



CARD & PAYMENTS SOLUTIONS



The Integrated POS (iPOS) solution

Enables Merchants to efficiently accept card and mobile money payments through the integration of the merchant's till operating software with the POS pin pad.

The solution has the following features:

- Acceptance of all local Zimswitch Cards and Mobile Money payments.
- IPOS transactions will be settled into your Stanbic Merchant account on the next business day.
- Two detailed Daily Activity Reports for Card and Ecocash transactions will be emailed to you each morning.
- Ecocash transaction fees will be collected daily on settlement while Card payment fees will be processed at the end of the month.



Benefits to merchants:

- Instantaneous updates of sales and purchase records providing a better idea of how the business is performing.
- Enables sales forecasting and customer insights as iPOS is integrated to the rest of the merchant's sales channels.
- Elimination of human errors inherent in manual processes associated with stand-alone POS device.
- Enables real time tracking and management of inventory for informed decisions including timeous replenishment of stocks.
- Reduces paperwork by automatically generating accurate reports.



N Genius Stand-alone POS

n-genius™

The N Genius is a Wi-Fi enabled POS device sleeker and modern terminal which facilitates acceptance of Local Zimswitch and International VISA, MasterCard, Union Pay debit, credit and prepaid cards.

The capabilities are:

- Acceptance of USD and ZWL currencies.
- 3G/4G and WIFI capability.
- Android based.
- Contactless card transactions acceptance including Apple pay, Samsung Pay, Huawei Pay, Alipay, Wechat Pay.
- Ability for merchant to view both successful and declined transactions on POS.
- User friendly POS devices with an enhanced outlook.
- Daily Activity reports emailed to merchants every morning.
- Settlement processed into merchant account every morning.



N Genius E-Commerce Gateway



Electronic commerce (e-commerce) refers to the business model that allows individuals and companies to buy and sell, goods and services over the internet (online). Typical e-commerce transactions include the purchase of groceries, online books, hotel bookings, car hire bookings, subscriptions and school fees via merchant websites.

Stanbic Bank offers merchants business the capability to accept card payments online. Our Standard merchant commission rate is 3.7% for VISA, Mastercard and UPI payments. There will be a minimum commission monthly charge of USD10.00.

Characteristics of the Solution

- Payments in All currencies – USD,GBP,ZAR,EUR,RWF,KES and more
- Settlement will be done on the next business day into merchant Stanbic Account
- Flexible, easy and fast settlement
- Visa, Mastercard and UPI acceptance
- Charge virtual cards
- Sending of online invoices
- No setup costs
- Stanbic support and customer care-real time support for both merchant and customer

We offer 4 integration methods below:

1. Hosted Payments Page
2. Direct API
3. Hosted Session
4. Pay by Link



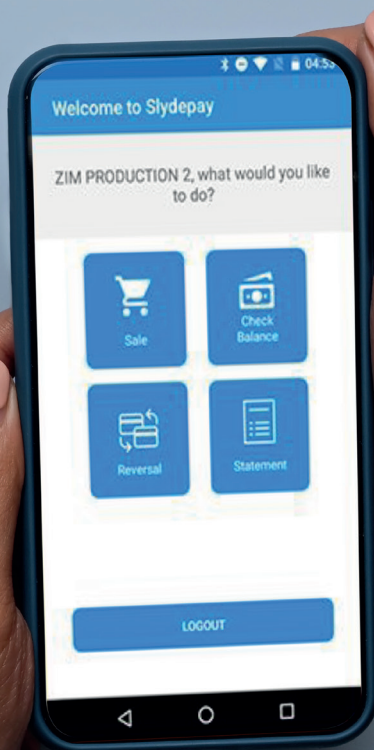
Slydepay POS and QR Solution



Slydepay POS enables merchants to accept QR and Ecocash mobile money payments. It also enables customers to pay for goods and services through scanning a QR code from their Stanbic accounts or through their mobile money wallets (Ecocash).

With the MPOS device, a merchant is able to do the following:

- › Initiate a sale and print receipts after each successful transaction
 - › View transaction history
 - › View account balances
 - › Initiate reversals
- All sales receipts are settled into Stanbic Bank account on the next business day as a lump sum.
 - Breakdown of the sales receipts is provided automatically on email.
 - The product is priced at a transactional commission rate of 0.75%.





THE ZIPIT SMART SOLUTION

A mobile-based merchant and bill solution merchants can receive payments directly.

Use Zipit smart today.



ZIPIT Smart

ZIPIT smart

ZIPIT Smart is a new function on the ZIPIT platform and is a mobile based merchant payment solution. The function enables individuals to initiate and transfer merchant payments via mobile USSD or mobile app to a unique merchant code and settlement is instant.

