



Expert solutions for your Transactional Banking needs

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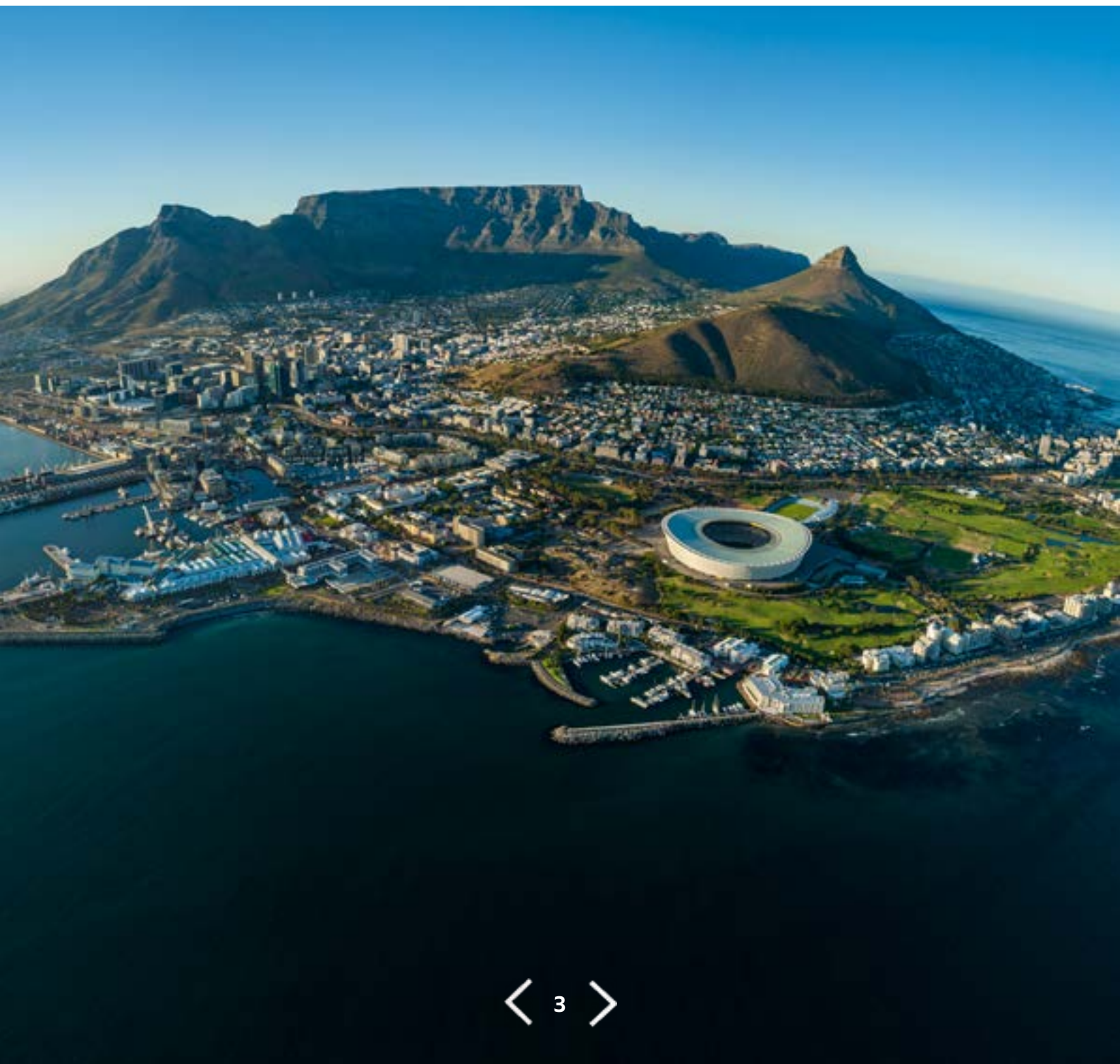
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Africa is key to our strategy

We are a world-class financial services group that has its roots in African soil. Through our value-creating business activities, we aim to enrich our Pan-African service model to deliver a range of efficient and seamless solutions that will ensure the growth and success of our clients, business and society across the continent.

Listed amongst the leading Pan-African corporate and investment banks, we don't just share our financial expertise and capabilities. We prioritise forming close relationships. That's what makes us a trusted adviser and your natural banking partner.





