



SWITCH.
TO SPENN
SAVE. GROW.
WITH SPENN





SPENN Business

– The Next Generation Financial Platform

Powerful, reliable tools all in one place, giving you complete control over your business finances. SPENN Business is a must for any business that wants to enjoy easy, fast and affordable payments!



Great user experience

Very easy to get started with and to use. Fully integrated with the entire SPENN ecosystem!



Instant payments

Successfully pay and keep track of thousands of transactions, instantly!



Affordability

An affordable product for businesses of all sizes. Transact at a fixed monthly fee!



SPENN Flow

– An advanced bulk disbursement tool

Businesses of all sizes – from startups to large enterprises – can use SPENN Flow to manage all payments, send payouts and manage their businesses online.



Live Dashboard

See how your business is performing by viewing your balance trends on our live dashboard.



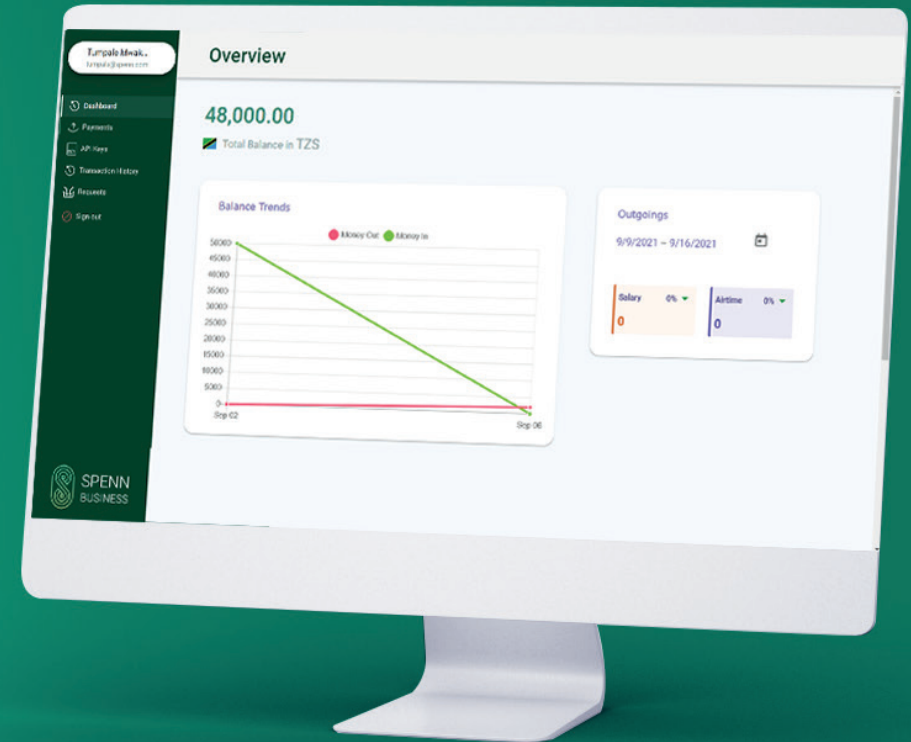
Secure Payment

Use our disbursement solution to send money (salary) and airtime to employees.



Transaction History

Manage your payments by viewing your history of in-going and outgoing payments.





SPENN FLOW

A robust real-time bulk disbursement business tool for payments such as salaries, wages, commission payments, allowances and airtime in an honest, transparent and secure way.

ADVANTAGES OF USING SPENN FLOW



SIMPLE

Easily accessible transaction statements & employee payslips



INTERACTIVE

Interactive analysis dashboard



SECURE

Instant & reliable payments



ECONOMICAL

One monthly fee for unlimited disbursements

EMPLOYEE BENEFITS



EASY

Free digital account accessible via the feature and smart phone



AFFORDABLE

0% fees for all transfers



UNIQUE

14-day interest-free loans



Savings

SPENN Savings account with no fees, lock-up periods or minimum deposit

SIMPLE SIGN-UP PROCESS

1

Inquire for a free consultation via email

2

We will retrieve your KYB information

3

A SPENN representative will onboard all of your company's employees

4

Top up your account and distribute freely

We are open to creating customized solutions for our business clients on request.

