

# Blue The Beacon

Be Enlightened

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# DIGITAL

# INNOVATIONS FOR EVOLVING NEEDS

The COVID-19 pandemic has brought with it a heavy list of challenges for individuals and businesses. In a world of uncertainty, clients want frictionless solutions that address their particular pain points and work to mitigate risk.

In addition, with digital disruption impacting almost every industry, clients have come to expect personalised service that can be accessed anywhere, at any time, via their preferred touchpoints.

The way in which companies interact with clients has evolved significantly as a result of digital innovations. Instead of a single (face-to-face/phone) contact, technology has paved the way for customers to connect with brands across multiple channels. This has posed a significant challenge to some industries, as traditional models have had to evolve and transform to cater to customer needs and expectations. It also means that companies need to engage with customers and capture insights on a much wider scale.

At the core of Standard Bank's growth strategy is understanding and efficiently meeting the changing needs of its customers to create positive banking experiences. To do this effectively, the Bank incorporates a collaborative and responsive practice to bring real value to our customers. In addition, we recognise the critical role that technology plays in meeting their ever-evolving needs.

Standard Bank has already begun to leverage data and artificial intelligence to better understand each client individually, providing informed insight for improved product development.

Digitisation is a game changing transformation in the way we think and work. It is not separate from what we do, but rather central to what we do. It is more than just technology. For Standard Bank, it is about delivering the universal bank through secure personalised, relevant and digitally enhanced experiences to our clients and staff in real-time, all the time.



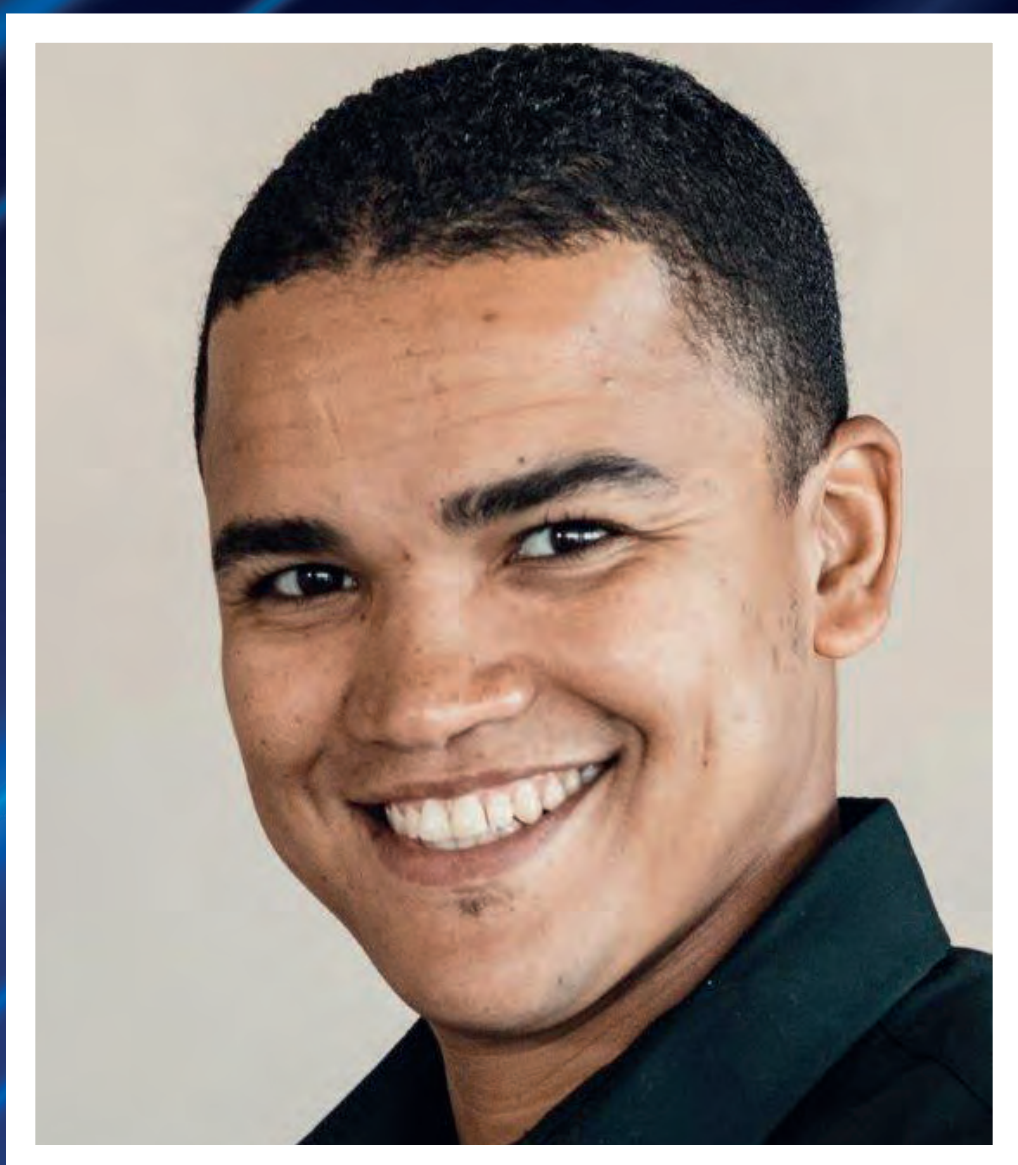
We create opportunities for our Corporate clients to take the step into international trade by identifying when they are ready and then acting as their strategic partner. We empower them with the latest trade tools and expertise, whenever they need it, and connect them with new global trade partnerships they can trust. We also nurture their growth through the human relationships we're known for.