Some key facts

A well-capitalised bank

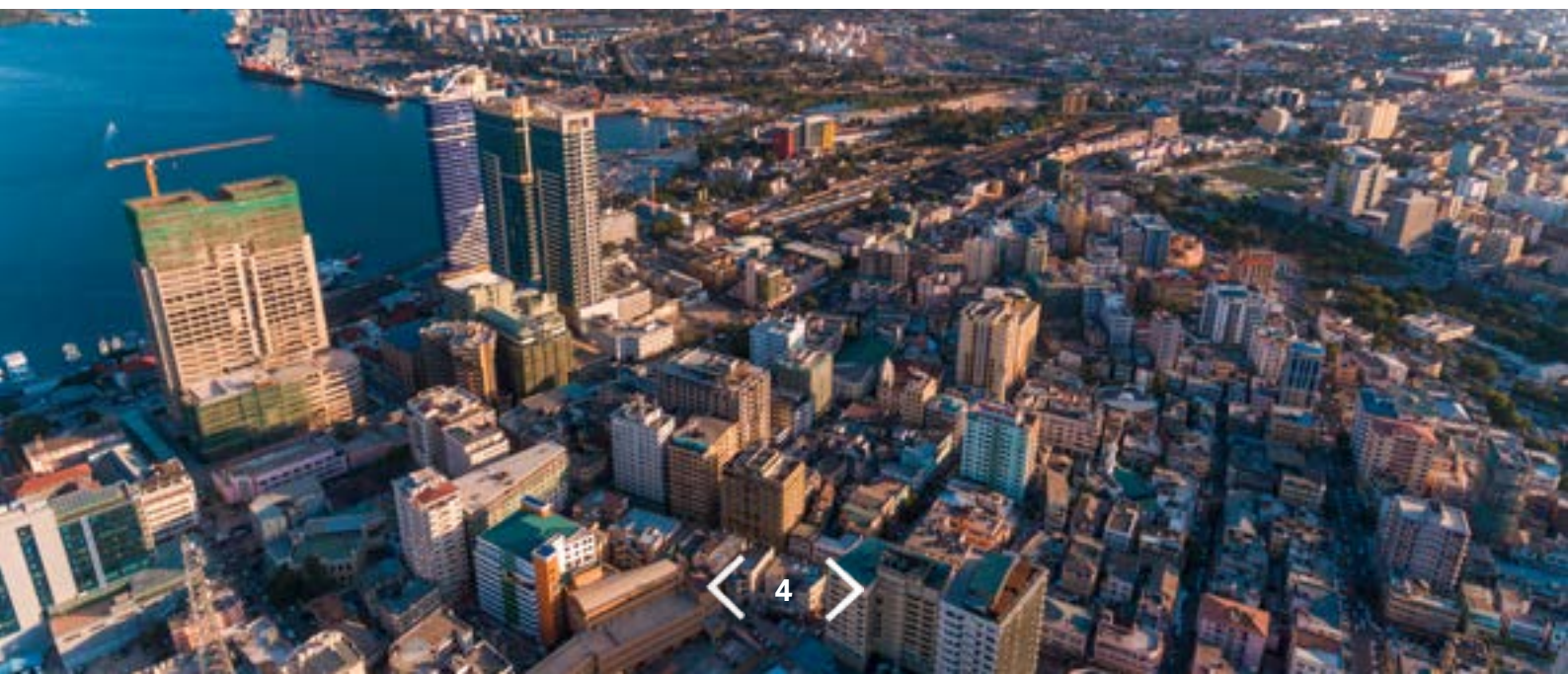
- Diversified financial services provider listed on the JSE Limited, with a market capitalisation of about ZAR153bn/~USD9.2bn.
- Well-capitalised and independently funded.

Extensive footprint across Africa

- Over 100 years of experience on the African continent for seamless local execution.
- Headquartered in Johannesburg, South Africa, we are fully operational within 10 African markets and have representative offices in 4 countries.
- Over 12 million customers in 14 countries employing nearly 40 000 people.
- Strongly positioned as a fully local bank with regional and international expertise.
- Thought leaders in “Product and Sector”.

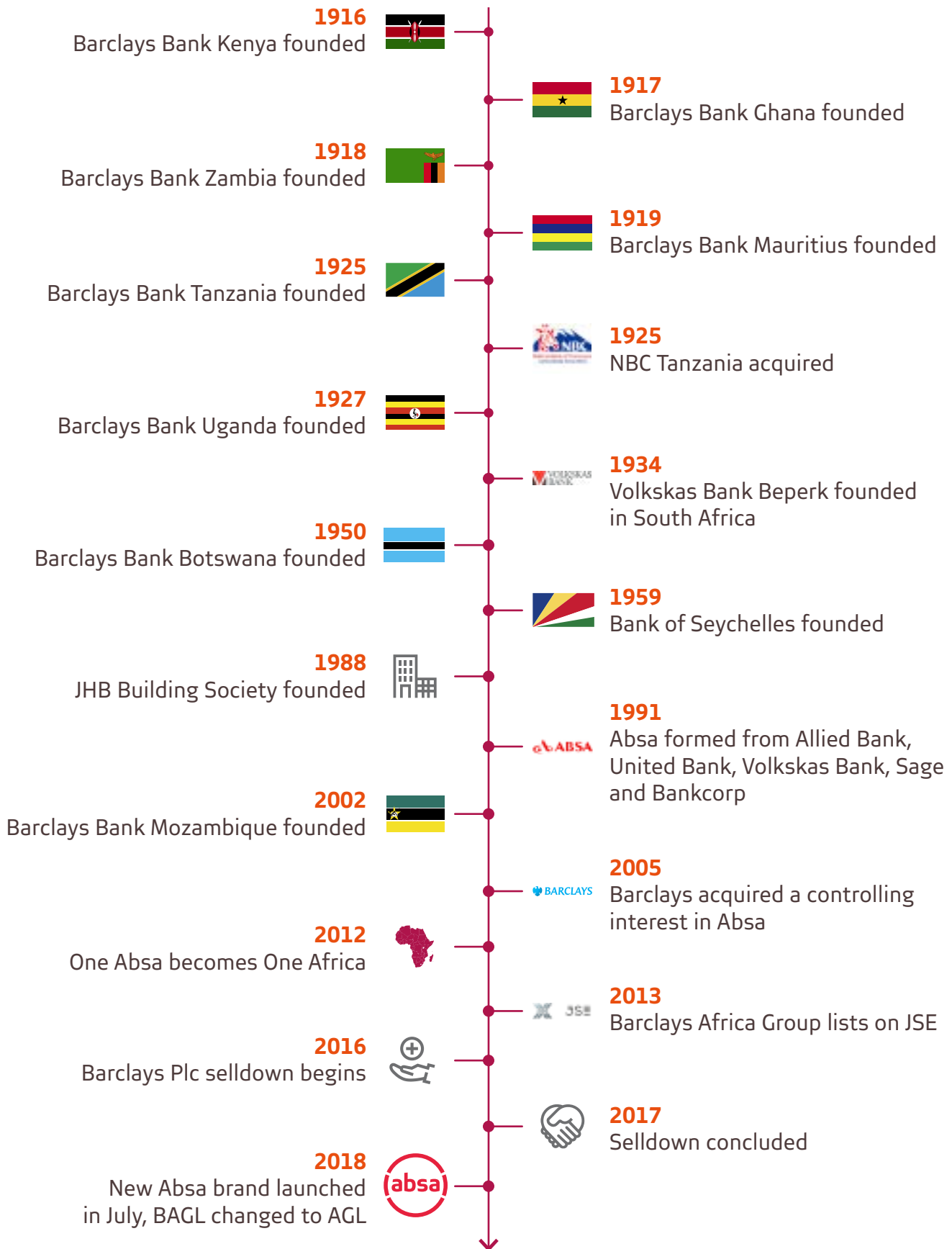
Expert solutions that integrate into your financial operations

