

Absa Merchant Spend Analytics | October 2025

Consumer sector

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Your story matters



At a glance | October 2025



October’s card spending and transaction volumes rebounded



Why Quarter 4 matters



From one weekend to an entire month: Why Black November wins



Black Friday: Where is the money going?



Black Friday: Smaller baskets, smarter choices

Important: As of December 2024, there has been a significant change in our reporting. We have expanded our data sources to include both consumer issuing data and merchant transaction data. Previously, the report was solely based on merchant transaction data. This change may result in slight variations in the observed trends compared to previous reports.

The analysis presented in this report is based on the data available at the time of writing and is subject to change. Consumer spending data is inherently subject to limitations. Sampling methods and reporting lags can introduce some level of error. The findings presented in this report are based on our interpretation of the data, and different interpretations are possible. This report may contain forward-looking statements about consumer spending trends. These statements are based on assumptions and are subject to risks and uncertainties. We encourage this report’s users to carefully consider these limitations and to consult other information sources before making any decisions based on the information presented herein.

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October 2025

Month-to-month performance

Your story matters



MTM | October 2025 overview

Quarter 4: The anchor of retail performance

Throughout the year, transaction volumes and card spending have shown notable volatility on a month-to-month basis. However, Quarter 4 historically breaks this pattern, reversing the volatility experienced during the year and delivering sustained growth throughout December. This period stands out as the retail sector’s strongest, fuelled by two major events: Black Friday and the festive season. Early festive displays and pre-Black Friday promotions play a critical role in shaping consumer behaviour, prompting earlier spending. Evidence of this shift emerged in October, where card spending rebounded from a 6% decline in September to a 4% increase (graph 1). Transaction volumes mirrored this recovery, improving from an 8% drop to 2% growth (graph 2). This resurgence also drove the highest average ticket value (ATV) of the year at 1.9%.

Across tracked categories*, nearly all recovered from September’s weak performance, with the exception of Care Services and Transportation, which remained subdued. This broad-based improvement underscores the strength of seasonal demand and promotional strategies during Quarter 4.

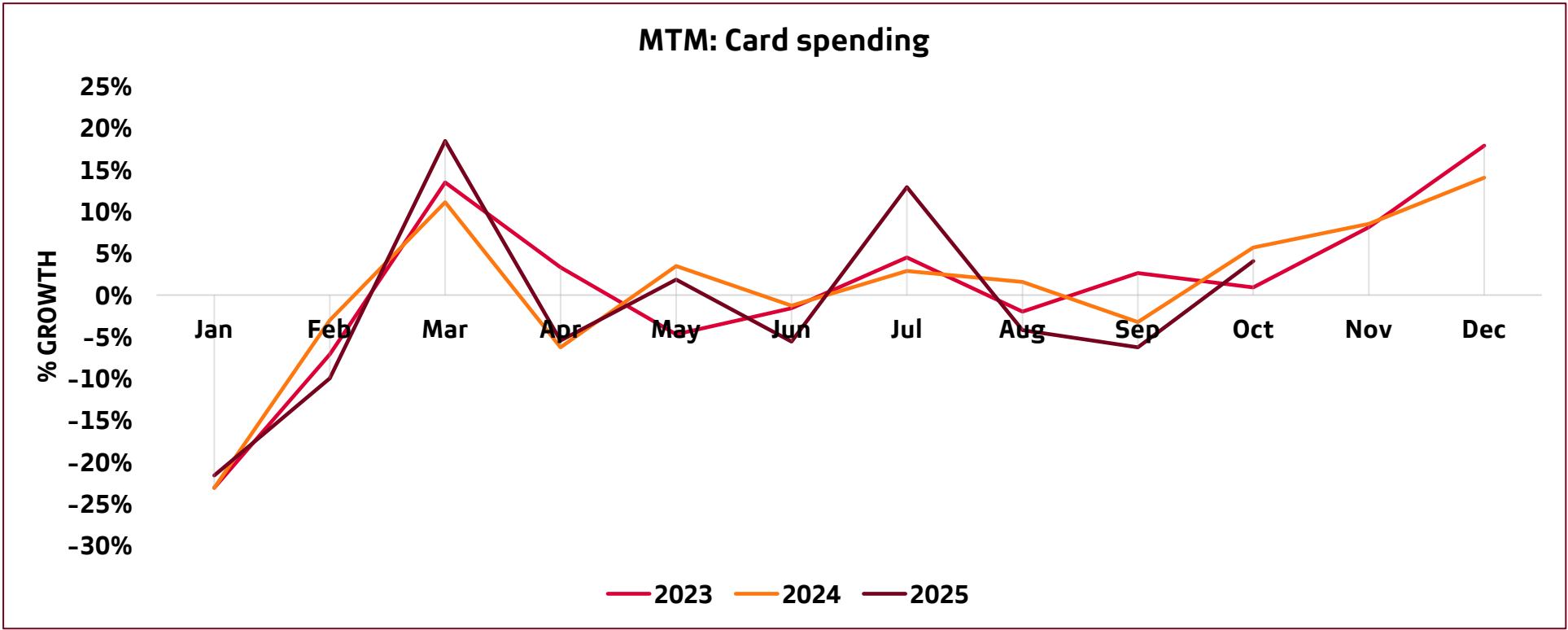
Why Quarter 4 Matters

Quarter 4 is often regarded as the “darling” of the retail sector – not only for its sheer transaction volumes but also for its stabilising effect after months of volatility. During this period, consumer psychology, strategic promotions and seasonal demand converge to set the tone for year-end success. For retailers, Quarter 4 is more than a sales opportunity; it is a performance anchor. Strong results during this time can offset weaker months, boost profitability and influence inventory and pricing strategies for the year ahead. With evolving payment options such as buy now, pay later (BNPL) and the continued rise of e-commerce, Quarter 4 remains the cornerstone of retail growth.

