

This Key Fact Document is important to you.

Unayo is a digital account that gives you access to an ecosystem of clients and merchants. Unayo is accessible through self-registration via USSD (*200#) or through mobile phone by downloading the app.

1. Personal Accounts

Lite Account: A Lite account is given to customers who are Botswana citizens only. Customers will be required to provide their personal details and will have limited functionality to the platform.

Pro Account: A Pro account is given to customers (Botswana citizens and foreign nationals) who either upgrade from a Lite account or undergo a full KYC process. Customers will receive additional functionality on their account, including increased transactional and account limits.

Pro Account holders can apply to be Micro/Individual merchants or Agents and will be required to submit additional KYC information as well as sign the merchant contract.

Account Details	Lite Account	Pro Account
Account Types	Personal Account	Personal Account
Available Withdrawal Options	The account is instantly open to deposits and withdrawals.	The account is instantly open to deposits and withdrawals.
Limits	Lite Transaction <ul style="list-style-type: none"> • Max Balance: [P20,000] • Max Daily Debit: [P10,000] • Max Single Transaction; [P5,000] 	Pro Transaction <ul style="list-style-type: none"> • Max Balance: [P30,000] • Max Daily Debit: [P15,000] • Max Single Transaction; [P10,000]
KYC (Info/Documents)	Personal Information required <ol style="list-style-type: none"> 1. Name 2. Surname 3. Date of birth 4. Residential Address 5. ID No/Passport No 6. Contact No 	Document Upload <ol style="list-style-type: none"> 1. Proof of Identity (ID/Passport); Selfie - Video 2. Proof of Residence (Utility Bill/Kgotla Affidavit / Commissioner of Oaths) 3. Source of Funds (*input source of funds information & amount) Individual/Micro Merchant (Additional requirements) <ol style="list-style-type: none"> 4. Business Address/Location 5. Accept T's & C's 6. Sign merchant contract
Cost of Services	Lite Account	Pro Account