With eCommerce, great potential exists for saving costs and improving services by utilising technology. In a time with more concentrated buying activity, consumers are spending more online, thereby creating a step-change, meaning the consumer may not return to past behaviour. We may see this type of behaviour unfold over the next few months. Digital commerce is now exploding and offers goods and services to everyone, from online stores locally and globally.

Standard Bank is embracing partnerships and ecosystems to develop customised solutions for its clients. We have a deep understanding of your business requirements and of how we want to ensure that you are happy with our service offering. We continue to focus on innovation by leveraging virtual solutions to transform the digitisation and personalisation journey for our customers.

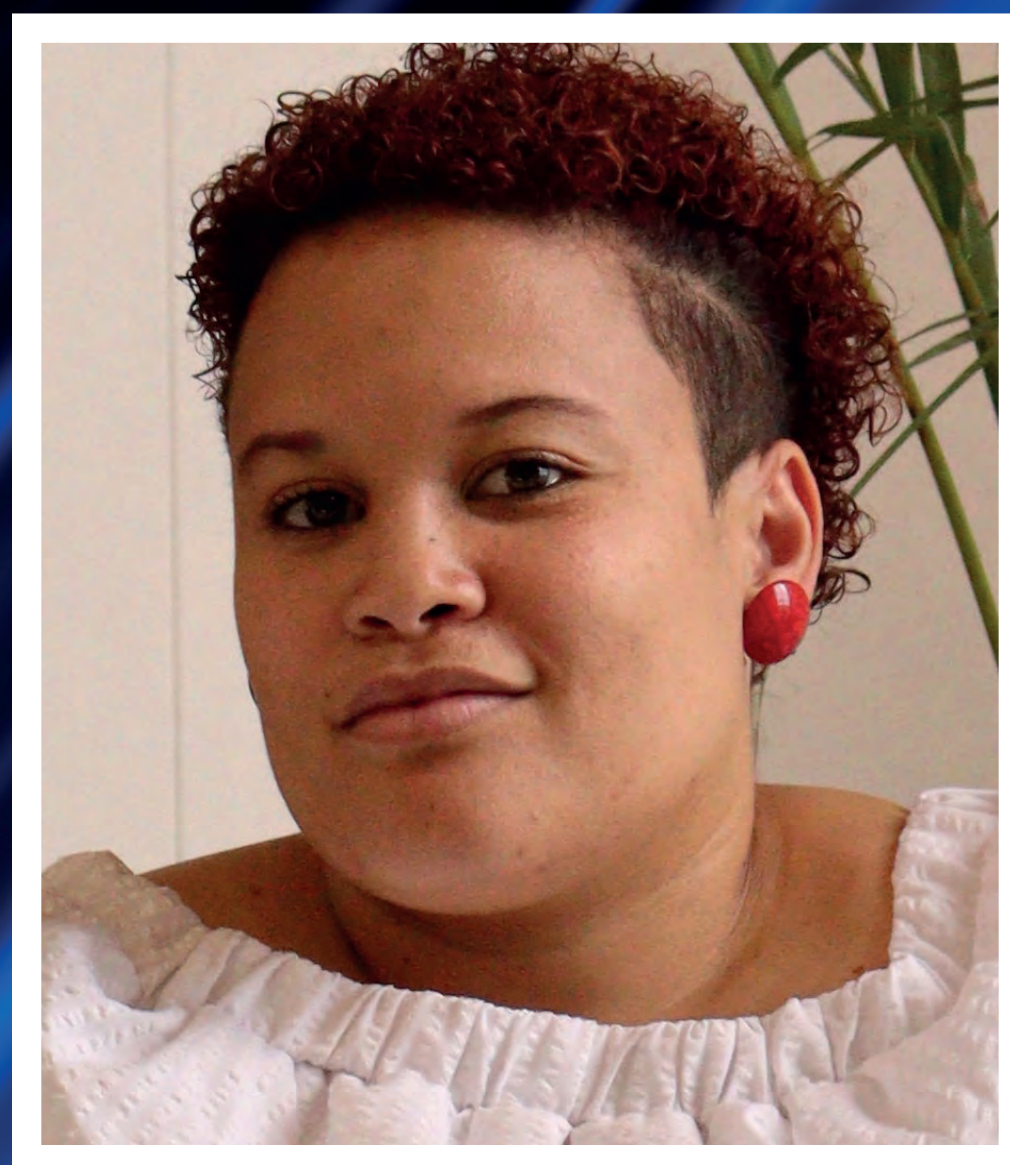
Please refer to pages 8 - 10 for information on some of our digital product offerings.

