



EVERYTHING YOU NEED

TO **MANAGE** YOUR BUSINESS.

YOU'RE GOOD TO GO.

Standard Bank Moving Forward™



For your business to remain competitive, it's essential to have a reliable and affordable banking partner who understands your specific business needs and responds with appropriate solutions. We offer a comprehensive range of payment, investment and financing solutions that are tailored to your business. The success of your business is as important to us as it is to you, which is why our solutions extend beyond just banking.

"What's measured improves."
Peter F Drucker Author, Educator, Consultant

We want your new venture to succeed and would love to help turn your dream into a reality.

YOU'RE #GOODTOGO.

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YOUR NEXT BUSINESS MOVE SHOULD BE WITH US

We get to know you

Understanding you and your business allows us to customise banking solutions suited to your needs.

We do business your way

Once you've opened an account with us, we want you to rest assured that your banking is always secure, no matter what channel you use.

We make banking easy

View your accounts, payments and even open new accounts whenever you need to with our fast and secure self-service banking solutions.

We're committed to your safety

Knowing whom to call and what to do should your business card, device or personal information ever be at risk is important – your banking safety is our priority.

We offer expert help

Speak to our experienced business bankers, who specialise in serving entrepreneurs like you.



RUNNING YOUR BUSINESS

Finding the right business mentor

Having a business mentor is a great asset for any business owner, someone who can offer advice, be a sounding board and provide guidance where needed. If they are in the same industry as you, their already established connections can open doors for you. Providing constructive criticism and an objective view to help you make informed business decisions is a mentor's most valuable contribution.

Setting up your business goals

Developing your business's goals is no easy task. Essentially, you're creating your business's roadmap for the next few months, possibly even years. Having well-thought-out and realistic goals can help you keep track of your business's progress and what needs to be done to move your business forward.

Your employees

Your employees are one of your biggest assets. Care for your people from the get-go by helping to make financial security a reality. Our workplace banking solutions make it easy for you to pay staff and offer them superior banking benefits and support. Some solutions include Instant Money™ payments for unbanked staff, PayCard and Incentive Cards.



Your customers

In today's increasingly competitive world, the key to running a successful business is customer satisfaction. Servicing your customers' needs should be a priority: their continuous support revolves around your business's ability to effectively establish and fulfil their needs. But just as your business's conditions are continually changing, so are your customers' demands. No matter your business's life stage or field, let us help you embrace change and stay ahead of the curve by finding innovative ways to meet challenges and find new opportunities with our range of specialised banking and payment solutions tailored to your business.

Understanding business tax

Every business needs to be tax compliant. Your choice of business entity will determine your tax requirements and obligations. Make sure you consider all the tax factors that come with running a business, whether it's a legal entity or in your personal capacity. Professional advice is highly recommended regarding tax matters.

Explore Standard Bank BizConnect

Visit bizconnect.standardbank.co.za for the business information, tools and resources you need to turn your venture into a powerhouse of tomorrow. Manage your business with expert insights on marketing, sales management, business operations, financial management and many other business topics.



Your business accounts

At the core of your business is your Business Current Account, and being able to properly track and control the flow of money in and out of your business is critical for its sustainability. Our range of Business Current Accounts are designed to help you manage your cash flow effectively whatever type of business you have.

Our full-functionality Business Current Account allows you to make and receive payments easily and securely across a range of platforms such as Internet, ATM and Branch banking. Link your other business accounts to your current account so that you can easily transfer money between accounts, make prepaid purchases, receive notifications on all transactions with MyUpdates and much more.

Your company credit cards

Choose between a Mastercard® or Visa® Corporate Card for a variety of needs and improve your business's cash flow with up to 55 days' interest-free credit. Use a corporate card to manage everyday expenses to consolidate all supplier payments into one account. Travel, forex and garage card options are also available. All company cards are personalised with the individual and company names, and have automatic protection against fraud or misuse.

YOUR PAYMENT SOLUTIONS

Struggling to accept payments from your customers is one problem your business should never have. With our variety of payment solutions, you'll be able to accept multiple forms of payment easily and securely.