Fees and Charges	<p>Free</p> <ul style="list-style-type: none"> Self Registration Check Balance View statement Cash-In Pay/Scan to Pay (Voucher, QR code) Inter-account transfers Funds transfer from any local bank account to Unayo account Send Money (To registered user) Purchase of airtime* <p>Standard Fees</p> <ul style="list-style-type: none"> Funds transfer from Unayo account to any local bank account P3.05 Bulk Disbursement (Bulk Send Money) P3.05 per entry in the bulk file Purchase of prepaid electricity P2.04* Payment for television subscription P2.04* <p>*Available in the future</p> <p>Tiered Fees</p> <ul style="list-style-type: none"> Cash-Out fees Send Money (Non-Registered User) <table border="1"> <thead> <tr> <th colspan="2">Value Range (BWP)</th> <th>Charge (BWP)</th> </tr> </thead> <tbody> <tr><td>125.01</td><td>125</td><td>3,56</td></tr> <tr><td>125.01</td><td>250</td><td>5,50</td></tr> <tr><td>250.01</td><td>500</td><td>10,69</td></tr> <tr><td>500.01</td><td>1,000</td><td>15,88</td></tr> <tr><td>1,000.01</td><td>2,000</td><td>27,48</td></tr> <tr><td>2,000.01</td><td>3,000</td><td>42,75</td></tr> <tr><td>3,000.01</td><td>4,000</td><td>61,07</td></tr> <tr><td>4,000.01</td><td>5,000</td><td>76,34</td></tr> <tr><td>5,000.01</td><td>6,000</td><td>91,61</td></tr> <tr><td>6,000.01</td><td>7,000</td><td>106,88</td></tr> <tr><td>7,000.01</td><td>8,000</td><td>122,14</td></tr> <tr><td>8,000.01</td><td>9,000</td><td>137,41</td></tr> <tr><td>9,000.01</td><td>10,000</td><td>152,68</td></tr> </tbody> </table>	Value Range (BWP)		Charge (BWP)	125.01	125	3,56	125.01	250	5,50	250.01	500	10,69	500.01	1,000	15,88	1,000.01	2,000	27,48	2,000.01	3,000	42,75	3,000.01	4,000	61,07	4,000.01	5,000	76,34	5,000.01	6,000	91,61	6,000.01	7,000	106,88	7,000.01	8,000	122,14	8,000.01	9,000	137,41	9,000.01	10,000	152,68	<p>Free</p> <ul style="list-style-type: none"> Self Registration Check Balance View statement Cash-In Pay/Scan to Pay (Voucher, QR code) Inter-account transfers Funds transfer from any local bank account to Unayo account Send Money (to registered user) Purchase of airtime* <p>Standard Fees</p> <ul style="list-style-type: none"> Funds transfer from Unayo account to any local bank account P3.05 Bulk Disbursement (Bulk Send Money) P3.05 per entry in the bulk file Purchase of prepaid electricity P2.04* Payment for television subscription P2.04* <p>*Available in the future</p> <p>Tiered Fees</p> <ul style="list-style-type: none"> Cash-Out fees Send Money (Non-Registered User) <table border="1"> <thead> <tr> <th colspan="2">Value Range (BWP)</th> <th>Charge (BWP)</th> </tr> </thead> <tbody> <tr><td>125.01</td><td>125</td><td>3,56</td></tr> <tr><td>125.01</td><td>250</td><td>5,50</td></tr> <tr><td>250.01</td><td>500</td><td>10,69</td></tr> <tr><td>500.01</td><td>1,000</td><td>15,88</td></tr> <tr><td>1,000.01</td><td>2,000</td><td>27,48</td></tr> <tr><td>2,000.01</td><td>3,000</td><td>42,75</td></tr> <tr><td>3,000.01</td><td>4,000</td><td>61,07</td></tr> <tr><td>4,000.01</td><td>5,000</td><td>76,34</td></tr> <tr><td>5,000.01</td><td>6,000</td><td>91,61</td></tr> <tr><td>6,000.01</td><td>7,000</td><td>106,88</td></tr> <tr><td>7,000.01</td><td>8,000</td><td>122,14</td></tr> <tr><td>8,000.01</td><td>9,000</td><td>137,41</td></tr> <tr><td>9,000.01</td><td>10,000</td><td>152,68</td></tr> </tbody> </table> <p>Micro/Individual Merchant</p> <ul style="list-style-type: none"> Process Payment Charge: 1.5% of transaction value 	Value Range (BWP)		Charge (BWP)	125.01	125	3,56	125.01	250	5,50	250.01	500	10,69	500.01	1,000	15,88	1,000.01	2,000	27,48	2,000.01	3,000	42,75	3,000.01	4,000	61,07	4,000.01	5,000	76,34	5,000.01	6,000	91,61	6,000.01	7,000	106,88	7,000.01	8,000	122,14	8,000.01	9,000	137,41	9,000.01	10,000	152,68
	Value Range (BWP)		Charge (BWP)																																																																																			
125.01	125	3,56																																																																																				
125.01	250	5,50																																																																																				
250.01	500	10,69																																																																																				
500.01	1,000	15,88																																																																																				
1,000.01	2,000	27,48																																																																																				
2,000.01	3,000	42,75																																																																																				
3,000.01	4,000	61,07																																																																																				
4,000.01	5,000	76,34																																																																																				
5,000.01	6,000	91,61																																																																																				
6,000.01	7,000	106,88																																																																																				
7,000.01	8,000	122,14																																																																																				
8,000.01	9,000	137,41																																																																																				
9,000.01	10,000	152,68																																																																																				
Value Range (BWP)		Charge (BWP)																																																																																				
125.01	125	3,56																																																																																				
125.01	250	5,50																																																																																				
250.01	500	10,69																																																																																				
500.01	1,000	15,88																																																																																				
1,000.01	2,000	27,48																																																																																				
2,000.01	3,000	42,75																																																																																				
3,000.01	4,000	61,07																																																																																				
4,000.01	5,000	76,34																																																																																				
5,000.01	6,000	91,61																																																																																				
6,000.01	7,000	106,88																																																																																				
7,000.01	8,000	122,14																																																																																				
8,000.01	9,000	137,41																																																																																				
9,000.01	10,000	152,68																																																																																				