SPENN Connect

– A revolutionary payment gateway

Businesses of all sizes – from startups to large enterprises
– can use SPENN Connect APIs to accept payments,
send payouts, and manage their businesses online.



Great user experience

Simplify your online payments.
Our open API allows a quick integration
- you can start selling on your website
within 2 days!



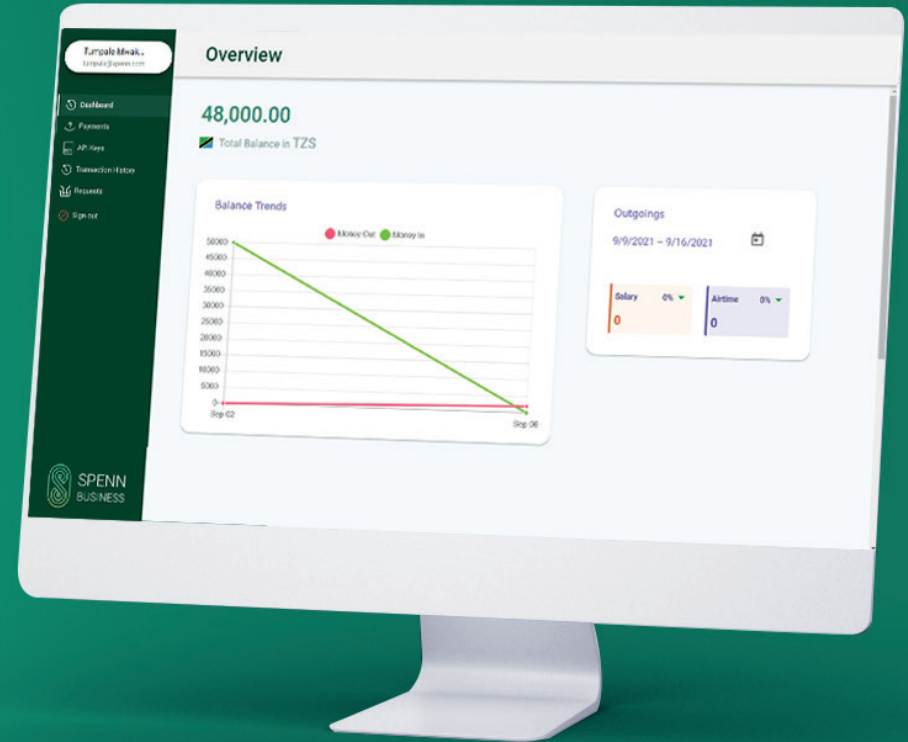
Full service

Access sandbox testing, and our technical
team is ready to support in every step.



Affordability

Reduce your payment processing costs and
increase your sales – get access to the
users already registered on SPENN today!



SPENN Merchant

REGISTER YOUR ACCOUNT AND TAKE
YOUR BUSINESS TO THE NEXT LEVEL.

Enables businesses to upgrade their standard SPENN account
to a Merchant account.



QR Point of Sale

SPENN users can pay in any store, without any cost. Payment is made by the users smartphone scanning the merchant QR code.



Map Presence

Get visibility on the SPENN map and promote your business to all SPENN users so that they can find you easily.



Digital Receipts

Transactions are instant and stored securely as a digital receipt. Add a secondary number to receive an SMS for every payment.*



* When you add a secondary mobile number to your account you can get an SMS every time a customer makes a payment without having to be on site to verify the payment.

CASE STUDY

Hospitality

A restaurant business that handles multiple payments and employs numerous employees.

Challenge:

As a business that constantly manages multiple payments without a full overview of all their transactions. They waste time facilitating and tracking payments and are unable to estimate monthly fees for payment tools.

SPENNs Solution:

SPENN Business provides a suite of customized products which improves efficiency and minimises costs while also saving valuable time.

