SwApp
Fast & Secure Payments

COMPANY PROFILE

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1. BACKGROUND

SwApp Payments Systems Ltd offers a comprehensive range of digital payment solutions tailored to meet the needs of businesses and end-users in Uganda. Our payment platform leverages cutting-edge technology and strategic partnerships to provide seamless, secure, and efficient financial transactions.
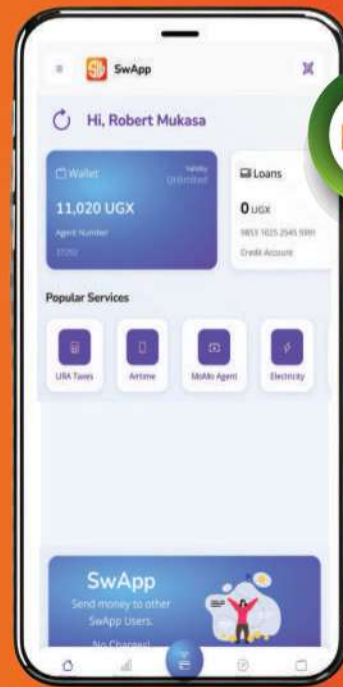
SECTION 2

Our flagship product, the SwApp mobile app, is available for Android devices, providing users with an intuitive and user-friendly interface. The web platform is designed for Business-to-Business (B2B) transactions and offers a robust and secure environment for businesses to manage their financial activities
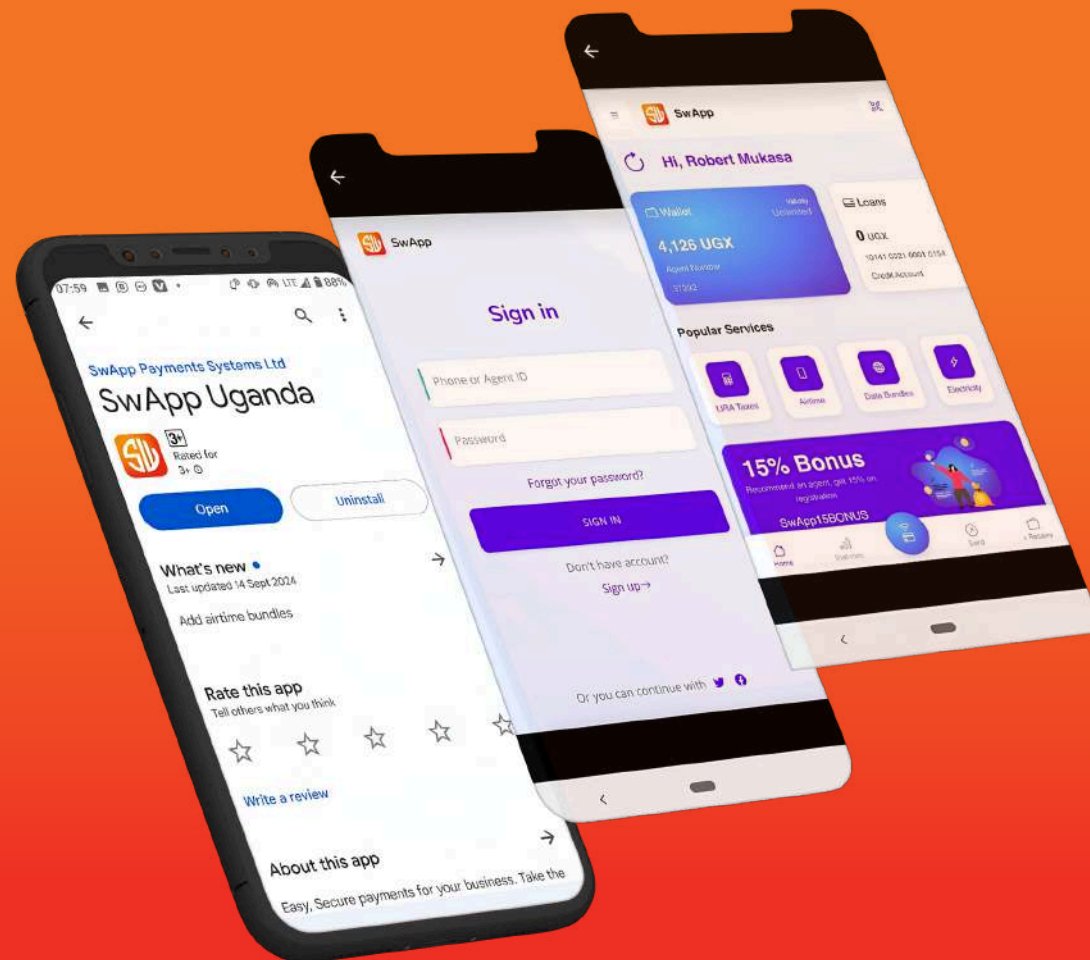
Easy Registration and Onboarding:

Users can quickly register on the app or web platform, providing a hassle-free onboarding process.

Seamless Digital Payments:

SwApp allows users to make fast and secure payments for a wide range of services, including mobile money, airtime, data, utility bills, pay TV, URA collections, ticketing, and swap to agent to agent money transfers.

Agent Network and Bill Payment Solutions:

SwApp has strategically positioned over 150 agents around the whole country, enabling last-mile bill payment and payment acceptance solutions. This allows users to make payments conveniently, even in remote areas.

Financial Inclusion and Empowerment:

SwApp is committed to promoting financial inclusion, particularly for women entrepreneurs. Our platform extends access to financial services to underserved regions and offers financial literacy and entrepreneurship training programs to empower agents.

API Integration:

SwApp's API integration with mobile money service providers ensures smooth and efficient transactions, reducing transaction times and minimizing errors.

Value Proposition to Businesses and End-Users:

Businesses:

SwApp offers businesses a seamless and secure platform for B2B integrations with digital payment systems. By integrating with SwApp, businesses can efficiently manage their day-to-day financial activities, enhance financial flexibility, and improve overall efficiency. The platform's user-friendly interface and real-time reporting capability enable businesses to make data-driven decisions.

End-Users:

For end-users, SwApp simplifies and streamlines digital payments for various services, eliminating the need for cash transactions. Users can make payments anytime,anywhere, and benefit from the convenience of our extensive agent network for bill payments.

2. Products

SwApp's mission is to bridge the gap between mobile money services and e-commerce, offering businesses the means to seamlessly integrate their operations with our digital payment systems. Embracing this principle, SwApp's main functionality lies around integrating business day-to-day activities with digital payment services.

PAYMENTS MADE | EFFORTLESS WITH
SwApp

The "SwApp" mobile app is a user-friendly and secure digital payment platform designed to empower approved agents to offer a wide range of third-party services to beneficiaries in Uganda. With its intuitive interface and robust features, the app enables seamless transactions, promoting financial inclusion and convenience for both agents and customers.

Services Offered on SwApp Mobile App:

Airtime and Data

The app allows agents to sell airtime and data packages for major telecom operators in the country, enabling customers to top-up their mobile accounts instantly.

Umeme-Yaka and Water Bills:

SwApp offers the convenience of bill payment services, enabling agents to collect payments for Umeme-Yaka (electricity), WENRECO and water bills on behalf of customers.
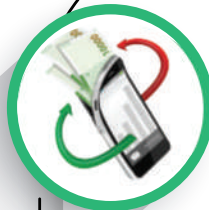
Mobile Money

Agents can facilitate mobile money transactions for customers, allowing them to send and receive money securely to and from various mobile money service providers in Uganda.
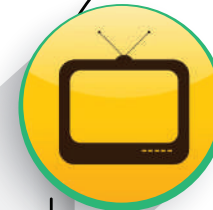
Pay TV

Agents can facilitate payments forvarious pay-TV services, enabling customers to renew their subscriptions and enjoy uninterrupted entertainment.