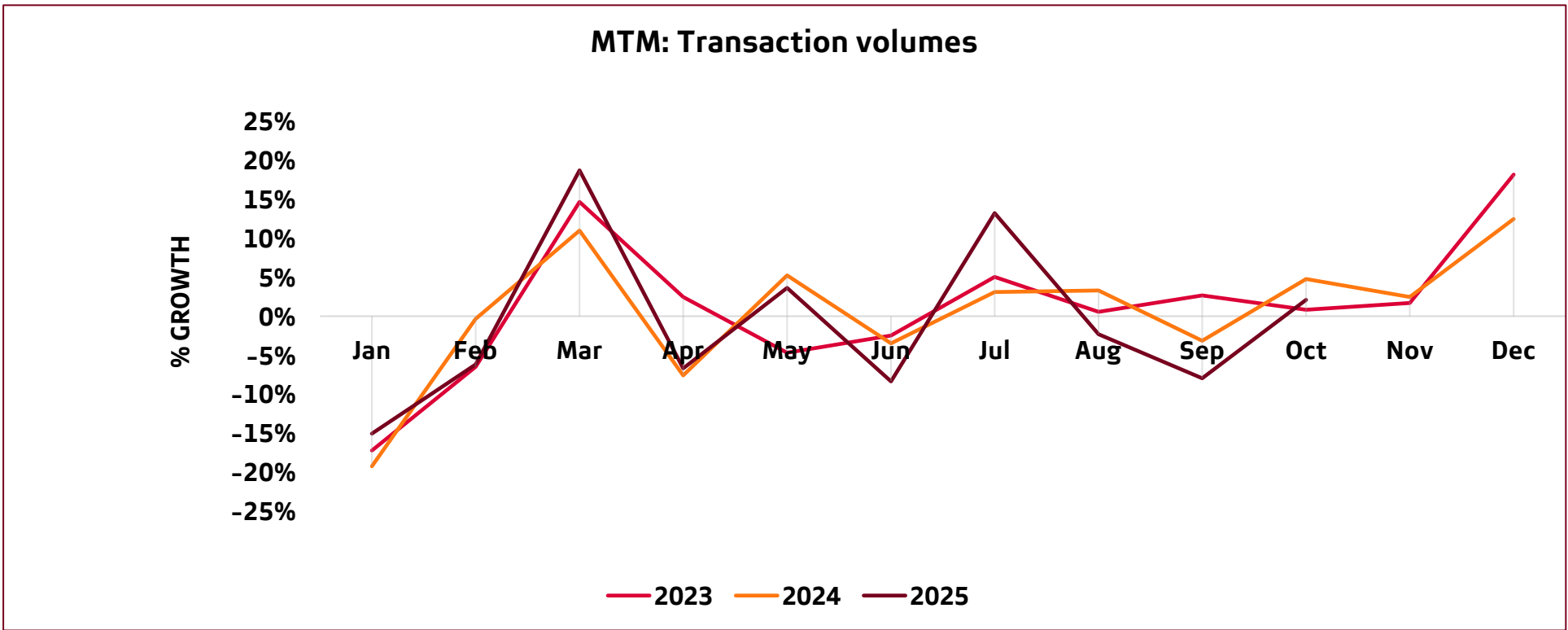
Looking ahead

Historical card transaction data suggests that November and December will continue the positive trajectory experienced in October. ATV is also expected to rise as basket sizes grow, driven by consumers who have delayed purchases throughout the year and now capitalise on seasonal sales. Adding to this dynamic is a uniquely South African phenomenon: stokvel payouts. Traditionally used for groceries, these collective savings schemes have evolved to fund educational supplies, travel and even property investments. This makes Quarter 4 a vibrant mix of activities that present retailers with a golden opportunity to leverage heightened consumer activity.

