



Meet Buddy!

Buddy Adds Smile\$ To Your Day

Who is Buddy?



A friendly recognized and trusted brand

What does Buddy do?

- Buddy adds Smile\$ to your day

How does Buddy add Smile\$ to your day?

- Convenience, Service, Rewards, Loyalty, Money

What are Smile\$?

- Smile\$ are Buddy's loyalty coin that can be used to redeem products & services at any Buddy Business via the Buddy SuperApp

Why Buddy?

For the Consumer



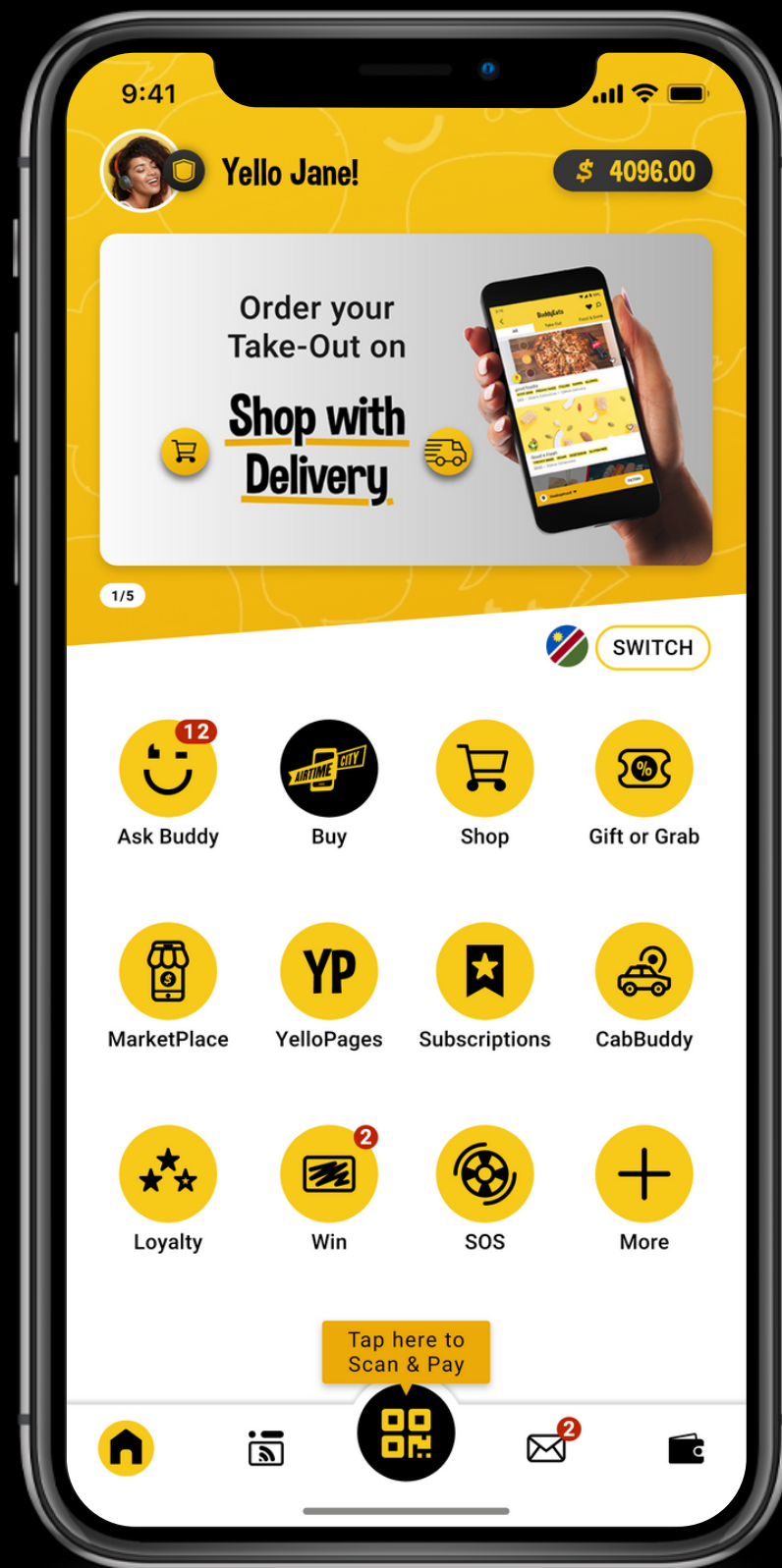
Your Everyday Anything

SuperApp

For the Business

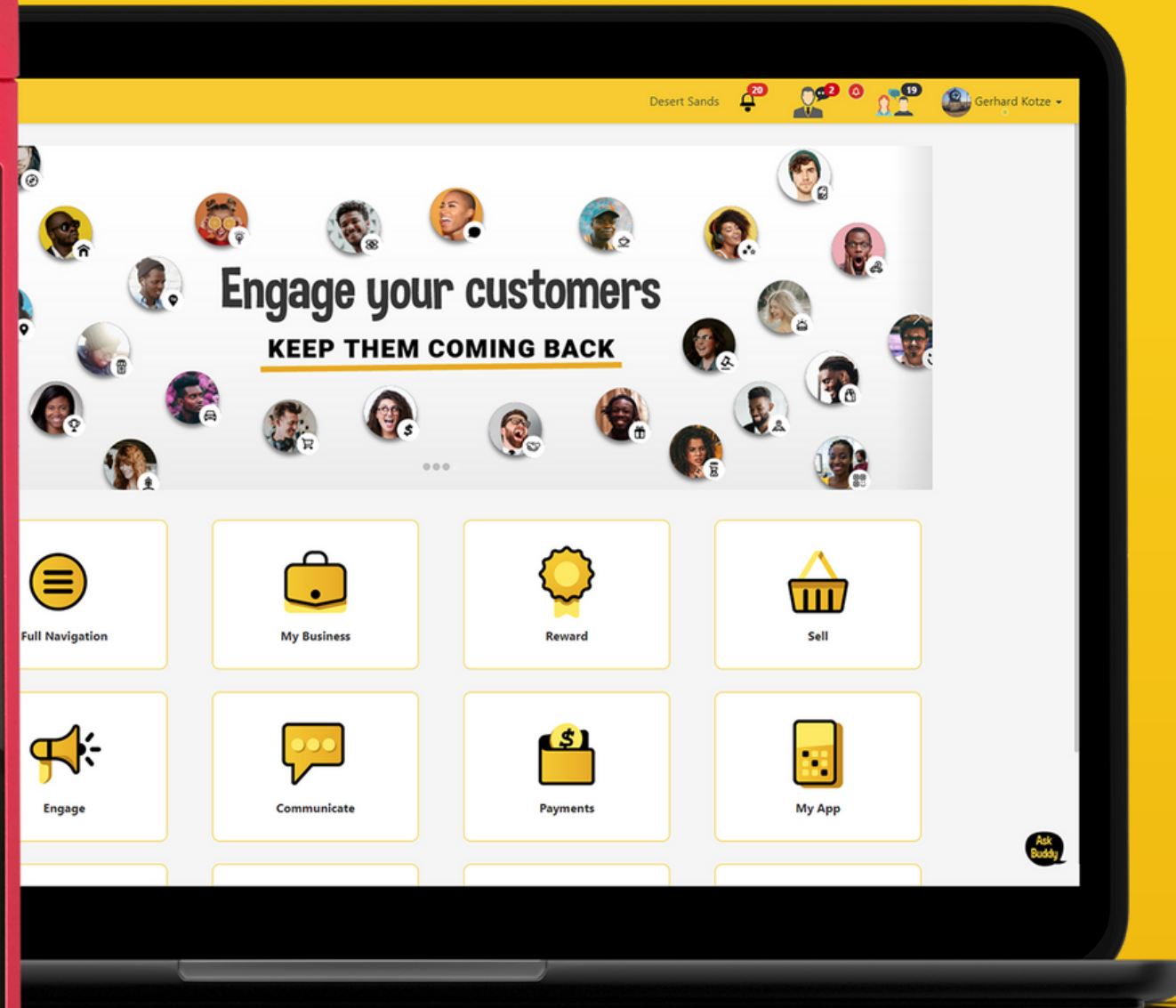
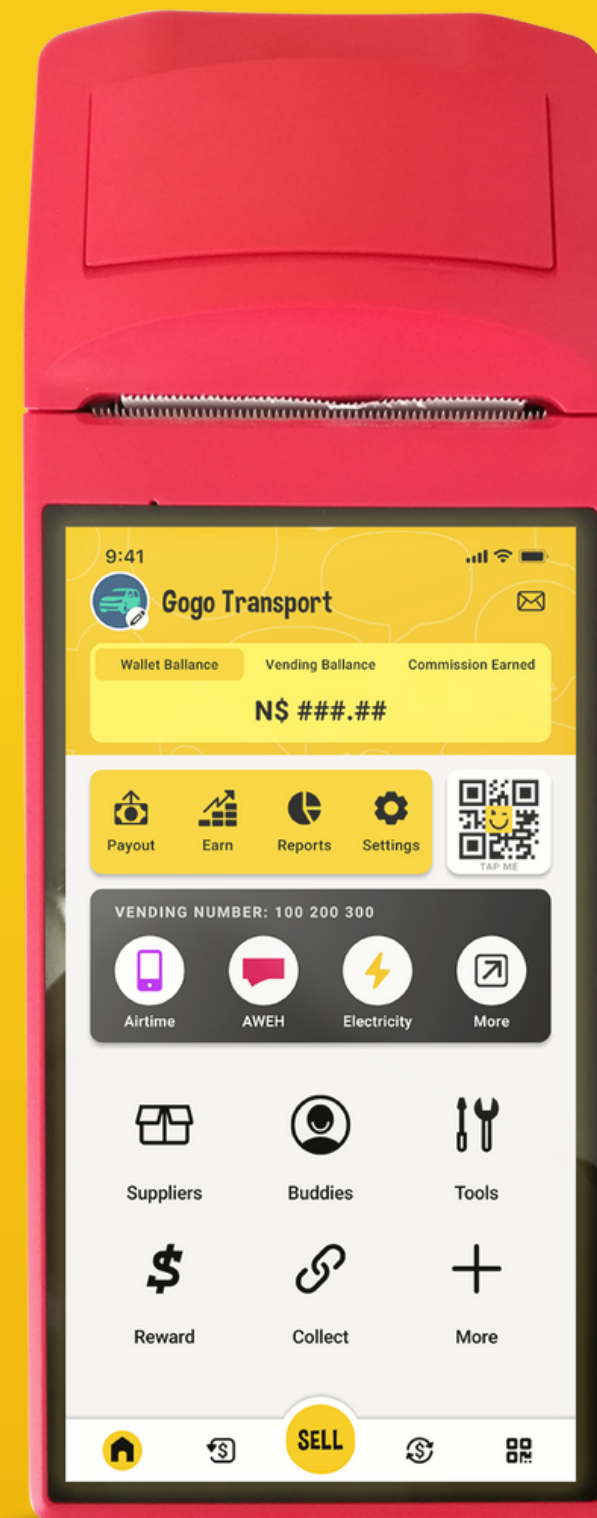


**A 360 Digital Business toolset
to empower your Business.**



Buddy™

Your Everyday Anything
SuperApp

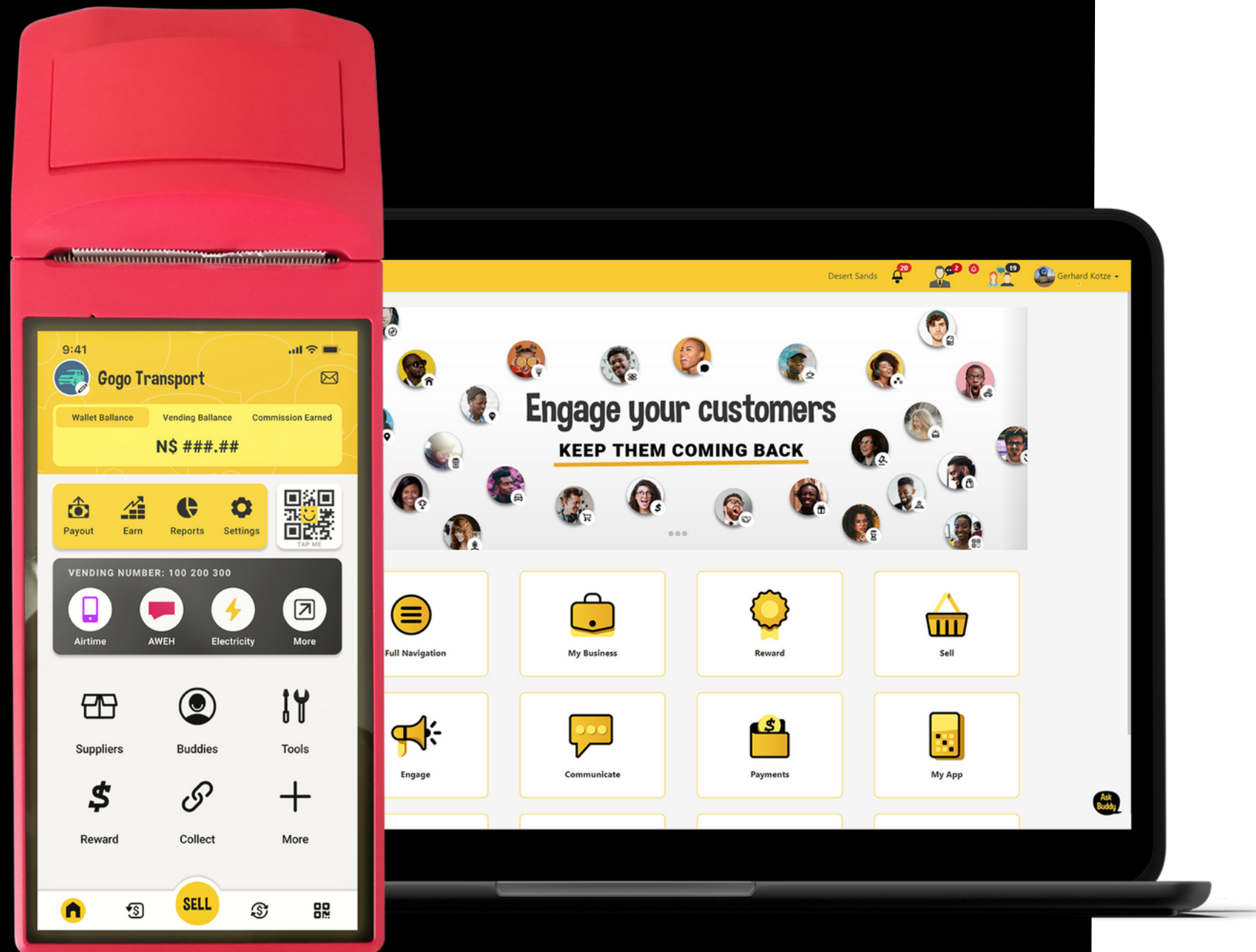


Buddy™ Business

360 Business Hub & App

For the Business

360 Business Hub & App



Empowers your Business to:

- **REWARD** - Loyalty, Instant Rewards, Cashback
- **BUILD & TAG** - Customer Database
- **ACCEPT** - App, Card, Loyalty, Token, Crypto Payments, Web
- **COLLECT** - Advance Payments, Digital Payments, Deposit Payments, Web Payments
- **SELL** - Online, E-commerce, App, POS, Marketplace
- **PAY** - Suppliers, Award Customers
- **ENGAGE** - Signage Solution, IPTV, Audio Player, Surveys, Check-In Solution
- **EXPOSE** - Micro Business Website, E-commerce Web site
- **COMMUNICATE** - Mail, SMS, Email, Chat, WhatsApp
- **MY APP** - Your own Switch App / Concierge / Community App
- **EARN** - Sell Airtime, Electricity, Lotto, Sim Cards, Credit
- **TAP2PAY**
- **INTEGRATE** - Xero, WordPress
- **POS** - Point of Sale + Inventory Management
- **QUOTE & INVOICE** - Create & Manage Quotes
- **JOBS**

How do we add value (Smile\$) to a business?

Buddy Business App | WE EMPOWER THE BUSINESS WITH A DIGITAL TOOLSET TO:

Engage

- QR Manager
- Digital Signage Manager
- Audio Manager
- Survey & Polls Manager
- Access Control
- E-Meet & Greet

Reward

- Instant Rewards
- Cashback Points (Smile\$)
- Business Smile\$
- Loyalty Cards
- Gift / Loyalty cards
- Deals / Grab Vouchers

Communicate

- Email Marketing / Manager - Bulk + Stats Target +Stats
- SMS Marketing / Manager - Bulk , Individual, Target +Stats
- BroadCast Chat / Notification - Bulk , Individual , Target + Stats

Expose

- Business Microsite
- E-commerce Website
- Yello Directory Listing
- TravelMap Listing

Sell

- Online E-commerce Website
- Shop Listing in Buddy Eats or Buddy Store
- Sell via Buddy MarketPlace Listings
- Sell Via Business Feed
- Sell Airtime & receive ongoing Revenue with Telecom

My App

- Web Concierge App
- Switch Community App - Buddy Super App

Coming Soon

- Buddy Tap2Phone
- Buddy CyberGateway

POS

- Products
- Product categories
- Sales
- Payment Types
- Inventory
- Reports x/z
- Tap2Phone
- Scan Card

Payments

- Direct Payment Link
 - Instant Payment
 - Advance Booking
 - Virtual Card Charge
- Payment Collection
- Subscriptions (Debit orders)
- Pre-Authorisation / Reservation Payments
- Accept Crypto Payments
- QR Payment
- PayL8ter

Services

- Quote Manager
- Invoice Manager
- Jobs Manager

Integration

- Xero
- Woo-commerce
- Web Payments



Accept & Collect



Accept & Collect payments in advance or in person with Buddy!

ACCEPT

- App, Card, Loyalty, Cash, Crypto, Tap2Phone, Token, Subscriptions, Other

COLLECT

- Advance Payments
- Deposit Payments
- Swipe Card payments
- App Payments
- Your very own payment web link to collect payments easily, securely, and with multiple options

RECEIVE

- Card Payments (Bank)
- Crypto Payments
- Buddy Payments
- Wallet Payments
- Loyalty Payments
- Token Payments