- An integrated set of products and services across:
 - Personal and Business Banking;
 - Corporate and Investment Banking;
 - Wealth and Investment Management; and
 - Insurance.
- In-depth understanding of each environment’s unique regulatory requirements, market practices, and associated risks, thereby offering a differentiated service and experience.
- Highly personalised services with dedicated specialists.
- Thought leader on key sectors operating at the core of your African strategy.
- Effective control via our globally competitive Treasury Management solutions.





History of the Absa Group



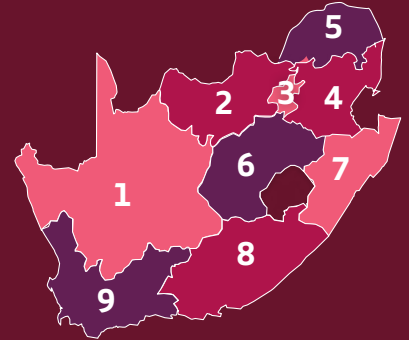


The African bank that gives you access to a corridor of possibilities

Absa's local footprint

We have the most extensive local distribution network in Africa. At the end of June 2022, we have 1 009 branches and 7 360 ATMs.

In South Africa, we have 619 physical outlets, 6 297 ATMs and 26 cash centres, (outsourced to processing centres). We also compete against all merchant processing agents with more than 104 877 point-of-sale devices in South Africa.



South Africa full operation

- 1 Northern Cape
- 2 North West
- 3 Gauteng
- 4 Mpumalanga
- 5 Limpopo
- 6 Free State
- 7 KwaZulu-Natal
- 8 Eastern Cape
- 9 Western Cape

	Province	Branches	ATMs	Cash centres
1	Northern Cape	21	133	1
2	North West	36	311	3
3	Gauteng	128	1 690	4
4	Mpumalanga	34	371	2
5	Limpopo	31	429	3
6	Free State	46	312	3
7	KwaZulu-Natal	61	603	5
8	Eastern Cape	55	607	3
9	Western Cape	93	843	2

Branches	ATMs
505	5 299

Point-of-sale devices	Employees
126 734	35 074

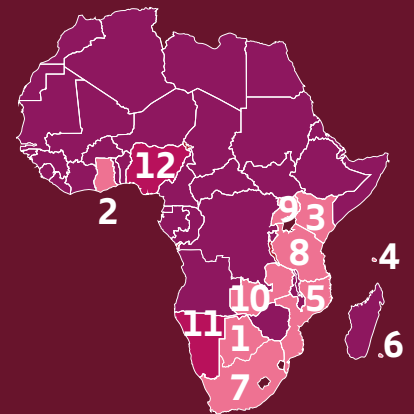
* Date: June 2022.



The African bank that gives you access to a corridor of possibilities

Our presence in Africa

Absa serves its customers through an extensive branch and self-service terminal network, digital channels, financial advisers, relationship bankers as well as dealerships, originators, alliances and joint ventures.



