



Expert solutions for your Transactional Banking needs

The bravery to imagine. That's Africanacity.

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Africa is key to our strategy

We are a world-class financial services group that has its roots in the 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 ZAR135bn/~USD8.1bn.
- Well-capitalised and independently funded.

Extensive footprint across Africa

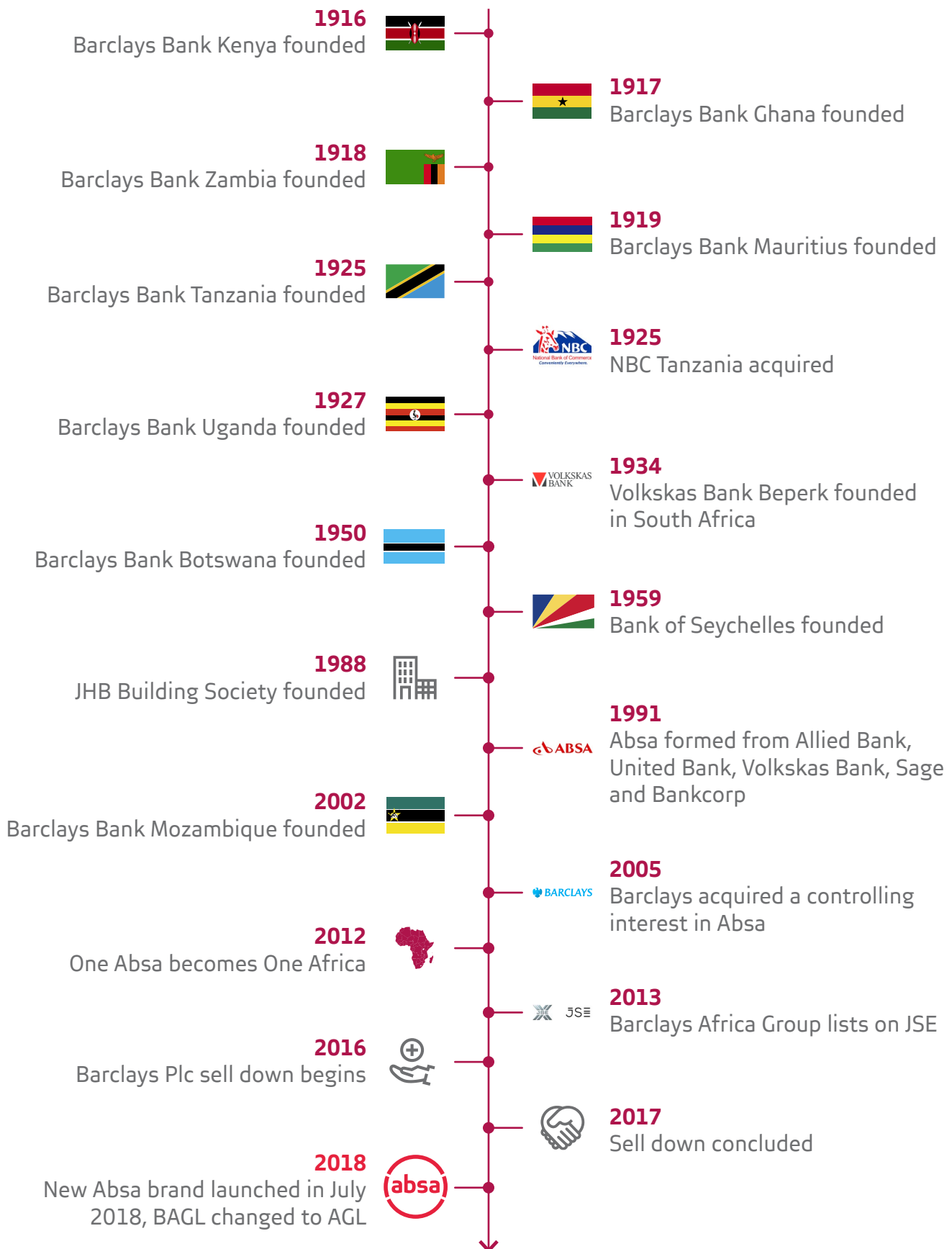
- Over 100 years of experience on the African continent for seamless local execution.
- Headquartered in Johannesburg, South Africa, we are fully operational within 10 African markets and have representative offices in 4 countries.
- Over 12 million customers in 14 countries employing nearly 40 000 people.
- 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



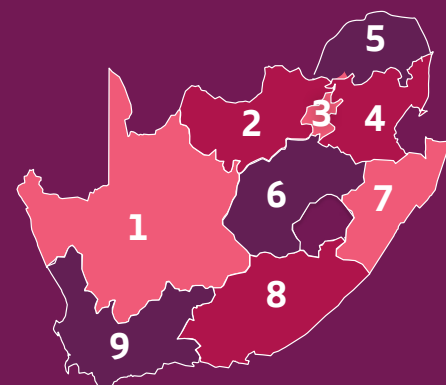
The African bank that gives you access to a corridor of possibilities

Absa's local footprint

We have the most extensive local distribution network in Africa. At the end of June 2021, we have 993 branches, 9 502 ATMs.