Merchant point-of-sale (POS) devices

Choose between desktop and portable devices, for quick and easy payments for all card types suited to both low- and high-volume transactions or multiple till points. For businesses on the move, our BluMobi device is the ideal solution to accept payments from debit and credit cards anywhere your next may take you.

eCommerce and mCommerce

Open your business to a world of online payment solutions well-suited for websites, mobi or in-app purchases. This fast-growing digital platform lets you accept payments in a secure online environment, anytime. All transactions are settled overnight into your Standard Bank account.

SnapScan™ and MasterPass™

SnapScan™ allows your customers to pay with their smartphones using the SnapScan™ digital wallet anytime, anywhere. Once you've signed up, you'll receive a unique QR code for your business that's linked to your business account. With real-time transaction notifications and your funds deposited into your account one business day after the transaction, SnapScan™ is a safe and convenient payment solution for both you and your customers.

The MasterPass™ digital wallet lets you accept online and in-store payments from local and international customers anytime, anywhere. Available through the Standard Bank MasterPass™ app, MasterPass™ offers same-day settlement if you bank with us.



PROTECT YOUR BUSINESS

You've worked hard to get your business where it is today; you need to ensure it's protected against risks. Get the cover your business needs from brokers who specialise in your sector.

Small business insurance

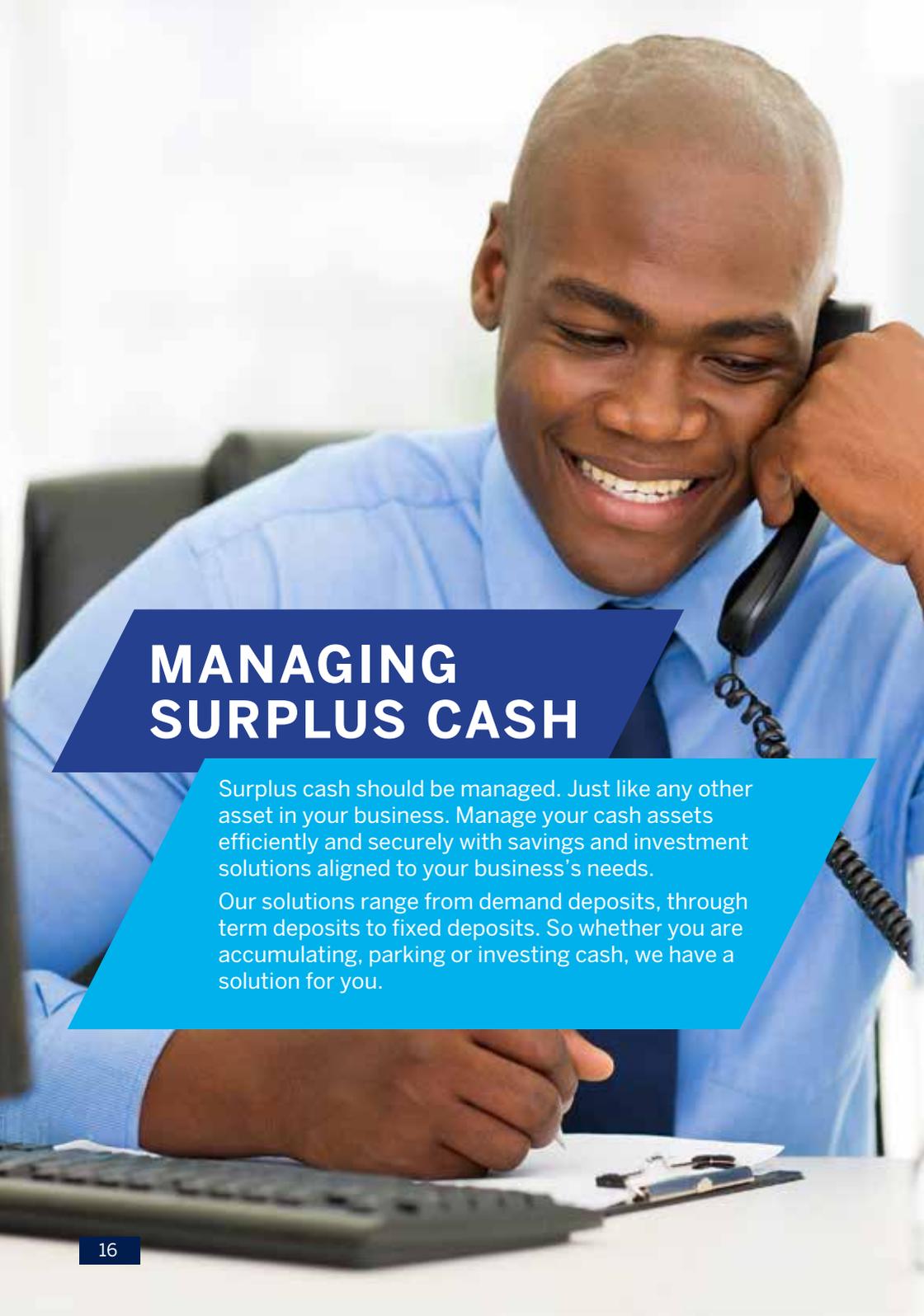
With small business insurance, we work with you to determine the type and extent of short-term and long-term cover your business needs. We will perform a comprehensive needs analysis so that you can rest assured that you have the right cover and only pay for what you need. We also offer specialist insurance solutions for medical professionals, agricultural sector businesses, tradesmen and international trade.

