



PRESS RELEASE

Orabank Togo launches KEAZ, its multi-service digital banking platform

Lomé, July 5, 2019 - Orabank Togo, a subsidiary of the Oragroup banking group, has launched KEAZ, its new digital services offer for retail, corporate and institutional customers. The KEAZ platform, which will be accessible to as many people as possible through Orabank Togo's sub-agents, aims to provide its users with a simple and user-friendly experience with consistent information across all channels ("omnichannel" solution). The customer will be able to start a transaction from a mobile-phone and complete it at an ATM, on internet or through a sub-agent.

KEAZ users will also be able to initiate almost all their transactions securely with an internet connection from their phone, tablet or computer, and also through the mobile application MY KEAZ, which can be downloaded from Google Play and App Store. The platform will have the specificity of giving customers without regular Internet access or even a smartphone the opportunity to execute their basic transactions using a USSD code available from mobile phone operators.



The platform will provide the following products: Internet Banking for individuals, Internet Banking for businesses, Internet Banking for sub-agents, Mobile Banking / Wallet (Apple/Android and USSD) and multifunction ATM (allowing cash deposits, card-free withdrawals, account details and customer information). Several other services such as payment of water and electricity bills, person-to-person payments, the electronic wallet (eVoucher) allowing card-free withdrawals at ATMs or money transfer services are available on the KEAZ platform.

Mr. Ferdinand Ngon-Kemoum, CEO of Oragroup, said: "This is a strategic step we are taking today with the launch of this very complete digital offer, perfectly adapted to the needs of our customers and this in all segments. We are delighted to offer this new service to our customers, today in Togo and tomorrow in our host countries to stay ahead of the markets where we operate."



Mr. Guy Awona, CEO of Orabank Togo, added: "With KEAZ, Orabank has planned to launch a wide range of digital products. This will involve not only equipping mobile phone users with digital products but also making banking services accessible and available to all segments of the population by developing a genuine local relationship through an ambitious commercial approach."

About Orabank Togo

Orabank Togo is a major actor in the Togolese banking system in terms of capital, balance sheet total, equity and profitability, with a solid financial situation, which offers a wide range of products and services to a vast and diversified clientele: 230,000 customers including 205,000 individuals and 25,000 companies (VSE/PE, SME/SMI), institutions, retailers, liberal professions, etc.

Orabank Togo provides an exclusive service to all its customers with a staff of 404 employees and a network of 38 branches.

Our mission: to provide our clients with tailor-made banking products and financial services that meet the highest international standards and enable them to carry out their projects in the best conditions.

Orabank Togo is one of the subsidiaries of Oragroup, a pan-African banking group present in 12 countries and 4 currency zones in West and Central Africa.

About Orabank

Oragroup is present in 12 countries in West and Central Africa (Benin, Burkina Faso, Chad, Gabon, Guinea, Guinea Bissau, Ivory Coast, Mali, Mauritania, Niger, Senegal, and Togo) and four monetary zones (UEMOA, CEMAC, Guinea, and Mauritania). With 149 branches and 1,857 employees, Oragroup offers a wide range of banking products and service to its 430,000 customers (large companies, national and international companies, SMEs, and individuals) in line with its principles of localism and responsiveness.

Oragroup also focuses on populations who have little to no access to banking services, working toward financial inclusion through the use of innovative solutions. This commitment is reflected in its approach to CSR, an integral part of its strategy and a priority for its governing bodies, which is focused on energy transition, environmental and social risk management, and the well-being of the public and its employees.

For more information, please visit www.orabank.net/en or follow us on LinkedIn, Twitter, Facebook, Instagram, or YouTube.

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