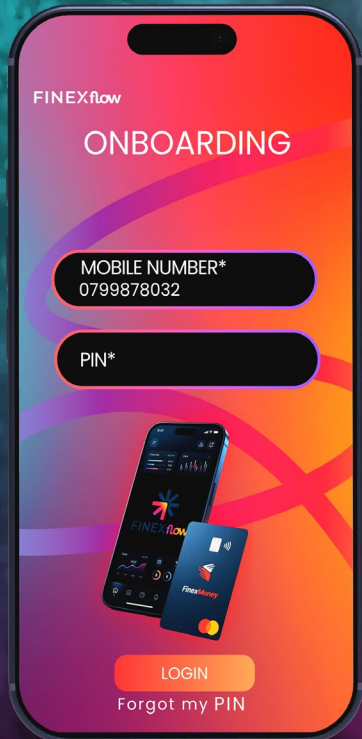


# THE CASHLESS HARVEST

Pay your workforce instantly.  
With confidence, control and care.



FINEXflow



**FINEXflow**

A connected payment journey.  
Payday is a promise.  
**Stop the friction. Start the flow.**



# FROM THE FIRST DAY TO **PAYDAY**, IT WAS **SIMPLE**.

In agriculture, your **workforce grows** and shifts with the seasons. **Managing this with cash or manual processes** creates unnecessary pressure, risk and delays.



Too many **steps**.



Too much **admin**.



Too much **delay** during the harvest.



# WHAT IS THE OPERATIONAL COST OF GETTING IT DONE?

Remove **risk**. Build **trust**.



Security exposure from holding **cash on the farm**.



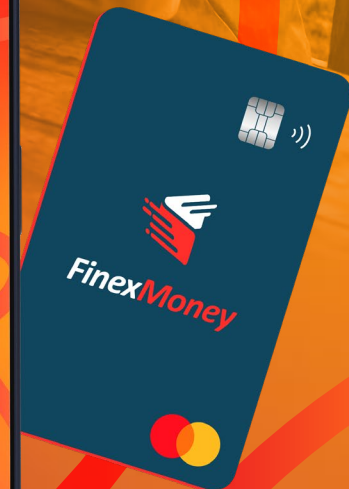
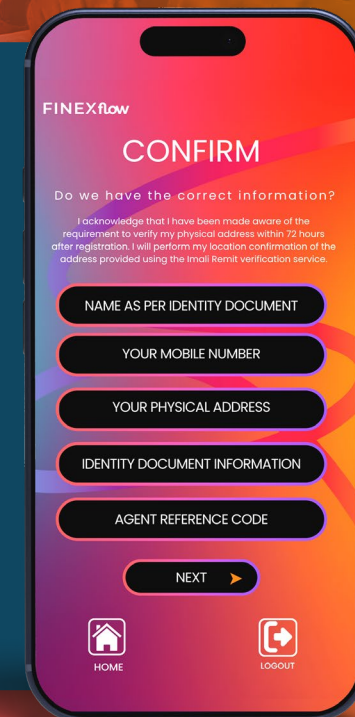
Legislative risk from **unverified seasonal identities**.



Ghost workers and batch failures eroding margins.



- \* **Remove bank queues** and expensive taxi fares to town.
- \* **Remove the physical risk** of cash in hand.
- \* **Deliver digital dignity for your workers** with instant financial inclusion.
- \* A workforce that feels **valued** drives your harvest forward.





# WORK SMARTER. NOT HARDER.

There is a **better flow.**



The secure final layer between your payroll and the bank.



An executive command centre keeping you in total control.



Operations flow in real time, at scale, with full compliance built in from day one.



FINEXflow

# THREE COMPONENTS. ONE SEAMLESS FLOW.



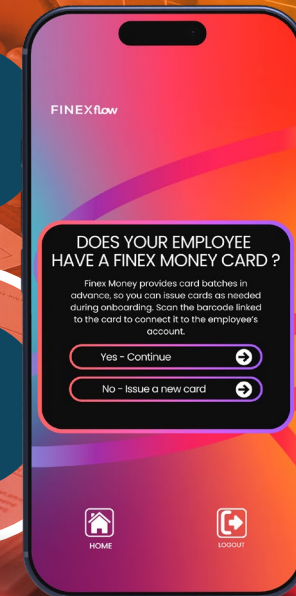
**Employer Dashboard:** Real-time visibility, business intelligence, and total financial control.