The **affordable suite** includes the combination of three unique SPENN products: **SPENN Flow**, **SPENN Connect** & **SPENN Merchant products**. This package contains a fixed monthly fee that includes unlimited transactions.

Outcome:

SPENN Flow allows you to **pay employee salaries, airtime, supplier payments, tip payments** and many other payments **swiftly** and in **bulk** which is easily managed by pay slips. Payments can be made as often as needed as transactions are unlimited for an affordable fixed fee which **saves the business money**. Transaction statements provide a full overview and enables the business to keep track and control of all payments.

SPENN Connect API, the business sells delivery and takeaway orders online at no additional cost. Customers can order food and pay online conveniently.

SPENN Merchant works as a free POS solution which allows the business to process customer payments instantly and easily.

As a result the business has saved money, created convenience for the customer and saved time through the efficiency of the SPENN Products. Employees are empowered by access to a free mobile banking platform.



Business Benefits:

- Bank grade security
- Cost effective solution
- Efficient time saving tools.
- Full control & overview of payments
- Improved customer experience

Employees Benefits:

- Free Transfers
- Airtime Purchases
- Bill Payments
- Pay in Store
- Flexible savings account with 4% interest
- 0% interest 14 day loans (only in Rwanda)

TESTIMONIAL



As a fast-growing business development company, STEP MARK LTD needed an agile banking solution that could cater to our needs without slow processes and recurring expensive charges.

SPENN's modern banking solution has helped many of our processes become smoother and all our employees happier.

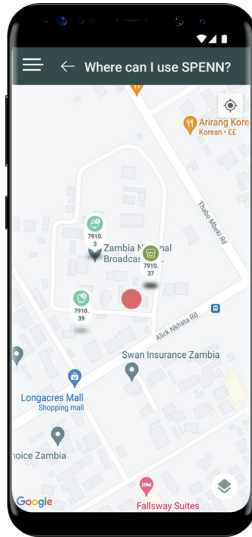
We are now able to pay over 500+ employees at per with a very minimum cost. We would highly recommend SPENN to other SMEs and start ups in the region.”

Chris Mahundi, CEO & Co- founder
STEPMARK Ltd



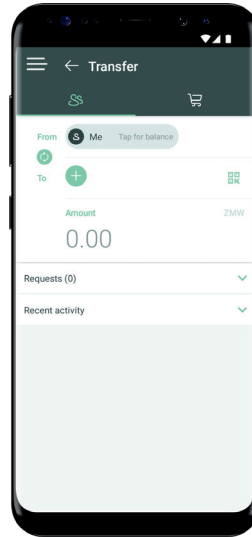
SPENN empowers your employees

Deposit



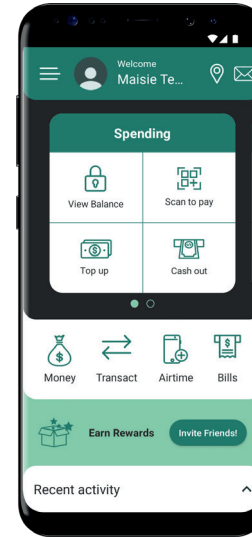
SPENN offers a FREE bank account and various options to deposit.

Send



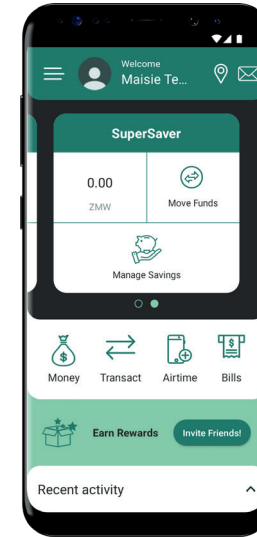
Send money to other users on demand for FREE.

Spend



Pay bills, buy airtime, pay merchants, invest – no added fees.

Save



Save independently or in groups at a superior interest rate.

We don't follow the rest of the pack.

SPENN Business is a must for any business that wants to enjoy easy, fast and affordable payments, with a platform package personalised for you!

Join us to change things for the better.