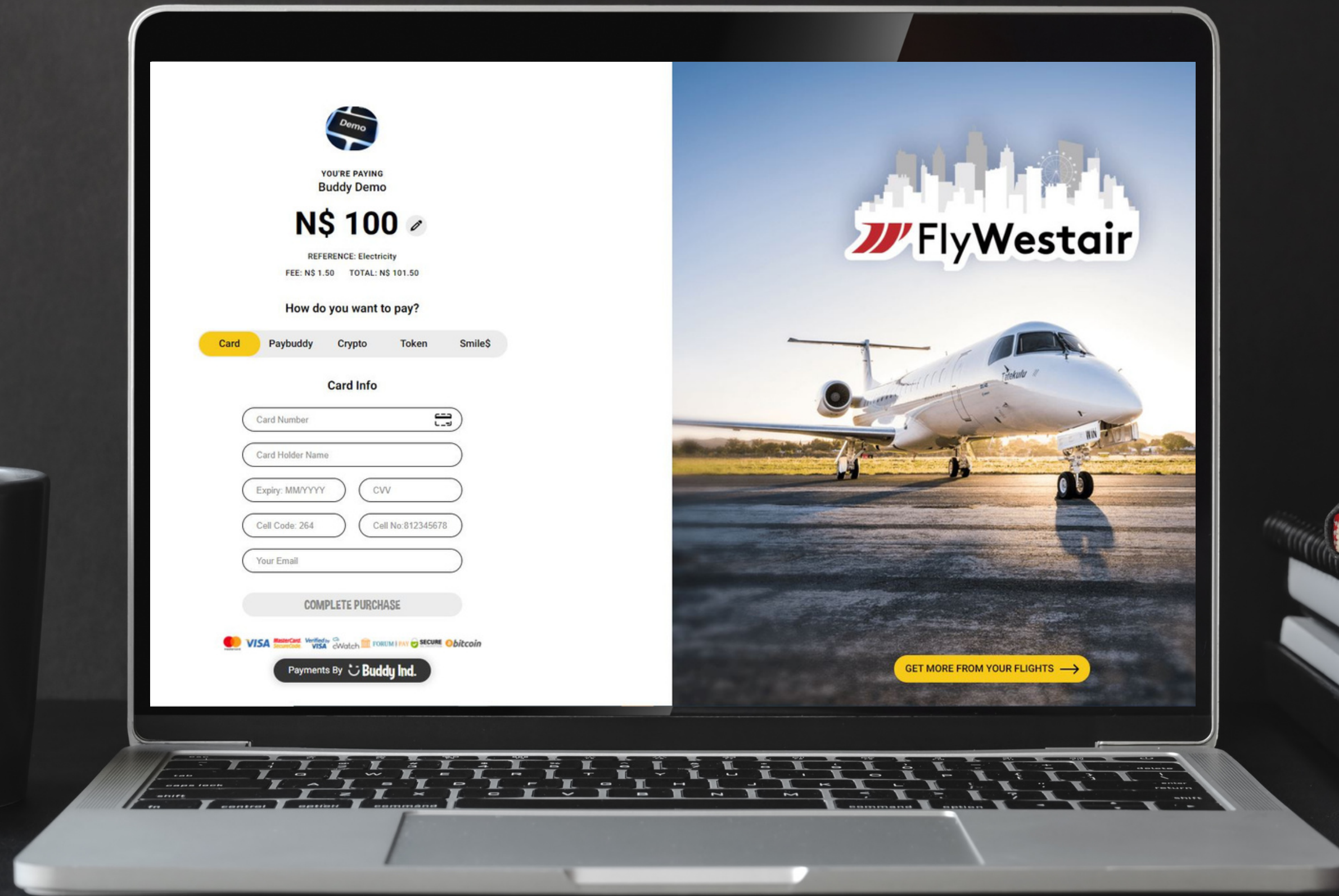
Accept & Collect

Tap to Phone Payment



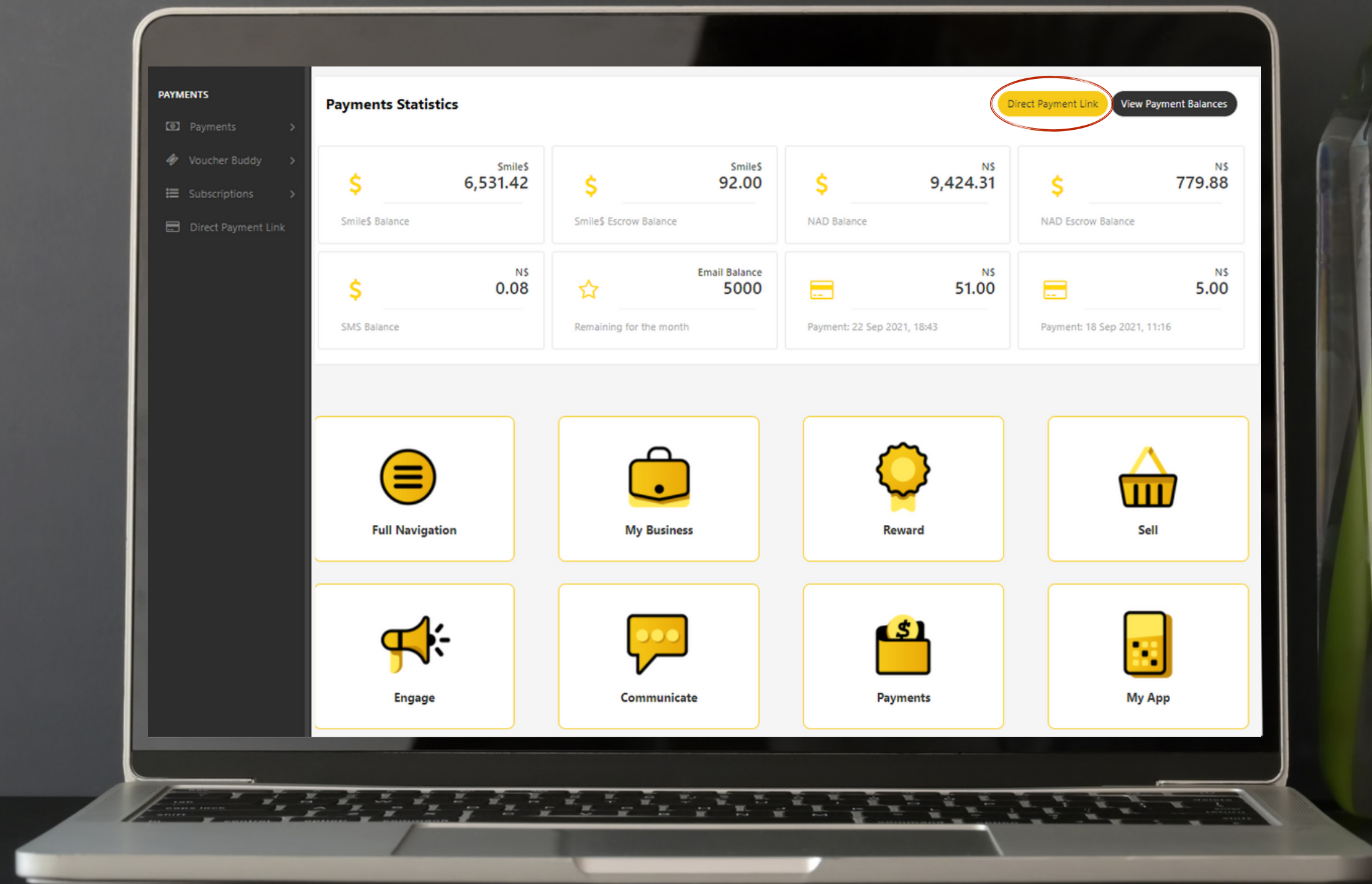
Accept & Collect

Receive Digital Payments



Send your Payment Link from Buddy's Business Hub

Click on 'Direct Payment link' on your Buddy Business Hub dashboard.
You can share this link with your customer via their preferred method of communication.



What makes our payment link unique?



You get it **FREE** of charge
and don't pay any
monthly subscriptions

YOUR BRAND is present
on the link

Your customers have
**4 UNIQUE WAYS OF
PAYING YOU**

You don't wait for your
money
**PAYOUTS ARE
PROCESSED WITHIN 12
HOURS**

You can create a
CUSTOM PAYMENT LINK
with a specified amount
and reference and send
this directly to your client

You can set up **MULTIPLE
PAYMENT NOTIFICATIONS**
such as e-mail, sms, chat,
or print

When your customers pay
you, you can give them
**REWARDS & CASHBACK
SMILE\$ + LOYALTIES**

Weblink Payment Options



DEBIT, CREDIT OR HYBRID CARD

DS

YOU'RE PAYING
Desert Sands

N\$ 2000

REFERENCE: Accommodation
FEE: N\$ 60.00 TOTAL: N\$ 2060.00

How do you want to pay?

Card Paybuddy Crypto Token Smile\$

Card Info

Card Number

Card Holder Name

Expiry: MM/YYYY

CVV

Cell Code: 264

Cell No:812345678

Your Email

COMPLETE PURCHASE

Payments By Buddy Ind.

SCAN TO PAY WITH BUDDY

DS

YOU'RE PAYING
Desert Sands

N\$ 2000

REFERENCE: Accommodation
FEE: N\$ 60.00 TOTAL: N\$ 2060.00

How do you want to pay?

Card Paybuddy Crypto Token Smile\$

Scan to pay

Sign in

Email or Number

Password

SIGN IN

Use any Buddy app to scan

COMPLETE PURCHASE

Payments By Buddy Ind.

UNIQUE KACHING TOKEN

DS

YOU'RE PAYING
Desert Sands

N\$ 2000

REFERENCE: Accommodation
FEE: N\$ 60.00 TOTAL: N\$ 2060.00

How do you want to pay?

Card Paybuddy Crypto Token Smile\$

Kaching Token

Your Email

COMPLETE PURCHASE

COMPLETE PURCHASE

Payments By Buddy Ind.

BUSINESS / BUDDY SMILES

DS

YOU'RE PAYING
Desert Sands

N\$ 2000

REFERENCE: Accommodation
FEE: N\$ 60.00 TOTAL: N\$ 2060.00

How do you want to pay?

Card Paybuddy Crypto Token Smile\$

Cell Number: 264 81 000 0000

NEXT

COMPLETE PURCHASE

Payments By Buddy Ind.

Weblink Crypto Payments



SELECT **CRYPTO** AS PAYMENT

ENTER THE PAYMENT AMOUNT

CLIENT SCANS QR TO CONFIRM

SUCCESS NOTIFICATION

DS

YOU'RE PAYING

Desert Sands

N\$ 2000

REFERENCE: Accommodation

FEE: N\$ 60.00

TOTAL: N\$ 2060.00

How do you want to pay?

