

## KEY FACTS DOCUMENT

### TRANSACTIONAL BANKING

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| PRODUCT                                      | BENEFITS  | TARGET CUSTOMERS   | SERVICES OFFERED   | ADDITIONAL INFORMATION   |
|--|---|--|--|--|
| <b>BULK PAYMENTS<br/>(FAMILY PAY)</b>        | 1. Convenient mode of making bulk payments.<br>2. Easy and efficient<br>3. Competitive offering<br>4. Ability to easily track payments<br>5. Safe and secure<br>6. Tailored to suit corporate needs   | Corporates, SMEs,<br>Government institutions,<br>parastatals, Agri-based<br>companies, Food processing<br>industries, Manufacturers,<br>MFIs, Saccos, Hospitals,<br>Schools, Farmers payments,<br>Colleges and Universities,<br>Suppliers, Contractors for<br>onsite payments, Professional<br>bodies. | 1. View account Balance of all<br>linked Accounts<br>2. Electronic Funds Transfer<br>3. Transfer funds to Mobile<br>Wallet<br>4. Postdate Payment across |  |
| <b>AUTOMATED<br/>COLLECTION<br/>SOLUTION</b> | To Family:<br>1. Increasing number of institutional<br>clients due to the efficiency of the<br>ACS platform.<br>2. Family Bank will earn transaction<br>income on payments that will be<br>made once funds are collected.<br>3. This solution will assist in liability<br>mobilization. | Existing and potential Family<br>Bank customers with a need<br>for auto reconciliation e.g.<br>utility providers, government<br>institutions and the education<br>sector.  | 1. Collection Channel (OTC,<br>Agency Banking, Paybill,<br>Electronic Transfers, Card)<br>2. Data Validation<br>3. Instant Payment Notification.         | <b>PRODUCT FEATURES:</b><br>1. Collection Accounts<br>2. The Bank-Customer<br>interface<br>3. Information Database |

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| <b>DIRECT DEBIT</b>  | <ol style="list-style-type: none"> <li>1. Ability to collect funds from a debtor thus giving them more control over when payments are received from debtors.</li> <li>2. They do not need to rely on the paying party to initiate the payment thus gaining increased control over their cash flow.</li> <li>3. Direct debits reduce cost of collection as it is an electronic payment</li> </ol>   | <ol style="list-style-type: none"> <li>1. Insurance Companies</li> <li>2. Sacco's</li> <li>3. MFI's</li> <li>4. Professional Bodies</li> <li>5. Membership Clubs</li> <li>6. Utility Companies</li> </ol> | <p>Direct debits are typical of four-party transaction models with the parties being:</p> <ol style="list-style-type: none"> <li>1. The collecting party (creditor/Originator)</li> <li>2. The paying party (debtor/Payer)</li> <li>3. The collecting party's bank (acquiring bank, Family Bank/Originator Bank)</li> <li>4. The paying party's bank (issuing bank, Family Bank or third-party bank/Payer's Bank)</li> </ol> | <p><b><u>PRODUCT FEATURES INCLUDE:</u></b></p> <ol style="list-style-type: none"> <li>1. Collection value capped at KES 999,999 per individual transaction</li> <li>2. A minimum of KES 50 per transaction</li> <li>3. Available in KES ONLY</li> <li>4. Is value dated at T+1</li> <li>5. Available under Static or Variable collection value options</li> <li>6. Available intra-bank or Inter-bank.</li> </ol>                               |
| <b>REMOTE CHEQUE SCANNING (CHEQUE TRUNCATION SERVICES)</b> | <ol style="list-style-type: none"> <li>1. Facilitates the means to remotely bank cheques from the comfort of your office.</li> <li>2. Minimizes fraud.</li> <li>3. Saves time, offering high value to your institution.</li> <li>4. Reconciles easily to your internal ERP system.</li> <li>5. Easy track of cheque transactions.</li> <li>6. Real-time review of your liquidity.</li> <li>7. Real-time view of your cheque transaction status.</li> </ol> | <ol style="list-style-type: none"> <li>1. Corporates</li> <li>2. Sacco's</li> <li>3. MFI's</li> <li>4. Institutions</li> </ol>  |  | <p><b><u>SECURITY:</u></b></p> <ol style="list-style-type: none"> <li>1. The system has maker checker principle for all transactions.</li> <li>2. System has a clear audit trail of all activities.</li> </ol>  |
| <b>ECOSYSTEM BANKING</b>                                   | <p>Benefits – To the Anchor</p> <ol style="list-style-type: none"> <li>1. Increase in sales, accelerated business growth and ease of payments.</li> <li>2. Avoid customers switching brands due to lack of credit/capital</li> <li>3. Increase efficiency on Route-to-Market through cost optimization</li> <li>4. Reduction in Debtors book</li> <li>5. Unlock Anchor Cash Flows</li> <li>6. Reduced Working Capital borrowing needs</li> </ol>           | <p>All approved distributors/retailers who are onward sellers of products that are manufactured/Distributed by a target Entity</p>  |  | <p><b><u>Benefits – To the Distributor/Retailer</u></b></p> <ol style="list-style-type: none"> <li>1. Bloodline (working capital) for the business to meet demand.</li> <li>2. Accelerate business growth</li> <li>3. Access to unsecured loans</li> <li>4. Reduced logistics costs</li> <li>5. Low and clear finance costs pegged on margins</li> <li>6. Increase bankability of the retailers on additional financial propositions</li> </ol> |