



Leading the Charge in Inclusive Payments with Innovative Solutions

In today's fast-moving financial landscape, innovation and inclusivity are more than just buzzwords they are essential for building a resilient economy that works for everyone.

At ZB, we are proud to be at the forefront of this movement, leveraging cutting-edge technology and strategic partnerships to deliver transformative payment solutions that bridge gaps and empower all Zimbabweans.

Driving Change with Smile Cash and Smile & Pay

Our journey begins with two flagship innovations: **Smile Cash and Smile & Pay**. These solutions are not just about transactions; they are about creating opportunities and fostering financial inclusion across the country.

Smile Cash is a simple, accessible mobile wallet designed to bring banking services directly into the hands of users, regardless of their location or income level. Accessible via USSD, Smile Cash enables users to send money, pay bills, top up airtime, and access micro-loans all without needing a traditional bank account. Its ease of use and affordability make it an invaluable tool for rural communities, small traders, and everyday consumers, opening up new pathways to participate in the economy.

One of the key features of Smile Cash is its ability to receive funds directly from other wallets and platforms. Whether from popular mobile money platforms like Omari, Ecocash, InnBucks, or from Zimswitch-enabled cards, Visa, and Mastercard, users can effortlessly receive funds straight into their Smile Cash wallet. This interoperability ensures that users are not limited by platform boundaries they can easily consolidate their funds, making transactions more flexible and convenient.

Complementing Smile Cash is Smile & Pay, a payment platform that transforms the way we pay. Whether at local markets, retail outlets, or service points, or online customers can make swift, secure payments. This not only speeds up checkout times but also promotes hygiene and safety an essential consideration in today's health-conscious world.

Expanding Horizons with Mastercard

Our partnership with Mastercard takes our payment ecosystem to the next level. Through Mastercard's diverse suite of products including debit, prepaid, and virtual cards we are providing Zimbabweans with reliable, secure, and internationally accepted payment options.

How Mastercard enhances our offerings:

1. **Global Acceptance:** Mastercard's



extensive acceptance network enables Zimbabwean consumers and businesses to transact effortlessly abroad, opening new doors for trade and travel.

2. **Enhanced Security:** Features like EMV chip technology and tokenisation protect users from fraud, giving peace of mind with every transaction.
3. **Financial Inclusion:** Mastercard's prepaid and virtual card solutions are designed to reach the unbanked and underbanked, providing a safe, cashless way to participate in modern commerce.

Creating a Seamless Payment Ecosystem

At ZB, we are committed to integrating these innovative solutions into a cohesive ecosystem. Our digital platforms ensure interoperability between Smile Cash, Mastercard products, and other payment channels, delivering a seamless experience tailored to the diverse needs of Zimbabweans.

We also collaborate with government agencies and development partners to extend these solutions into underserved and rural communities, ensuring that financial inclusion is truly accessible to all.

Looking Ahead

The future of payments in Zimbabwe is digital, dynamic, and inclusive. We are investing in biometric authentication for enhanced security, expanding our suite of financial products, and extending our reach into remote areas. Our goal is simple: **to build an ecosystem where every individual and business can thrive through innovative, reliable, and accessible financial services.**

At ZB, we believe that innovation is a powerful tool for inclusive growth. Our Smile Cash, Smile & Pay, and Mastercard solutions are designed to empower Zimbabweans whether in cities or rural areas to participate fully in the economy. We are committed to shaping a future where financial inclusion is the norm, not the exception.

Join us as we continue to innovate and redefine the payments landscape. Because at ZB, the future is smiling.

Cynthia Muzira
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