# TEAM PROFILE: BUSINESS ONLINE (BOL)



**Norton Christians**

Manager, Client Implementation  
& Solutions



**Gaynor Meyer**

Manager, Client Implementation  
& Solutions

## Our BOL Team is responsible for:

**1**

Driving the implementation, training and usage on any new and existing TPS Channel capabilities, including Businesses Online/Host to Host, Company Depositor Identifier, Autosaves and Branch Network Usage

**2**

Proactively identifying customer needs with regards to features, capabilities and new enhancements to our systems to ensure market relativity and supremacy

**3**

Driving the onboarding, systems integration and overall understanding of the new NamPay system (previously PSD7)

# NOTICES

## 1. NEW APPOINTMENT:

### **Kerikora Kavari -**

### Client Analyst

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Kerikora joined Standard Bank as a graduate trainee through the Bank's Graduate Development Programme. His tenure as a graduate within Corporate & Investment Banking saw him at the helm of various strategic deals and value propositions within the Investment Banking and Client Coverage divisions.

Kerikora holds a Metallurgical Engineering degree from NUST, as well as a certificate in Financial Modelling & Analysis. He is currently pursuing a Master of Management in Finance & Investments through Wits Business School.

In his new role, Kerikora will form an integral part of the team looking to deliver fit-for-purpose, holistic banking solutions to clients in the Mining, Energy and Coastal sectors.

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# 2. NEW SBN WEBSITE

Welcome to your new digital home

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Sleek design



Enhanced user-friendliness



Easy-to-navigate features

With just a few clicks of your mouse, you can access Business Online, find important contact details, locate your nearest branches and ATMs, and browse our suite of Business Banking products and services.

Visit [www.standardbank.com.na](http://www.standardbank.com.na) today.

# 3. STANDARD BANK DECREASES INTEREST RATES

Following the decision of the Bank of Namibia to decrease the Repo rate by 25 basis points (bps), from 4.00% to 3.75% effective 19 August 2020, Standard Bank has decreased the **Prime lending rate** from 7.75% to 7.50%.

The rate decrease is effective from 20 August 2020.



## ASSETS

- 1) **The home loan base rate** has decreased from 8.75% to 8.50%.
- 2) **Vehicle and Asset Finance rates** continue to be linked to the Prime lending rate and reprice accordingly.
- 3) **Overdraft and overnight lending rates** continue to be linked to the Prime lending rate and reprice accordingly.
- 4) **Credit card rates** continue to be linked to the Prime lending rate and reprice accordingly.
- 5) **Call loan rates** continue to be linked to the Prime lending rate and reprice accordingly.

## LIABILITIES

- 1) **Cash management rates** have been adjusted downward by 25bps.
- 2) **Interest bearing current accounts** have been adjusted downward by 25bps.
- 3) **TPS rates** across all deposits, apart from existing fixed deposits, have been adjusted downward by 25bps.