** Find detail on table 1, page 5.



Graph 1
Source: Absa’s Merchant Spend Analytics



Graph 2
Source: Absa’s Merchant Spend Analytics

Heatmap | MTM 2025

Tracked card spending categories	Jan 25	Feb 25	Mar 25	Apr 25	May 25	Jun 25	Jul 25	Aug 25	Sep 25	Oct 25
Automotive*	-5%	-18%	24%	-2%	3%	-6%	18%	-7%	-2%	4%
Books and newspapers	-5%	-18%	24%	-2%	3%	-7%	25%	-13%	-1%	12%
Building and hardware	-20%	-16%	25%	-7%	3%	-3%	17%	-5%	-1%	4%
Business and professional services*	-19%	-8%	17%	-11%	5%	-19%	10%	3%	-5%	4%
Care services	15%	-28%	22%	-5%	2%	1%	7%	0%	6%	-1%
Clothing*	-42%	-11%	24%	2%	6%	-8%	5%	-6%	-8%	6%
Commercial and industrial services	-2%	-13%	22%	-5%	9%	4%	16%	-12%	-2%	5%
Digital print media	-16%	-17%	-12%	-6%	72%	-14%	33%	-7%	0%	20%
Domestic and cleaning services	2%	-30%	43%	0%	7%	-8%	22%	-8%	-1%	2%
Education	494%	-38%	-48%	-28%	16%	-19%	24%	-10%	-5%	5%
Electronics and computers	-15%	-10%	17%	-15%	-6%	6%	7%	-5%	-4%	4%
Food*	-20%	-8%	17%	-5%	0%	-2%	10%	-3%	-7%	3%
Funeral services	0%	-17%	18%	-4%	11%	0%	11%	-8%	-2%	3%
Gambling	-14%	-36%	58%	-1%	0%	-2%	50%	-20%	-11%	1%
Games and gaming	-50%	-13%	20%	6%	-10%	5%	21%	-13%	-6%	3%
Garages*	-7%	-18%	32%	-8%	1%	-5%	31%	-16%	-5%	4%
Government*	15%	-18%	16%	-4%	5%	3%	13%	-1%	3%	19%
Health and beauty*	-21%	-18%	33%	-3%	5%	-6%	19%	1%	4%	9%
Health practitioners	17%	-9%	11%	-8%	7%	-4%	13%	-2%	-1%	6%
Home and garden*	-28%	-7%	20%	-11%	2%	-5%	16%	-9%	-8%	5%
Medical services	6%	-8%	38%	-19%	0%	-3%	11%	-5%	1%	7%
NGO, social and religious services	-52%	-18%	52%	3%	-19%	-6%	25%	-7%	-9%	13%
Speciality*	-42%	-14%	31%	-1%	-1%	-7%	17%	-2%	-6%	5%
Sport, outdoor and travel	-23%	-31%	43%	-9%	-5%	-5%	40%	-16%	-13%	6%
Stationery and office furniture	52%	-65%	11%	-11%	10%	-16%	19%	6%	-15%	13%
Telecommunication	-20%	-6%	19%	-7%	3%	-4%	9%	-2%	-7%	4%
Tourism*	-9%	-22%	32%	-7%	-5%	-6%	32%	-13%	0%	14%
Transportation	189%	54%	17%	-3%	12%	-4%	10%	-3%	-54%	-47%
Warehousing and storage	-38%	-22%	7%	-8%	6%	-8%	13%	5%	0%	9%
Overall performance	-22%	-11%	20%	-5%	2%	-6%	13%	-4%	-6%	4%

Table 1
Source: Absa’s Merchant Spend Analytics

Heatmap | MTM 2023/2024

Card spending categories	Jan 23	Feb 23	Mar 23	Apr 23	May 23	Jun 23	Jul 23	Aug 23	Sep 23	Oct 23	Nov 23	Dec 23
Automotive	-11%	-5%	15%	-9%	9%	-2%	4%	1%	-4%	2%	6%	0%
Books and newspapers	-10%	-24%	-3%	-12%	6%	-6%	8%	0%	-5%	12%	33%	25%
Building and hardware	-15%	-9%	16%	-4%	3%	-3%	7%	1%	-2%	3%	10%	-3%
Business and professional services	-20%	-5%	18%	4%	-7%	-1%	8%	2%	3%	0%	9%	19%
Care services	15%	-14%	12%	-18%	32%	-9%	1%	4%	-5%	7%	5%	-10%
Commercial and industrial services	0%	-4%	11%	-8%	21%	-4%	3%	-1%	-2%	7%	3%	-14%
Digital print media	-27%	11%	8%	7%	-8%	-33%	11%	27%	-11%	-8%	46%	5%
Domestic and cleaning services	-4%	-9%	20%	-4%	3%	1%	1%	5%	0%	-4%	4%	-13%
Education	330%	-4%	-55%	-39%	30%	-24%	18%	-4%	-9%	8%	22%	-21%
Electronics and computers	-15%	-4%	9%	-5%	-6%	-5%	9%	-10%	3%	1%	39%	0%
Food	-20%	-7%	12%	6%	-8%	0%	5%	-3%	3%	1%	2%	21%
Clothing	-44%	-14%	21%	13%	-3%	-1%	-2%	-9%	7%	-4%	21%	47%
Funeral services	4%	-7%	16%	-10%	14%	6%	-5%	3%	-6%	1%	-1%	0%
Gambling	-15%	-5%	19%	0%	-2%	6%	5%	1%	1%	0%	7%	19%
Games and gaming	-58%	-3%	14%	12%	-15%	13%	3%	-10%	8%	-2%	18%	85%
Garages	-12%	-8%	7%	1%	1%	-8%	5%	1%	7%	3%	0%	-3%
Government	13%	-6%	7%	-16%	18%	2%	3%	9%	1%	5%	-6%	-12%
Health and beauty	-25%	-5%	18%	-1%	3%	-3%	6%	2%	0%	-1%	7%	14%
Health practitioners	11%	4%	8%	-20%	29%	-8%	0%	11%	-10%	11%	10%	-26%
Home and garden	-31%	0%	13%	-5%	2%	-5%	7%	-4%	-1%	7%	44%	-4%
Medical services	2%	-1%	31%	-23%	8%	-7%	0%	9%	-6%	9%	5%	-12%
NGO, social and religious services	-44%	-14%	21%	20%	-28%	6%	10%	-2%	11%	15%	-9%	66%
Speciality	-41%	-7%	18%	7%	-14%	5%	3%	0%	11%	-5%	11%	46%
Sport, outdoor and travel	-23%	-13%	18%	-1%	-6%	3%	5%	-1%	-5%	0%	28%	11%
Stationery and office furniture	45%	-60%	-6%	-11%	19%	-18%	15%	9%	-16%	13%	22%	54%
Telecommunication	-36%	-4%	12%	1%	-2%	-3%	3%	-2%	3%	-2%	3%	24%
Tourism	-7%	-3%	14%	-6%	-8%	-3%	7%	3%	3%	5%	5%	7%
Transport	-10%	4%	14%	-10%	4%	-2%	3%	6%	4%	-2%	-2%	1%
Warehousing and storage	-17%	-12%	18%	-10%	-9%	13%	0%	4%	9%	-7%	9%	7%
Overall performance	-23%	-7%	13%	3%	-5%	-1%	4%	-2%	3%	1%	8%	18%

