



EVERYTHING YOU NEED

TO **START** YOUR BUSINESS.

YOU'RE GOOD TO GO.

Standard Bank Moving Forward™



Starting your own business is an exciting and daunting venture. It's a life-changing decision that requires time and patience, as well as passion and commitment but if done correctly, it can be very rewarding. Before you can step out on your own, it's essential that you are as prepared as possible and have the right people by your side. What you need is affordable business banking provided by a banking partner who understands your business dreams.

"The secret of getting ahead is getting started."

Mark Twain

We want your new venture to succeed and would love to help turn your dream into a reality.

YOU'RE #GOODTOGO.

CONTENTS

YOUR NEXT BUSINESS MOVE SHOULD BE WITH US

04

SETTING UP YOUR BUSINESS

06

- Your business plan
- Registering your business
- Your business account
- Your self-service solutions
- Online banking
- Cellphone banking
- Mobile banking app
- ATMs

GET THE BIZLAUNCH PACKAGE

10

- What you get
- Card features
- What it costs
- How to get it

OPTIMISING YOUR BUSINESS

12

- Your payment solutions
- Merchant POS devices
- SnapScan
- MasterPass
- Protecting your Business
- Boosting your cash flow

EXPANDING YOUR BUSINESS

16

- Register for MyUpdates
- UCount Rewards for business
- Investing in your business
- Explore Standard Bank BizConnect



YOUR NEXT BUSINESS MOVE SHOULD BE WITH US

We get to know you

Understanding you and your business allows us to customise banking solutions suited to your needs.

We do business your way

Once you've opened an account with us, we want you to rest assured that your banking is always secure, no matter what channel you use.

We make banking easy

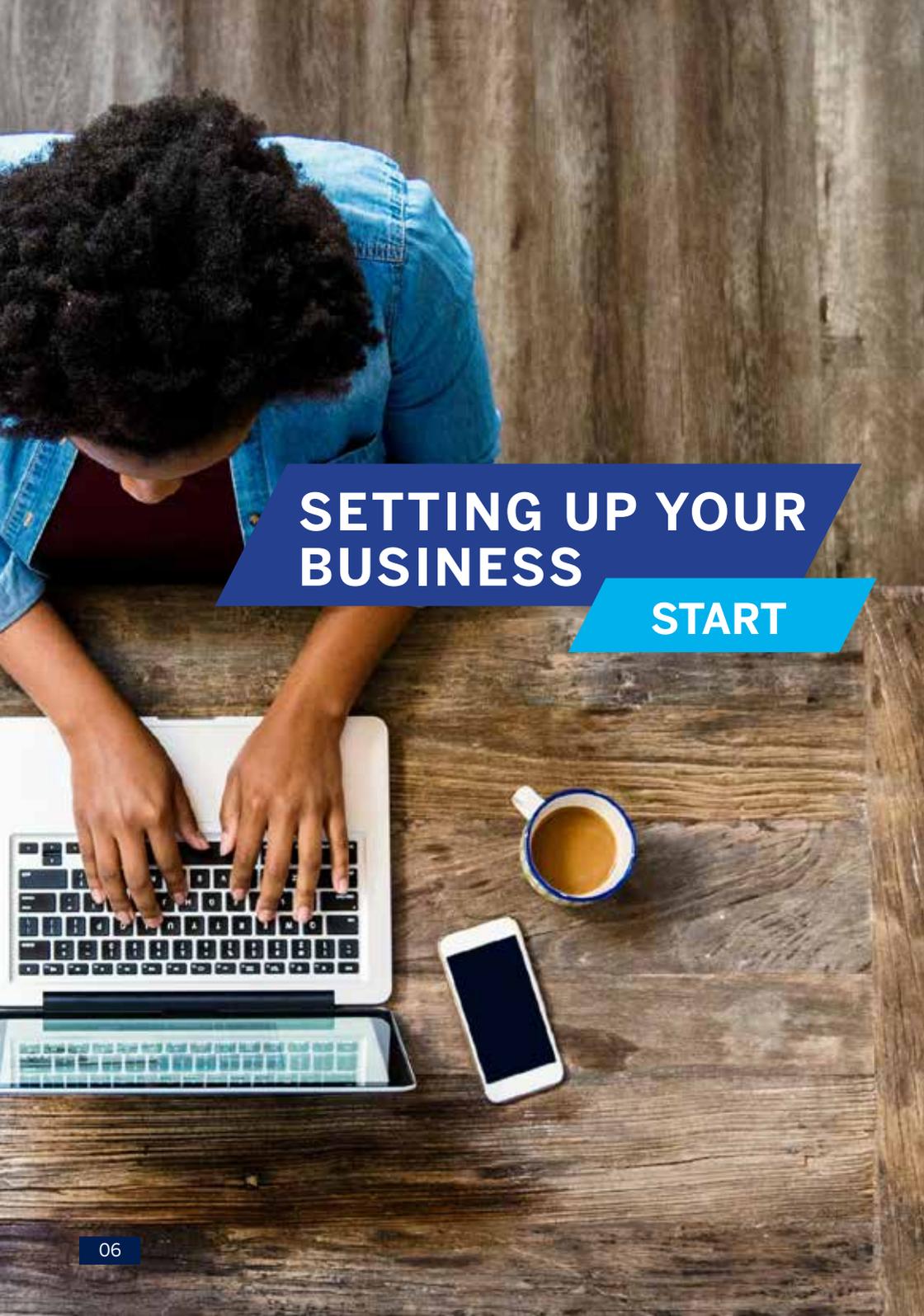
View your accounts, payments and even open new accounts whenever you need to with our fast and secure self-service banking solutions.