In South Africa we have 611 branches, 8 435 ATMs and 26 cash centres, of which four are for wholesale movements.

We also compete against all merchant processing agents with more than 104 544 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	Wholesale Centres
1	Northern Cape	26	214	1	
2	North West	42	526	3	1
3	Gauteng	160	2660	4	2
4	Mpumalanga	46	579	2	1
5	Limpopo	36	621	3	
6	Free State	54	421	3	
7	KwaZulu-Natal	78	1141	5	
8	Eastern Cape	61	873	3	
9	Western Cape	108	1400	2	

Branches	ATMs
611	8 435

Point of Sales devices	Employees
104 544	26 667

Date: 30 June 2021



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	112	1 117
2	Ghana	1917	63	166	1 146
3	Kenya	1916	87	209	2 146
4	Mauritius	1919	12	40	667
5	Mozambique	2002	46	109	803
6	Seychelles	1959	7	21	262
7	South Africa	1988	611	8 435	26 667
8	Tanzania ABT	1925	15	59	478
8	Tanzania NBC	1925	48	174	994
9	Uganda	1927	40	77	879
10	Zambia	1918	32	100	793
11	Namibia	Representative office			1
12	Nigeria	Representative office			16
13	UK	Representative office			172
14	USA	Representative office			172

Africa full operation

- 1 Botswana
- 2 Ghana
- 3 Kenya
- 4 Mauritius
- 5 Mozambique
- 6 Seychelles
- 7 South Africa
- 8 Tanzania ABT
- 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

UK
USA

Branches	ATMs	Employees
993	9 502	36 141

*The above numbers are reflective as of June 2021.



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 pay-point merchant allowed us to develop an API-driven capability that enabled a client to use our rails to trigger payments into their pre-defined accounts.

In South Africa, we are currently integrating a payment platform that will enable fast, convenient and secure payment processing and merchant settlement. This integration is intended to scale throughout Africa.

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 includes 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.

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 payments 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.

Third-party Fund Management (TPFM) – Only available in SA

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.
- 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).
- Our solutions cater for attorneys, liquidators and deceased estates.
- 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.



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.



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.

Domestic short-term Finance solutions

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. Custody and Trustees

We are your single point of contact for all your custody and trustee requirements:

- A holistic suite of products providing leading-edge custody related solutions. We have a proven track record in providing excellent service to local and global financial institutions and the public sector.
- The capabilities include trustee services, custody safekeeping, settlements and corporate actions, issuer services, securities lending, foreign exchange, investment administration, derivatives clearing, cash management and online portal.

Our dedicated team of experts, solid operational processes and IT infrastructure are the driving force behind our seamless solutions.



5. International Banking

Get all your import and export funding needs met with our International Banking solutions.

- Access to foreign currencies enables you to travel abroad and manage your international payments and receipts.
- Capabilities include foreign exchange risk management, customer foreign currency accounts, spot, forward exchange contracts, orders, prime and research.





6. Digital Solutions

Absa Access

A single access point for all corporate and investment banking products, choice of device and choice of browser through Absa Access Online, our new digital platform that enables a pan-African client experience.

- Domestic and international banking requirements, including receipts/payments, custody and trustees, third-party fund management (attorney, liquidators) and trade finance.
- Segregation of duties, automation, receipts and payments transaction notifications, account holder verification, integrated statements/reporting, and administration management services.

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.

Mobile Banking

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.





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 bank and mobile wallets.

As part of Absa Access, API integrations include connectivity into revenue authorities for real-time settlement of tax obligations. We're currently finalising its API gateway framework which will enable an alternative standardised, secure mechanism to connect with the bank. While this is underway, we are prepared to facilitate and assist clients to achieve this integration.