Services Offered on SwApp Mobile App:

URA Collections

The app supports payments for Uganda Revenue Authority (URA) collections, making it easier for customers to fulfill their tax obligations.

Ticketing

SwApp allows agents to offer ticketing services for events, travel, and other activities, streamlining the ticket purchase process for customers.

Swapp To Agent To Agent Money Transfers

Approved agents can conduct peer-to-peer money transfers within the SwApp network, providing a convenient and efficient way for agents to manage their finances.

2.1.1 Process Flow for Select Services

1. Mobile Money Transactions

•The customer provides their and the recipient's phone numbers for a mobile money transaction.

.The agent inputs transaction details in SwApp, including the amount and service provider.

.SwApp processes the request, displaying a confirmation screen for verification.

.After the customer confirms by entering a PIN, SwApp initiates the transfer, notifying both parties.

.The transaction completes, allowing the agent to view history and balance in their SwApp account.

2. Bill Payment:

• Customer presents the bill to the agent, who then opens the SwApp mobile app and selects the bill payment service.
• The agent enters the bill details, such as the account number and payment amount, into the app.
• SwApp validates the information and displays the bill payment confirmation screen.
• The agent requests the customer to confirm the payment.
• After confirmation, SwApp processes the bill payment and generates a receipt for the customer.
• The agent can view the payment history and status of completed bills in their SwApp account.

3. Airtime and Data Top-Up:

• The customer specifies the desired airtime or data package and provides the agent with their mobile number.
• The agent accesses the SwApp mobile app and selects the airtime or data service.
• SwApp displays available top-up options for the selected telecom operator.
• The agent selects the preferred top-up amount and confirms the transaction.
• SwApp processes the top-up request, and the customer's mobile account is instantly credited with the airtime or data purchased.
• The agent can view the transaction details and available balance in their SwApp account.

2.2 Services on the Web Platform

In addition to the features available on the SwApp mobile app, our web platform offers the following specialized services

Payment Links:

SwApp's web platform provides businesses with the option to generate secure payment links that can be easily shared with their customers to facilitate online payments. These payment links serve as a convenient and user-friendly way for customers to make transactions. Businesses can customize these links by specifying payment amounts, adding descriptions, and including reference codes for easy tracking.
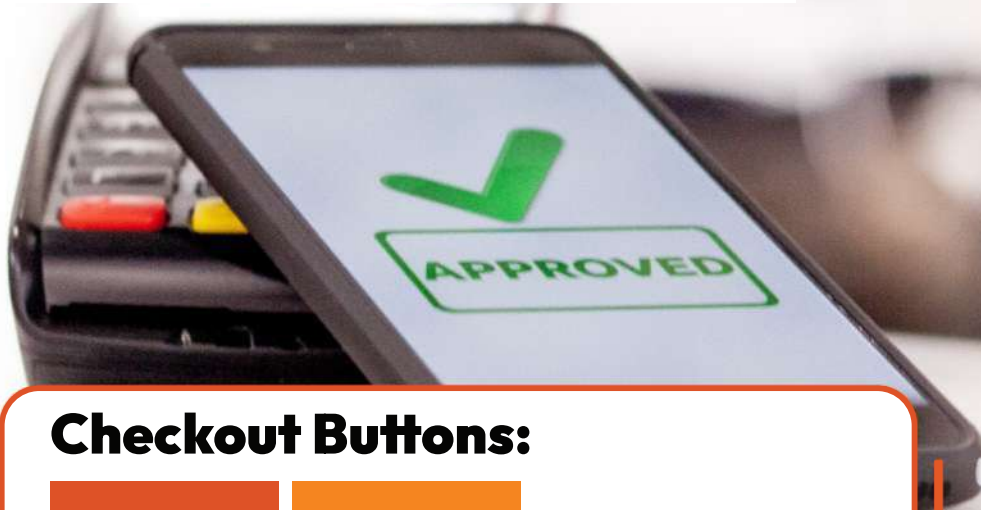
When a business generates a payment link, it can be distributed through various channels such as emails, SMS, social media, or embedded on their website. Customers who receive the payment link can simply click on it to access a secure payment page hosted by SwApp. From there, customers can complete the transaction using their preferred payment method, which may include mobile money, credit/debit cards, or other supported options.