Table 2
Source: Absa’s Merchant Spend Analytics

Card spending categories	Jan 24	Feb 24	Mar 24	Apr 24	May 24	Jun 24	Jul 24	Aug 24	Sep 24	Oct 24	Nov 24	Dec 24
Automotive	-7%	-1%	2%	2%	3%	-6%	14%	-4%	-6%	15%	0%	-1%
Books and newspapers	-7%	-26%	-13%	-8%	0%	-13%	8%	-7%	1%	14%	29%	5%
Building and hardware	-16%	-1%	2%	2%	4%	-2%	8%	0%	-2%	13%	5%	0%
Business and professional services	-22%	0%	14%	-14%	3%	-4%	4%	6%	-3%	7%	9%	12%
Care services	21%	-13%	-5%	11%	0%	-7%	13%	-1%	-4%	10%	-1%	-3%
Commercial and industrial services	3%	0%	0%	13%	-3%	-3%	16%	-9%	-7%	9%	3%	-13%
Digital print media	-25%	9%	88%	-33%	20%	-11%	-35%	30%	40%	66%	-39%	8%
Domestic and cleaning services	7%	-8%	7%	7%	-1%	0%	10%	0%	-2%	7%	-2%	-3%
Education	348%	-15%	-59%	-4%	-11%	-35%	73%	-23%	-13%	43%	7%	-29%
Electronics and computers	-17%	-4%	5%	-13%	-4%	4%	3%	-4%	-4%	3%	31%	10%
Food	-21%	-3%	13%	-7%	4%	-1%	2%	2%	-4%	4%	7%	14%
Clothing	-44%	-10%	20%	-2%	3%	8%	-8%	-2%	0%	5%	22%	37%
Funeral services	8%	-6%	3%	5%	7%	4%	4%	-2%	-10%	12%	-8%	7%
Gambling	-17%	-8%	17%	3%	5%	-3%	5%	6%	-7%	7%	6%	11%
Games and gaming	-58%	-2%	17%	-6%	-3%	8%	-5%	1%	2%	-3%	21%	76%
Garages	-10%	2%	7%	-2%	-2%	-6%	4%	-2%	-6%	2%	-2%	5%
Government	17%	-4%	-4%	6%	6%	-5%	24%	3%	2%	8%	-11%	-14%
Health and beauty	-24%	-1%	9%	-2%	10%	-7%	7%	4%	-5%	5%	3%	11%
Health practitioners	16%	7%	-8%	10%	2%	-13%	22%	-4%	-7%	19%	-1%	-24%
Home and garden	-23%	-4%	4%	-5%	7%	-4%	7%	-3%	-2%	11%	27%	5%
Medical services	5%	8%	12%	-8%	-3%	-10%	13%	0%	-6%	15%	1%	-10%
NGO, social and religious services	-47%	-9%	42%	-22%	-2%	10%	-12%	7%	25%	-12%	17%	69%
Speciality	-43%	1%	20%	-13%	6%	0%	0%	7%	-3%	4%	15%	33%
Sport, outdoor and travel	-23%	-6%	15%	-15%	2%	1%	6%	6%	-9%	6%	27%	10%
Stationery and office furniture	54%	-59%	-18%	5%	4%	-19%	24%	-1%	-10%	20%	9%	58%
Telecommunication	-23%	0%	10%	-7%	2%	0%	5%	1%	-4%	8%	-1%	17%
Tourism	-7%	-1%	6%	-9%	-5%	0%	1%	9%	6%	3%	-1%	5%
Transport	-9%	2%	-7%	-6%	4%	-3%	13%	-5%	-16%	-66%	-28%	6%
Warehousing and storage	-17%	3%	-3%	-1%	20%	7%	27%	13%	-5%	20%	11%	46%
Overall performance	-23%	-3%	11%	-6%	3%	-1%	3%	2%	-3%	6%	9%	14%

Table 3
Source: Absa’s Merchant Spend Analytics

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Black Friday

Your story matters



Black Friday | Insights from card spending

As retailers prepare for the biggest shopping weekend of the year, internal card data from past Black Friday and Cyber Monday events highlights how the occasion has evolved. Between 2022 and 2024, card spending and transaction volumes have fluctuated, while ATV has declined but appears to be in recovery. In this edition, we explore three years of data and uncover the insights shaping this retail phenomenon.