Card

Paybuddy

Crypto

Token

Smile\$

Choose your cryptocurrency

Bitcoin

Ethereum

Litecoin

Bitcoin Cash

Dash

NEXT

VISA

MasterCard

Verified by VISA

cWatch

FORUM

PAY

SECURE

Bitcoin

Payments By

Buddy Ind.

DS

YOU'RE PAYING

Desert Sands

N\$ 2000

REFERENCE: Accommodation

FEE: N\$ 60.00

TOTAL: N\$ 2060.00

How do you want to pay?

Card

Paybuddy

Crypto

Token

Smile\$

Summary

INVOICE AMOUNT BITCOIN

117.52 EUR

BITCOIN

1 BTC = 36030.0700 EUR

EXCHANGE AMOUNT

0.00326172 BTC

BITCOIN

0.00001586 BTC

TOTAL

0.00327758 BTC

EXPECTED TTW

Less than 2 minutes

TX FEE SET TO

0.00007019

BACK

CONFIRM

VISA

MasterCard

Verified by VISA

cWatch

FORUM

PAY

SECURE

Bitcoin

Payments By

Buddy Ind.

DS

YOU'RE PAYING

Desert Sands

N\$ 2000

REFERENCE: Accommodation

FEE: N\$ 60.00

TOTAL: N\$ 2060.00

How do you want to pay?

Card

Paybuddy

Crypto

Token

Smile\$

TOTAL: 0.00328251BTC

2:54

WAITING FOR TRANSACTION

BACK

VISA

MasterCard

Verified by VISA

cWatch

FORUM

PAY

SECURE

Bitcoin

Payments By

Buddy Ind.

DS

YOU'RE PAYING

Desert Sands

N\$ 2000

REFERENCE: Accommodation

FEE: N\$ 60.00

TOTAL: N\$ 2060.00

Payment Done!

Cell Number: 204 61 000 0000

NEXT

MAKE ANOTHER PAYMENT

VISA

MasterCard

Verified by VISA

cWatch

FORUM

PAY

SECURE

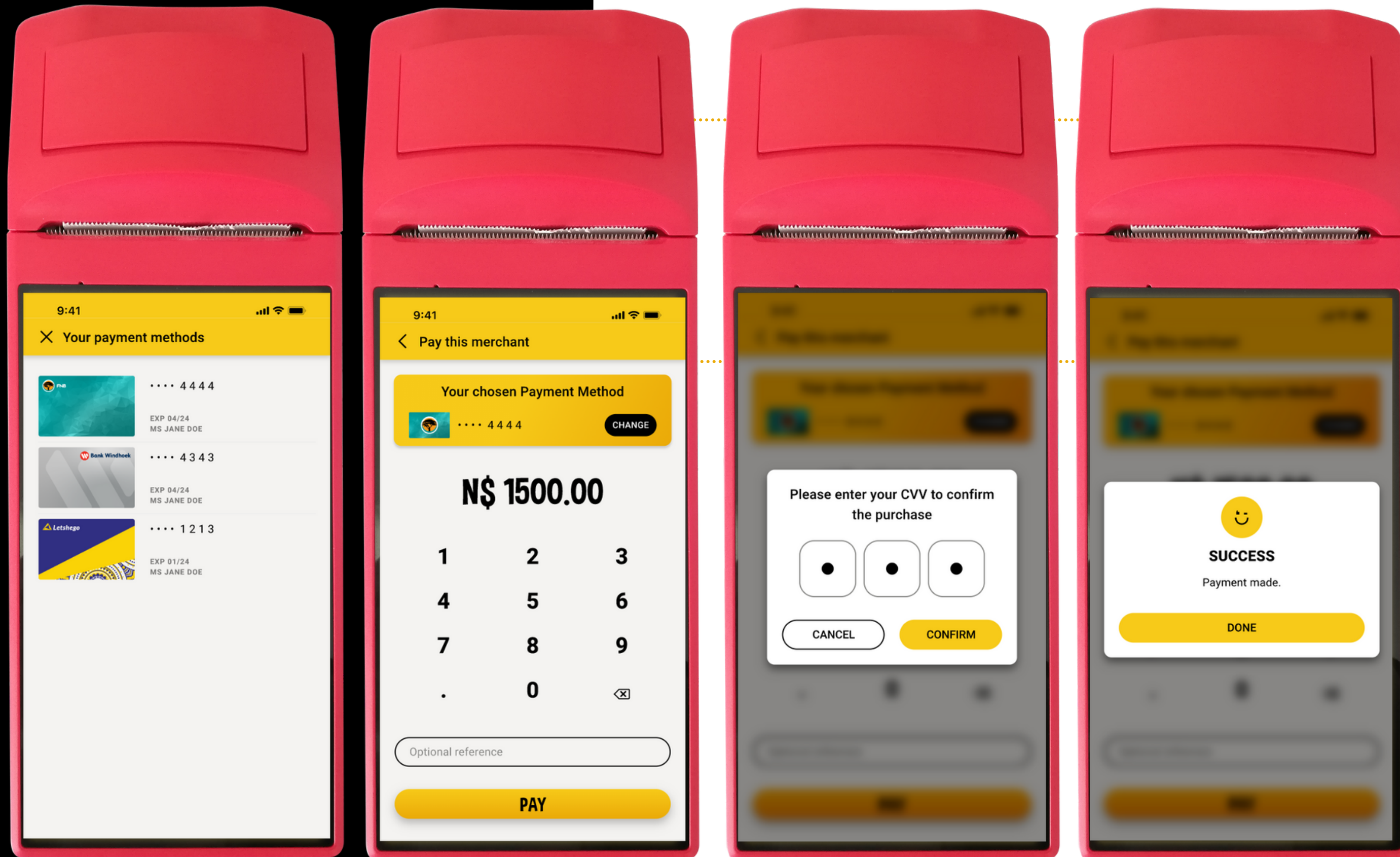
Bitcoin

Payments By

Buddy Ind.

