STALLHOLDING SA – Vendor Success Lessons

Lesson 9 – Payment Options

Why Payment Options Matter

How customers pay is one of the most important decisions for stallholders. A smooth, flexible payment process builds trust and often decides whether a customer buys or walks away. In South Africa, you need to balance traditional cash with the rising demand for digital and card payments.

Cash Still Counts

— Always carry a float with small change.

— Keep cash secure in a money belt or lockable cash box.

— Have clear prices to avoid awkward haggling.

PRO TIP: Never keep all your cash in one place — split it between a box and a pouch for safety.

Card & Digital Payments

Most customers now expect digital options. Popular point-of-sale devices include:

— Yoco → Easy to use, app-based, widely trusted.

— iKhokha → Offers competitive fees and small, portable devices.

— Capitec Pay / Scan to Pay → Growing in popularity, especially for younger buyers.

In South Africa, Ozow and Payfast are popular online payment systems.

Other quick-scan apps include SnapScan and Zapper — just print your QR code and display it clearly.

PRO TIP: Keep a power bank handy to avoid losing sales if your phone or POS battery dies.

EFT & Bank Transfers

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— Always wait for proof of cleared payment, not just a screenshot.

— Offer instant EFT options where possible.

— For big-ticket items, EFT is often the customer's preference.

PRO TIP: Ask customers to use their name + product as a reference — it makes reconciliation much easier.

Building Trust in Payments

— Display your accepted payment methods clearly — posters, stickers, or small signs at eye level.

— Factor in transaction fees (usually 2–3%) when setting prices.

— Keep records — digital receipts (email/SMS) or a simple log book.

— Test your device/data before market day — nothing kills trust faster than "sorry, it's not working."

Vendor Story

> Richard, a pensioner, started a stall selling wooden items he makes as a hobby. He was pleased to learn not only how easy it is to use payment gateways and digital payment options, but also how reasonable their fees are compared to the setup of his earlier years when he owned a retail store.
>
> He now plans to expand by selling his range of wooden products online using Payfast as a payment gateway.

Myth vs Fact

MYTH: Cash alone is enough — customers will always find a way to pay.

FACT: Offering clear card, digital, and cash options builds trust and prevents lost sales.

Quick Insight

Every extra payment option you offer removes one more reason for a customer to walk away.

Did You Know

Some customers leave stalls they like simply because they can't pay the way they prefer.

Pro Tip

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Test all your payment methods and power sources before market day so you never lose a sale due to tech issues.

Checklist

☐ Do I have a secure cash float with enough change?

☐ Have I tested my card machine and app?

☐ Is my QR code displayed where customers can see it?

☐ Do I have backup power (power bank)?

☐ Are my prices clear and fees factored in?

☐ Do I record transactions for tracking and tax?

— "A smooth payment makes buying feel easy — and easy sales mean more sales."

Next Step

Download the Payment Readiness Checklist to help set-up your payment system.

Trusted Tools and Resources

⬇️ Payment Readiness Checklist

Use this Google-ready checklist to review your stall's payment setup.

Preview (View Only):

Create your own editable copy:

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