The state of the consumer

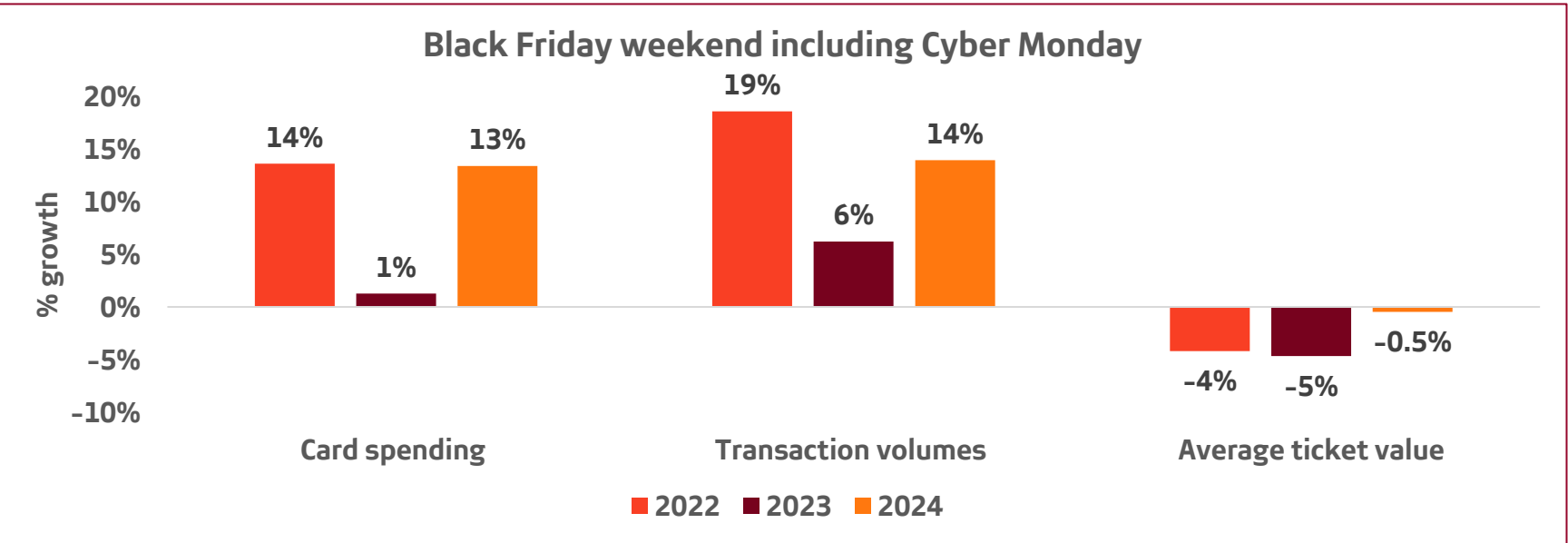
Before diving into insights from card spending, it’s important to first consider the state of the South African consumer. Our previous [reports](#) have highlighted the financial strain many are experiencing. While economic indicators such as interest rates and inflation have eased, signs of consumer distress persist. Recently, Absa’s Macroeconomics Research team reported a slight decline in consumer sentiment in Q3, based on the latest Bureau for Economic Research (BER) data. Among the three questions covered by the Consumer Confidence Index (CCI), consumers’ outlook on South Africa’s economic performance and their personal finances worsened, while their willingness to purchase durable goods remained low and unchanged. Internal data reveals volatility in card spending, with most of the year marked by a decline in ATV. This trend points to a more cautious, strategic and value-driven consumer. Given this context, historical internal data indicates an uptick in card spending during this period, though at a slower pace. Despite ongoing financial strain, this increase suggests that consumers still want to participate in Black Friday while firmly prioritising affordability and essential purchases.

