

Pick n Pay launches PayJustNow for high-ticket items

Selected Pick n Pay formats are ushering in a new era of shopping convenience and affordability with the launch of PayJustNow, one of the fastest-growing Buy Now Pay Later providers in South Africa.



PayJustNow is now available in Pick n Pay Clothing stores. Image supplied

PayJustNow empowers customers to split payments into three convenient instalments – through a completely digital application process – which is free of fees and interest.

This new innovative payment is available at Pick n Pay hypermarkets and will help customers afford high-ticket items such as electronics, home appliances and mobile devices thanks to its affordable payment terms.

It will also extend this service to its rapidly expanding and successful clothing division.

Deven Moodley, executive of Value-Added Services, Financial Services and Mobile at Pick n Pay, says, "Our commitment to innovation in retail and our dedication to digital convenience means that customers can now easily access an affordable payment solution should they need to stretch their pocket to buy a more expensive non-food item or clothing."

He adds that they expect PayJustNow to become very popular in Pick n Pay Clothing stores, where BuyNowPayLater has become more prevalent in South Africa in recent months.



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4 Sep 2023



How it works

Customers can quickly identify eligible items in-store – general merchandise, mobile and clothing – with the distinctive PayJustNow logo. They can then scan a QR code, adding the desired item to their in-app transaction basket. The application process takes less than 10 minutes to approve. Qualifying customers will receive a unique WiCode generated by the PayJustNow app, enabling them to purchase the item(s) at the Pick n Pay checkout within 15 minutes.

Customers will pay 34% of the total payment upfront, with the remaining two payments of 33% each aligned with their subsequent salary dates.

This is the latest payment solution that Pick n Pay has launched in its stores to help meet the needs of customers seeking convenient and flexible ways to manage their finances, especially when shopping.



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Lauren Hartzenberg 6 Jun 2023



Pick n Pay was the first retailer to offer Mobicred, launching it across their estate in July 2023, enabling customers to access revolving credit within 15 minutes. "Since this launch, we have seen a 70% week-on-week growth from Mobicred customers shopping at Pick n Pay with customers shopping general merchandise items, such as large appliances, and within our mobile department," says Moodley.

In addition to PayJustNow, Pick n Pay offers TymeBank's MoreTyme to help customers manage their spending. To cater for customers seeking to finance various large-ticket items, such as high-end TVs and refrigerators, the retailer has also recently introduced RCS Finance. This offers a loan of up to R250,000 with up to 60-month repayment terms for purchases on a large, single transaction.

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