	Market	Year established	Branches	ATMs	Employees
1	Botswana	1950	32	115	1 084
2	Ghana	1917	63	164	1 184
3	Kenya	1916	84	207	2 245
4	Mauritius	1919	10	40	717
5	Mozambique	2002	45	94	778
6	Seychelles	1959	5	22	254
7	South Africa	1986	572	6 297	25 610
8	Tanzania	1925	15	59	464
8	Tanzania NBC	1925	47	182	949
9	Uganda	1927	39	77	893
10	Zambia	1918	33	103	711
11	Namibia	Representative office			1
12	Nigeria	Representative office			16
13	UK	Representative office			29
14	USA ¹	Representative office			8
15	Czech Republic	Representative office			131
			Branches	ATMs	Employees
			1 009	7 360	35 074

Africa full operation

- 1 Botswana
- 2 Ghana
- 3 Kenya
- 4 Mauritius
- 5 Mozambique
- 6 Seychelles
- 7 South Africa
- 8 Tanzania
- 8 Tanzania NBC
- 9 Uganda
- 10 Zambia

Africa satellite offices

- 11 Namibia
- 12 Nigeria

Client satellite office/s

- China
- Middle East and Asia

Client satellite office/s

- 13 UK
- 14 USA
- 15 Czech Republic

* The above numbers are reflective as of June 2022.

¹ Also a registered representative office.



Innovation and partnerships drive investments

Innovation through partnerships is seen as a key driver towards realising our digital journey. We prefer to work closely with you, so that we can create the appropriate solutions geared at realising value. In **Zambia and Kenya**, partnerships with MNOs and other Fintechs resulted in the creation of a mobile, wallet-based, micro-lending solution that addresses financial inclusion and credit.

In **Ghana**, our relationship with a paypoint merchant allowed us to develop an API-driven capability that enabled a client to use our rails to trigger payments into their predefined accounts.

In **South Africa**, we have partnered with Syspro ERP to deliver integrated payments, supplier bank accounts verification and automated statements data streaming for cashbook reconciliation. Once the pilot is complete, all these features will easily be activated with no technology development work required from clients. This capability is for clients using the Syspro version.

In **Kenya**, we are utilising a Fintech partner's platform to give FMCG distributors and retailers access to payments services and micro-loans. We facilitate **global investment flows** (development sector and aid-related) as well as **trade flows**, all managed seamlessly through a robust platform offering. Our **capability and innovation** have resulted in a number of first-to-market propositions, and our awards and accolades are testament to this.





Expert solutions for your Transactional Banking needs



Access to secure and efficient Collections, Payments and Mobile Money solutions.



Control your entire trust or third-party accounts with our Third-Party Fund Management solution.



Structure and optimise cheque account balances through our Liquidity Management and Treasury Advisory solutions.



Mitigate business risks, ensure payment security and maximise working capital through our Trade Finance solutions.



Access Working Capital solutions for your short-term borrowing, tailored for your business needs.



Earn a competitive interest yield with our Investment solutions.



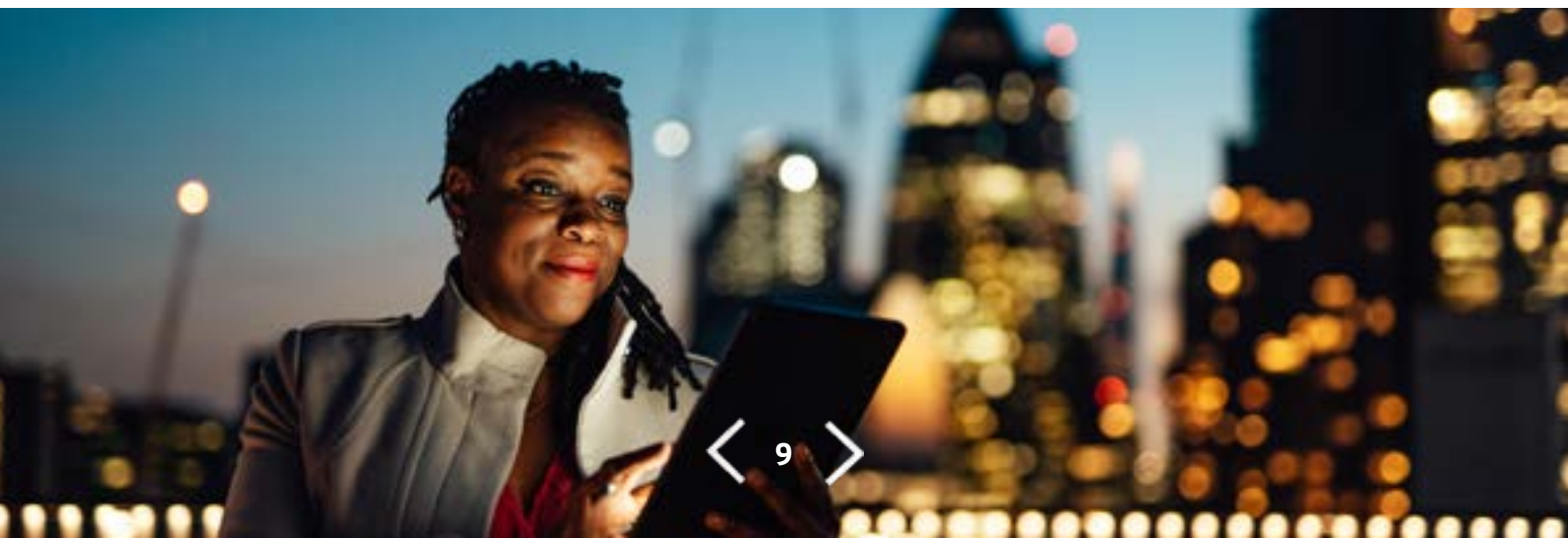
Benefit from effective, tailored and secure Custody and Trustees solutions.



Pay or receive funds seamlessly and securely through our International Banking solutions (Foreign Exchange, International Payments and Letters of Credit).



