



unayo[®]
pay



unayo[®]

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UNAYO on a page



UNAYO connects businesses and people within communities across multiple geographies, paving the way to a Global digital platform that drives growth, customer-centric value and financial inclusion.

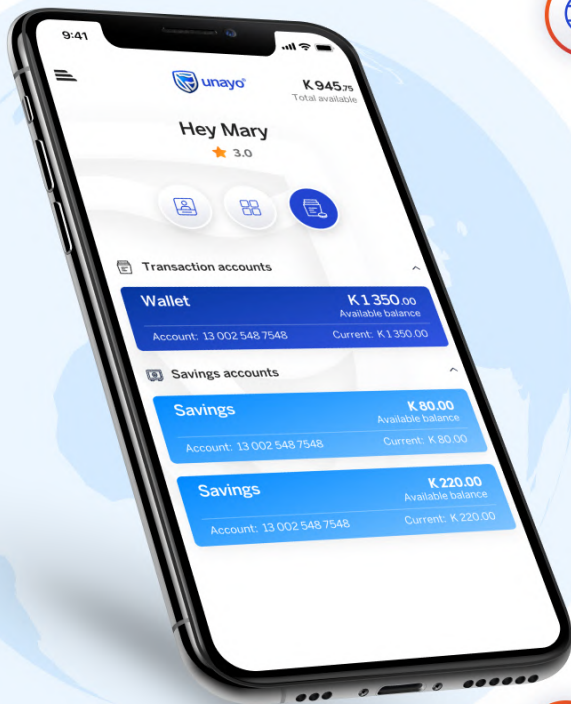
Visit www.unayo.standardbank.com to learn more.



Road to the future



Unayo (You have it) is Standard Bank's **new digital platform business**, intent on addressing the unsolved needs of communities, through digital innovation and accessibility.



Anyone, anywhere, anytime

Customers can sign up from anywhere in the world as either **Citizens, Foreign Nationals, Refugees or Asylum Seekers** in a specific country. They can also choose to become a business account holder or be granted access to accounts as **member or dependent**, by another account holder.



Channeling convenience

Customers can either **download the app and sign up**, or they can open an account **using USSD**, and **upgrade** their account using the assisted services mode on someone else's device. It is **all digital** and they do not need to go into a branch. In future, customers will also be able to **fund their account using a card**.



Everyone is included

Donors (such as humanitarian organisations) can **disburse funds** to multiple recipients using the bulk send functionality on the platform. If customers **don't have an account**, they get the funds via an SMS voucher; if they do have an account, the **funds are automatically deposited**.



Expanding horizons

Customers can **upgrade** their business or personal bundle to **access merchant functionality**. Allowing them to facilitate **transactions** on behalf of other customers and earn **commission** and building a self-sustainable **merchant network** that empowers the communities and gives customers more convenient ways to access their funds. In the future, this network will also include Group Save (Stokvel) functionality, lending and collections.



Solving for the last mile

Customers can perform various transactions at merchants. These transactions include **Cash in, Cash out, Send Money, Voucher payments and payments with a QR code**. Future functionality will also enable cash in and cash out at ATMs.

You can access UNAYO on the following channels:

Customer facing:

- Smart App.
- USSD.
- Internet Banking/Transactional portal (future).
- ATM (future).

Support

- Backoffice Portal.
- Management Portal.

UNAYO Pay

UNAYO is a services platform designed to connect businesses and people with mutual financial interests. It connects communities and business to help them grow.

The solution is completely digital and accessed via mobile devices. At the core are banking services with supporting lifestyle services offered via various partners. By joining you can become part of this online community and grow your business or connect to people across the continent.

Services and Key Benefits

How does UNAYO Pay benefit your organisation?

UNAYO Pay is an end-to-end payment solution.

- You can:**
 - accept payments
 - cash in (deposits)
 - cash out (withdrawals)
- You can use:**
 - the UNAYO app
 - retail device integration
 - system integration (to allow you to present UNAYO as a payment option to your customers)

Your organization will be able to:

Integrate into your existing systems and channels.	Instantly receive funds for purchases.	Full access to other banking services and products.
Attach documents to your transactions	Leverage data to generate reports.	Develop and equip your mobile sales force to accept payments on the go.
Pay staff and agents immediately. If they have UNAYO accounts it's free, if they don't have an UNAYO account, they can be paid using a voucher.	Receive the data enabling full reconciliation of invoices paid against goods delivered.	

Approaches

We offer you an option of three engagement models:

1 Existing - Using the UNAYO app

This simple approach would allow you to start immediately. Open a business account, share it with employees, manage their rights and limits and grow your network.

2 Simplified - Till/device level integration

Allow your customers to pay using QR codes at your tills. UNAYO allows you to create and manage multiple stores with multiple devices at each.

3 Complete - Integration using RESTful APIs

Integrate your system to facilitate transactions, pull data & generate your own reports.

Stakeholder Benefits



2

Sales force/ partners



Low cost, accessible option for expanding the Sales force's coverage:

- Mobile payment solution.
- Improved cash flow and collections efficiency.
- Decreased reliance on cash.
- Increased security and fraud management.
- Simplification of sales operations.

Merchants



Access to a competitive, fully fledged bank account to make and receive payments:

- Offer online payments.
- Earn commission while serving the community.
- Enable voucher redemptions.
- Make and receive digital payments for customers and suppliers.

Customers



Simple and secure payment options.

- Decrease reliance on cash.

Channels



Smart app

iOS, Android, Huawei



Retail device



System integration

Profiles and Account Types

	Retailer	Sales Force/ Partners	Merchant	Customer
Account	<ul style="list-style-type: none"> PRO. Business. 	<ul style="list-style-type: none"> LITE/PRO. Business. Shared account. 	<ul style="list-style-type: none"> LITE/PRO. Business. Merchant capability. 	<ul style="list-style-type: none"> LITE/PRO.
Available transactions	<ul style="list-style-type: none"> Access to Unayo Pay. UNAYO transactions. Bulk disbursements (future). 	<p>Shared Account</p> <ul style="list-style-type: none"> Access to UNAYO Pay. Payments and collections. <p>LITE/PRO</p> <ul style="list-style-type: none"> UNAYO transactions. 	<ul style="list-style-type: none"> UNAYO transactions. Bulk disbursements (future). 	<p>LITE/PRO</p> <ul style="list-style-type: none"> UNAYO transactions.
Limits	<ul style="list-style-type: none"> OTB limits or subject to commercial agreement. 	Daily and monthly and transactional limits apply*.		

* Daily and monthly limits are product, bundle and region dependent.

Costs

	Retailer	Sales Force/ Partners	Merchant	Customer
Opening	Free.	Free.	Free.	Free.
UNAYO Pay	<p>UNAYO Pay subscription For all users/ devices:</p> <ul style="list-style-type: none"> Free 	<p>Linked devices</p> <ul style="list-style-type: none"> Free 	Not applicable	Not applicable
Transaction fees	<p>Free</p> <ul style="list-style-type: none"> Cash in at a Merchant. Send money. EFT (on us). Buy (future). 	<p>Free</p> <ul style="list-style-type: none"> Cash out at a Merchant. EFT (off us). Pay (merchant incurs a cost). 		<p>Free</p> <ul style="list-style-type: none"> Cash out at a Merchant. EFT (off us). Pay (merchant incurs a cost).
Value Added Services	Coming soon	Coming soon	Coming soon	Coming soon



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