Vehicle and asset insurance

Safeguard the continuity of your business with an insurance solution that's tailored to your specific business operation. We offer comprehensive cover for all aspects of your business, from your vehicles and fleet to electronic equipment and ICT. Explore your Vehicle and Asset Insurance options with your account executive at your convenience.

Financial planning

Your personal and your business financial interests are inextricably linked, requiring a comprehensive needs analysis and expert advice to reach your personal and business financial goals. Our comprehensive financial planning services include wills, estate planning, tax advice and trust services to make your business your legacy.



MANAGING SURPLUS CASH

Surplus cash should be managed. Just like any other asset in your business. Manage your cash assets efficiently and securely with savings and investment solutions aligned to your business's needs.

Our solutions range from demand deposits, through term deposits to fixed deposits. So whether you are accumulating, parking or investing cash, we have a solution for you.

Call Deposit

This is a demand deposit account meaning that funds are always available immediately and at any time. Earn interest on any amount of surplus cash – funds can be kept in your call deposit account for any period of time, even as short as overnight.

MoneyMarket Call

This demand deposit is designed for larger balances. Use it when you want to earn interest on a large lump sum of cash, while still having immediate access to any portion of those funds.

MarketLink

An interest-bearing demand deposit account that also supports card or electronic transactions directly from the account. You don't need to first transfer funds to a current account to make payments using funds held in this account.

Notice Deposit

If you want to build a cash reserve over time, don't need immediate access to the funds and want to earn competitive interest on a cash reserve, then a notice deposit may be the solution. You can make additional deposits to the account at any time but have to give seven to 32 days advance notice if you want to withdraw any amount from the account.

Fixed Deposit

If you have a lump sum of cash that you are prepared to lock away for a period for the best interest rates possible, a fixed deposit can be configured to suit your needs. Cash can be put away for any term between 33 days to 5 years; interest is fixed for the term of the deposit and funds are available only at maturity.

Business Flexi Advantage

This is a type of fixed deposit, where a sum of money is put away for a period but a percentage of the funds can be withdrawn in the event of an unplanned or emergency expense. One withdrawal of up to 40% of the balance is permitted before the maturity date with no penalty charge.

YOUR CASH SOLUTIONS

Dealing with cash comes with a variety of management and security risks. Eliminate threats and simplify your business's cash handling solutions with the peace of mind that your business's hard-earned funds are put away safely and securely.

AutoSafe Device Banking

With our electronic cash-accepting device, you can count, validate, deposit and secure bank notes on your premises.

Manual Deposit Banking

Our Manual Deposit Banking solutions let you simply complete a deposit slip to make a deposit in any one of our multiple cash centres, branches and ATMs countrywide.

Collect UCount Rewards Points for your business

Sign up for and activate UCount Rewards for Business to collect Reward Points whenever you pay with your Business Credit, Cheque or Debit card. You can redeem points for fuel and other goods, such as office supplies and services like domestic and international travel.

Dual Membership Rewards

Get **3 600* Rewards Points** if you are a member of both the UCount Rewards and UCount Rewards for Business programme.

