



# UNAYO

## Frequently Asked Questions



### 1 What is Unayo?

Unayo is a secure digital platform that enables account holders to store funds, send and receive money, pay for goods and VAS services anywhere, anytime and securely through their mobile phone. A secure digital platform powered by Standard Bank.

### 2 What is an Unayo Voucher?

An Unayo Voucher is a 9-digit electronic code that is delivered to a recipient through SMS or e-mail which can be cashed out at any Standard Bank ATM or Unayo Merchant.

### 3 How can I access or view my Unayo Voucher number if I do not have an Unayo Account?

The recipient will receive an SMS notification with the voucher or they can alternatively access the voucher through the USSD dial string \*334# or through the Unayo App.

### 4 How can I cash out my Unayo Voucher if I have an Unayo Account?

Once the Unayo Voucher has been paid into the recipient's Unayo Account, they can generate a cash-out voucher by dialing the Unayo USSD dial string \*334# or using the Unayo App.

### 5 As a recipient, do I have to wait for the sender to send me a PIN for me to cash out my Unayo Voucher?

No, Unayo doesn't require a PIN to be cashed out. You can cash out your voucher without a PIN.

### 6 When I send an Unayo Voucher, what does the recipient receive?

The recipient will receive an SMS notification to access the voucher through the USSD dial string \*334# or through the Unayo App.

### 7 Can I send or receive an Unayo Voucher to a recipient with a South African cellphone number or to any other country?

No. Unayo Voucher can only be sent or received only on Eswatini registered cellphone numbers currently.

### 8 How do I partially redeem my Unayo Voucher?

If you do not have an Unayo Account, you can partially redeem the voucher at any Standard Bank ATM.

### 9 Can I cash out my voucher inside a Standard Bank Branch?

No, the Bank wants to save you the trouble of queuing at the Branch. The recipient can cash out the voucher at any Unayo Merchant or Standard Bank ATM.

### 10 What is the withdrawal limit?

The daily limit is E15 000.00 and the monthly limit is E25 000.00

### 11 What is the maximum amount I can have on my Unayo Voucher?

The maximum voucher amount is E15 000.00

### 12 What is the maximum amount I can send per Unayo Voucher?

The maximum amount that can be sent per transaction is E8 000.00 and the daily limit is capped E15 000.00 a day.

### 13 Where can I get further assistance?

Call the Unayo direct line at 25175350 or visit your nearest Standard Bank branch for assistance.

### 14 If a Merchant is unable to assist me with a voucher redemption or cash-out, what must I do?

Call the Unayo direct line at 25175350 or visit your nearest Standard Bank branch for assistance.

### 15 If multiple people send me Unayo Vouchers and I do not have an Unayo Account, are these compounded into one amount?

No, the vouchers will all be treated and redeemed as stand-alone vouchers.



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**Can I send an Unayo Voucher to someone who does not have an Unayo Account?**

Yes, you can send an Unayo Voucher to any cellphone number and the recipient will receive an SMS notification to access the voucher through the USSD dial-string \*334# or through the Unayo App.

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**Can I withdraw coins at an ATM?**

Coins withdrawal functionality is not available at ATMs, in such a case the client will need to withdraw the Unayo Voucher from an Unayo Merchant or pay to a retailer that has Unayo Pay.

**18**

**Can foreign nationals receive an Unayo Voucher?**

Unayo is for everyone: citizens, foreign nationals, refugees and asylum seekers. Anyone can receive an Unayo Voucher if they have a registered Eswatini MTN or Eswatini Mobile number.

**19**

**Can I cancel one Unayo Voucher from a bulk send batch?**

The functionality is only limited to the Bank and the sender can contact the Bank on 25175350 should they require cancellation.

**20**

**How do I include cash-out fees for my Unayo Voucher recipient?**

To include cash-out fees for an Unayo Voucher recipient, the sender will need to tick the 'Add cash-out fee' box which shows up after the voucher amount screen.

**21**

**Can I be able to send bulk payments using Unayo?**

Yes. The maximum number of bulk payments you can send is up to 1000 recipients (only on Enterprise Online).

**22**

**How do I locate an Unayo Merchant?**

Unayo Merchants are visible through Unayo branding, which may be Unayo stickers, Unayo branded umbrellas or Unayo bibs. Unayo Merchant can also be located using the 'Find Nearest Merchant' feature on the Unayo App.

**23**

**What do I do if my Unayo Voucher is blocked?**

Call the Unayo direct line at 25175350 or visit your nearest Standard Bank branch for assistance.

**24**

**What happens to the remaining funds if I partially redeem my Unayo Voucher and I do not have an Unayo Account?**

A new voucher is created after the funds have been partially redeemed, however, if the Voucher reaches 30 days after its issuance date expires, then it is credited back to the sender's account.

**25**

**How long is the Unayo Voucher valid for & what do I do if my voucher has expired?**

For unregistered numbers, the voucher expires after 30 days from the day of issuance, and it is then automatically reversed to the sender if it is not redeemed. The recipient can request the sender for re-issuance of the voucher.

**26**

**What happens if I receive an Unayo Voucher and I have an Unayo Account?**

An Unayo Voucher doesn't expire for vouchers sent to numbers registered on Unayo. The recipient can request the sender for re-issuance of the voucher.

**27**

**My recipient did not get the Unayo Voucher number, what should I do?**

- The recipient can dial the Unayo USSD short code \*334# to view open vouchers or;
- The sender can utilise the resend voucher functionality or;
- The sender or recipient can call the Customer Contact Centre to ask for assistance.

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**How do I send an Unayo Voucher through Mobile Banking?**

- Dial \*120\*1234# and enter your PIN to log in
- Choose option 6 for Unayo Voucher
- Choose option 1 to purchase a new voucher
- Choose the account you are buying from
- Enter an amount from E20.00 to E8 000.00
- Include withdrawal fees
- Enter the recipient's phone number starting with the country code +268
- Confirm the transaction by choosing option 1, the voucher will be sent to the recipient

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**How do I send an Unayo Voucher through Online Banking?**

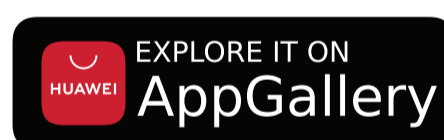
- Log in to your Internet Banking Account
- On the top left, click on 'Unayo Voucher'
- Select, 'new Unayo Voucher payment'
- Choose the account you are paying from
- Enter the recipient's cellphone number
- Enter the amount you want to send from E20.00 to E8 000.00 then click next
- Include withdrawal fees
- Enter OTP to authorize the transaction

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**How do I cancel an Unayo Voucher?**

- Log in to your Internet Banking Account
- On the top left, click on the tab 'Unayo Voucher'
- A list of active vouchers will be presented
- Click on the voucher you wish to cancel
- Voucher details will be displayed and click on the cancel voucher button
- Click confirm on the top right corner
- The client will receive an OTP and enter it in the spaces provided
- The cancellation confirmation will be displayed on the screen

**Download the Unayo App today!**



**\*334#**



**[www.unayo.standardbank.com](http://www.unayo.standardbank.com)**



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**25175350**