Commission Earned		Individual/Micro Merchant <ul style="list-style-type: none"> • Competitive commission for facilitating Cash-In and Cash-Out transactions.
Benefits Associated with the Account	<ul style="list-style-type: none"> • Self Registration • No monthly management fees • Funds are immediately available 	<ul style="list-style-type: none"> • Self Registration • No monthly management fees • Funds are immediately available • Commission earned for services rendered by Individual/Micro Merchants (facilitating Cash-In and Cash-Out)

2. Business Accounts

Business Account : Business account can be applied for by customers who have undergone the full KYC process. Customers can either register to become Merchants in the case of a small General Dealer shop or small Super Market. Alternatively, they could register to be a Super Merchant in the case of a larger retail store/supermarkets. Customers are required to provide details of their business, including their trading location.

Customers have an option to become a merchant as business & make their location visible on the App. They will earn commission for facilitating customer transactions, including cash-in and cash-out.

Business Customers can perform bulk fund disbursements and pay wages to designated recipients.

Account Details	Business Account	Business Account (Super Merchant)
Account Types	<ul style="list-style-type: none"> Business Account 	<ul style="list-style-type: none"> Business Account
Available Withdrawal Options	Funds are immediately available, and the account is open to more deposits and withdrawals at any time.	Funds are immediately available, and the account is open to more deposits and withdrawals at any time.
Limits	Business Account <ul style="list-style-type: none"> Max Balance: [P25,000] Max Daily Debit: [P15,000] Max Single Transaction; [P50,000] 	Business Account <ul style="list-style-type: none"> Max Balance: [-] Max Daily Debit: [-] Max Single Transaction; [P1,000,000]
KYC Documents	KYC Documents to upload Full KYC of Personal Account Holder 1. Proof of Identity (ID/Passport); Selfie – Video 2. Proof of Residence (Utility/Kgotla Affidavit /Commissioner of Oaths 3. Source of Funds - (*input source of funds info & amount Business KYC (Additional Documents) 4. Business Address/Location (CIPA Extract) 5. Proof of Business Registration – CIPA Certificate of Incorporation 6. Business Source of Funds (Cashflow/Financials) 7. Signed Resolution to Open Account Related party information & documents <ul style="list-style-type: none"> •Proof of Identity •Proof of Residence Business Merchant 9. Accept T's & C's 10. Sign merchant contract	KYC Documents upload Full KYC of Personal Account Holder 1. Proof of Identity (ID/Passport); Selfie – Video 2. Proof of Residence (Utility/Kgotla Affidavit /Commissioner of Oaths 3. Source of Funds - (*input source of funds info & amount Business KYC (Additional Documents) 4. Business Address/Location (CIPA Extract) 5. Proof of Business Registration – CIPA Certificate of Incorporation 6. Business Source of Funds (Audited Financial Statements) 7. Signed Resolution to Open Account 8. Related party information & documents <ul style="list-style-type: none"> •Proof of Identity •Proof of Residence Super Merchant 9. Accept T's & C's 10. Sign merchant contract
Cost of Services	Business Account	Super Merchant Account

Stanbic Bank Botswana is an Authorised Financial Institution, regulated by the Central Bank of Botswana

