



Smart Payment Solutions

**COMPANY PROFILE
2019**

We need banking but we don't need banks anymore.

Do you think someday we can open bank account or ask for loan
without physically have to come to the bank?

Bill Gates

Microsoft Corporation, Co-founder



Smart Payment Solutions

1 About Bee

1.1. Origin & Background

Egypt had been a choice for the incorporation of Bee in early 2010 as a gateway for the Middle East and has proven to be an attractive market for payment solutions. The Egyptian community shows an untapped potential due to the unremitting population growth and the high percentage of youth with an increasing acceptance and use of technology.

With more than 10 years of global experience in e-payments products and solutions, newly incorporated entity in Egypt - Bee has managed to pass from its startup phase to be a successful, self-sustaining project with a nationwide scale of operations. At early stages our business has focused on establishing and managing a nationwide retail network by means of converting existing retail outlets into payment collection channels and offering value added services to all players: billers, channels and customers.

“TBE EGYPT for payment solutions & Services S.A.E” working under the brand name “Bee” was founded in 2010 to be the pioneering company in electronic payment solutions in Egypt as a part of Technobiz Equipments PTE LD expansion among the Middle East.

Technobiz Equipments PTE LD is a Singapore based multinational company recognized in developing payment solutions and services in close partnership with public network operators and service providers. The company primarily focuses on growing and altering payment systems in the markets, benefitting from the trends towards improved efficiency of paying bills by population.

In October 2017, Ebtikar for Financial Investment (“Ebtikar”); a joint venture between MM Group for Industry and International Trade S.A.E (MTI) and BPE Partners and its managed vehicle “B Investments”; acquired 60% of TBE Egypt for Payment Solutions and Services (Bee).

Ebtikar is a non-banking financial services platform; established with the objective of investing in E-Payments, microfinance, leasing, mortgage, consumer finance and any other related non-banking financial services. Ebtikar currently, has two portfolio investments in the space- Bee (E-Payments) and Vitas Misr ; a microfinance institution in partnership with a leading international microfinance player “Vitas Group”.



1 About Bee

1.2. Business model

Bee business model is built on integrating with multitude of service providers (billers) to accept payment on their behalf through, then to avail these services through the different customer interfaces to pay for these services from a one window solution either in cash or with bank cards. Customers can pay through retail outlets, mobile application, self-service machines and many other interfaces



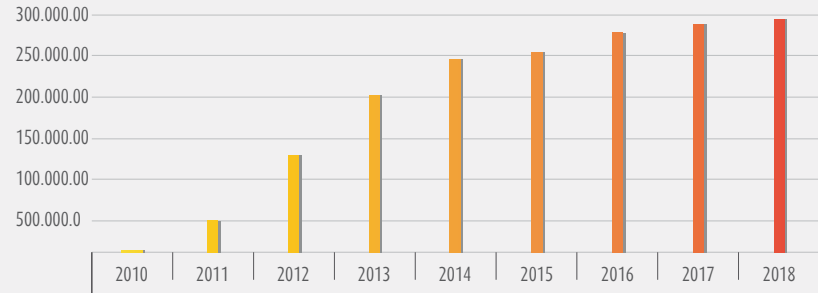
2 Company & market growth

2.1. Unique Customers Growth

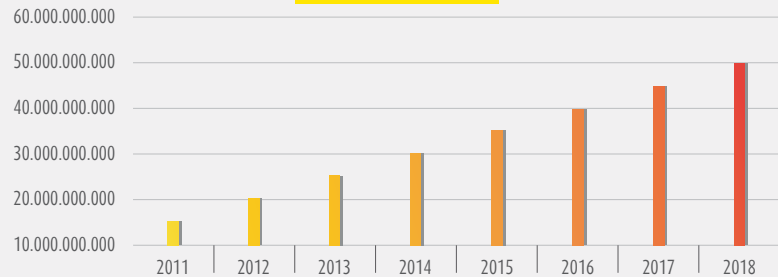
In only 7 years, Bee succeeded in serving almost 50% of the Egyptian population.