# OUR DIGITAL PRODUCTS AND FEATURES

## 1. Business Online

Further enhancements at your fingertips

**Business Online** is the easy-to-use banking platform that gives you hands-on control of your corporate and business banking - anytime, anywhere.

And now, Business Online has been enhanced to include more benefits for you:

### Self-Service Administration

- / Load limits, add users, reset passwords and more
- / Manage own profile
- / Hands-on control

### Petty Cash

- / Handy alternative to discontinued cheques
- / Electronic notifications to withdraw funds

### Mobile App

- / Authorise payments on mobile device
- / Perform time-critical tasks

### Real-Time Gross Settlement (RTGS)

- / It is more cost-effective to capture your high-value amounts online

### Account Verification Services

- / Check the validity of other Standard Bank Accounts before they are used for payments or collections
- / Saves time and effort of paying to and/or collecting from an invalid Standard Bank account

These wonderful benefits combine with your existing features to make Business Online an unbeatable package.

**Single sign-on / Global transactions / Simple to use / Improved navigation / Extra security**

For more information, please contact your banker.



# 2. eMARKETTRADER / FOR EASIER MANAGEMENT OF FOREX RISK

## What is eMarketTrader?

eMarketTrader is an integrated, web-based, real-time FX portal, offering pricing and research, and geared towards Corporate and Institutional clients. eMarketTrader features a customisable user interface, offering executable real-time streamed Spot and Forward FX rates, across dozens of currency pairs. In addition, clients are able to place and monitor FX orders, run mark-to-market (MTM) reports and access historical trade data.

## Why eMarketTrader?

- Transparency and convenience of booking FX rates
- Easier means of managing FX risk and hedging requirements
- Full access to Standard Bank's Research Portal
- Complimentary offering
- User designation access
- Self-determined transaction limits

## Benefits

- Web-based (no installation)
- Emphasis on user-friendliness
- Natural language use throughout trading lifecycle and single-sided trading (for simplicity)
- Real-time dealing and execution across dozens of currency pairs
- Access to Standard Bank's Research Portal
- Rate transparency and dual-sided pricing
- Customisable User Interface
- Customisable Electronic Orderbook
- Ability to execute across multiple currencies and tenors (Block Trading functionality)



For enquiries, contact your Standard Bank Global Markets sales representative. Alternatively, contact Riaan Beukes on +264 61 294 2410 or [Riaan.Beukes@standardbank.com.na](mailto:Riaan.Beukes@standardbank.com.na)

# 3.

# PayPulse

## Convenient, safe and secure

PayPulse makes digital business transactions more convenient, safe and secure than ever before. Plus it offers your customers a user-friendly, contactless way to pay for goods and services.

### Streamlined business payments



Paying out of S&T or bonuses



Pay casual workers (no bank accounts needed)

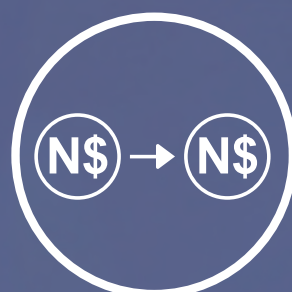


Bulk & individual payments to any Namibian cellphone number



Petty cash payments

### Easy payment & management option



Avoid cash management costs & risks



Full transaction report available online 24/7



SMS notifications



To sign up as a PayPulse Merchant, please visit [paypulse.na](http://paypulse.na) and click on **Become a Merchant**.

Download PayPulse now or dial **\*140\*6626#**.

**For more information, contact:**

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# MINING FOCUS PANEL DISCUSSION

Standard Bank Namibia and Namibia Media Holdings are hosting a Mining Focus Panel Discussion with members of the mining industry.

Panelists include:

- / Nelson Lucas, Head Corporate and Investment Banking, Standard Bank Namibia
- / Minister Tom Alweendo, Namibian Minister of Mines and Energy
- / Veston Malango, CEO of the Chamber of Mines of Namibia
- / Zhang Yiming, Ambassador of China to Namibia

**Date:** Tuesday, 1 September 2020

**Time:** LIVE @ 14h30pm (Online Broadcast)



View the panel discussion on NMH social media pages – Republikein, Namibian Sun & Allgemeine Zeitung.



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