Fees and Charges	<p>Free</p> <ul style="list-style-type: none"> Self Registration Check Balance View statement Cash-In Pay/Scan to Pay (Voucher, QR code) Inter-account transfers Funds transfer from any local bank account to Unayo account Send Money (To registered Unayo user) Purchase of airtime* <p>Standard Fees</p> <ul style="list-style-type: none"> Funds transfer from Unayo account to any local bank account P3.05 Bulk Disbursement (Bulk Send Money) P3.05 per entry in the bulk file Purchase of prepaid electricity P2.04* Payment for television subscription P2.04* <p>*Available in the future</p> <p>Tiered Fees</p> <ul style="list-style-type: none"> Cash Out fees Send Money (Non – registered Unayo user) <table border="1" data-bbox="389 1240 809 1762"> <thead> <tr> <th colspan="2">Value Range (BWP)</th> <th>Charge (BW)</th> </tr> </thead> <tbody> <tr><td>125.01</td><td>125</td><td>3,56</td></tr> <tr><td>125.01</td><td>250</td><td>5,50</td></tr> <tr><td>250.01</td><td>500</td><td>10,69</td></tr> <tr><td>500.01</td><td>1,000</td><td>15,88</td></tr> <tr><td>1,000.01</td><td>2,000</td><td>27,48</td></tr> <tr><td>2,000.01</td><td>3,000</td><td>42,75</td></tr> <tr><td>3,000.01</td><td>4,000</td><td>61,07</td></tr> <tr><td>4,000.01</td><td>5,000</td><td>76,34</td></tr> <tr><td>5,000.01</td><td>6,000</td><td>91,61</td></tr> <tr><td>6,000.01</td><td>7,000</td><td>106,88</td></tr> <tr><td>7,000.01</td><td>8,000</td><td>122,14</td></tr> <tr><td>8,000.01</td><td>9,000</td><td>137,41</td></tr> <tr><td>9,000.01</td><td>10,000</td><td>152,68</td></tr> </tbody> </table> <ul style="list-style-type: none"> Process Payment Charge: 1.5% of transaction value 	Value Range (BWP)		Charge (BW)	125.01	125	3,56	125.01	250	5,50	250.01	500	10,69	500.01	1,000	15,88	1,000.01	2,000	27,48	2,000.01	3,000	42,75	3,000.01	4,000	61,07	4,000.01	5,000	76,34	5,000.01	6,000	91,61	6,000.01	7,000	106,88	7,000.01	8,000	122,14	8,000.01	9,000	137,41	9,000.01	10,000	152,68	<p>Free</p> <ul style="list-style-type: none"> Self Registration Check Balance View statement Cash-In Pay/Scan to Pay (Voucher, QR code) Inter-account transfers Funds transfer from any local bank account to Unayo account Send Money (To registered Unayo user) Purchase of airtime* <p>Standard Fees</p> <ul style="list-style-type: none"> Funds transfer from Unayo account to any local bank account P3.05 Bulk Disbursement (Bulk Send Money) P3.00 per entry in the bulk file Purchase of prepaid electricity P2.04* Payment for television subscription P2.04* <p>*Available in the future</p> <p>Tiered Fees</p> <ul style="list-style-type: none"> Cash Out fees Send Money (Non- registered Unayo user) <table border="1" data-bbox="903 1227 1326 1747"> <thead> <tr> <th colspan="2">Value Range (BWP)</th> <th>Charge (BW)</th> </tr> </thead> <tbody> <tr><td>125.01</td><td>125</td><td>3,56</td></tr> <tr><td>125.01</td><td>250</td><td>5,50</td></tr> <tr><td>250.01</td><td>500</td><td>10,69</td></tr> <tr><td>500.01</td><td>1,000</td><td>15,88</td></tr> <tr><td>1,000.01</td><td>2,000</td><td>27,48</td></tr> <tr><td>2,000.01</td><td>3,000</td><td>42,75</td></tr> <tr><td>3,000.01</td><td>4,000</td><td>61,07</td></tr> <tr><td>4,000.01</td><td>5,000</td><td>76,34</td></tr> <tr><td>5,000.01</td><td>6,000</td><td>91,61</td></tr> <tr><td>6,000.01</td><td>7,000</td><td>106,88</td></tr> <tr><td>7,000.01</td><td>8,000</td><td>122,14</td></tr> <tr><td>8,000.01</td><td>9,000</td><td>137,41</td></tr> <tr><td>9,000.01</td><td>10,000</td><td>152,68</td></tr> </tbody> </table> <ul style="list-style-type: none"> Process Payment Charge: 1.5% of transaction value 	Value Range (BWP)		Charge (BW)	125.01	125	3,56	125.01	250	5,50	250.01	500	10,69	500.01	1,000	15,88	1,000.01	2,000	27,48	2,000.01	3,000	42,75	3,000.01	4,000	61,07	4,000.01	5,000	76,34	5,000.01	6,000	91,61	6,000.01	7,000	106,88	7,000.01	8,000	122,14	8,000.01	9,000	137,41	9,000.01	10,000	152,68