We're committed to your safety

Knowing whom to call and what to do should your business card, device or personal information ever be at risk is important – your banking safety is our priority.

We offer expert help

Speak to our experienced business bankers who specialise in serving entrepreneurs like you.



SETTING UP YOUR BUSINESS

START

Your business plan

A business plan is essential for every start-up and the roadmap for your young business. But remember, the form of the business plan is less important than its contents, which should cover your offering and target market, your establishment costs and financial projections. In short, your business plan is your plan for success. An effective business plan doesn't only tell the story of your business but also allows you to measure progress against milestones and helps you make changes where necessary.

Registering your business

You've drafted your business plan and are now ready to start—you're good to go. There are significant legal, tax and financial benefits to separating your personal affairs from your business. You can do this by registering a company with the Companies and Intellectual Property Commission (CIPC).

Your business account

At the core of your business is your business account. It enables you to make and receive payments, gives you a view of cash flow through the business and provides a wealth of information on the health of your business.

A BizLaunch account is designed specifically for start-up businesses that still have an erratic turnover and value a fixed monthly charge for bank services during their first 12 months. BizLaunch includes a fully functional business current account plus a bundle of cash and electronic transactions to get you started. Furthermore, it comes with a free cheque card, free online banking and MyUpdates notifying you of transactions on your account.

Your self-service solutions

Because you are a new business owner, your time is precious and one of your most valuable assets. Once you've opened your account with us, you're free to bank your way, anytime, anywhere through our range of digital and self-service channels that not only save time but are also much cheaper than paper or branch transactions.

Online banking

Bank online with Internet banking and transfer between your linked accounts, establish and pay beneficiaries, purchase prepaid services, perform cardless payments with Instant Money™, open new accounts, draw statements, check balances, pay your bills, download IT3(b) certificates, check UCount Rewards and much more.

Cellphone banking

Do your day-to-day banking smartly and securely on your smartphone anytime, anywhere. No information is stored on your phone, so your business account and information are always safe even if your phone is stolen.

Mobile banking app

Most of the services available on Internet banking are also available on our mobile banking app, so you can bank while on the move. Our mobile banking app lets you access your accounts and transact safely on your smartphone or tablet. No data charges apply when you use the South African app, no matter which mobile network you're on.

ATMs

Draw cash, pay your bills and transfer between accounts quickly and easily using our extensive ATM network. You can also change your overdraft limit and deposit cash (cash deposits are cleared immediately at ATMs with the Automated Note Acceptor feature) outside of normal banking hours.