All your Transactional Banking experiences are available and enabled by secure and bespoke online and integrated Banking Channels.





Absa continues to invest across all our channels, ensuring we deliver the best-in-class user experience, performance and functionality.



Value propositions



1. Cash Management

Collections

You can now make use of our convenient, secure and cost-effective collections solutions for full control over your receivables and cash flow.

- Electronic collections include DebiCheck (for South Africa) and Electronic Funds Transfer.
- Electronic collections solution through our intuitive online and host-to-host channels.
- Physical cash collections across branch and end-to-end cash accepting solutions.
- Market-leading card payments acceptance and merchant acquiring solutions.
- Remote Cheque Capture provides same-day value for cheque collections.
- Absa Billers (not available in South Africa) enables the presentment of accurate bills to your clients, verifies payments reference in real time and allows for immediate payments.
- Listed Beneficiaries (for South Africa) enables you to improve your reconciliation by listing your banking details in the Absa Online channel and lock the reference rules that customers can utilise when processing payments.

Payments

- You are guaranteed control over your receivables and cash with our simple, secure and cost-effective payment options.
- Low and high-value domestic and international payments, including mobile wallet either once-off or recurring, urgent or verified (for salary, supplier, wages, statutory, tax, dividends, third parties, pension payments).
- Our payment services can be tailored to enable you to pay against credit or available funds in your cheque account. In addition, the payment services enable you to send funds to either a nominated bank account or mobile wallet.
- Tailored physical cash payments across our branch network, ATMs and kiosks.
- Market-leading card and prepaid card issuance solutions.
- Our solutions cater for attorneys, liquidators and deceased estates.
- Use our Absa partner accounting package to execute payments and verify account details on the accounting system ("ERP") – thus eliminating the use of multiple systems when processing payments (straight-through processing).



Mobile Money

Work with innovative solutions that enable you to process payments to the unbanked, as well as make ad-hoc payments – thus eliminating the risk of having physical cash on the premises.

For certain markets, our mobile solutions allow for:

- Corporate mobile disbursements through our online payment platforms directly into mobile wallets.
- Mobile Money acceptance on our point-of-sale machines.

Third-party Fund Management (“TPFM”) – only available in South Africa

Gain full visibility and control of your entire trust or third-party accounts with our TPFM solution.

- High security, simple opening and closing process of trust or third-party accounts, create and manage guarantees, process payments and comprehensive reporting capabilities.
- We are in the advanced stages of enabling capabilities to support property managers and fund administrators.

Liquidity Management and Treasury Advisory

You can count on our bespoke liquidity management solutions to help you optimise your cash flow.

- Improve your yield on surplus balances and reduce overdraft interest expenses.
- Visibility and optimisation through sweeping, notional pooling (SA only) and balance report.
- A dedicated team of experts to help you structure your treasury function optimally.



2. Investments

Your investment needs matter to us. That’s why our capabilities include:

- Fixed-term deposits, CFC deposits, overnight call deposits, floating-rate notes and negotiable certificate of deposits.
- Flexible investment options providing competitive yield and allowing access to funds invested should the need arise.
- Absa’s Green Deposit (sustainable instruments) offers investors an opportunity to invest in assets that create positive environmental and social impact in the countries where Absa operates. The solution comes with different investment options such as fixed-term and flexible investment instruments.



3. Trade Finance and Working Capital

Because the dynamics of your business environment are so intricate and unique, you deserve a bank that offers you nothing less than informed, bespoke solutions and advice. With vast experience in financing both domestic and international trade, we provide solutions that help manage the various risks involved, all while optimising your working capital. Because, in today's complex operating environment, you need seamless, digital-first solutions delivered in the simplest, most efficient manner so that you can get business done.

Trade Finance Solutions

We provide solutions that fund and help manage all the risks involved in African trade, all while optimising your working capital. In today's Pan-African markets, you need a bank that understands African risk and that offers you nothing less than informed, bespoke solutions and advice.

Solutions include:

- Letters of credit
- Guarantees
- Documentary collections
- Avalised bill and letter of credit discounting
- Escrows
- Pre- and post-shipment finance (offered in USD or local currency)
- Customer foreign currency account
- USD and local currency trade loans
- Foreign currency trade loans
- Secondary market risk participation
- Portfolio management
- Letter of credit refinancing

Facilitating trade flows into, out of and between African countries

The Absa Trade Hub efficiently consolidates all your trade financing needs into, out of and between African countries through:

- a single-entry and processing point;
- the right price; and
- enhanced, bespoke, value-adding, innovative solutions.

Working Capital and Supply Chain Finance

We offer digital-first solutions that help you accelerate your access to cash, thereby optimising your cash conversion cycles and mitigating risk at your convenience, ensuring fast, efficient and hassle-free transacting.

In ensuring that we cater to your credit risk appetite, we've tailored our Borrowing and Working Capital solutions to meet your needs.



Capabilities include:

- Overdrafts
- Overnight loans
- Domestic trade loans
- Receivables finance (with and without recourse)
- Supplier finance
- Islamic trade loans
- Accounts receivable and inventory finance



4. Investor Services

We are a trusted partner to domestic and multi-national institutions, offering a wide range of securities services solutions to meet the full requirements of institutional investors. We are more than a trusted custodian; our securities experts across markets deliver on-the-ground market expertise to our clients, with a focus on enabling our clients with quick and comprehensive market information.