Value Range (BWP)		Charge (BW)																																																																																				
125.01	125	3,56																																																																																				
125.01	250	5,50																																																																																				
250.01	500	10,69																																																																																				
500.01	1,000	15,88																																																																																				
1,000.01	2,000	27,48																																																																																				
2,000.01	3,000	42,75																																																																																				
3,000.01	4,000	61,07																																																																																				
4,000.01	5,000	76,34																																																																																				
5,000.01	6,000	91,61																																																																																				
6,000.01	7,000	106,88																																																																																				
7,000.01	8,000	122,14																																																																																				
8,000.01	9,000	137,41																																																																																				
9,000.01	10,000	152,68																																																																																				
Value Range (BWP)		Charge (BW)																																																																																				
125.01	125	3,56																																																																																				
125.01	250	5,50																																																																																				
250.01	500	10,69																																																																																				
500.01	1,000	15,88																																																																																				
1,000.01	2,000	27,48																																																																																				
2,000.01	3,000	42,75																																																																																				
3,000.01	4,000	61,07																																																																																				
4,000.01	5,000	76,34																																																																																				
5,000.01	6,000	91,61																																																																																				
6,000.01	7,000	106,88																																																																																				
7,000.01	8,000	122,14																																																																																				
8,000.01	9,000	137,41																																																																																				
9,000.01	10,000	152,68																																																																																				
Commissions Earned	<ul style="list-style-type: none"> Competitive commission earned for facilitating Cash-In and Cash-Out transactions 	<ul style="list-style-type: none"> Competitive commission earned for facilitating Cash-In and Cash-Out transactions 																																																																																				