GET THE BIZLAUNCH PACKAGE

Get your business up and running with a business account designed especially for start-up businesses. Enjoy discounted rates, tips and tools, guidance and support for new businesses under a year old.

What you get

- A fully functioning business account
- Fast and secure electronic transfers
- Online banking payment approvals
- Electronic future-dated payments
- Unlimited debit orders and prepaid top-ups
- Premium benefits for Visa business cardholders
- Access to a variety of company credit cards offering interest-free settlement terms
- Notifications on transactions through MyUpdates
- A full feature business current account

Card features

- Secure chip-and-PIN-enabled cheque card
- Tap to Pay™ functionality at till points
- Collect UCount Rewards Points when you pay by card
- Link your card to the SnapScan or MasterPass apps to pay by phone
- Activate or disable till point, ATM and online card functionality using our app
- Automatic Lost Card Protection

What it costs

- Fixed monthly fee, discounted for the first year
- No opening deposit
- No minimum balance
- Annual card fee included
- Pay a fixed monthly rate for bundled services
- Pay as you transact for non-bundled services

How to get it

Email us on information@standardbank.co.za
Call 0860 109 075
Speak to us at your nearest branch



OPTIMISING YOUR BUSINESS

MANAGE

Your payment solutions

Not being able to accept your customers' payments is one problem your business should never have. With us, you'll be able to accept card, EFT, debit order or mobile phone payments easily and securely.

Merchant POS devices

Choose between desktop and portable point-of-sale devices for quick and easy payments for all card types. For businesses on the move, our BluMobi device is the ideal solution for accepting debit and credit card payments.

SnapScan

SnapScan allows your customers to pay with their smartphones using the SnapScan digital wallet anytime, anywhere. Once you've signed up, you'll receive a unique QR code for your business that is linked to your business account. With real-time transaction notifications, and your funds deposited into your account one business day after the transaction, SnapScan is a safe and convenient payment solution for both you and your customers.

MasterPass

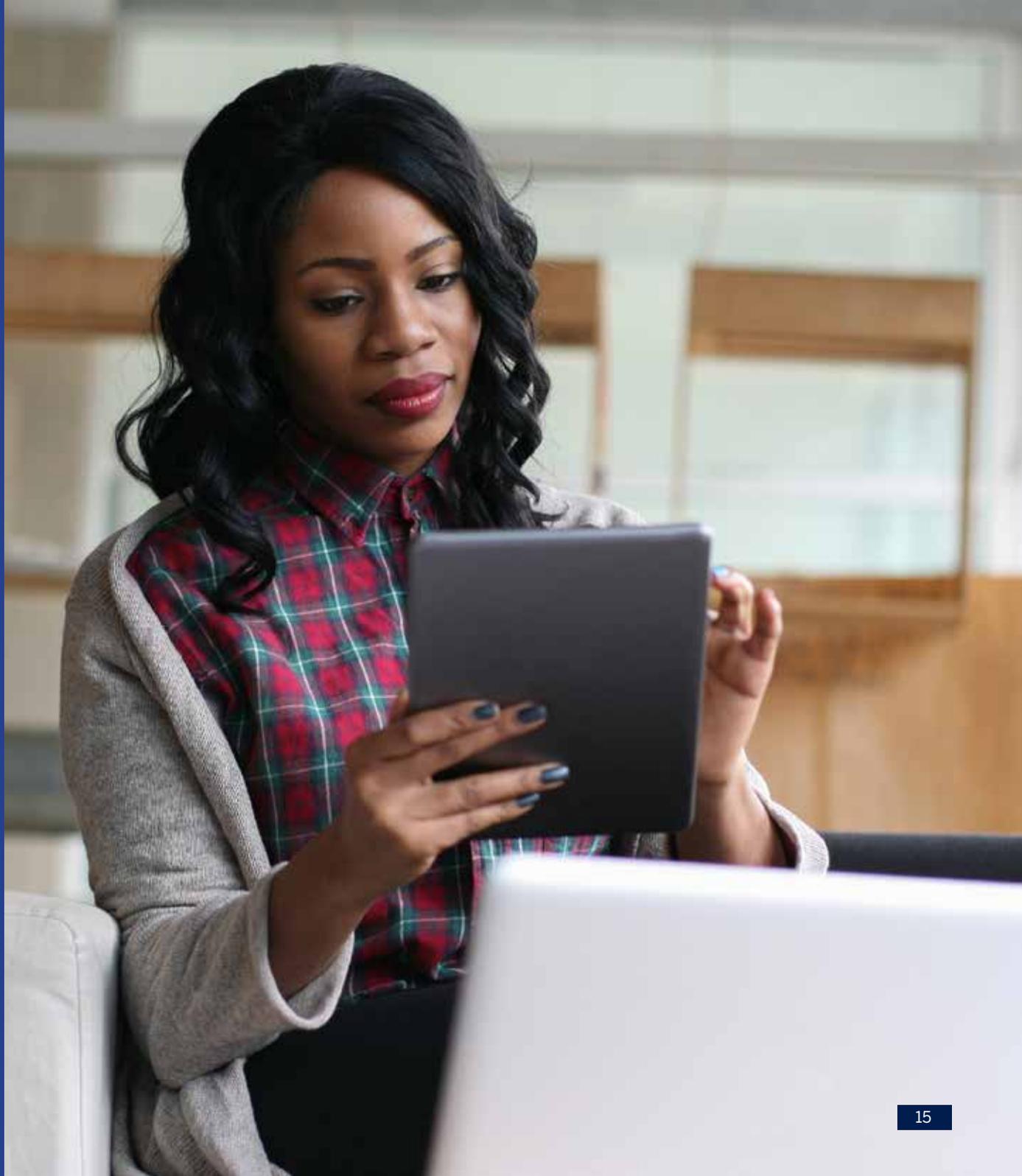
Accept online and in-store payments from local and international customers using the MasterPass digital wallet. MasterPass is available through the Standard Bank MasterPass app and offers same-day settlement if you bank with us.