Merchant codes will be provided by the bank and will be linked to an account for settlement. The codes are also linked to a mobile phone for easy tracking of sales.

Benefits to Merchants:

- No need for a physical device thereby avoiding clutter on counter tops
- Provides an additional way of accepting payments which improves the sales process
- Payments are received instantly and directly into a bank account via the merchant code
- Simplified payment acceptance capability
- Available for all customers with a business account
- Increase merchant customer base (banked & unbanked)
- Convenient and real time crediting of sales

The graphic is a yellow rounded rectangle with a black border. At the top left is the ZIPIT logo (ZIPIT in a black box with a right-pointing arrow). To its right is the Stanbic Bank logo (a shield with a stylized 'S') and the text 'Stanbic Bank' with 'A member of Standard Bank Group' below it. In the center, the word 'smart' is written in a lowercase, rounded font with a dollar sign (\$) above the 's'. Below 'smart' is the tagline 'The smart way to pay' in a smaller, italicized font. At the bottom, there is a black rounded rectangle containing a QR code on the left and a digital display showing '000000' on the right. Below this black rectangle, the words 'Merchant Code' are written in a large, bold, black font.



REWARDS OFFERS AND DISCOUNTS WITH **PlusRewards**

Discover Africa and all its beauty and wonder, thanks to **PlusRewards** – our exciting loyalty programme that gives you access to exclusive benefits and offers at selected merchants across 14 African countries!

EXPLORE, SHOP AND PAY FOR LESS by simply presenting and using your Stanbic Bank card on your travels!

Visit www.stanbicbank.co.zw for more information.

PlusRewards EXCLUSIVE OFFERS:

To view the full list of merchants, special offers and benefits visit www.stanbicbank.co.zw

HOW DO I JOIN?

As a Stanbic Bank cardholder, you get automatic access to **PlusRewards** exclusive offers. Simply use your Stanbic Bank card at selected merchants to qualify.

PlusRewards Programme

PlusRewards

Client Solutions launched PlusRewards Programme for our customers, an initiative which benefit our cardholders from discounts offered by participating merchants. Stanbic Bank Zimbabwe joins 14 other Standard Bank Group markets in the journey.

Essentially, the PlusRewards provides merchants with an advertising avenue to our cardholders resulting in improved opportunities for growth in domestic and foreign sales.

We aim to increase utilization of our Card and POS solutions, anticipating an improved brand strength within the Pan-African and Local markets which are characterized by high levels of competition.

**EXPLORE,
SHOP, PAY
FOR LESS.**

PlusRewards

With PlusRewards Standard Bank Group Merchants will receive:

- Free Marketing on various Standard Bank / Stanbic bank platforms in 15 countries in Africa;
- Customers from across the continent will be directed to them, through these free Marketing initiatives.

Merchant requirements to join the programme:

- Participating Merchant needs to use Standard Bank / Stanbic Bank POS devices for the programme;
- Participating Merchant needs to give some kind of discount or special offer to Standard Bank / Stanbic customers, paying with their card for goods or services;
- Participating Merchant needs to visibly display PlusRewards marketing collateral in their establishments;
- Participating Merchants will complete a confirmation letter, to confirm participation, benefits offered and participation period

What is required from the merchant:

- Offering the benefits to all Standard Bank / Stanbic Bank cardholders, based on logo reflected on the card – 'how to' guide will be supplied by Standard Bank;
- Identify all Standard Bank / Stanbic Bank cardholders and offer benefits automatically once the sale is concluded.



SWIPE YOUR WAY TO
CONVENIENCE



Stanbic Bank **IT CAN BE ..**

VISA Debit Cards

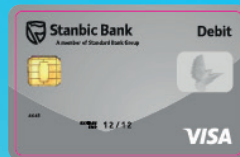
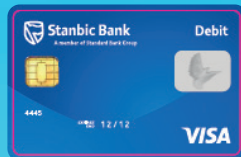
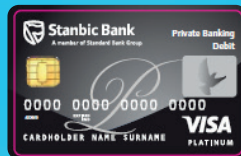
Contactless, EMV, Chip and PIN Zimswitch enabled VISA Debit Cards for Personal and Corporate Customers

Segmented as follows:

- VISA Blue Debit Card for Blue segment
- VISA Silver Debit Card for Silver segment
- VISA Gold Debit card exclusively for Executive Banking segment
- VISA Platinum Debit Card exclusively for Private Banking segment.
- VISA Gold FCA Debit Card for Foreign Currency Account Holders

Functionalities:

- Local Zimswitch POS Purchase and purchase with cashback
- Local ATM cash withdrawals, balance enquiry, mini statement, funds transfer
- International VISA POS Purchase
- International VISA ATM Cash withdrawal
- E-Commerce (online payments and purchases)





Stanbic Bank

A member of Standard Bank Group