africawide

**Responsive Solutions — Built today.
Fit for tomorrow.**

We conceptualise, build & deploy smart solutions to complex problems on the African continent and beyond.

Branch Locations

Representative Centres

www.africawide.com

info@africawide.com

Driving Financial Inclusion

Bridging the cash and digital economies.

FOR POSTAL OPERATORS & MUNICIPAL SERVICE PROVIDERS

Streamline citizen and over-the-counter services. Africawide's VTMs transform postal and municipal service delivery.

Our kiosks seamlessly handle bill payments, social program disbursements, and more, freeing up staff and reducing wait times.

Leverage your existing infrastructure and generate new income streams.

FOR BANKING & FINANCIAL SERVICE PROVIDERS

Africawide's integrated self-service and smart branch solutions create a unified omnichannel strategy.

Connect your physical branches with digital platforms, offering customers the freedom to choose their preferred service channel.

Deliver a consistent brand experience that fosters trust and loyalty.

FOR RETAIL & MOBILE NETWORK OPERATORS (MNOs)

Offer convenience and personalisation with self-service options for various needs. Empower customers to manage accounts and subscriptions independently, fostering brand loyalty.

Increase sales with self-service promotion options and personalised loyalty rewards. Reduce costs with self-service bill payments and top-ups, while gaining valuable customer data for targeted marketing.

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Operating at the intersection of physical & digital channels

Africawide provides a powerful "All in one" solution for an organisation to seamlessly manage its complex transaction & business operations through self-service hardware and digital platform solutions that integrate into your channel ecosystem.

Personalised customer engagement enabled by decentralised virtual call centre functionality.

Designed around the automation of services, with multi-tenancy options, and offering alternative 24/7 service points availability.

Multiple layers of security to safeguard against unauthorised access, both physical and digital. Ensuring the safety of information during every transaction.

Our kiosks meet industry leading PCI security standards for PIN and data protection. Our payment terminals and POS systems are EMV certified, ensuring secure chip card transactions.

Stay in control on the go with our mobile-friendly features. Get real-time notifications and access additional functionality linked to an online customer profile. Our adaptable platform ensures the kiosk remains compatible with the latest interaction models as customer needs evolve.

Offering a variety of convenient cash options to suit your customer needs. Our secure system recycles cash for faster transactions, together with biometric and contactless options to provide a touchless experience for added convenience.
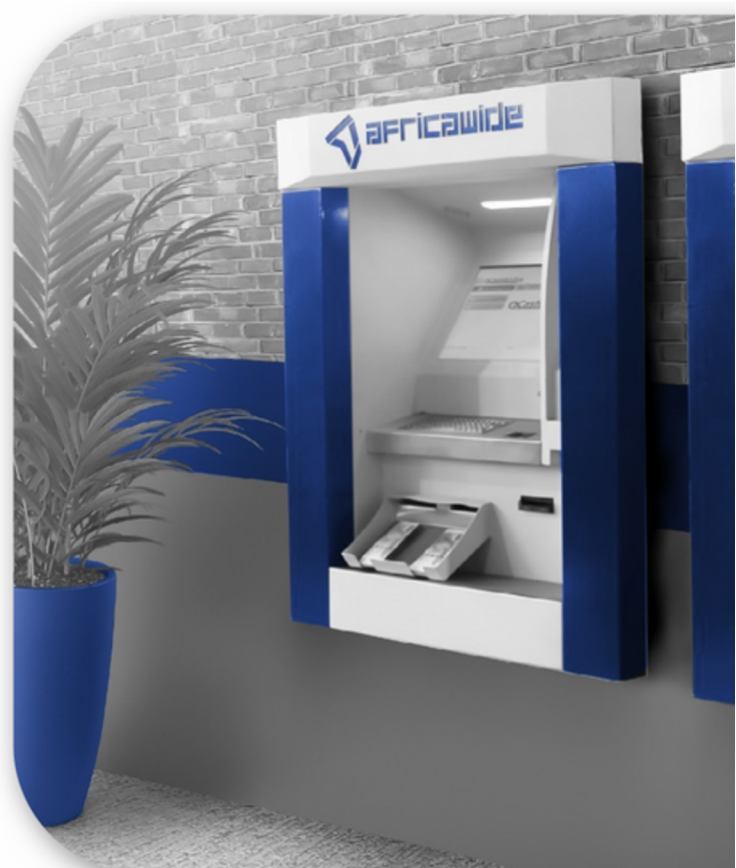
Virtual Teller Machine (VTM) Through The Wall Series

Key Features

- Provides a broad range of value-added services including bill payments, funds transfer, mobile phone top-up, coupons and vouchers.

- Our self-service kiosks have enabled customers to select & add items to a virtual cart, and pay securely in just a few steps.

- PCI compliant Encrypting PIN Pad.

- Cash acceptor with flexible deposit modules and recycling options.

- Readers: QR code, Voucher code reader, Barcode scanner, Biometric fingerprint reader, and card reader with built-in fraud prevention.

- Loyalty built in: personal identification enables users to transact "on profile".