**Worker App:** Instant notifications and complete transparency for your team.



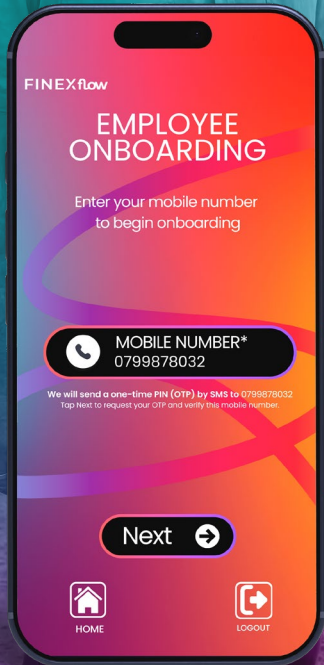
**Debit Card:** Immediate access to wages with zero banking history required.





# WE BRING BANKING TO YOU.

Designed for **real farm environments**. From orchards to packhouses. From 50 workers to thousands. One system that grows with your business.



**Full control:** You run the entire ecosystem.



We provide **enterprise infrastructure** and **training**.



You manage **verification, compliance,** and **card issuance** directly on your farm,



# BULLETPROOF THE BUSINESS.



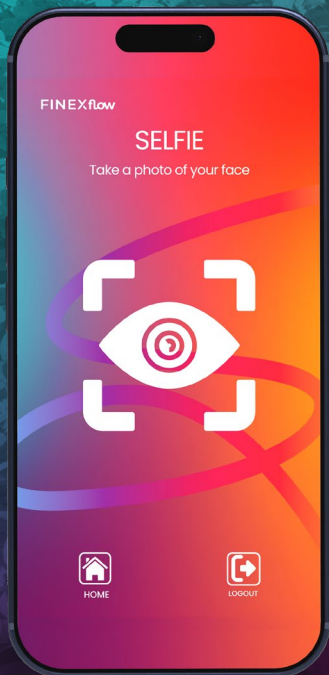
**Automated KYC and digital identity checks.**



**Real-time liveness checks with biometric selfie matching.**



**Zero compliance risk for South African and foreign national workers.**





FINEXflow

**MOVE FASTER.  
SEE MORE. DO LESS.**

**Verified Uptime:**

Absolute system stability with zero downtime.



**Real-Time Execution:**

100% success rate. No batch delays. No failed transactions.





FINEXflow

# CLOSING THE GAP.

**Instant SMS notifications**  
the moment funds are  
distributed.

**Eliminates** frantic  
HR queries entirely.

A definitive **payment  
pay slip** alternative.





# BUILT FOR THE AFRICAN WORKFORCE.

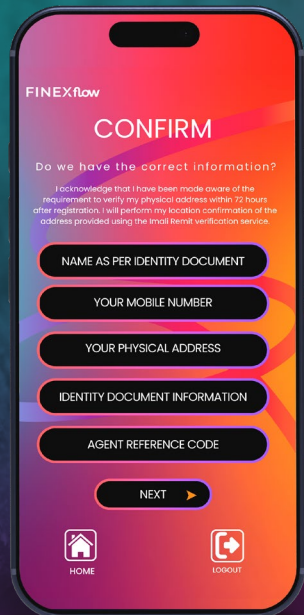
We adapt, build and scale according to what  
YOUR **agricultural operation** brings to the table.

From **permanent staff** to **seasonal workers**.

Total geographic freedom to execute payments  
from the **farm**, the **Kruger**, or **overseas**.



# ABSOLUTE OPERATIONAL CONTROL.



A **free service** cannot provide:

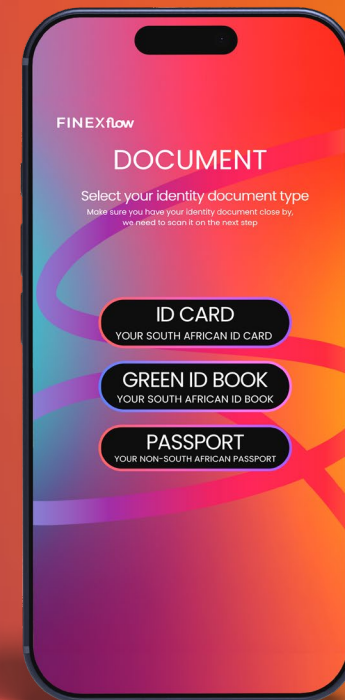
- ✦ 100% verifiable uptime and dedicated Key Account Managers.
- ✦ Biometric selfie matching and bank-level compliance trails.

Our subscription fee is the enterprise-grade infrastructure required to guarantee that your money, your data, and your farm are completely secure.



# PAY. VERIFY. PROTECT.

This is not just about **faster payments**. It is about creating a more **secure, transparent and efficient** way to run your **workforce**.



**Stop the friction. Start the flow.**  
**FINEXflow** Book a demonstration today.