Bee's network growth has gained trust nationwide, with the fastest and most secure e-payment system in Egypt, serving millions of transactions per second.

Customers Base Growth

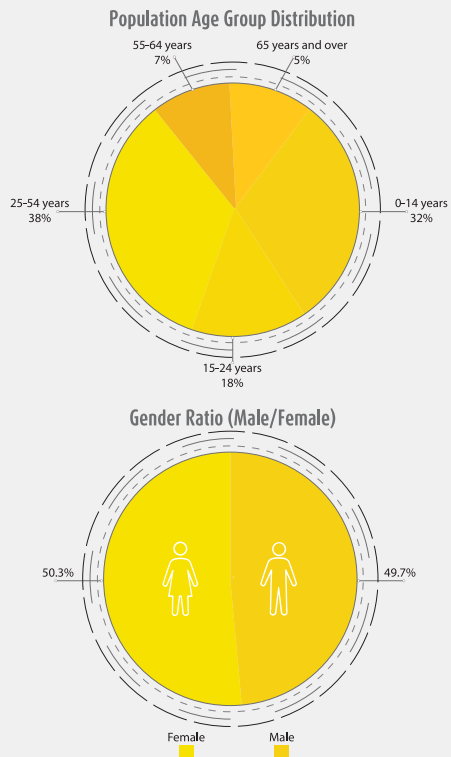


Sales Growth



2 Company & market growth

2.2. Market Demographics

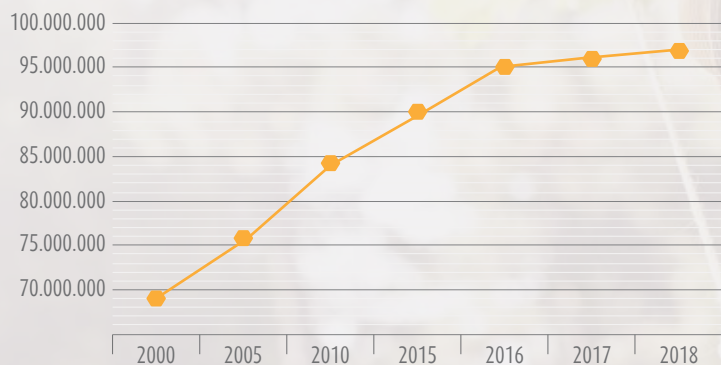


Bee's market growth extended beyond a single criteria, proving the financial inclusion necessity to the public making the young and middle age to be the major contributor.

2 Company & market growth

2.3. Market Growth

Egypt's demography growth



Egypt's official statistics agency CAPMAS said youths aged between 18 to 29 are estimated at 20.2 million, representing 21% of the country's population according to the 2018 statistics.



2 Company & market growth

2.4. Telecom Market Overview

Data item	Unit	Jul - Sep 2017	Apr - June 2018	Jul - Sep 2018	Quarterly Growth Rate(%)	Annual Growth Rate(%)
ICT Sector:Infrastructure Indicators						
Mobile Subscriptions	Million	99.40	95.73	94.59	1.20-	4.84-
Mobile Penetration *	%	110.06	104.63	102.93	1.70-	7.13-
Fixed Line Subscriptions	Million	6.54	7.40	7.59	2.52	16.07
Fixed Line Penetration *	%	6.83	7.62	7.61	0.01-	0.78
Mobile Internet Subscriptions	Million	32.76	32.81	33.34	1.63	1.76
USB Modem Subscriptions	Million	3.27	3.48	3.36	3.55-	2.52
ADSL Subscribers	Million	4.95	5.82	6.21	6.58	25.3
International Internet Bandwidth	Gbps	1,406.12	1,906.35	2,347.74	23.15	66.97
Number of Post Offices	Post office	3944	3958	3967	0.23	0.58
ICT Sector's Role in Development						
Capacity Building Program Provided by ITIDA	Thousand Graduates	21.65	22.37	22.73	1.61	4.99