From one weekend to an entire month: Why Black November wins

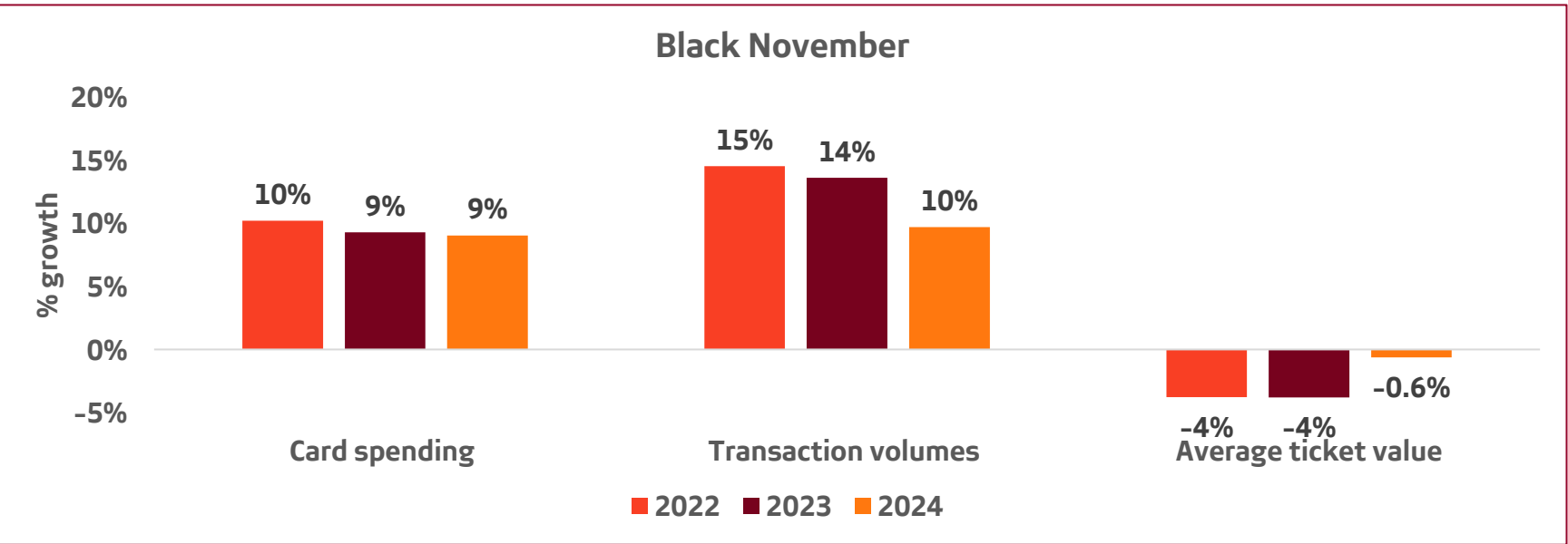
Over the years, Black Friday has transitioned from a concentrated weekend event to a month-long retail strategy known as Black November. This extended format enables retailers to capture a broader consumer base, including those paid at the end of October, mitigating the exclusion risk inherent in a single weekend event. Data indicates that Black November (graph 4) delivers more stable growth compared to the volatility of Black Friday weekend (graph 3), although overall Black November’s growth has moderated over time. This trend suggests that spreading campaigns across the month may dilute the weekend’s performance but provides resilience in years when payday falls after the event. In 2023, Black Friday weekend underperformed largely due to payday timing, yet, despite the slight slowdown, the full month recorded a healthy increase in transactions (9%) and volumes (14%). These results underscore the strategic value of a month-long approach to Black Friday.

The payday effect: Timing is everything

The timing of Black Friday weekend in relation to payday has emerged as a critical factor in its success. In 2022 and 2024, when Black Friday occurred after most South African consumers received their salaries, both card spending and transaction volumes saw growth (graph 3). In contrast, 2023’s pre-payday timing resulted in only a 1% increase in spending and a modest 5% rise in volume of transactions. This pattern underscores the financial vulnerability of many consumers, who appear to be living paycheque to paycheque with limited savings buffers. It’s a telling indicator of the financial health of the consumer and highlights the importance of aligning retail events with income cycles.



Graph 3
Source: Absa’s Merchant Spend Analytics



Graph 4
Source: Absa’s Merchant Spend Analytics

Black Friday | Insights from card spending

Average ticket value: Smaller baskets, smarter choices

Across all three years, one trend remains consistent: transaction volumes are growing faster than total spending. This means consumers are shopping more frequently but spending less per transaction. This points to a consumer who is shopping more often but spending cautiously, comparing prices online before making purchases and preferring smaller, essential buys over large goods. This behaviour reflects a more informed and budget-conscious shopper, likely influenced by economic pressures and digital access to competitive pricing.

Market share: Where the money goes

During the Black Friday weekend and Cyber Monday periods, the top 10 spending categories emerged as shown in table 4. Notably, electronics and computers, which typically falls outside the top 10 during the rest of the year, features prominently during this event. This may indicate that many consumers intentionally defer non-essential purchases, such as electronics, until promotional periods. Although discounts in this category are no longer as aggressive as in previous years, consumers continue to anticipate better deals compared to the rest of the year, and retailers appear to meet those expectations. The remaining categories largely mirror year-round spending patterns, with essentials such as food maintaining their position as the largest contributor to card spend. In 2023, food, clothing, business and professional services, and home and garden collectively accounted for 77% of all card transactions, a slight decline from 79% in the prior year.

Online vs in-store spending

An analysis of the top 10 card spending categories during Black Friday weekend, including Cyber Monday, highlights distinct differences between online and in-store shopping behaviour. For online transactions* in 2024, the leading categories were home and garden (35%), business and professional services (25%), clothing (16%) and food (13%). While these categories consistently dominate overall card spend, none achieved year-on-year growth in 2024 (table 5). In contrast, in-store spending transactions* were concentrated in food (50%), clothing (16%), and business and professional services (11%). Food and clothing recorded double-digit growth for in-store purchases (table 6), signalling that despite the rise of e-commerce, physical retail remains a strong driver of consumer spend. Interestingly, clothing appears to have lost momentum online while gaining traction in store. Looking ahead to Black Friday 2025, consumers are expected to maintain a hybrid shopping approach, with online channels likely to grow at a faster pace, supported by digital convenience and loyalty-driven incentives.