These solutions include:

- Domestic and global custody, including safekeeping, securities settlement and corporate action servicing;
- Investment administration, including investment accounting, compliance monitoring, and performance and risk reporting;
- Issuer services;
- Online securities portal;
- Comprehensive cash management solutions;
- Foreign exchange.

Our dedicated team of experts, solid operational processes and IT infrastructure make us the right partner to help protect and grow clients' investments.



5. International Banking

We believe in partnership. That's why we go beyond managing your cross-border trade requirements by acting as your trusted business partner that fully understands your business requirements, is able to analyse your trade cycle and provide solutions that meet your working capital needs.

We recognise that your ability to compete in the International Trade Markets is dependent on a bank that can provide sound expertise coupled with meaningful products and services. For this reason, our team of International Banking Specialists offer a comprehensive product portfolio of International Banking products and solutions to facilitate your international requirements.

Our capabilities range from foreign exchange and international payments to risk mitigation, exchange control advisory services, online channels and travel solutions.



6. Digital Solutions

Absa Access

A digital banking platform, where clients can access all our banking services in one place through one single login. A unified Pan-African client experience across our Online, Host, API and Mobile channels. The Absa Access platform has been co-created with clients to ensure it meets our clients' needs.

- A secure platform that utilises a unique username, password and One-Time Password ("OTP") or Digital Certificate.
- The platform offers controlled access to our banking channels by assigning role-specific rights based on your segregation of duties, enabling you to define user capability on the platform, effectively restricting user access and approval to certain functions.
- The platform is available 24/7 and the online channel capability can be accessed via various compatible browsers and devices.
- The platform provides access to all domestic and international Transactional Banking services through a single sign-on and one set of user credentials. This includes collection, account verification, access to statements/reports and self-service, amongst other things.

Integrated Banking Channels

Our integrated or host-to-host and SWIFT solutions facilitate a straight-through processing of high-volume banking transactions between our banking system and your treasury management or line of business technology systems.

- Key host-to-host capabilities: Supports domestic and cross-border receipts and payments, multiple networks and connectivity protocols, major payment formats, statement delivery/integrated reporting, transaction notifications and account holder verification.
- Our SWIFT capability enables automation, tracking and standardisation of cross-border transactions, reducing operational inefficiencies, technology costs and banking risk.



7. Current Innovations

Real-time integration using APIs

Absa has developed a world-class technical back-end capability that allows you to integrate into our technology stack in real time. We have enabled this direct real-time connectivity for a number of clients, including mobile network operators like MTN, Airtel, Vodafone, Safaricom and Tigo, to facilitate easier, real-time-based flow of transactions between the bank and mobile wallets.

In Kenya, we are enabling API integration with an Agritech that will enable fast, convenient and secure payment processing and merchant settlement. This integration will also be scaled throughout Africa.



Awards

With our award-winning digital and innovative Treasury solutions, you can get business done.



The Digital Banker, Middle East & Africa Innovation Awards 2022

- Best Trade Finance Platform Initiative
- Best Bank for Cash Management – Africa
- Best Bank for Trade Finance – Africa
- Best Bank for Trade Finance – Ghana