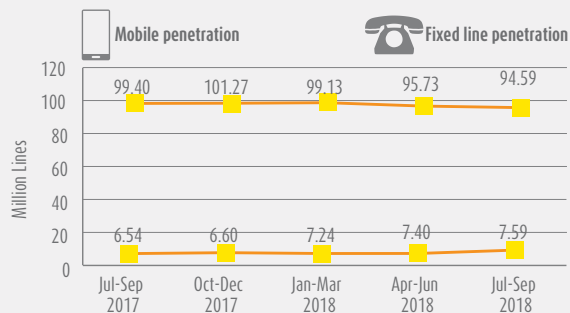
* Growth rates are calculated as the difference between penetration rates in different time intervals.

2 Company & market growth

2.5. Telecom Market Overview

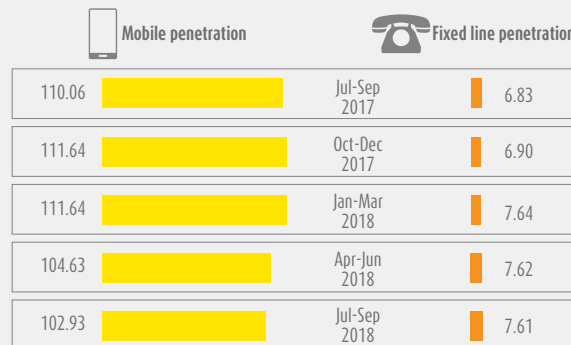
Fixed Lines and Mobile Subscriptions

The number of fixed line and mobile subscriptions was 102.18 million at the end of July - September 2018, compared to 105.93 million at the end of July - September 2017.



Fixed Line and Mobile Penetration

The number of mobile subscriptions was 94.59 million at the end of July - September 2018, compared to 99.40 million at the end of July - September 2017. The mobile subscriptions recorded 93% of total telephone service.



Source: Ministry of Communications and Information Technology, Telecom Egypt, National Telecom Regulatory Authority

2 Company & market growth

2.6. Telecom Market Overview

Smart Phone and mobile subscription is increasing regardless economical challenges, as essential to the public perspective