Awards

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



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



EMEAFinance 2020

Best Cash Management Services in Africa
Best Payment Services in Africa



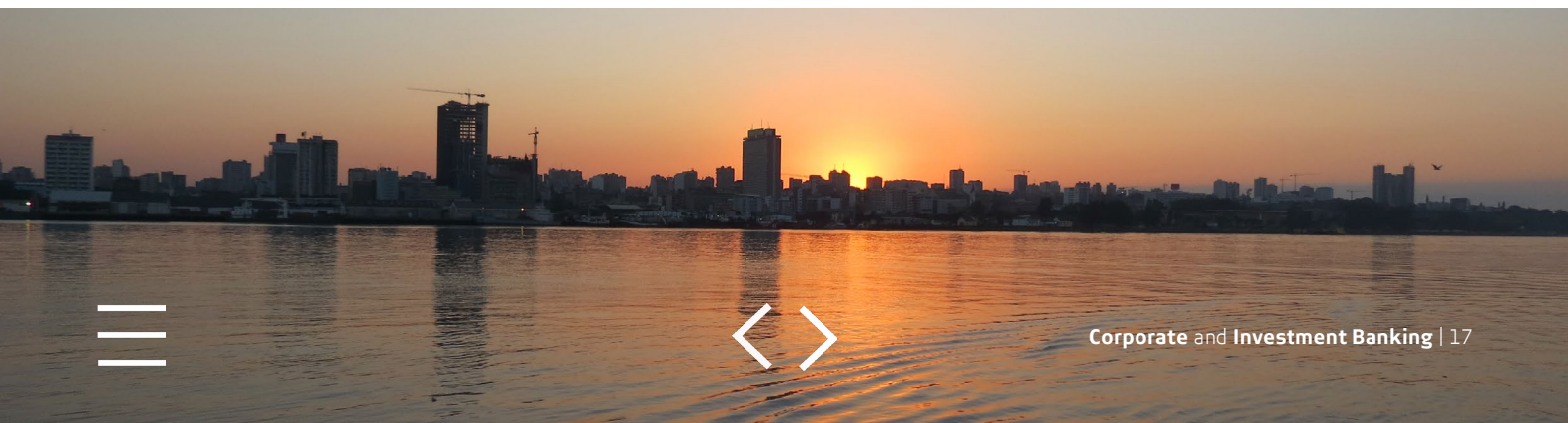
Global Finance World's Best Digital Bank Awards 2020

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

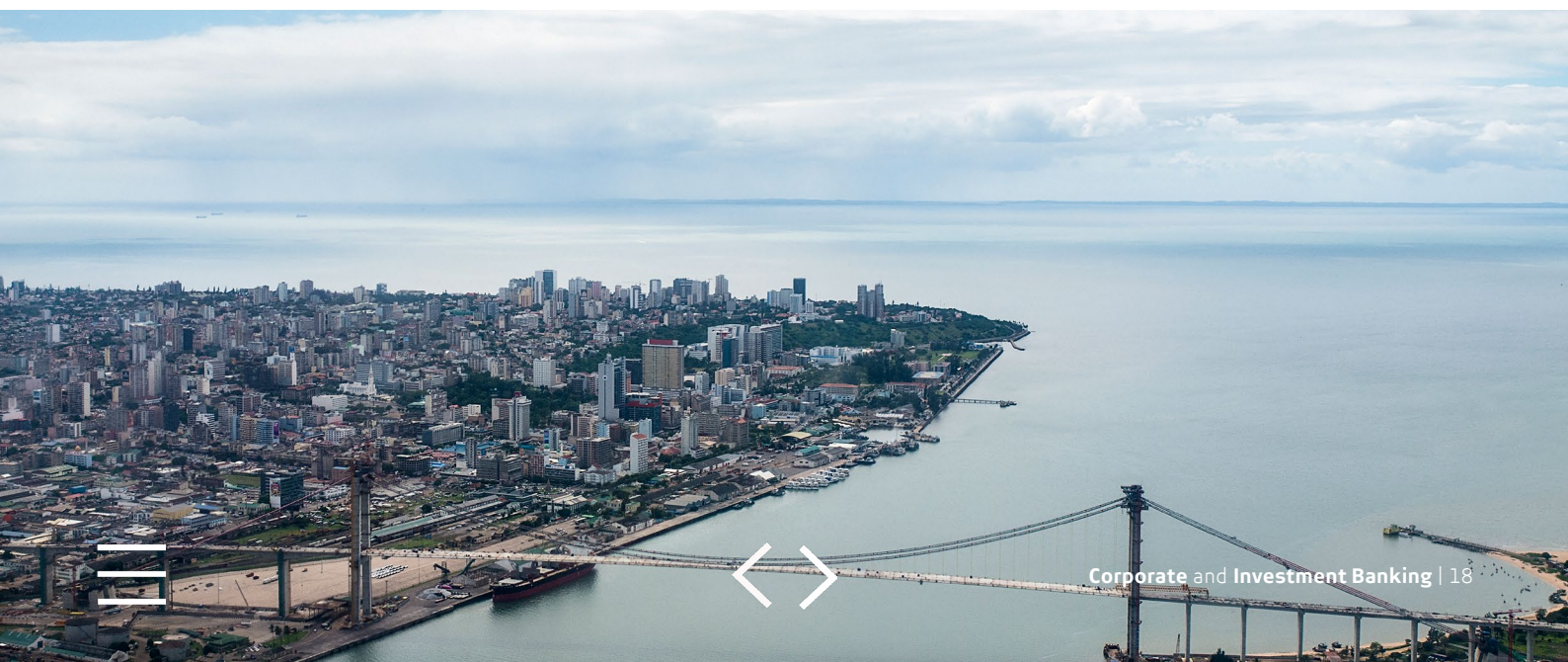


Global Finance 2019











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
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