Credit vs debit card

Card usage patterns during Black Friday weekend, including Cyber Monday, appear closely linked to payday timing. In years such as 2022 and 2024, when payday fell on or after Black Friday, debit card usage outpaced credit card usage, suggesting consumers relied on own funds to finance purchases. Conversely, in 2023, when Black Friday occurred before payday, debit card usage in the top 10 categories declined marginally by 0.1%, while credit card usage surged by 10% year on year, reflecting increased reliance on credit to bridge the gap until consumers are paid. Looking ahead, debit and credit card usage is expected to continue growing, though at a slower pace, as the payment landscape evolves with options such as BNPL. The increasing adoption of BNPL could broaden consumer participation in major retail events like Black Friday, potentially driving higher sales for retailers that offer this flexible payment solution.

*See details in tables 9 & 10, page 10.

Market share: Black Friday weekend, including Cyber Monday				
Top 10 card spending categories	2021	2022	2023	2024
Automotive	1.75%	1.73%	1.55%	1.77%
Building and hardware	3.52%	3.50%	3.27%	3.42%
Business and professional services	7.13%	9.42%	11.64%	11.90%
Clothing	18.61%	16.27%	15.01%	14.79%
Electronics and computers	1.46%	1.57%	1.45%	1.41%
Food	41.43%	41.56%	42.52%	42.52%
Garages	3.80%	4.18%	3.38%	3.06%
Health and beauty	2.14%	2.08%	2.00%	1.71%
Home and garden	10.17%	9.37%	9.59%	8.21%
Speciality	4.80%	3.72%	3.60%	4.09%

Table 4
Source: Absa’s Merchant Spend Analytics

Black Friday weekend, including Cyber Monday			
Online spending: y/y growth			
Top 10 card spending categories	2022	2023	2024
Automotive	18%	83%	200%
Building and hardware	9%	10%	-2%
Business and professional services	26%	22%	19%
Clothing	71%	17%	-5%
Electronics and computers	80%	-19%	19%
Food	-8%	20%	12%
Garages	-49%	-25%	102%
Health and beauty	-3%	-4%	18%
Home and garden	8%	47%	-19%
Speciality	43%	-18%	76%

Table 5
Source: Absa’s Merchant Spend Analytics

Black Friday weekend, including Cyber Monday			
Debit card: y/y growth			
Top 10 card spending categories	2022	2023	2024
Automotive	13%	-10%	28%
Building and hardware	12%	-6%	19%
Business and professional services	57%	24%	14%
Clothing	-3%	-8%	12%
Electronics and computers	23%	-8%	11%
Food	16%	2%	13%
Garages	24%	-16%	2%
Health and beauty	12%	-3%	-7%
Home and garden	7%	-5%	2%
Speciality	-12%	-1%	27%

Table 7
Source: Absa’s Merchant Spend Analytics

Black Friday weekend, including Cyber Monday			
In-store spending: y/y growth			
Top 10 card spending categories	2022	2023	2024
Automotive	12%	-10%	26%
Building and hardware	13%	-6%	19%
Business and professional services	58%	26%	15%
Clothing	-5%	-9%	14%
Electronics and computers	12%	-3%	8%
Food	15%	3%	13%
Garages	25%	-18%	3%
Health and beauty	11%	-2%	-4%
Home and garden	3%	-21%	14%
Speciality	-16%	0%	24%

Table 6
Source: Absa’s Merchant Spend Analytics

Black Friday weekend including Cyber Monday			
Credit card: y/y growth			
Top 10 card spending categories	2022	2023	2024
Automotive	11%	-7%	33%
Building and hardware	16%	-2%	17%
Business and professional services	34%	28%	20%
Clothing	12%	4%	8%
Electronics and computers	22%	-5%	9%
Food	6%	11%	14%
Garages	27%	-22%	3%
Health and beauty	6%	-1%	9%
Home and garden	0%	23%	-12%
Speciality	-13%	-5%	34%

Table 8
Source: Absa’s Merchant Spend Analytics

Market share | Online vs in-store

Black Friday weekend, including Cyber Monday			
Online spending: Market share			
Top 10 card spending categories	2022	2023	2024
Automotive	0%	0%	1%
Building and hardware	1%	1%	1%
Business and professional services	22%	21%	25%
Clothing	18%	17%	16%
Electronics and computers	4%	3%	3%
Food	12%	12%	13%
Garages	0%	0%	0%
Health and beauty	1%	1%	1%
Home and garden	37%	43%	35%
Speciality	5%	3%	5%

Table 9
Source: Absa's Merchant Spend Analytics

Black Friday weekend, including Cyber Monday			
In-store spending: Market share			
Top 10 card spending categories	2022	2023	2024
Automotive	2%	2%	2%
Building and hardware	4%	4%	4%
Business and professional services	9%	11%	11%
Clothing	17%	16%	16%
Electronics and computers	1%	1%	1%
Food	48%	50%	50%
Garages	5%	4%	4%
Health and beauty	2%	2%	2%
Home and garden	7%	6%	6%
Speciality	4%	4%	4%

Table 10
Source: Absa's Merchant Spend Analytics

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The team

Your story matters



Consumer Sector team

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Spend analytics: PocketFlow

Your story matters



A big-data web-based tool that takes you beyond the limitations of traditional banking

Do you know who your customers are, what their spending behaviour at your store is or how you compare to competitors?