Global Finance The Innovators Awards 2022

Regional winner for most Innovative Bank in Africa 2022



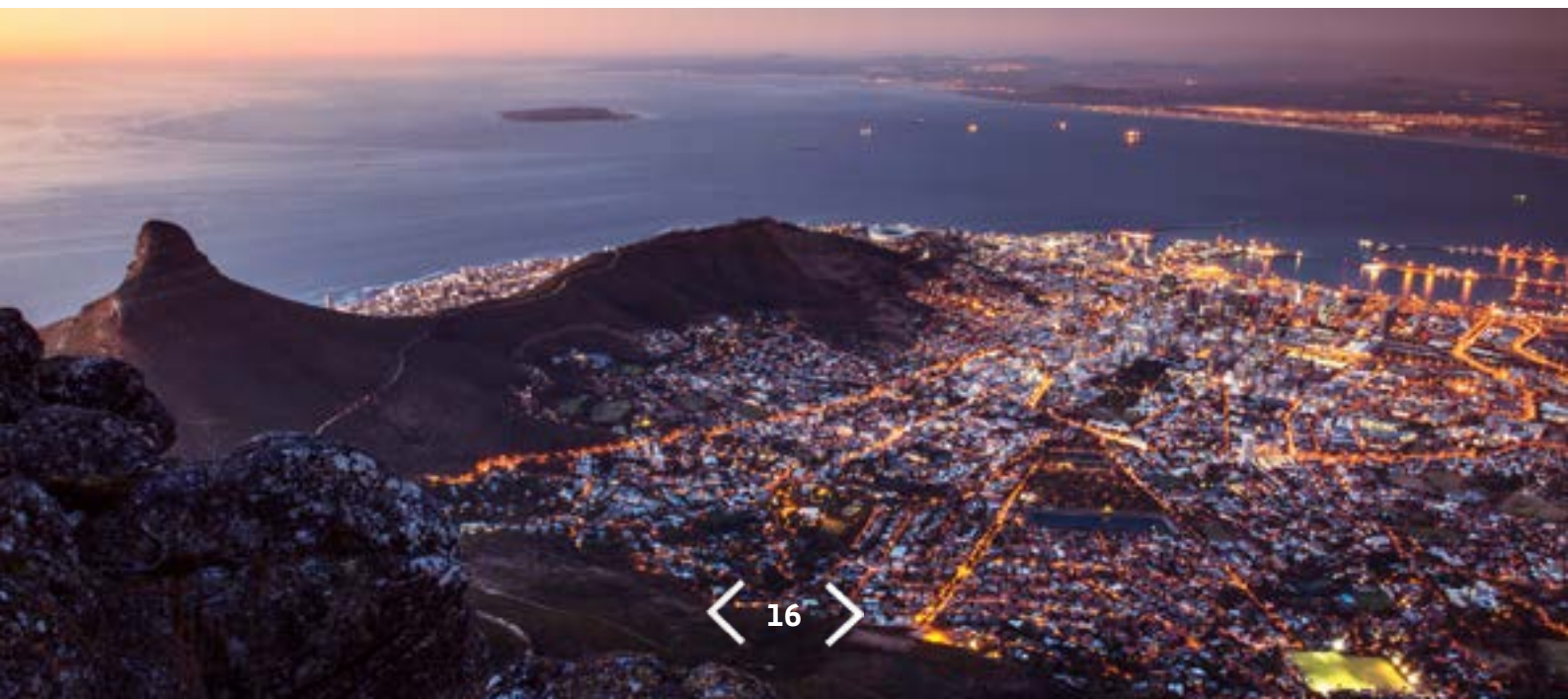
Euromoney Awards for Excellence 2022

Best Bank for Transaction Services in Africa



EMEA Finance Treasury Services Awards 2022

- Best Cash Management Services in Africa
- Best Payment Services in Africa





EMEA Finance Treasury Awards 2021

Best Cash Management Services in Africa

Best Payment Services in Africa



Global Finance The Innovators Awards 2021

Outstanding Financial Innovators Bank in Africa 2021

Outstanding Innovations in Cash Management, Absa Access



Euromoney Cash Management Survey 2021

Best Service in Africa

Best Service in Botswana and Ghana

Overall Market Leader in Botswana, Ghana and Zambia



The Asian Banker Middle East and Africa Transaction Finance Awards 2021

Best Cash Management Bank, Mauritius



Global Finance Best Trade Finance Provider 2021

Best Trade Finance Bank in Botswana





Euromoney Cash Management Survey 2020

Market Leader in Five African Domestic Markets
(Botswana, Ghana, Kenya, Uganda, Zambia)

Best Service in Four African Domestic Markets
(Botswana, Ghana, Kenya, Uganda)