35 Million

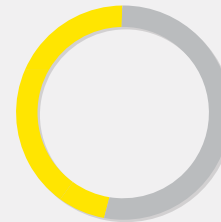
1st in Arabic world

Facebook-LinkedIn-Twitter, active users



33.4 Million

Mobile Internet User
Communication, 2014



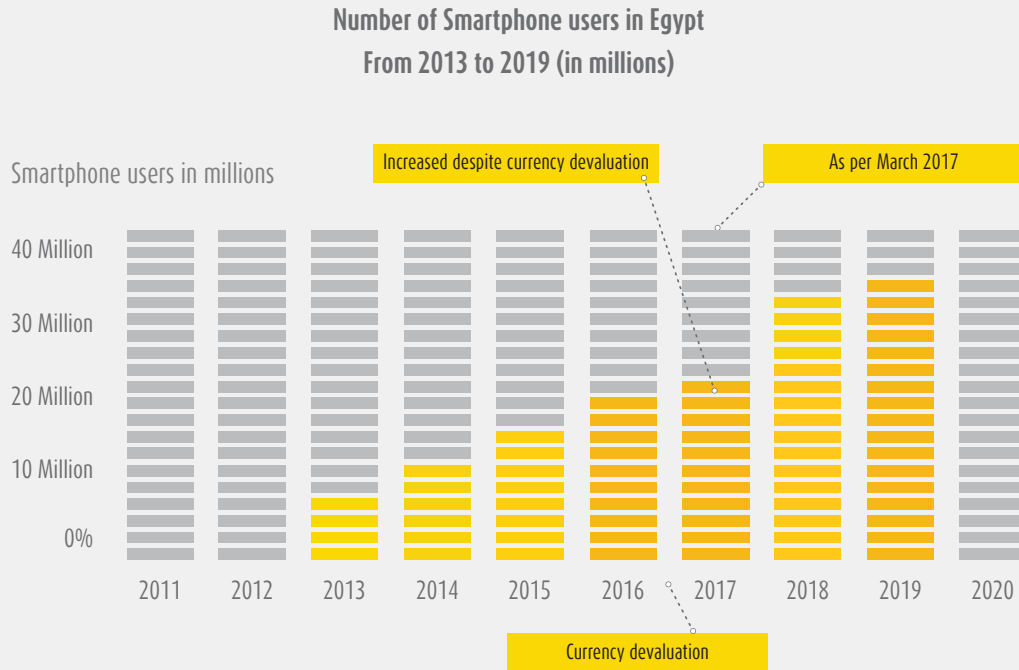
57 Million

Internet penetration rate
60% of population under 30 years old

Nearly 40% Internet penetration ratio with 47% of users accessing Internet using mobile handsets The internet has undoubtedly become a huge part of our lives. Many people in today's generation are relying in the internet to do a lot of different tasks. In fact, wherever you go these days, you can see people holding some sort of gadgets and using the internet to socialize, learn, seek for information or just to have fun.

2 Company & market growth

2.7. Smartphone market Overview



The number of Smartphone users in Egypt has continued to grow despite the free float of the local currency.

2 Company & market growth

2.8. Smartphone Penetration



iPhone Users in Egypt

12.2%

3 Million units, average figure

2018



Android Users in Egypt

86.6%

22 Million units, average figure

2018

The number of smartphones in Egypt continue to grow across different age groups

A hand reaching up to a glowing network sphere against a sunset sky. The background is a warm, orange-hued sunset sky with soft clouds. A hand is reaching up from the bottom right, towards a glowing, spherical network of white dots connected by thin lines. The sphere is positioned in the center of the frame. The overall mood is inspirational and hopeful.

3 Bee Success Story

“**Opportunities** don't happen. You create them.”
Chris Grosser

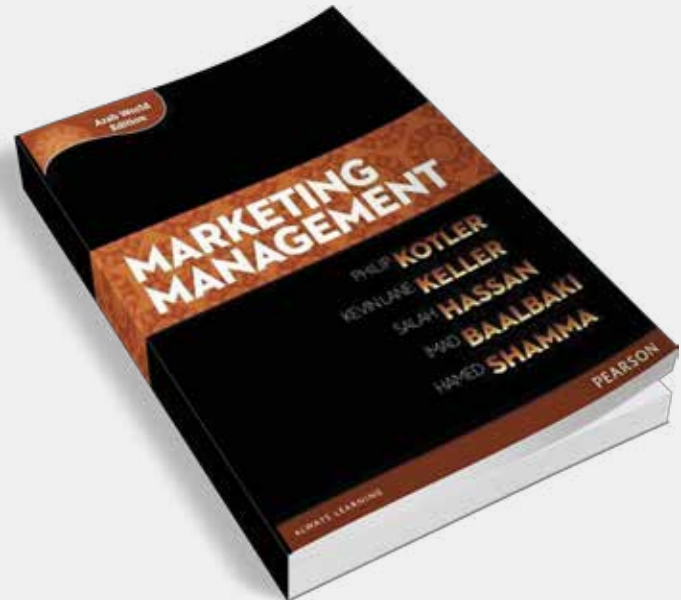
3 Bee Success Story

Bee launching campaign is a case study

We are so proud to be mentioned by the distinguished professor of International Marketing Philip Kotler, as the launching campaign for Bee smart payment solutions by our marketing team, themed “bebalash” is a case study for marketing learners at Kotler’s books.

The case is best marketing practice in “Crafting brands positioning”

Bee “ Egyptian Payment Solutions Provider ” Case study is the first case from Egypt and Arab countries to be considered by the Godfather of marketing and the author of Marketing Management 14th edition “ The world’s most widely used graduate level textbook in marketing ”.



A hand is shown holding a fan of Indian currency notes, including 500 and 2000 denominations, over a payment terminal. The background is blurred, showing a person in a white shirt and a computer monitor.