Now you can, with Absa's spend analytics tool, PocketFlow.

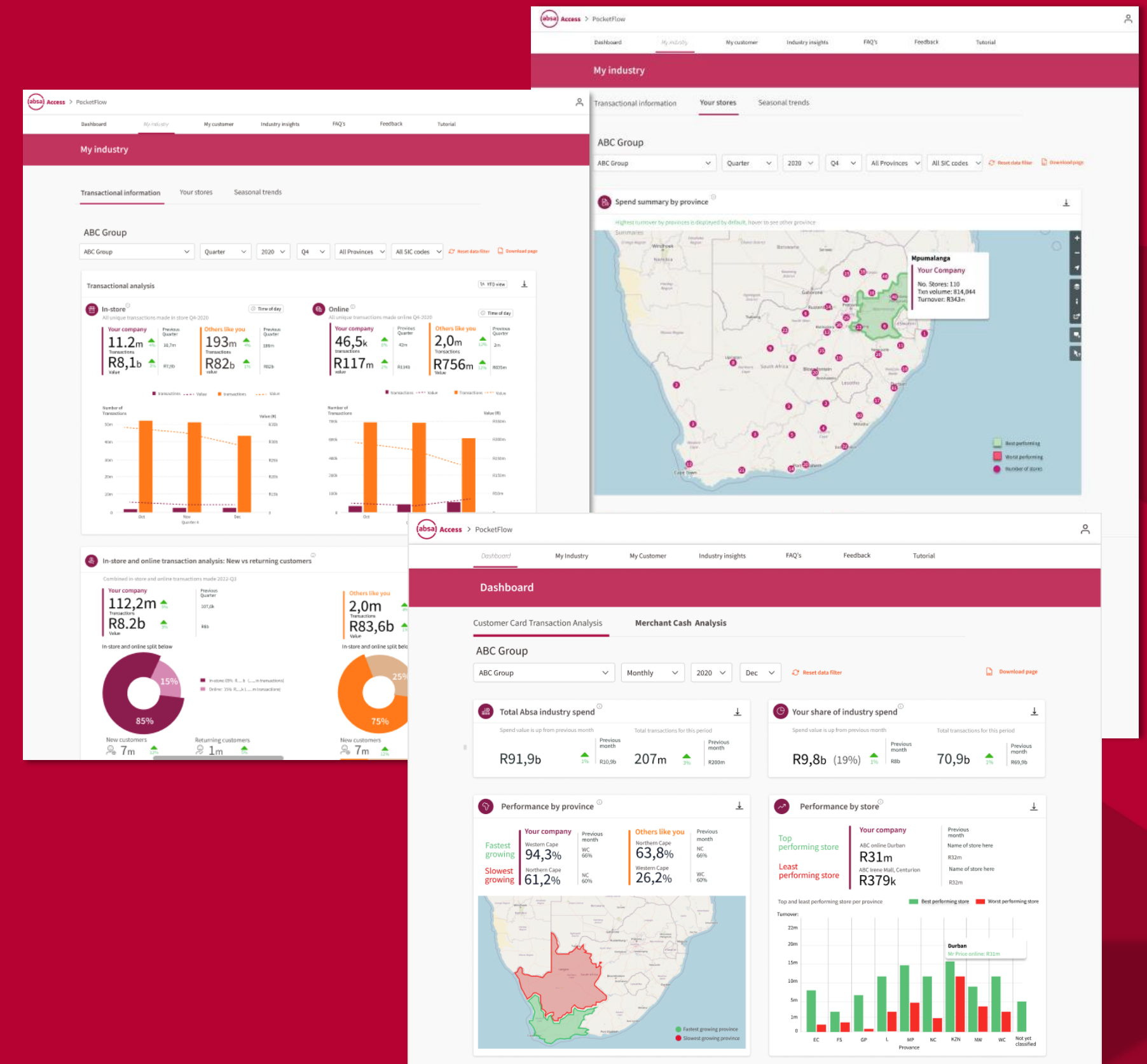
This tool is designed to help you understand your customers better and optimise your business strategies. Its interactive customer visualisations enables you to better understand your business's performance and gives you further actionable insights.

PocketFlow is a self-service tool that doesn't involve any complicated installation processes, nor does it require specialist IT skills to implement or use.

There are two offerings available, namely:

- **PocketFlow** (for large corporates): Speak to your Business Banker to find out more.
- **PocketFlow Lite** (for small and medium enterprises): Register on the Absa Merchant Access Online (AMAO) portal at <https://absamerchantaccessonline.absa.co.za>

Start your PocketFlow spend analytics journey today!



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Your story matters