Payment links are especially useful for businesses that offer one-time payments or need to bill their customers for specific products or services. By providing a direct link to the payment page, businesses can reduce friction in the payment process, increasing the likelihood of successful transactions and enhancing overall customer satisfaction.

Payment Links Transaction Flow:

1. Business generates a payment link on the SwApp web platform, specifying payment details such as amount, description, and reference code.

2. The business shares the generated payment link with its customers through various channels (e.g., email, SMS, social media, website).

3. Customer receives the payment link and clicks on it to access the secure payment page hosted by SwApp.

4. The customer selects their preferred payment method (e.g., mobile money, credit/debit card) and enters payment details.

5. SwApp processes the payment securely and sends a confirmation to both the customer and the business.

6. The transaction is completed, and the business receives the payment in their SwApp account.

2.2 Services on the Web Platform

Checkout Buttons

Create a checkout button using our system, then add it to the e-commerce website. Through this integration your customer will be able to receive mobile money payments on their ecommerce website.
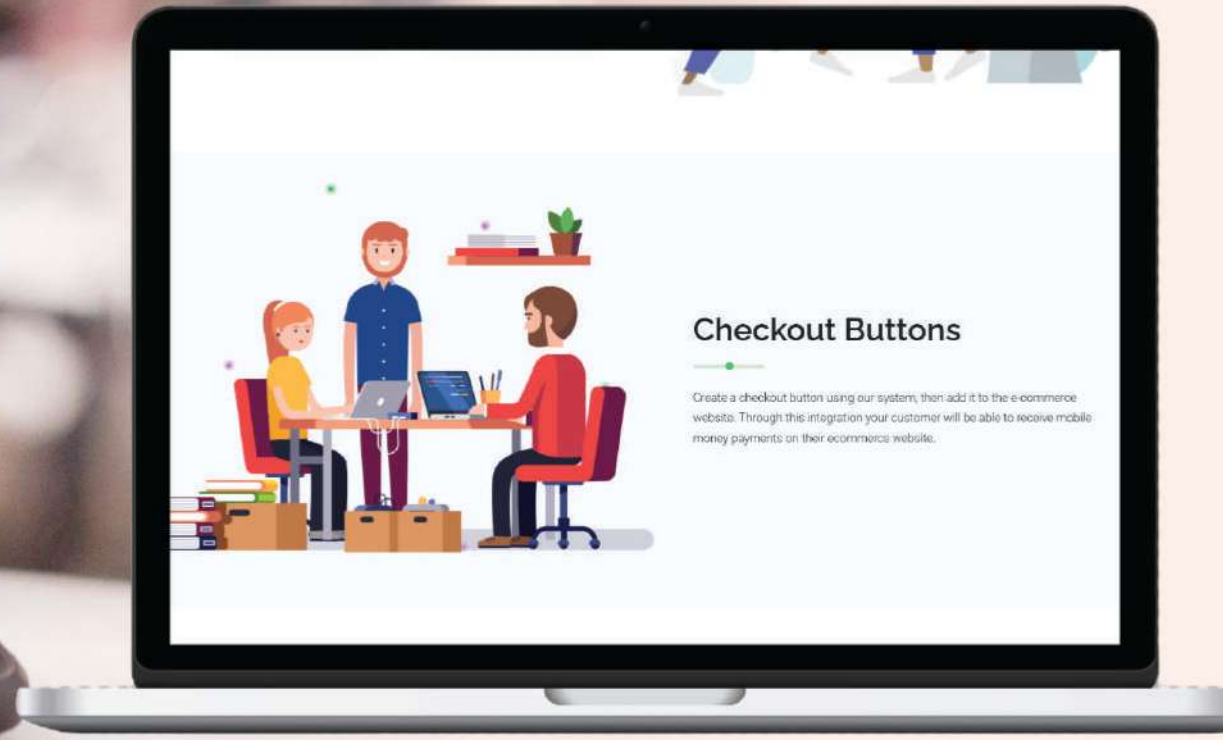
Checkout Buttons:

SwApp's web platform offers checkout buttons that businesses can seamlessly integrate into their online stores or websites. These checkout buttons can be customized to match the branding and design of the website, providing a cohesive and consistent payment experience for customers.

When a customer clicks on the checkout button, they are redirected to a secure payment page hosted by SwApp. The streamlined checkout process minimizes the number of steps required to complete a purchase, reducing cart abandonment rates and increasing conversion rates for businesses.

With the integration of checkout buttons, businesses can offer their customers a quick and hassle-free payment experience, leading to improved customer loyalty and repeat purchases.

Checkout Buttons TransactionFlow:

1. Business integrates SwApp's checkout button into its online store or website.

2. Customer adds products or services to their cart and proceeds to checkout.

3. Customer clicks on the SwApp checkout button, which redirects them to the secure payment page.

4. The customer selects their preferred payment method and enters payment details.

5. SwApp processes the payment securely and sends a confirmation to both the customer and the business.

6. The transaction is completed, and the business receives the payment in their SwApp account.

2.2 Services on the Web Platform

Donation Pages

SwApp's web platform caters to non-profit organizations and charitable causes by providing
dedicated donation pages. These pages serve as a powerful tool for organizations to showcase their
mission, goals, and impact, creating an emotional connection with potential donors.
Donors visiting the donation page can easily contribute funds securely through SwApp's user-friendly
interface. The platform enables individuals and businesses to choose the amount they wish to donate
and select their preferred payment method, making the donation process seamless and convenient.
Organizations can also provide options for donors to subscribe to regular donations or become
recurring donors, fostering long-term support for their cause. SwApp's donation pages empower nonprofit organizations to engage their supporters effectively, increase donor participation, and amplify the impact of their initiatives.
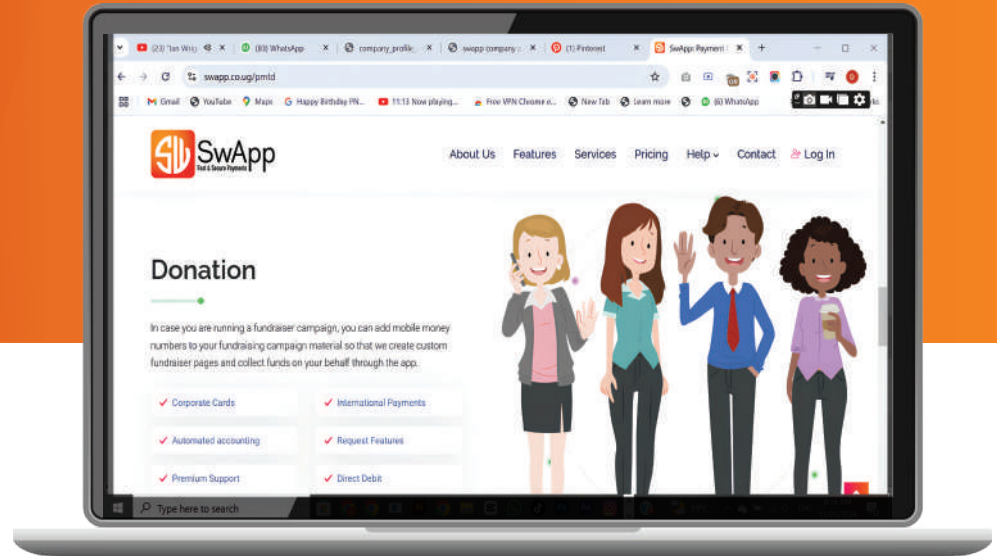
Donation Pages Transaction Flow:

1. Non-profit organization or charitable cause creates a dedicated donation page on SwApp's web platform, providing information about their mission and impact.