4 Customer Experience

Different customers have different needs and lifestyles. We at Bee Smart Payment Solutions are keen to develop different payment interfaces that fits everyone and all lifestyles. From paying in cash at a retail shop to cards payment through mobile application along with many other payment interfaces suiting all customer types and being the favorite payment option for customers.

4 Customer Experience

4.1. Payment Interfaces



Outlet 60.000



Bee Mobile Application



Door to Door



Self-payment kiosks



Bee Premium



Organized Chains



WebSite

We didn't stop on the classical way of business by being only in the retail shops since our customer's preference didn't stop there. As we were the pioneers in developing a payment mobile application as well as in deploying self service terminals in Egypt.



4 Customer Experience

4.2. Retail Network

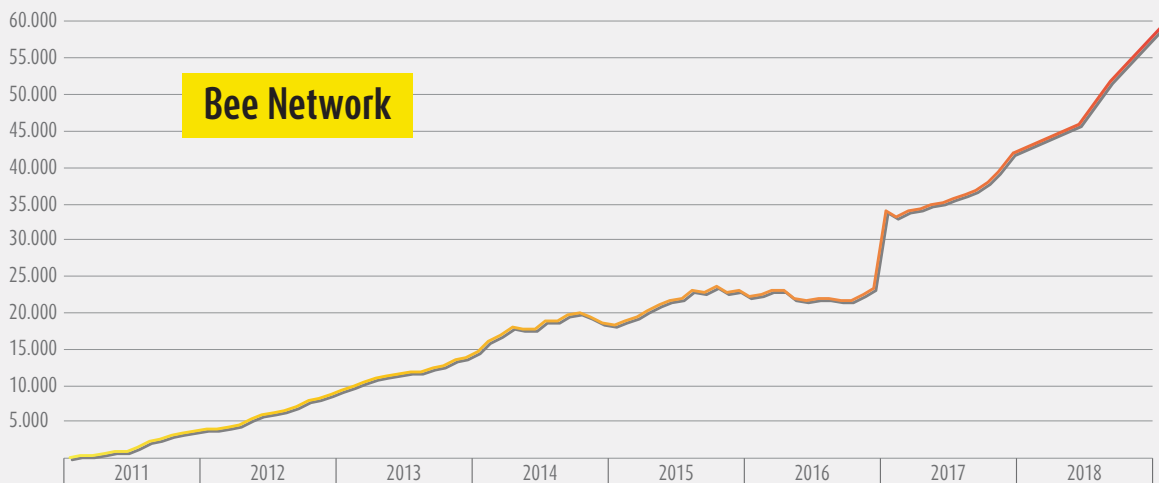
Bee has the ability to turn any existing retail shop with – literally – any business nature into a payment outlet that accepts payment in cash for all the services available over our platform.



4 Customer Experience

4.3. Retail network growth

Being beside our customers was a commitment and not an option ,accordingly we keep increasing our outlets.