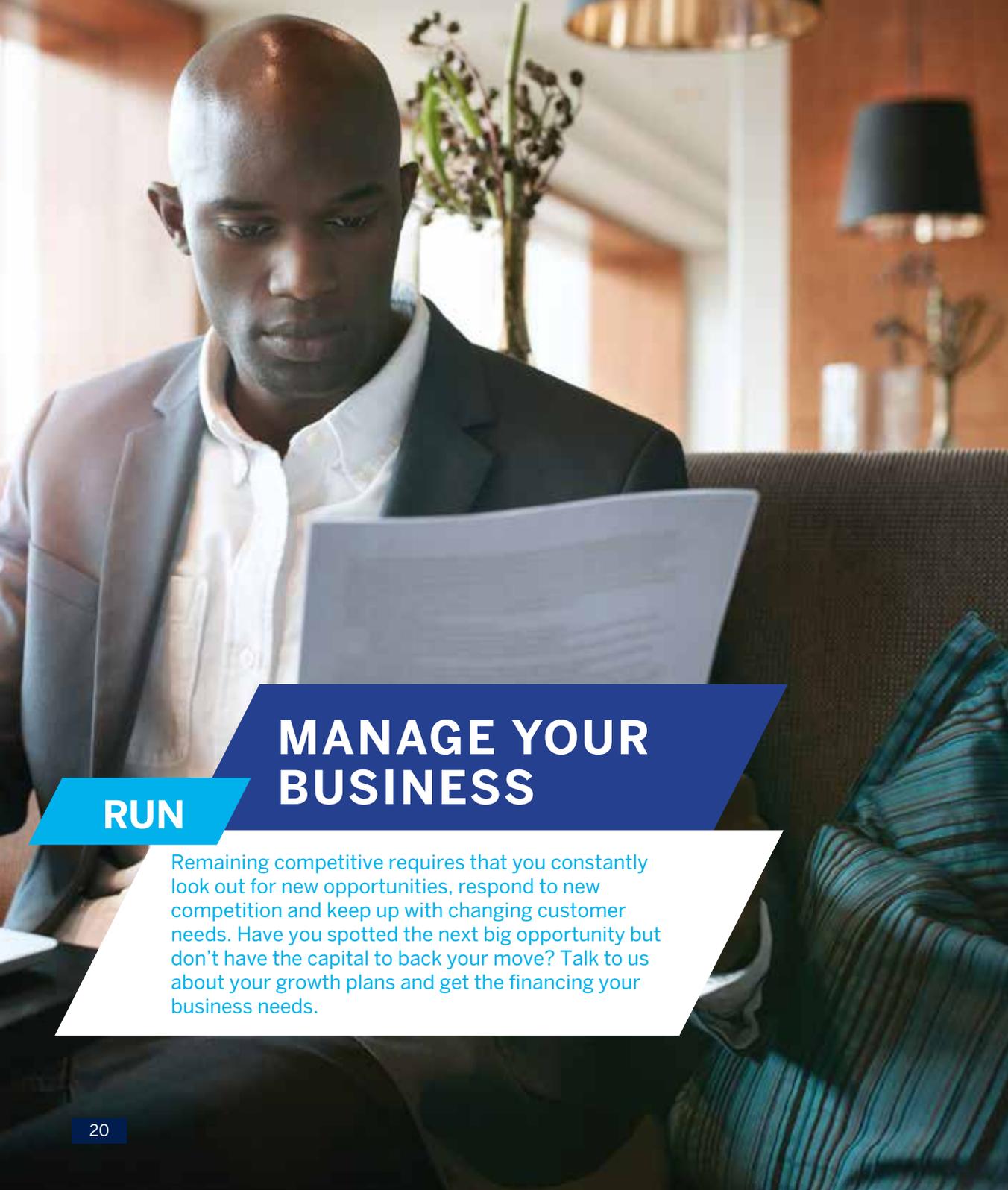
Tier Rewards

Depending on your rewards tier, you will automatically collect up to **500* Rewards Points** every month – before you even make a purchase with your Business Cards!

Fuel Rewards

Collect up to **R5* per litre** every time you fill up at Caltex.

*Terms and Conditions apply.



RUN

MANAGE YOUR BUSINESS

Remaining competitive requires that you constantly look out for new opportunities, respond to new competition and keep up with changing customer needs. Have you spotted the next big opportunity but don't have the capital to back your move? Talk to us about your growth plans and get the financing your business needs.