Pay

Add Suppliers to your network and pay them directly from your Buddy Wallet

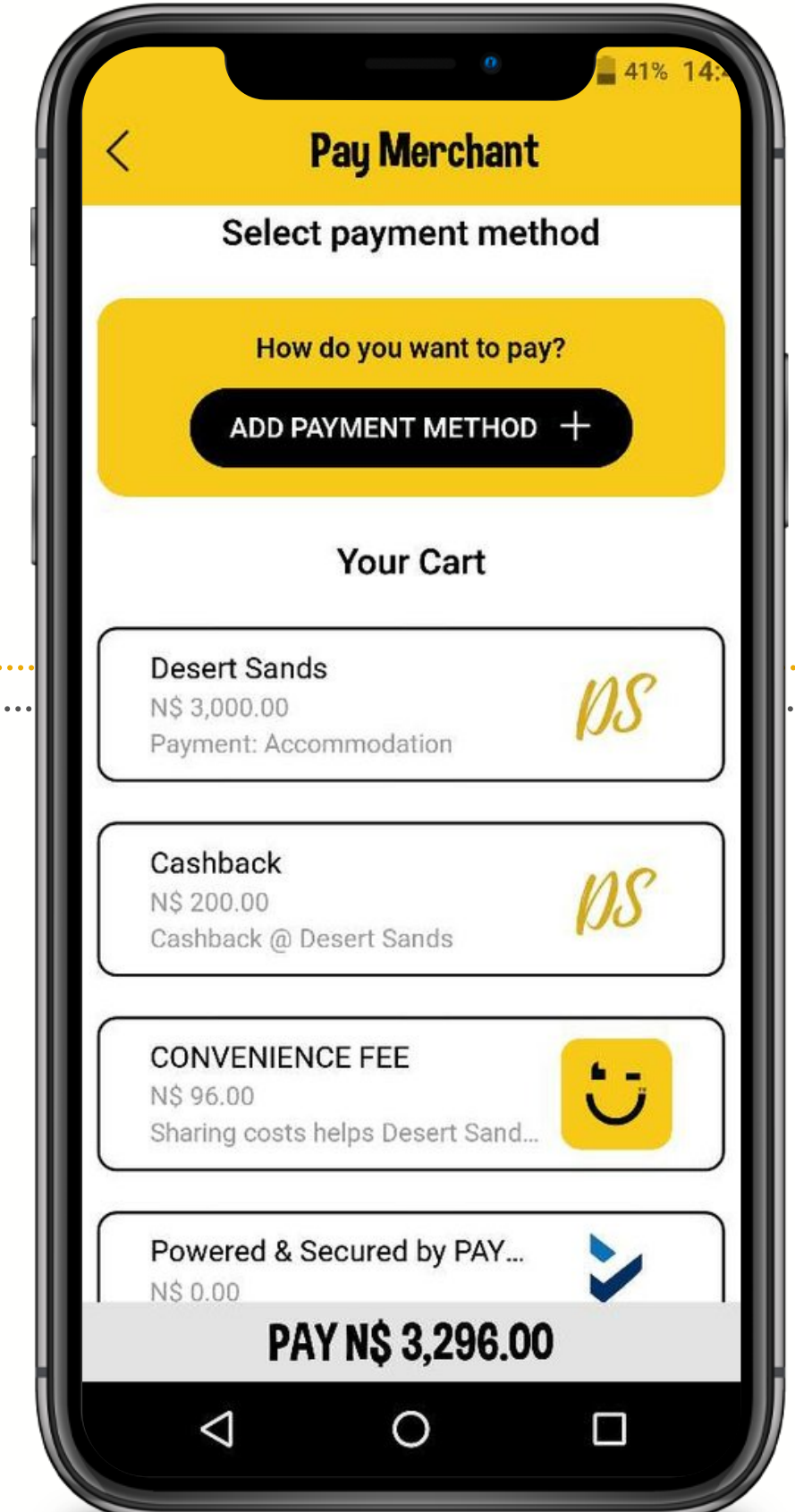
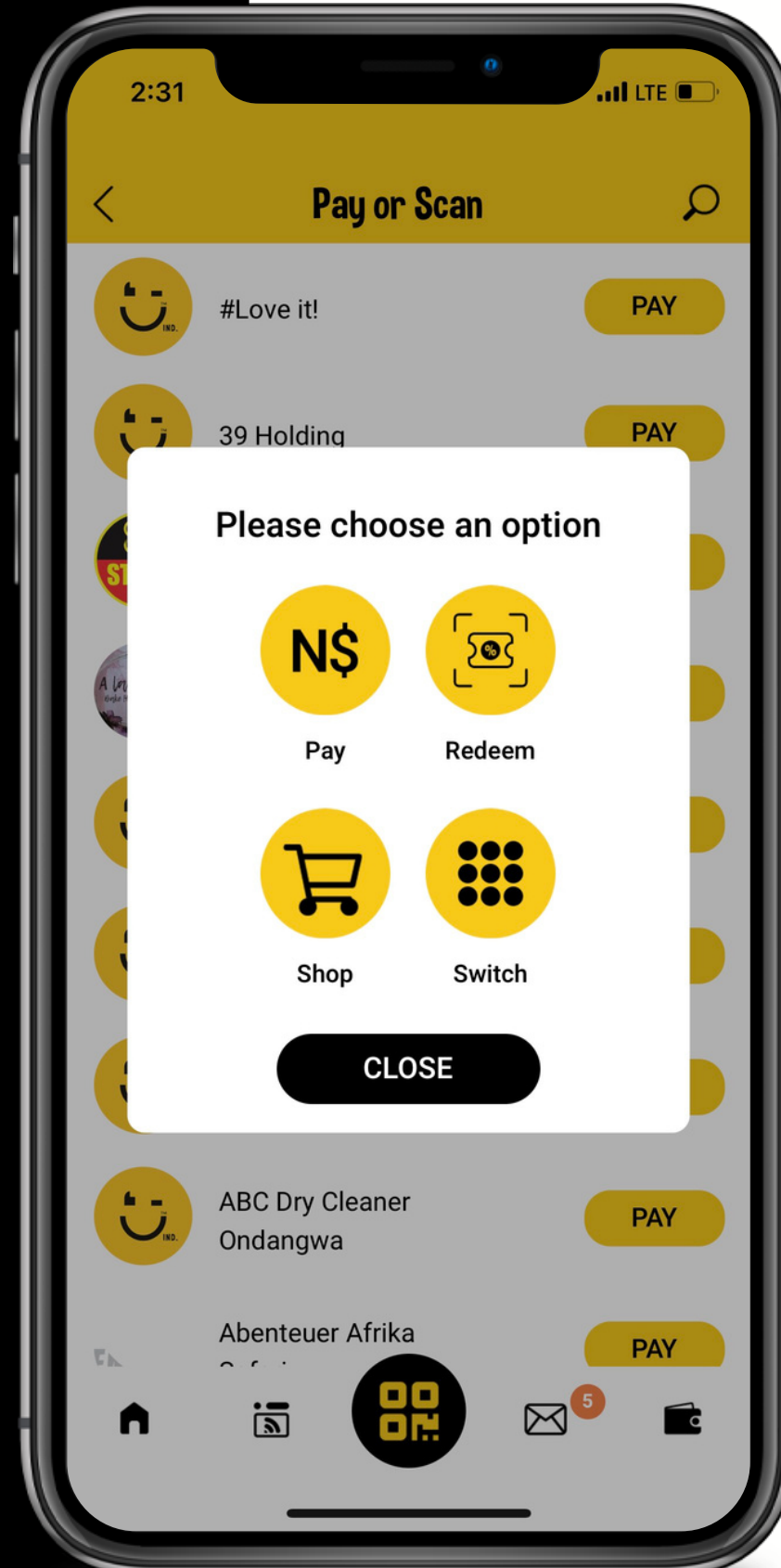
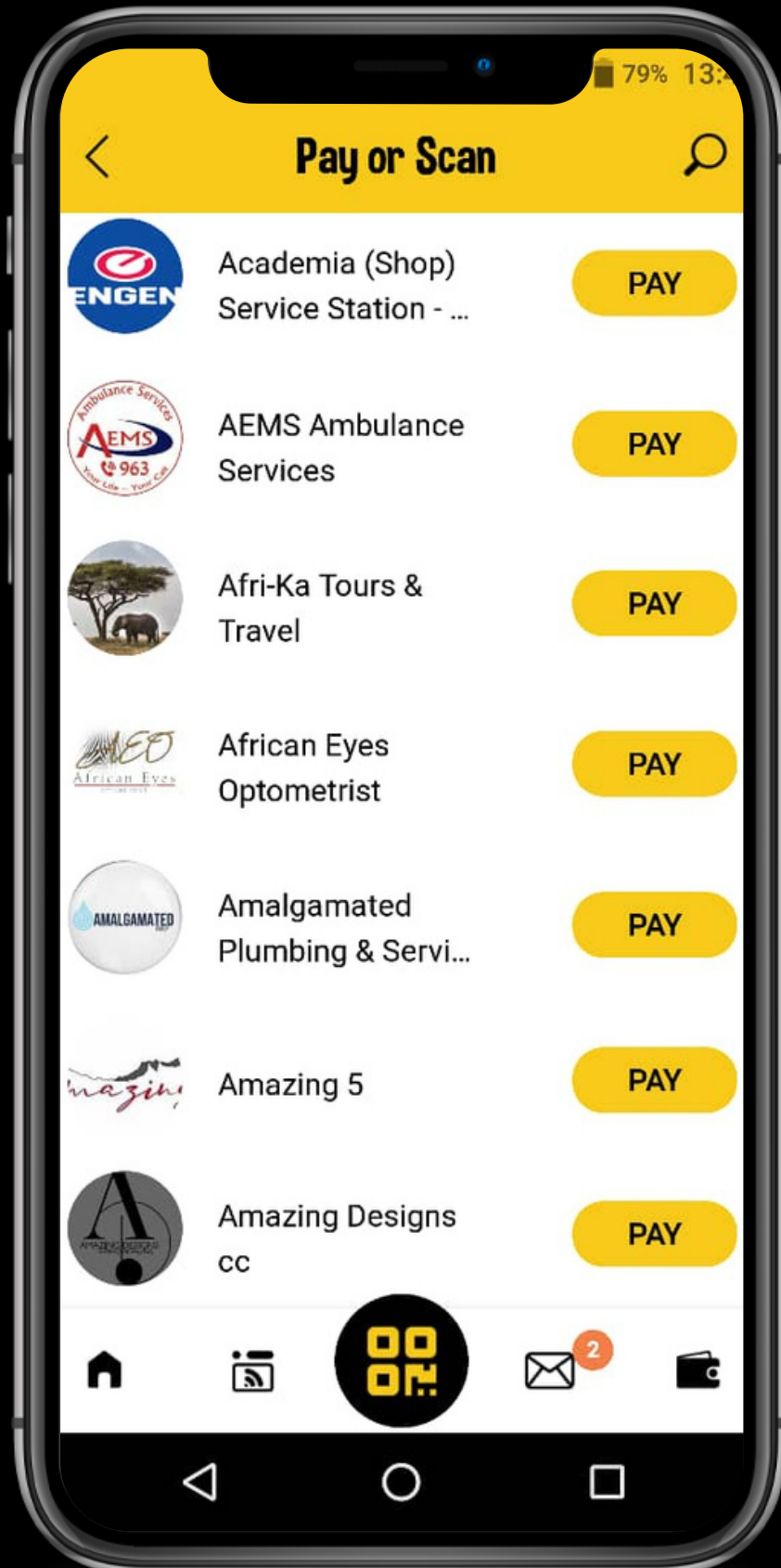