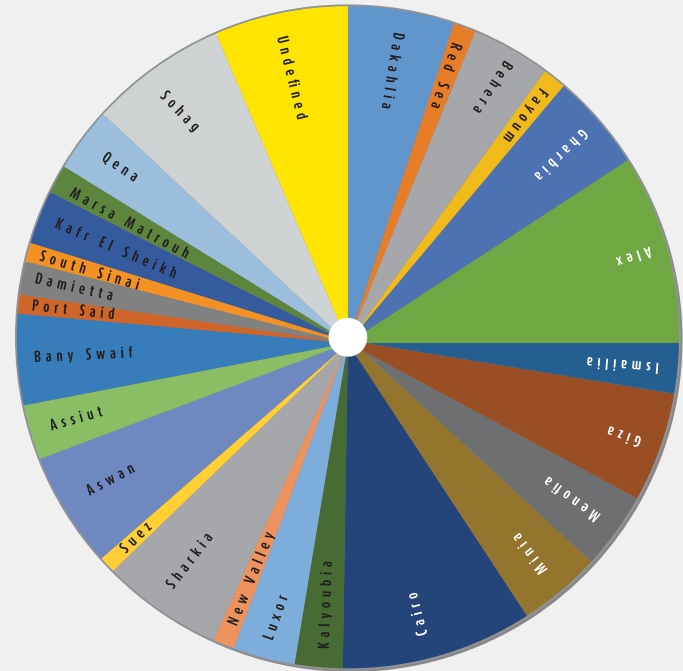


As Bee network continued its growth on 2017 and with a record high for 2018 reaching 30% growth allowing the network to stretch across the nation.

4 Customer Experience

4.4. Nationwide coverage

Our nationwide coverage is “real” nationwide coverage. Greater Cairo and Alex are less than 40% of our presence

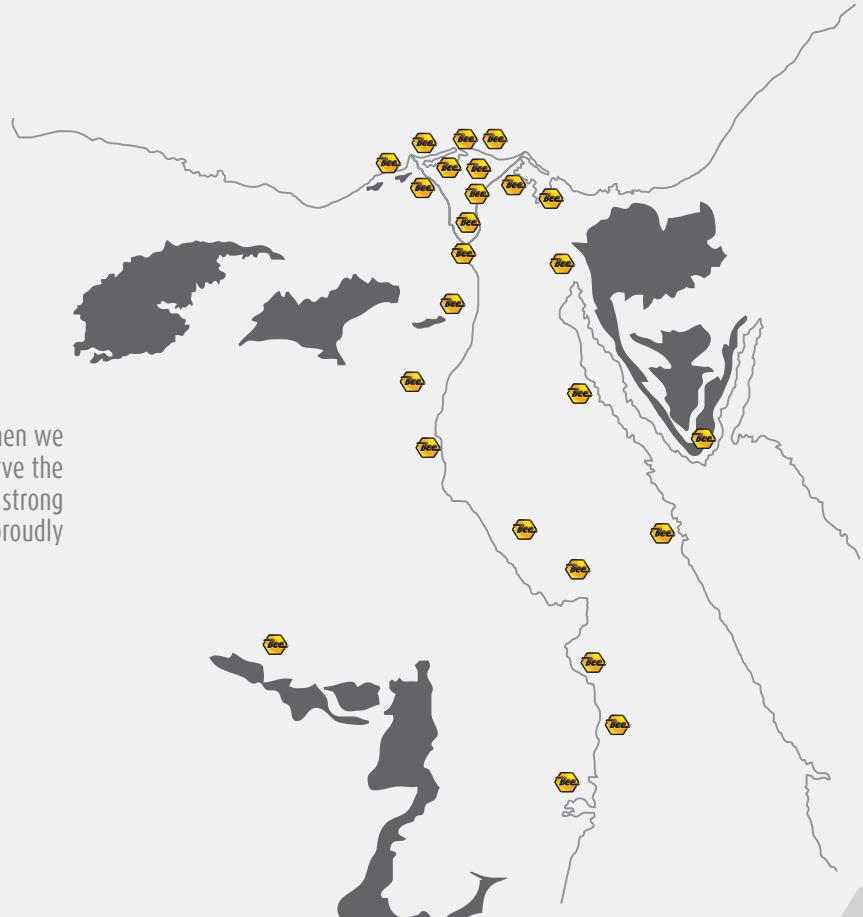


Bee network demography is stretching throughout Egypt, offering the complete payment portfolio within just few minutes range, just at the customers corners.

4 Customer Experience

4.4. Nationwide coverage

Egypt is bigger than just Cairo and Alexandria. When we launched our business we were committed to serve the nationwide with all its governorates as we built a strong distribution network covering the nation and proudly serving all cities.