Overdraft

As a short-term credit facility on your Business Current Account, having access to an overdraft facility offers a quick and convenient way to boost cash flow as you need. With no need to transfer funds into your account, you're able to withdraw funds directly from your account and only pay interest on the amount you use. Your overdraft limit is based on your business's needs and affordability.

Business term loans

If you want to purchase a fixed asset or funding for a business acquisition or any other longer term investment in your business, then a term loan may be the solution. Term loans can be repaid over any period up to ten years, monthly repayments can be fixed and the loan terms are tailored to your specific circumstances. For example, repayments may be fixed with the term adjusting for interest rate fluctuations.

Business Revolving Credit Plan (BRCP)

Some operating expenses are once-off or lumpy and can play havoc with your monthly cash flow. Examples of this are tax payments, staff bonuses, emergency maintenance, bridging finance or deposits on new supplier orders. Our BRCP is designed to let you spread such costs over a period that suits you.

You repay a set monthly amount, making budgeting easy, and the full credit limit becomes available automatically once you have repaid a minimum of 15% of the limit. In other words, you can revolve the loan if necessary without having to re-apply.



Vehicle and Asset Finance

Having the right tools and equipment are essential to maintaining your competitiveness and keeping your business running well. Finance your productive assets with our vehicle and asset finance solutions, whether these be vehicles or machinery. We also have several financing options, including instalment sales and leasing, along with fleet management tools and applications. Let us craft an asset finance solution that is tax efficient and matches your business needs.

Debtor finance

Debtor finance is a fast and flexible set of solutions if you have significant amounts of cash tied up in debtors. We can help improve your cash flow by providing a cash advance on monies due to you by customers you have invoiced but not yet received payment.

Small enterprises typically use the single invoice discounting option when they have an especially large invoice due from a corporate customer. The bank will advance a percentage of the invoice due, your customer pays the bank and any surplus is transferred to you.



MANAGE

DAY-TO-DAY BANKING

Your self-service solutions

As a business owner, your time is precious and is one of your most valuable assets. Banking should enable instead of hampering your business. With our range of self-service banking platforms, you will be able to bank anytime, anywhere, securely and affordably.

Internet banking

Bank online with Internet banking and transfer between your linked accounts, establish and pay beneficiaries, purchase prepaid services, perform cardless payments with Instant Money™, open new accounts, draw statements, check balances, pay your bills, download IT3(b) certificates, check your UCount Rewards balance and much more.

Cellphone banking

Do your day-to-day banking smartly and securely on your smartphone – anytime, anywhere. No information is stored on your phone, so your business account and information are always safe.

Mobile banking app

We know that business doesn't always keep to business hours, so neither should your banking. Our mobile banking app lets you manage all your accounts and card limits, make payments and send money safely on your smartphone or tablet whenever you need. No data charges apply when using the South African app, no matter which network you're on.

ATMs

Draw cash, pay your bills and transfer between accounts quickly and easily using our extensive ATM network. You can also change your overdraft limit and deposit cash (cash deposits are cleared immediately at ATMs with the Automated Note Acceptor feature) outside of normal banking hours.

Business online (BOL)

Business online is a powerful online banking platform designed for enterprises who perform more complex transactions, perform large volumes of transactions or are comprised of several trading entities. Some of its features enable the business to designate multiple users with differing levels of transaction authority, facilitate collections from customers such as debit orders, manage liquidity and payments across multiple accounts, and perform international banking transactions where required.

BOL may be unnecessarily powerful for most small businesses, but there are instances a business needs a particular feature of BOL, for example, a school collecting fees via debit orders from parents.

MyUpdates

Keeping an eye on money coming in and out of your account should be one of your top priorities. We make it easy with free, unlimited SMS or email alerts for every cash, till point and electronic transaction that takes place on your accounts as and when they happen. Being notified when there's activity on your account means you always know what is happening on your accounts, and you can take immediate action should it ever be necessary.



TALK TO US

Visit our website

www.standardbank.co.za/southafrica/business

Give us a call

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Our operating hours are

Monday to Friday: 8 am to 9 pm

Saturday to Sunday and public holidays: 8 am to 4 pm

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