

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.

What we do.

We solve for the last mile by connecting all of Africa's people on a single platform, designed to close the gap on financial inclusion. We work with donor organisations to reach vulnerable communities and assist them in cost effectively disbursing funds to people in need, using UNAYO's channels.

What you get.

We offer you the option of working with an appointed relationship manager, or integrating directly into our system to create and manage bulk disbursements. You can also generate reports, view a complete audit trail, verify fund recipients and view transaction insights.



Open a personal, business or merchant account.

Available to:

- O Citizens.
- Foreign nationals.
- Refugees.
- Asylum seekers.



Access your finances anywhere.

- O Telco agnostic platform.
- Smart app (iOS, Android, Huawei) and USSD channels for onboarding and transactions.



Be part of the digital economy.

- Transfer money to and from other banks accounts and wallets.
- Send money to other users.
- Withdraw and deposit cash and pay for goods.
- Receive donor funding.