2. Donors visit the donation page and choose the amount they wish to donate.

3. Donors select their preferred payment method (e.g., mobile money, creit/debit card) and enter payment details.

4. SwApp processes the donation securely and sends a confirmation to the donor and the organization.

5. The donation transaction is completed, and the organization receives the funds in their SwApp account.

2.2 Services on the Web Platform

Bulk Payments

SwApp's web platform facilitates businesses in streamlining their payment processesthrough the bulk
payment feature. This feature is designed to simplify the disbursement of funds to multiple recipients
in a single transaction.

To initiate bulk payments, businesses can upload a CSV file containing recipient details and
corresponding payment amounts. SwApp's secure and efficient system ensures accurate and timely
payments, eliminating the need for businesses to manually process individual payments.

Bulk payments are particularly beneficial for businesses that need to disburse employee salaries,
vendor payments, incentives, or any other large-scale financial transactions. By using SwApp's bulk
payment feature, businesses can save valuable time and effort, enabling them to focus on other critical
aspects of their operations.

By offering these specialized services on the web platform, SwApp Payments Systems Ltd aims to
cater to the diverse needs of businesses and organizations, providing them with a comprehensive and efficient payment
solution for their specific requirement

Bulk Payments Transaction Flow:

1. Business prepares a CSV file containing recipient details (e.g., employee names, account numbers) and corresponding payment amounts.