Best Service for Financial Facilities in Africa

Best Service in Africa



The Asian Banker Middle East and Africa Regional Awards 2020

Best Trade Finance Bank in Africa

Best Cash Management Bank in Mauritius



EMEA Finance Treasury Awards 2020

Best Cash Management Services in Africa

Best Payment Services in Africa



Global Finance World's Best Digital Bank Awards 2020

Best Trade Finance Services

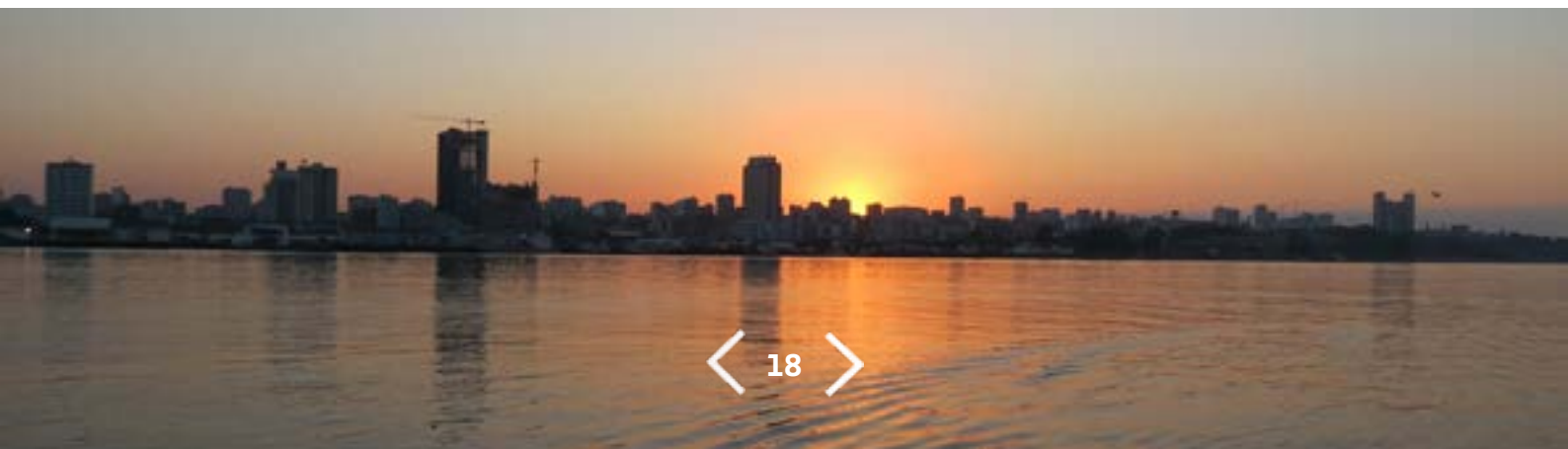
Best Online Portal in Africa



Global Finance World's Best Digital Bank Awards 2020

Best Trade Finance Services

Best Online Portal in Africa





Euromoney 2020

Africa: Excellence in Leadership in Africa Award

For our integrated COVID-19 response

Mozambique: Best bank



Euromoney 2019

Ghana and Zambia: named Market Leaders

Euromoney Cash Management Survey

Ghana: Further awarded Best Service Overall prize



Asian Banker 2019

Uganda, BBT, Zambia, Uganda: Best Trade Bank

BBT: Best Cash Bank

Zambia: Best Cash Bank

Botswana: Best Transaction Bank

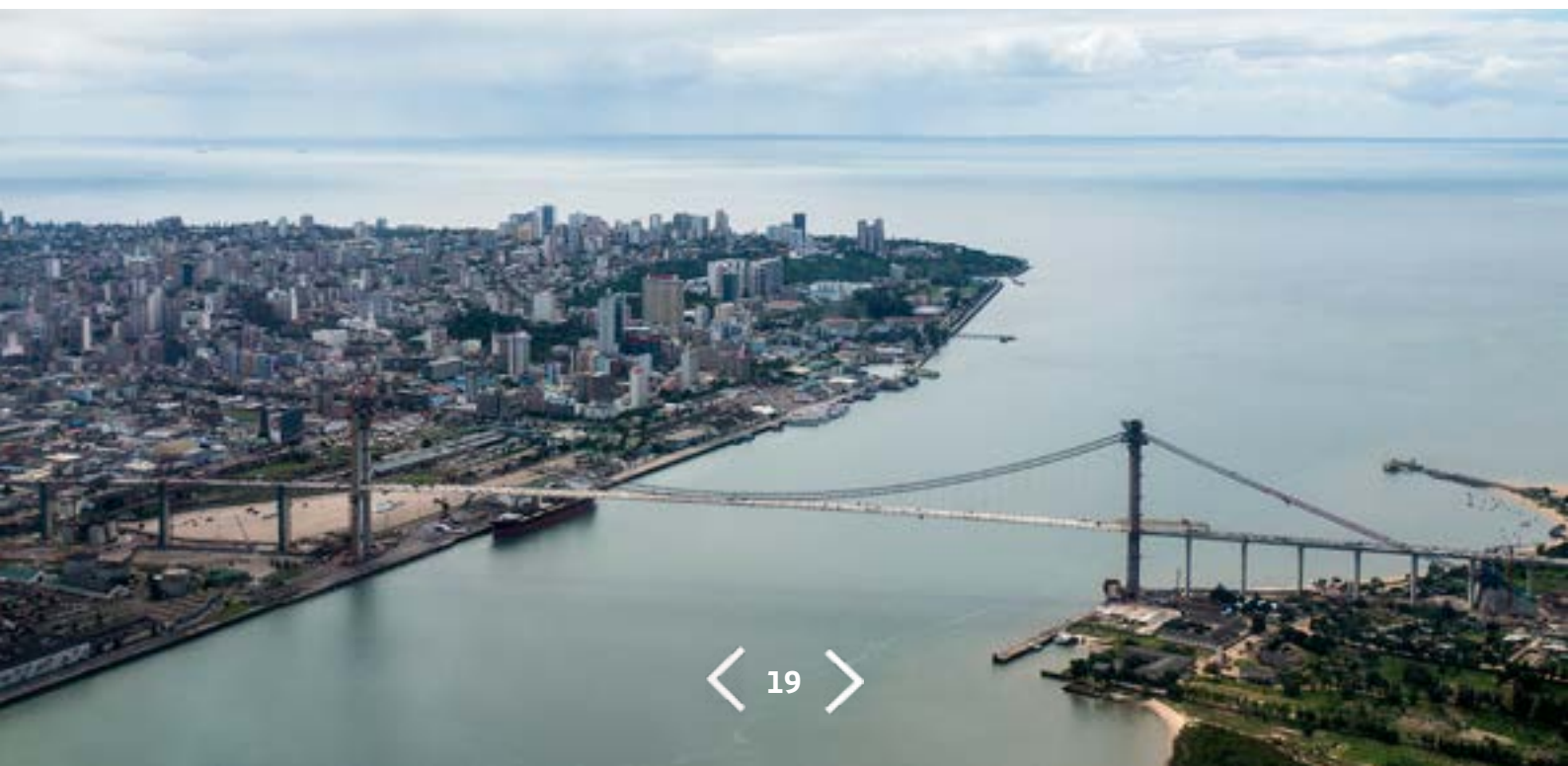


Global Finance 2019

Mauritius: Best Bank for Cash Management in

Mauritius in the Global Finance

World's Best Treasury & Cash Management Banks
and Providers Awards





Country contacts

Country	Cash Management	Trade Finance
 Botswana Fifth Floor, Building 4 Prime Plaza, Plot 74538, Central Business District Gaborone Telephone: +267 315 9524 0800 600 787	Audrey Molebatsi Audrey.Molebatsi@absa.africa	Audrey Molebatsi Audrey.Molebatsi@absa.africa
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Download our Banking App



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