Stanbic Bank Botswana is an Authorised Financial Institution, regulated by the Central Bank of Botswana

Benefits Associated with the Account	<ul style="list-style-type: none"> No monthly management fees Funds are immediately available Account is open to more deposits Commission earned for services rendered (facilitating Cash-In and Cash-Out) 	<ul style="list-style-type: none"> No monthly management fees Funds are immediately available Account is open to more deposits Bulk Disbursements Access to markets for buying and selling goods and services
---	--	--

9. Queries and Complaints

For any further details or queries, please contact our Unayo Support Line on [3987811] or email to [UnayosupportBW@stanbic.com].

10. Frequently Asked Questions

Question	Answer						
What is Unayo?	Unayo is a digital account that gives you access to an ecosystem of clients and merchants. Unayo is accessible through self-registration via USSD (*200#) or through mobile phone by downloading the app						
Can anyone use Unayo?	Yes, Unayo is inclusive and accessible to everyone, even if you do not have a bank account or Stanbic Bank account. Unayo is accessible through self-registration via USSD (*200#) or through mobile phone by downloading the Unayo App.						
Is it easy to register for Unayo?	You can sign up for a personal or business account in minutes and start transacting within seconds. Start your Unayo journey through self-registration via USSD (*200#) or through mobile phone by downloading the Unayo App on apple store for iOS or play store for Android devices. Unayo registration is simple, easy and convenient. You can register from the comfort of your home, office and anywhere you are. Once registered, you will create a profile that will allow you to have access to a variety of accounts to choose from.						
How do I know which account is right for me?	The 2 account options available are for Individuals; Personal (Lite Account account or Pro Account) or Businesses (Business Account) and have different required information and KYC documents.						
What do I need to open a Personal Account?(Requirements)	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2" style="background-color: #a0c0ff;">PERSONAL ACCOUNT</th> </tr> <tr> <th style="width: 50%; background-color: #e0e0e0;">Lite Account (Provide below information)</th> <th style="width: 50%; background-color: #e0e0e0;">Pro Account (Upload below Documents)</th> </tr> </thead> <tbody> <tr> <td style="background-color: #e0e0e0;"> <ol style="list-style-type: none"> Name Surname Date of birth Residential Address ID No/Passport No Contact No </td> <td style="background-color: #e0e0e0;"> <ol style="list-style-type: none"> Proof of Identity (ID/Passport); Selfie – Video Proof of Residence (Utility Bill/Kgotla Affidavit / Commissioner of Oaths) Source of Funds (*input source of funds information & amount) <p>Micro/Individual Merchant(Additional requirements)</p> <ol style="list-style-type: none"> Business Address/Location </td> </tr> </tbody> </table>	PERSONAL ACCOUNT		Lite Account (Provide below information)	Pro Account (Upload below Documents)	<ol style="list-style-type: none"> Name Surname Date of birth Residential Address ID No/Passport No Contact No 	<ol style="list-style-type: none"> Proof of Identity (ID/Passport); Selfie – Video Proof of Residence (Utility Bill/Kgotla Affidavit / Commissioner of Oaths) Source of Funds (*input source of funds information & amount) <p>Micro/Individual Merchant(Additional requirements)</p> <ol style="list-style-type: none"> Business Address/Location
PERSONAL ACCOUNT							
Lite Account (Provide below information)	Pro Account (Upload below Documents)						
<ol style="list-style-type: none"> Name Surname Date of birth Residential Address ID No/Passport No Contact No 	<ol style="list-style-type: none"> Proof of Identity (ID/Passport); Selfie – Video Proof of Residence (Utility Bill/Kgotla Affidavit / Commissioner of Oaths) Source of Funds (*input source of funds information & amount) <p>Micro/Individual Merchant(Additional requirements)</p> <ol style="list-style-type: none"> Business Address/Location 						

Stanbic Bank Botswana is an Authorised Financial Institution, regulated by the Central Bank of Botswana

		<ol style="list-style-type: none"> 5. Accept T's & C's 6. Sign merchant contract
What do I need to open a Business Account (Requirements)	<p>BUSINESS ACCOUNT</p> <p>Business Account Full KYC of Personal Account Holder</p> <ol style="list-style-type: none"> 1. Proof of Identity (ID/Passport); Selfie – Video 2. Proof of Residence (Utility/Kgotla Affidavit /Commissioner of Oaths 3. Source of Funds - (*input source of funds info & amount <p>Business KYC (Additional Documents)</p> <ol style="list-style-type: none"> 4. Business Address/Location (CIPA Extract) 5. Proof of Business Registration – CIPA Certificate of Incorporation 6. Business Source of Funds (Cashflow/Financials) 7. Signed Resolution to Open Account 8. Related party Documents <ul style="list-style-type: none"> • Proof of Identity • Proof of Residence <p>Business Merchant</p> <ol style="list-style-type: none"> 9. Accept T's & C's 10. Sign merchant contract 	
Can I share access to my Unayo account with loved ones?	<p>You can share your Unayo account with trusted friends and family who will be able to perform transactions on your account. Simply do this by adding them as a member on your profile. Notifications on your account activity will be shared with you as transactions are processed.</p>	
What are the services available on Unayo?	<ol style="list-style-type: none"> 1. Cash-IN - Cash deposit 2. Cash Out -Cash withdrawal 3. Send Money and Receive Money 4. Pay (Voucher) 5. Scan to Pay (QR Code) 6. Electronic Funds Transfer (Any local bank account) 7. Inter-account Transfer (Unayo Accounts) 	
How do I register for a personal account (Lite Account/Pro Account upgrade)	<p>Lite account</p> <ul style="list-style-type: none"> • Dial *200# from any mobile device and follow the prompts to register. <p>Pro account & Business Account</p>	