4 Customer Experience

4.5. Mobile Application

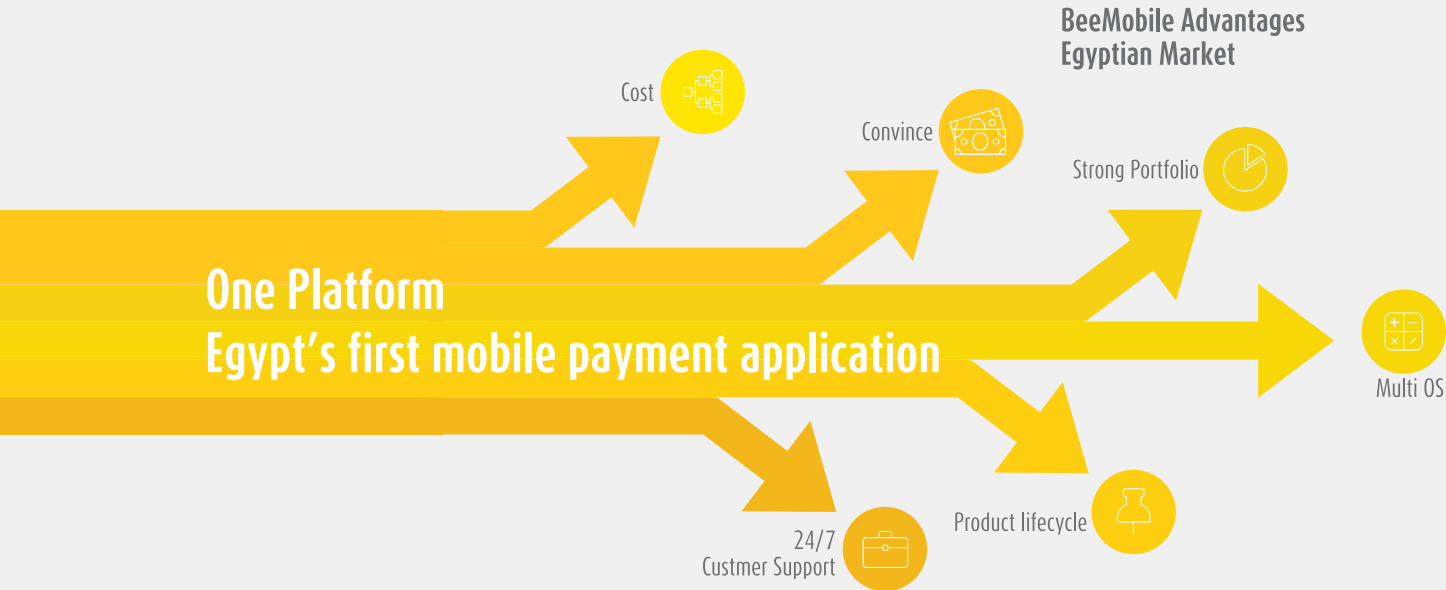
With our commitment to the convenience and with the attachment of everyone to his mobile we couldn't miss bringing our customers the ability to settle their payments through their smart phone handsets, Android and iOS devices. The application goes beyond being just a payment application to give our customers several features like outlets locator to find the nearest outlet, scheduled payments option that gives the ability to set a reminder for periodic payments and a notification on the payment day with the ability to pay at your fingertips.

"Bee Mobile" is your easy on the go payment mobile application that you can recharge and use it at anytime and anywhere, assigning multiple banks cards (Credit/Debit) to pay a lot of services in Egypt. You can get mobile credit, pay your mobile, internet landline, electricity, book your airline flight and more other bills in few seconds from the mobile payment feature in the app.