Contact Suppliers directly by Message, E-mail, and Chat.



Pay

A convenient, safe, secure, easy & contactless way to pay



Pay

Pay a Business via your Smartphone

Scan the Buddy Business QR or select/search for the desired Business from a list and pay with multiple options to choose from.

- Pay with Bank Card (Debit, Credit, Hybrid)
- Add multiple Bank Cards into the Buddy SuperApp as payment methods to choose from when paying or buying with Buddy
- We use the latest security software and standards when you vault your card with us
- You receive digital invoices & receipts directly from the supplier after a successful payment is completed

Pay



- **Pay with Smile\$**
Pay using your loyalty Smile\$ earned at any Buddy Business
- **Pay with Wallet**
Top up your Wallet via EFT, Card, Vending Kiosk or Buddy Business
Choose your wallet when paying a Buddy Business or buying with Buddy
- **Pay with Token**
You can pay using our unique multipurpose KaChing Token
This token holds a stored value and can be used at any Buddy Merchant or Business
- **Pay with Voucher**
Pay using a voucher that you have won, grabbed or been gifted.

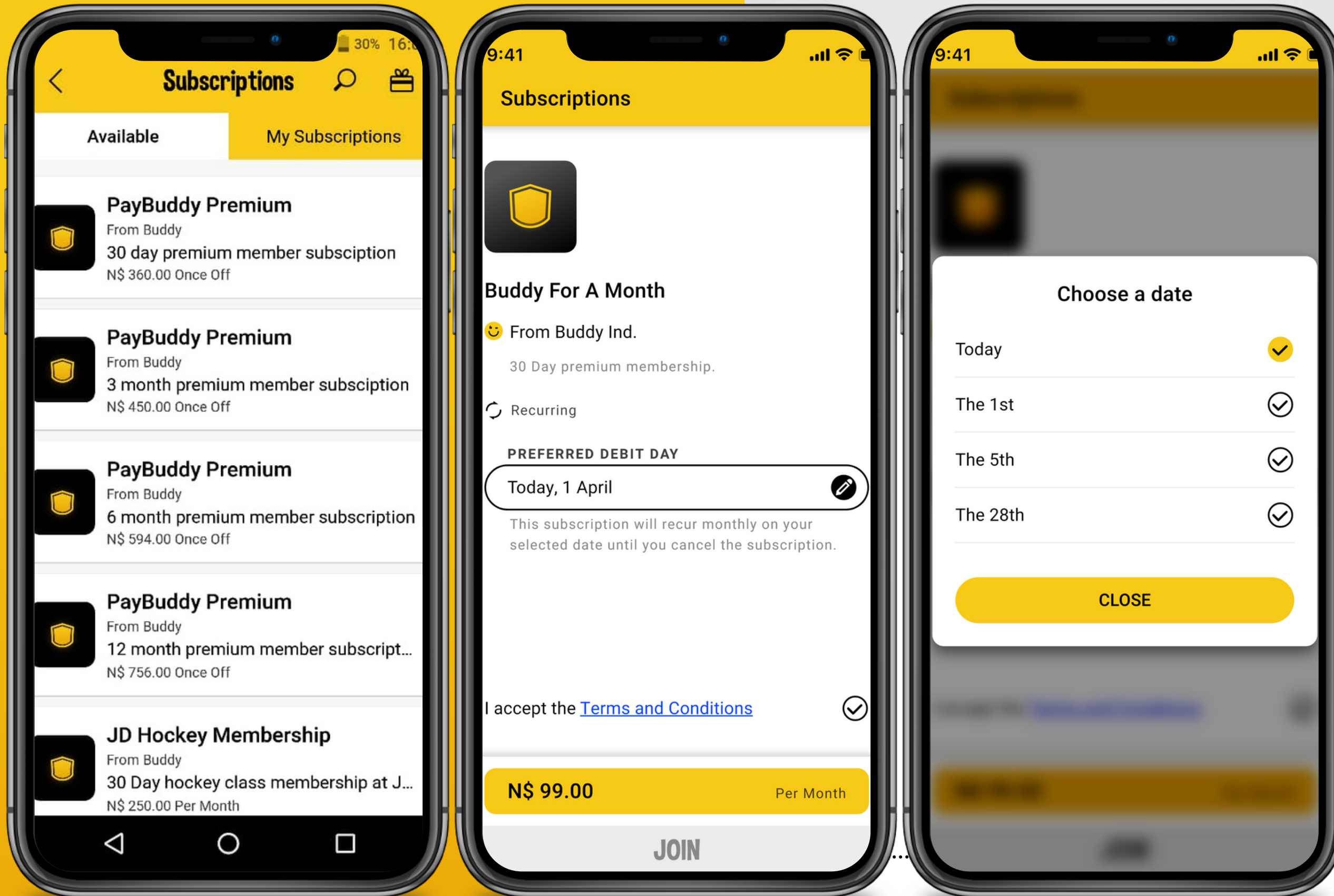
GO PREMIUM

- Premium Buddies always get an instant Premium WIN game when paying with Buddy
- Premium Buddies get up to 3% back when paying with Buddy