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> "The kiosks have presented an intelligent way to enable our clients to consume our services through a self-service channel that also bridges the physical and digital world, making our services reach un-serviced areas and increase availability and accessibility beyond our branch network and operating hours.
>
> Kagiso Mokgosi
> GM - Business Development & Products @ BotswanaPost

VTM Model Configurations

The custom built Through-The-Wall Multi-functional VTM are scalable, brandable, and come with a fully autonomous platform that fits the configuration requirements.

Attributes	TTW-FRD-24	TTW-BOT-18	TTW-LPB-23
Access	Through the wall, bolted on the ground, rear load		
Cassette Configuration	Up to 4 cassettes	Up to 4 cassettes	Up to 4 cassettes
Security	Sense & Control intelligent management of door sensors and cabin lights. Encrypted communication via USB, anti-manipulation card slot, anti-cash trapping, anti-skimming, safe options. Trusted device communication. Basic endpoint protection.		
Dimensions	H 1498mm W 773mm D 1187mm	H 1498mm W 828mm D 1300mm	H 1730mm W 924mm D 828mm
Cash Recycling	No	No	Bulk Banknote Recycler. Maximum notes per transaction 300 notes
EMV Capable	Yes	Yes	Yes

Self-service Capabilities

Enable your customers to complete transactions with the ease of using cash, vouchers, or card and give them the full range of services offered by a physical branch, all at their fingertips.

Digital Onboarding and Account Opening:

- Features capabilities for digital onboarding, enabling customers to open accounts without the need for branch visits. This includes document scanning, biometric data capture, and real-time verification.

Contacting Contact Center or Virtual Branch:

- With two-way video communication technology, our VTMs allow customers to connect with customer service representatives or virtual branch personnel for personalised support.

Digital OMNI Channels:

- Our VTM software integrates with your OMNI channel architecture, ensuring a consistent and unified customer experience across all channels, including mobile, online, and in-branch services.

Interface with 3rd party systems, such as:

- Traffic department for license renewals, license card printouts
- Utility payments
- Personalised ATM cards
- Banks and money platforms

Enable clients to perform transactions, including:

- Cash withdrawals and deposits
- Funds transfer and transfers to E-wallet
- Statement requests
- Bill / utility / 3rd Party (e.g. DSTV) payments

E-KYC Platform:

- Integration with the E-KYC platform will enable the VTM to perform customer verification using biometric and document scanning technologies.

Superior customer experience and convenience:

- Money remittance transactions (encash and withdraw funds from abroad)

- Connect with customer service through virtual branch/contact centre)

Range of Service Automation

Solutions for unattended, automated services enabled for multi-tenancy, as an alternative 24/7 available service point at various brick-and-mortar establishments, such as shopping centres, bus terminals, stadiums, and other high-traffic areas.

Our kiosks allow customers to select & add items to a cart, and pay securely in just a few steps using various payment mediums including cash, coins, coupons, vouchers, and cards.

APPLICATIONS IN HIGH FOOT TRAFFIC ZONES

- Un-serviced

- Underserviced

- Serviced

Public centres, Shopping malls and municipal offices

Campus, Schools, Bus, train and aeroplane transit hubs

Rural & Remote community centres

Easy Integration, Few Regulatory Approvals	Easy Integration, Some Regulatory Approvals	Extensive 3rd-party Integration, Select hardware changes
Airtime	Insurance Premiums	Vehicle License Renewal
Wages and Allowances	Grant Disbursements	Balance Enquiry - Partner Bank
TV Licenses	Money Transfer	Balance Enquiry - Other Banks
Subscription TV	Mobile Money	Branchless Banking
Private Box - renewals	Medical Insurance	Inter-bank cash withdrawal
Ticket agency	Card Issuance	International cash withdrawal
Utility - Electricity		e-passport application / renewal
Utility - Water		
Utility - Telecom		

Financial Technology Solutions

We empower you to unlock new revenue streams, enhance customer experiences, and reach wider audiences through automation, mobile innovation, and a comprehensive suite of financial services.

Drive Revenue & Efficiency

Revenue Augmentation:
We help you identify and implement strategies to increase revenue through product positioning, value-added services, and strategic bundling.

Payment and Platform Integration:
Our seamless payment solutions include digital wallets, mobile money, hosted switching, and financial inclusion tools.

Automation:
Optimize workflows and boost productivity with transaction automation solutions like Virtual Teller Machines (VTMs) and mobile point-of-sale systems.

Enhance Customer Experience

Financial Services Management Suite:
Our suite encompasses systems for financial services, lending, insurance, and digital banking platforms, allowing you to deliver a holistic financial experience.

Mobile Innovation:
We help you expand your reach and engage customers with innovative mobile solutions like virtual numbers, mobile money, and paperless billing.

Expand Reach and Accessibility

Financial Technology Solutions:
Our solutions stack includes self-service channels, financial inclusion solutions, and Internet-of-Things integration, ensuring you reach a wider audience.

Technology Consulting Solutions:
We provide expert guidance on digital transformation, enterprise data management, and enterprise architecture, empowering you to optimize your technology infrastructure.

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We bridge the gap between global technology with your local and cultural expertise, building a secure, empowering digital future for your customers and stakeholders.