	<ul style="list-style-type: none"> Using a smartphone download the Unayo App from the iOS/ Android app store and follow the prompts to register
How do I earn commission as a merchant	Commission is earned by facilitating cash-in and cash-out transactions.
How do I deposit Cash (Cash-in)? NB: Fees	To deposit cash, you create a "cash in" voucher in the amount that you want to deposit. When you present this to a merchant, they will be able to enter it into their device and accept your cash. Your account will be credited with the same amount of money as you handed the merchant.
How do I withdraw cash / cash-out? NB: Fees	To withdraw cash, you create a "cash out" voucher in the amount that you want to withdraw. When you present this to a merchant, they will be able to enter it into their device and give you cash in the same amount as your voucher. Your account balance will be reduced by the same amount of money as you requested from the merchant.
How do I pay someone? NB: Fees	<p>You can pay someone using a number of different methods:</p> <p>Scan to pay</p> <ul style="list-style-type: none"> This allows you to scan another customer's QR code and enter a payment amount. <p>Send Money</p> <ul style="list-style-type: none"> This allows you to send money to a customer's email or cellphone number, which they can then redeem at a participating merchant. <p>Payment Voucher</p> <ul style="list-style-type: none"> This allows you to generate a payment voucher that the recipient can redeem at a participating merchant. Bank Account: This allows you to enter the customer's account details (Unayo account or one at a different local bank) and make a payment to that account.
How do I identify the nearest merchant (Merchant Locator functionality)	<p>Smart app</p> <ol style="list-style-type: none"> Once you open the app, you will see the option "locate services" on the landing screen. When you click this option, you will be presented with a map view that shows you the locations of nearby merchants. You can select one of these merchants, or type the name of your preferred merchant into the search bar. Once you have selected a merchant, you are able to view their trading information, including address and contact information. If you select the merchant's address, the navigation app on your phone will be opened to allow you to navigate to the merchant of your choice. <p>USSD</p> <ol style="list-style-type: none"> Dial the USSD short code *200#

	<p>2. Once you have logged in, you will be able to select the option on the menu to "Locate a merchant"</p> <p>3. You can then type in the name of your city and a list of merchants is generated.</p> <p>4. The list of merchants is presented as a paginated list.</p> <p>5. You can respond with the number of the merchant you would like to select.</p> <p>6. The merchant's details (including address and contact details) are SMSed to you.</p> <p>SMS</p> <p>1. SMS your location to a short code number</p> <p>2. The name of the nearest merchant will be returned via SMS</p>
<p>How long does the Unayo voucher take to expire (validity)</p>	<ul style="list-style-type: none"> • An Unayo Voucher takes 30 days to expire. • An Unayo Cash-Out voucher takes 15 mins to expire
<p>How do I rate a merchant?</p>	<p>How do ratings work?</p> <p>Ratings are a tool that is available to both merchants and clients to ensure that both parties have a good experience on the platform. You will both be able to rate your interactions upon completion of a transaction. This dual rating process is designed to ensure that both parties have a better experience on the Unayo process and that merchant's maintain a high level of service.</p> <p>Can a merchant rate me?</p> <p>A merchant will be able to rate their interaction with you. This dual rating process is designed to ensure that both merchants and clients receive fair treatment.</p>
<p>Where can I get more Information?</p>	<p>Call the Unayo Support line on 267 3987811 or UnayosupportBW@stanbic.com</p>