Subscribe

Subscriptions & Memberships from Local Businesses

- Subscribe to your choice of available subscriptions & memberships offered from local businesses, teachers, coaches and trainers via the Buddy SuperApp
- Link your subscription to a preferred payment method (Bank Card, Wallet, Loyalty, Crypto) along with a date of billing
- Subscribe & unsubscribe with ease and manage your subscription billing all within the Buddy SuperApp
- Premium Buddies get up to 10% Smile\$ cashback on their active Subscriptions & Memberships



Buddy Business



Buddy Business Hub & App



Sell - Reward - Earn - Engage - Go Digital

Sell + Earn \$\$\$\$

Airtime, electricity, DStv & bill payments.

SMILE\$ CASHBACK

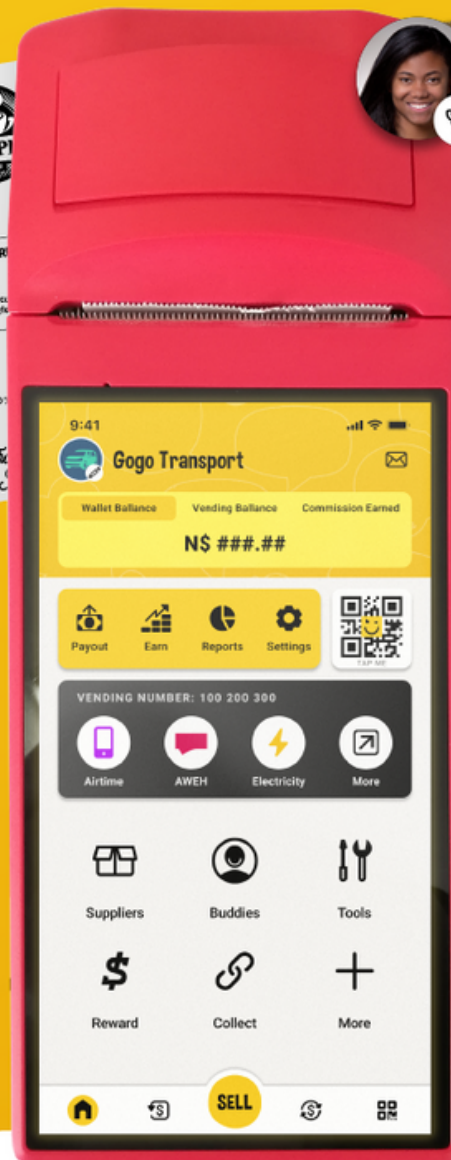
Give & manage Smile\$-back (cash-back).

REWARDS & LOYALTY

Give & manage instant rewards & loyalty campaigns.

ORDERS

• Check, auto-print & view your e-commerce Orders.
• Great for Take-away, Restaurants and Retailers.



POS (POINT OF SALE)

• Cash sales, Buddy sales, credit card sales, Smile\$ sales.
• Inventory management.

PAYMENTS & VOUCHERS

Check, auto-print & view your digital payments & redeemed vouchers.

REPORTING

X/Z Reading, end of day, sales and inventory management.



Get all this @ N\$ 2900 once off (device included)

Top-up your Prepayments @ any Airtime City vending machine countrywide.

CONTACT US yello@buddy.na



Buddy Business Hub & App

Sell - Reward - Earn - Engage - Go Digital



Features

Bank Windhoek Pax Device

MobiPrint 4

Buddy Sumni Smart Device

Your own Android smartphone/tablet

N\$287 p/m Rental

N\$2900 Once-Off

N\$2900 Once-Off

FREE

Print	Bank Windhoek Pax Device	MobiPrint 4	Buddy Sumni Smart Device	Your own Android smartphone/tablet
Scan	✓	✓	✓	Bluetooth Printer or Network Printer
Open Android	✗	✓	✓	✓
Bank Card Present (Swipe)	✓	✗	✗	✗
Process Card Payments (3%)	✓	✓	✓	✓
Sell Airtime	✓	✓	✓	✓
Sell Electricity	✓	✓	✓	✓
Sell DsTV	✓	✓	✓	✓
Bill Payments	✓	✓	✓	✓
Sell Betting Vouchers	✓	✓	✓	✗
Business Loyalty	✓	✓	✓	✓
Business Rewards	✓	✓	✓	✓
Business Cashback	✓	✓	✓	✗
POS Solution	✓	✓	✓	✓
Buddy Business Hub (CMS - Cloud Management Solution)	✓	✓	✓	✓
Subject to Approval	✓	✗	✗	✗



Buddy Adds Smile\$ To Your Day



Buddy Business



Evaluating the Merchant



Business Features

Lower
LSM

Middle
LSM

Higher
LSM

REWARD			
Loyalty	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Instant Rewards	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Cashback	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
SELL			
Online/ E-commerce	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
App	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
POS	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Marketplace	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
ENGAGE			
Signage Solution	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Buddy TV	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
IPTV	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Audio Player	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Surveys	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Check In Solution	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Customer Database	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
EXPOSE			
Micro Business Website	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
E-commerce Web site	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
COMMUNICATE			
SMS	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Email	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Chat	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Whats App	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
BUILD & TAG			
Customer Database	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
QUOTE & INVOICE			
Create	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Manage Quotes	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
ACCEPT			
App Payment	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Card Payment	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Loyalty	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Token	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Crypto Payments	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Web Payment	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
COLLECT			
Advance Payments	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Digital Payments	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Deposit Payments	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Web Payments	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Business Features

Lower
LSM

Middle
LSM

Higher
LSM

QUOTE & INVOICE			
Create	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Manage Quotes	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
MY BUSINESS APP			
Your own Switch App	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Concierge Web App	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Community App	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
EARN			
Sell Airtime	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Sell Electricity	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lotto	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sim Cards	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Credit & Data	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
BUSINESS POS			
Point of Sale	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Inventory Management	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
TAP2PAY			
App	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
POS	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
INTEGRATE			
Xero	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Wordpress	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
JOBS			
	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

FEES



- Card Transaction Fees 3%
- Smile\$ Transaction Fees 3%
- Buddy Eats + Buddy Store Commission fee 9%
- Grab Voucher + Gift Voucher Fee 9%
- Buddy Chat booking facilitation Fee between 0% & 20%
- Business Smile\$ Prepayment Fee 9% on Business Smile\$ loaded
- Loyalty Badges 0,36 cents per Loyalty Badge
- Win Game 0,36 cents per Win Game
- Bulk SMS Fee - 0,36 cents
- Loyalty Card Fee N\$ 5-12 N\$