2. The business uploads the CSV file to the SwApp web platform.

3. SwApp processes the bulk payment request and verifies the recipient information.

4. SwApp securely processes each payment transaction to multiple recipients simultaneously.

5. SwApp sends individual payment confirmations to both the business and the recipients.

6. The bulk payment process is completed, and the business can view a summary of all transactions in their SwApp account.
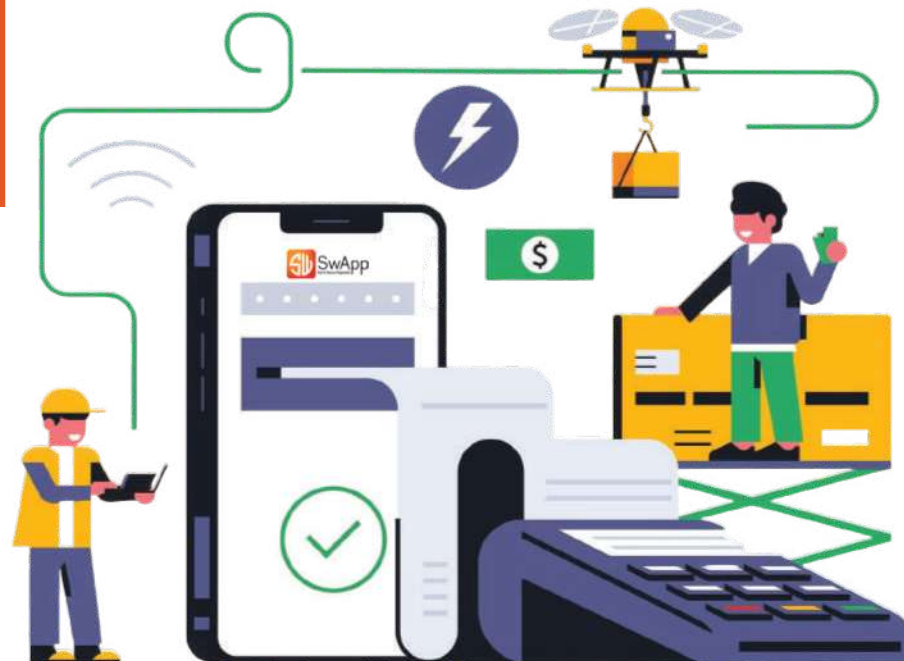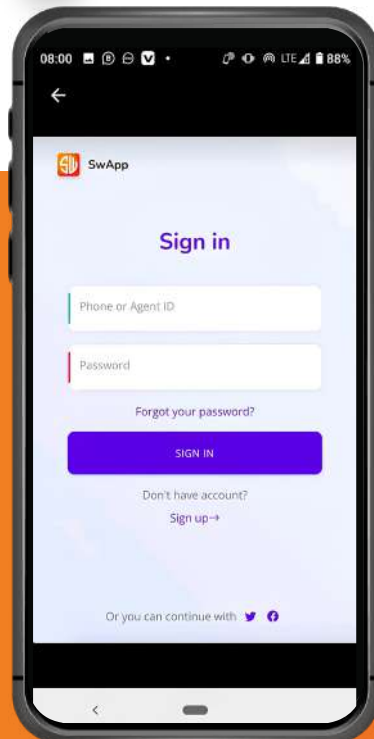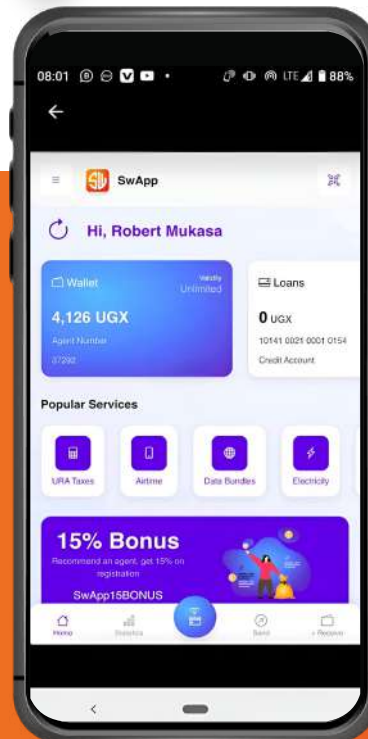
JOIN

3 SWAPP IN EASY STEPS

1 Go to your playstore and Download SwApp on your device.

2 Create an account and get validated.

3 Top up your float and start selling

TO REGISTER YOUR BUSINESS ON SWAPP WEBSITE

1. Visit the Website

Go to [swapp.co.ug] and click "Get Your SwApp Account" or "Get Started."

2. Fill the Form.

Provide your business details, like name, contact info, and required documents.

3. Submit & Integrate

Complete registration and set up your payment systems.

4. For more guidance, email *findus@swapp.co.ug* or call **+256 754 292 587.**

3. Future Product Expansion and Innovation Plans:

SwApp Payments Systems Ltd remains committed to continuous innovation and expansion to meet the evolving needs of our customers and the dynamic digital payment landscape. Our future plans include:

• Merchant Integration:
We will continue introducing merchant integration services,allowing businesses to accept digital payments directly, further enhancing their accessibility to customers

• Savings and Investment Solutions:
SwApp aims to introduce savings and investment options on the platform, promoting financial inclusion and encouraging users to build their financial security.

• Partnerships and Alliances:
SwApp will seek strategic partnerships with finacial institutions, merchants, and other payment service providers to expand our service offeringsand create a comprehensive payment ecosystem

• User Experience Improvements:
We will continually invest in state-of-the-art security measures to safeguard user data and prevent fraud, ensuring a secure and trust worthy enviroment for our customers.

• Enhanced Security Features:
We will actively seek customer feedback to enhance the user experience on both the mobile app and web platform, ensuring a seamless and personaized journey for our users.

By focusing on innovation, customer-centricity, and strategic collaborations, SwApp PaymentsSystems Ltd aims to maintain its position as a leading digital payment solution provider in Uganda,

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Contact Us

Have questions or ideas?
We'd love to hear from you! Connect with us through any of our channels:

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