



Just
unayo[®]
it!

Africa's financial
ecosystem for all
of its **people.**



unayo[®]

Brought to you by Standard Bank. Powered by Africa.

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.

Services and Key Benefits

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.

Organisation Benefits

How does UNAYO benefit your organisation?

- You will be able to easily send funds to recipient with and without UNAYO accounts.
- Recipients can include citizens, foreign nationals, refugees and asylum seekers.
- UNAYO offers you comprehensive reports and an audit trail to verify who has received the funds.
- Recipients can also be asked to verify their identity at the point of redemption, providing you with validated identities.
- You can track where the recipient redeemed their funds (if not directly into their UNAYO account).
- You will be able to leverage other Stanbic / Standard Bank services if your organization is also a customer of Standard Bank Corporate.

Your organization will be able to:

Create and manage cost effective and auditable campaigns.

Open their own UNAYO account, and additional accounts for each campaign.

Disburse cash or commodities (future) to recipients.

Engagement models

We offer you an option of three engagement models:

1 Assisted services - Using an UNAYO relationship manager

We will work with you to create campaigns, load and process files, assist with SMS resends and voucher management. They will also provide redemption reports.

2 Integrated - Using RESTful APIs

Integrate your system to allow you to create your own disbursements, track funds movements, manage SMS resends and open vouchers and generate your own reports.

3 Internet portal - Targeted launch: January 2022

This UNAYO channel would provide you with an interface to create and manage your campaigns, including SMS resends and open vouchers, funds movement and reports.



Recipients

Without an UNAYO account:

- Receive an SMS with a voucher code for redemption at participating UNAYO merchants.
- Open an UNAYO account.

With an UNAYO account:

- Receive donor funds directly into their UNAYO account.
- Access to full banking services.
- Open a business account or apply to become an UNAYO merchant.



Business/Merchant

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

- Become a merchant and earn commission while serving the community.
- Enable voucher redemptions.
- Make and receive digital payments for customers and suppliers.

Channels



USSD



Smart App

iOS, Android, Huawei



Internet Banking

Future

Profiles and Account Types

	Donor Agency	Recipient No account	Recipient With an UNAYO account	Merchant
Account	<ul style="list-style-type: none"> PRO. Business. 	SMS voucher only.	<ul style="list-style-type: none"> LITE. PRO. 	PRO or Business with Merchant capabilities.
Available Transactions	<ul style="list-style-type: none"> Bulk disbursements to account and non account holders. All PRO and Business account transactions. 	Cash out only.	<ul style="list-style-type: none"> Cash out at a Merchant. Cash in at a Merchant. Send money. Pay. EFT. Buy (future). 	<ul style="list-style-type: none"> Cash out. Cash in. Send money. Pay. EFT. Buy (future). Earn commission.
Limits	OTB limits or subject to commercial agreement.	Not applicable.	Daily and monthly and transactional limits apply*.	Daily and monthly and transactional limits apply*.

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

Costs

	Donor Agency	Recipient No account	Recipient With an UNAYO account	Merchant
Opening	Free.	Free.	Free.	Free.
Transaction fees	<p>Bulk disbursements</p> <ul style="list-style-type: none"> Assisted: 2.5% of the value paid. Integrated: 1.5% of the value paid. Internet Banking (future): 1.5% of the value paid. 	<p>Fees</p> <ul style="list-style-type: none"> Cash out at a Merchant 	<p>Free</p> <ul style="list-style-type: none"> Cash in at a Merchant. Send money. Pay. EFT (on us). Buy (future). <p>Fees</p> <ul style="list-style-type: none"> Cash out at a Merchant. EFT (off us). 	<p>Free</p> <ul style="list-style-type: none"> Cash in at a Merchant. Send money. Pay. EFT (on us). Buy (future). <p>Fees</p> <ul style="list-style-type: none"> Cash out at a Merchant. EFT (off us).
Value Added Services	TBC.	TBC.	TBC.	TBC.

Case Study



The International Organisation for Relief, Welfare and Development (Muslim World League).

Donors, NGOs and other humanitarian organisations can use UNAYO to disburse funds as part of their mandate to support people and communities in need.

Organisation Benefits

Our team from Malawi made a significant human contribution in April 2021 by partnering with the International Organisation for Relief, Welfare and Development (Muslim World League) to distribute approximately **\$1.1 million in aid** to approximately **6,000 vulnerable, orphaned beneficiaries**.

The impact that these funds have had on the hopes and dreams of the individual families and wider community were immense.

Engagement

The Muslim World League leveraged an UNAYO Relationship Manager to implement the campaign. The details of the recipients (including: mobile number or email address and amount) were provided to populate the campaign file. The funds to be disbursed were transferred into an UNAYO business account.

On the designated campaign date, the funds were disbursed to recipients. Those without UNAYO accounts received SMSes with voucher codes that could be redeemed at UNAYO merchants. Recipients with UNAYO accounts had the funds deposited directly into their accounts.

Highlights

- + Approximately **\$1.1 million** disbursed to 6000 recipients.
- + Disbursement took place on an island in **Lake Malawi**.
- + A **Merchant network** was established to support the campaign and enable future disbursements.
- + There was a **strong entrepreneurial spirit** among recipients who were able to become merchants and earn commission for assisting other recipients.
- + Customers were able to **redeem funds without incurring time and transport costs**.

Activation

The UNAYO team recruited merchants in the redemption catchment area to assist recipients with accessing their funds and opening accounts.

6,000 beneficiaries = **\$1.1 million** total funds received



Outcome

Recipients were able to enjoy fast and convenient access to funds, without needing to incur the cost of having to travel to the nearest town or city to have their needs met.

There was a strong sense of entrepreneurship as customers activated merchant capabilities on their accounts and were able to earn commission while serving their communities.



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