

# The evolution of e-commerce in South Africa

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It is the age of direct communication and instant gratification. This is why online stores have become an integral part of the world's culture; everything we want is just a click away. What has previously prevented business owners in South Africa from setting up shop online is the costly charge-backs merchants face and of course, the threat of fraud that arises through online transactions and internet based payment solutions.



A few years ago one of the major transacting companies was sued by a merchant for having credit card policies and fees that left the merchant vulnerable to fraud. Merchants have to bear most of the brunt when fraudulent transactions occur.

In 2009 media houses reported that a third of internet users were too afraid to hand over credit card details via the internet. Credit card transacting over the internet is still a daunting prospect in the minds of the South African consumer. Fraud has always been a major concern for online store owners and shoppers, until now

After recognising South Africa's need for a reliable and efficient payment solution, entrepreneur Thomas Pays opened online stores to brand new markets of internet banking and debit card customers. Pays developed [i-Pay](#), a payment solution that provides peace of mind to both merchant and consumer.

Pays says, "[i-Pay](#) provides merchants with a fraud free payment solution that allows them to dispatch their goods in no time with a guaranteed and immediate instant EFT payment."

Through this payment solution, security and privacy of the shopper's personal information has been taken to a whole new level. In addition to the banks security walls, [i-Pay](#) has introduced extra measures to make purchasing online 100% safe. The payment is direct, merchant are paid instantly and consumers shop without worry - the perfect payment ecosystem.

[i-Pay](#) is being adopted by e-commerce stores at a phenomenal rate, opening online shops to new consumers by allowing a safer transacting gateway. An increase in purchase means an increase in the bottom line. Now online stores can focus on what matters - sales.



Thomas Pays

Pays says: "Africa remains an untouched land of opportunity for e-commerce. When you look at Europe and Asia, the lack of competition in our markets allows for anyone to make a success through e-commerce. With new logistic partner opportunities, such as Parcel Ninja and with payment solutions like [i-Pay](#), the only task left is to run the business and let the experts deal with the admin on your behalf."

The e-commerce industry of South Africa is rapidly developing as tech innovators take to solving the glitches that are associated with online purchasing. With entrepreneurs like Pays leading the way to e-commerce domination, we are sure to see a rise in online stores and online transactions.

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