
This Key Fact Document is important to you.

1. Introduction

UNAYO is expanding its service offering to include Value Added Services (VAS). You can now buy services such as airtime, purchase prepaid electricity.

You can do this through the UNAYO smart app, assisted services mode and via *200#.

UNAYO merchants can also sell Airtime and Electricity using the UNAYO channels and earn a commission!

2. Available Services

UNAYO's services are being rolled out over the next few months. To start, you will be able to top up your mobile account, with other services being released as follows:

1. Mobile services, such as top-ups, airtime
2. Prepaid electricity
3. TV subscription services. *coming soon
4. Government services, such as water and taxes *coming soon

Keep an eye on more UNAYO for new features!

3. Buying VAS

You can buy VAS directly using the UNAYO smart app, *200#, Assisted Services Mode, or from UNAYO merchants.

- **Smart App**

If you have an UNAYO account, you can buy Airtime and Electricity directly using the UNAYO smart app. Please ensure that you have the latest version of the smart app. You will see a new tab on the top of the screen called "Buy". Once you have selected this tab, you will be presented with the list of available services.

Select the service you would like to purchase and complete the necessary fields, such as selecting the account you wish to pay from, choosing your service provider, providing the value of the service you wish to purchase, and your details (such as mobile or account number).

Some of the service providers will let you purchase services for another user. You will be able to enter their details directly or access their mobile number directly from your phone book.

Please ensure that the details you are using and the services you are purchasing are correct.

- **USSD**

If you have an UNAYO account, you can buy Airtime & Electricity directly using your mobile phone on *200#. **Dial** *200# and select the "Buy" option from the menu. You will be presented with the list of available services.

Select the service you would like to purchase and complete the necessary fields, choose your service provider from the list, provide the value of the service you wish to purchase, and enter your details as prompted (such as mobile or account number).

Some of the service providers will let you purchase services for another user. You will be able to enter their details directly.

Please ensure that the details you are using and the services you are purchasing are correct.

- **Assisted Services Mode**

If you have an UNAYO account, you will be able to buy Airtime and Electricity directly using Assisted Services Mode on another UNAYO user's smartphone.

Please ensure that the user has the latest version of the smart app.

When you log in using Assisted Services Mode, you will see a new tab on the top of the screen called "Buy". Once you have selected this tab, you will be presented with the list of available services.

Select the service you would like to purchase and complete the necessary fields, such as selecting the account you wish to pay from, choosing your service provider, providing the value of the service you wish to purchase, and your details (such as mobile or account number).

Some of the service providers will let you purchase services for another user. You will be able to enter their details directly or access their mobile number directly from your phone book.

Please ensure that the details you are using and the services you are purchasing are correct.

- **UNAYO merchants**

Anyone can buy services from an UNAYO merchant. Locate your nearest merchant and let them know that you would like to purchase an UNAYO service. This allows you to pay in cash.

They will then log into the UNAYO smart app or dial *200# and select the "Sell" option. They can then tell you what services they have available.

Once you have made your selection, for example, airtime, you can select your service provider and specify the amount you would like to purchase. You can then provide your mobile number or account details.

You will receive a notification from your service provider that the transaction has been completed.

Please ensure that the details you are using and the services you are purchasing are correct.

4. Selling VAS: Merchants

- **Become a merchant**

You need to be an UNAYO merchant to sell VAS. If you are not a merchant, please apply to become one using the UNAYO smart app or assisted services mode.

- **How to sell VAS**

You can sell VAS directly from the UNAYO smart app or USSD.

- **Smart App**

To sell VAS from the UNAYO smart app, please ensure that you have the latest version. You will see a new option on the "Transact" tab, under Merchant options called "Sell".

Once you have selected this option, you will be presented with the list of available services.

The customer will indicate which service they wish to purchase, and you will be able to select that option and prompt them to provide the necessary fields, such as the service provider, the value of the service they wish to purchase, and their details (such as mobile or account number).

You will be presented with the confirmation screen, which will show you how much they owe you.

They can then pay you cash for the transaction.

You can complete the transaction, and their account will be credited with the service purchased.

Please ensure that the details you are using and the services you are purchasing are correct.

- **USSD**

To sell VAS vis USSD, dial your country's dial code and select the "Buy" option from the menu. You will be presented with the list of available services.

The customer will indicate which service they wish to purchase, and you will be able to select that option and prompt them to provide the necessary fields, such as the service provider, the value of the service they wish to purchase, and their details (such as mobile or account number).

You will be presented with the confirmation screen, which will show you how much they owe you.

They can then pay you cash for the transaction.

You can complete the transaction, and their account will be credited with the service purchased.

Please ensure that the details you are using and the services you are purchasing are correct.

- **Sell VAS to non-UNAYO customers, too!**

You can sell VAS to your non-UNAYO customers as well! They just need to tell you that they would like to purchase an UNAYO service – and they can pay in cash.

- **Earn commissions**

UNAYO merchants earn a commission for selling VAS. The commission is paid into your UNAYO account real time based on the transactions you have performed, which include VAS sales.

The commission value you earn may vary per type of VAS and is summarised in the table below:

Phase	Type	Commission value
1	Mobile services, such as top-ups, airtime	Mascom 8% Orange 8% BTC 10%
2	Prepaid electricity	1.75% of Purchase Value
3	Government services, such as water and taxes	<coming soon>
4	TV subscription services.	<1.5%/coming soon>

5. Queries and Complaints

For any further details or queries, please contact our Customer Contact Centre:

- Number: +267 3987811
- Email: unayosupportbw@stanbic.com

6. Frequently Asked Questions

Question	Answer
How do I register for UNAYO?	<p>Registration on the App</p> <ul style="list-style-type: none"> • Using a smartphone, download the Unayo App from the iOS/ Android/Huawei app store and follow the prompts to register <p>Registration on USSD</p> <ul style="list-style-type: none"> • Dial *200# from any mobile device and follow the prompts to register.
How do I become a merchant?	<ul style="list-style-type: none"> • You can apply to become a merchant once you have an UNAYO Pro or Business account. You will see an option to become a merchant on your profile screen (you will need to use the app or assisted services mode). • Follow the steps, provide additional documents, and complete the merchant contract. • Once your application has been approved, you will gain the ability to facilitate transactions, process vouchers, sell VAS, and earn a commission on qualifying transactions. • Please visit our website (www.unayo.standardbank.com) for more information.
What happens if a VAS purchase fails?	<ul style="list-style-type: none"> • If a purchase fails and the funds have not been deducted from your account, please try again. If the funds have been deducted, please call the Customer Contact Centre for assistance.
In addition to buying VAS, what else can a merchant help me with?	<ul style="list-style-type: none"> • When you visit an UNAYO merchant, you can perform transactions such as Cash in, Cash out, Voucher redemptions in addition to buying VAS. • Merchants can also accept payment for goods using UNAYO.
How do I locate my nearest merchant?	<ul style="list-style-type: none"> • To locate your nearest merchant, use the Locate Services option on the UNAYO app or USSD. You will be able to search for the nearest merchant based on their name or their location.