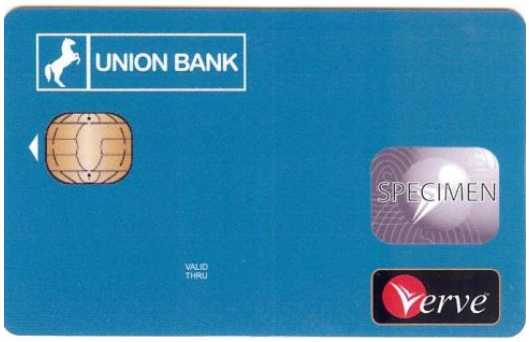
UNION BANK ELECTRONIC PRODUCTS

- **Union Bank Verve card:**



The **Union Bank Verve Card** is a chip and PIN based personalized debit card powered by Interswitch. It is a domestic card i.e. valid within Nigeria only, linked to your current or savings account to give you online real-time access to your funds. The cards can be used both on Automated Teller Machine (ATM), Point of Sale (POS) terminals, and Online for payment of goods and services on websites bearing the Interswitch logo.

Features/Benefits

- It is chip and PIN secure (EMV technology)
- Balance enquiry
- Funds transfer
- Access to funds 24X7
- Instant cash withdrawal up to N100,000 a day
- Can be used on the POS for purchases up to N500,000 daily
- Online internet based transactions up to N210,000 daily
- Access to value added services (including bills payment, DSTV subscription, airtime top up, on ATMs and www.quickteller.com.ng)
- Unbeatable reach and wide acceptance, basically anywhere the Verve logo is displayed to signify acceptance
- Reduces risk of handling cash
- N1,000 card issuance fee only
- No monthly fees
- Valid for 2 years

❖ **Union Bank Visa Cards**

Union Bank Visa International cards provide our customers the secured international brand in payments in and outside the country. The base currencies of the cards are Naira and USD. The Visa debit gives our customers on-line real-time access to their account through an ATM, Point of Sale (POS) terminal or web for cash withdrawals and purchases. The features of the debit cards include:

- It is a more secure chip and PIN card (EMV technology)
- It's an international card
- Balance enquiry
- Access to funds 24X7
- Instant cash withdrawal up to N100,000 a day
- Can be used on the POS for purchases up to N500,000 daily
- Online internet based transactions up to N210,000 daily

- Dual Currency, ability to attach more than one account to a card. e.g. Naira and domiciliary accounts, it allows spending from the Naira account when in Nigeria and from the domiciliary account when abroad.
- Accepted worldwide in over 200 countries and at over 28 million merchant outlets worldwide, wherever the Visa logo is displayed
- Reduces risk of cash handling
- N1,000 card issuance fee only
- No monthly fees
- Valid for 2 years

In line with the Visa brand, our debit card comes in three basic schemes namely

- **Classic**
- **Gold**
- **Platinum**

The various classes were designed to assist the bank to manage the card issuance and yet pay close attention to the behaviours and life style of the various customers.

The different variants of cards evoke class and distinguish individual personalities with their unique characteristics that mimic cardholder's different lifestyles. This is in line with the Visa slogan of convenience, security, style, comfort and ease of use of the cards

For further enquiries on any of the bank's card products, please contact

Cards Unit
Ebusinesssupport Department
2nd floor, stallion plaza
36, Marina, Lagos
Telephone +234 1 2716800
Ext 3065, 2946, 2380
e-mail: ebusinesssupport@unionbankng.com

Available **e-payments and collections** products provided by the Bank include:

- **Union Galaxy**: The product enables online real-time funds transfers to beneficiaries whose accounts are in and out of Union Bank. In addition to speedy delivery of bulk funds transfer, the system is also secure and adaptable to any environment that might be suitable to the customer. **We have also added a payroll module to be deployed at no cost to small businesses that are still operating manual payroll (This serves as incentive).** Our alternative e-payment platform, CORPORATEPAY is also available.
  On the collections side, we have several collections products suitable for varying needs of our customers. In this light, we often profile the clients to identify the product suitable to clients' unique needs. Our collections products such as **Pay Direct, Pay Outlet, Pay4Me and Union Collect** are web-based highly efficient platforms for overcoming the challenges confronting our customers in the Cash-less economy.

  Benefits of Union Galaxy:
  There are several business benefits you can take advantage of when you choose to use our secured online hosted platform for the processing of payroll, HR, Pension and e-Payment activities for your staff.

  - Zero cost of infrastructure
  - Zero maintenance cost.
  - Ensure statutory compliance
  - Online remittances of salary and schedules with notifications
  - Freeing up your staff for more mission critical activities
  - Fully web-enabled and workflow driven
  - Robust Payroll, Pension & HR Reports
  - Highly Secure
  - Effective cash flow management
  - Availability of Data
  - One-Stop Integrated Payroll, Biometrics and e-Payment Solution that helps you:
    - Process unlimited number of allowances/deductions peculiar to your organization
    - Process and pay salaries directly to staff accounts in any bank right from your office
    - Send automatic payment notification and pay slips to staff by email & SMS

- Process and remit contributory pension to any PFA/PFC right from your office
- Send electronic Pension schedules to all PFAs/PFCs to match remitted funds
- Process and pay PAYE tax to Government right from your office and get payment proof
- Generate unlimited number of reports from the system at your convenience

For further enquiries:

E-Payment/Collection Systems
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36, Marina, Lagos
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Ext 2868
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