Protecting your business

You've worked hard to get your business off the ground; now you need to make sure it's protected against losses and damage – now and in the future. With small business insurance, we work with you to determine the type and extent of cover your new business needs. Speak to our consultants about the kinds of risks your business faces and about the right insurance cover and risk management solution.

Boosting your cash flow

Having enough cash available when bills need to be paid is a very real challenge for young businesses. An overdraft, credit cards and revolving credit facilities are some of the quick and convenient ways to fill in the temporary gaps in your cash flow. Talk to us about your needs and we'll help you find the best financing solution for your business.





EXPANDING YOUR BUSINESS

GROW

Register for MyUpdates

Keeping an eye on your money as it moves into and out of your account should be one of the top priorities for you as a new business owner. We make it easy with free, unlimited SMS or email alerts for every cash, till point and electronic transaction that takes place on your accounts as and when they happen. Being notified when there's activity on your account means you always know your available balance, and you can take immediate action should it ever be necessary.

UCount Rewards for business

Sign up for a modest monthly fee and activate UCount Rewards for Business to collect Rewards Points whenever you pay with your business credit, cheque or debit card*. Every 10 points is worth R1, which you can redeem for fuel, business travel and other necessary goods to help you move your business forward.

Investing in your business

When the time comes, you can save or invest surplus funds efficiently and securely with a solution aligned to your unique business needs and growth. With our business-focused solutions, ranging from short-term demand deposits to long-term cash investments, your cash is always working for you.

Explore Standard Bank BizConnect

Visit bizconnect.standardbank.co.za for the business information, tools and resources you need to turn your venture into a powerhouse of tomorrow. Grow your business with expert insights on marketing, sales management, business operations, financial management and many other business topics.

*Ts&Cs apply.



TALK TO US

Visit our website

www.standardbank.co.za/southafrica/business

Give us a call

South Africa: 0860 123 000

International: +27 11 299 4633

Our operating hours are

Monday to Friday: 8 am to 9 pm

Saturday to Sunday and public holidays: 8 am to 4 pm

Get in touch with BizDirect

South Africa: 0860 109 075

bizdirect@standardbank.co.za