4 Customer Experience

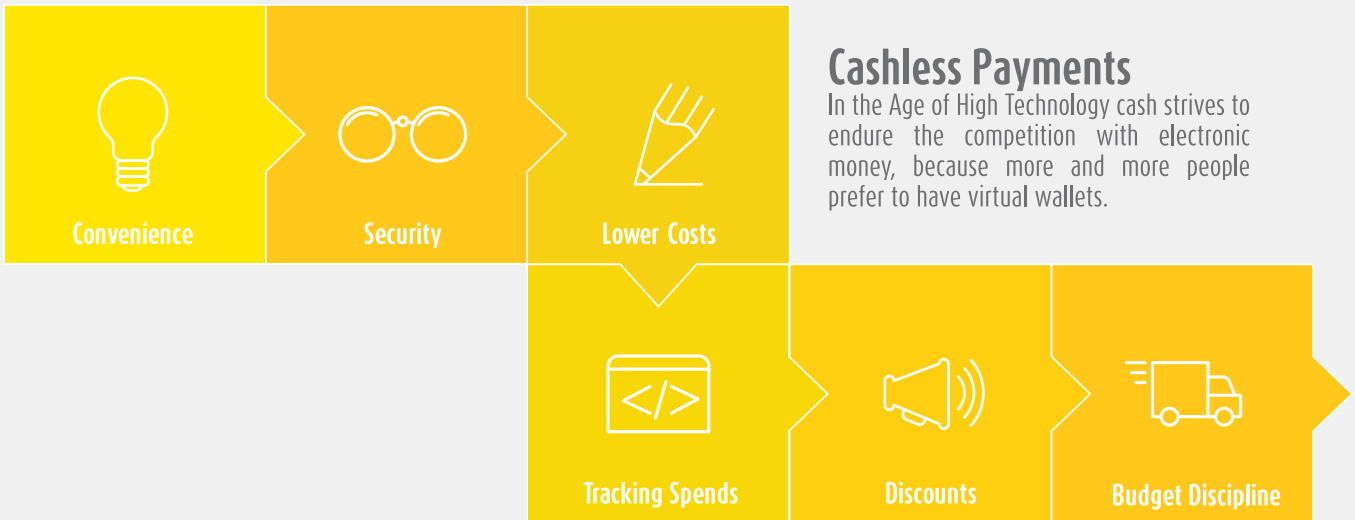
4.5. Mobile Application



Also the app has the locator function to find your nearest Bee outlet on map or from selected area.
As Bee network gained customer's trust, Bee Mobile came as a simple and easy solution to do all bill transactions and settlement from the comfort of home.

4 Customer Experience

4.5. Mobile Application



Cashless Payments

In the Age of High Technology cash strives to endure the competition with electronic money, because more and more people prefer to have virtual wallets.

Electronic payment enables individuals, businesses, governments and nonprofit organizations to make cashless payments for goods and services through cards, mobile phones or the Internet. It presents a number of advantages, including cost and time savings, increased sales and reduced transaction cost.

4 Customer Experience

4.6. Bee Card



Bee Card is a prepaid “PIN” code that is generated from Bee system with any amount of your choice and not in a pre-defined tiers and dominations. It is an ultimate payment product for online payments and e-commerce.

You can use Bee Card in paying online for several websites instead of using your credit card and in this sense, Bee card is very secured since the “PIN” code is used only once leaving any hacking fears behind your back. You can also use Bee Card in recharging your Bee Mobile application balance to pay from your mobile at anytime.

4 Customer Experience

4.7. Door to Door

Even if we are everywhere still our customers have the luxury of calling one of our runners to visit them where they can settle their payments on their door step



4 Customer Experience

4.8. Sales & Transactions (Self service terminals SST)

Now for the first time in Egypt in the matter of seconds you can settle all your payments from a multitude of services in complete privacy with Bee payment Terminal.

The Bee Payment Self Service Terminal is a new exclusive technology with a touch screen, real-time cash acceptance provided exclusively by Bee to ensure the ease & privacy of your payments...no queues...no hassle!

Bee Self Service Terminals are located in several big shopping malls in Egypt.

Exclusive Self Service Terminals are also available in 63 branches of Orange, where if you are an Orange user you can pay all your bills and recharge your credit privately, safely and quickly in Bee SST and avoid any queues.



4 Customer Experience

4.9. Bee Premium

The store offering several payment services from paying electricity bills, water bills and all the way to simple mobile top up and mobile bill payment along a point of sale for several new and top of the line mobile phone devices and electronics. The store is organized and fully run by Bee Staff members.





5 Billers and service providers experience

We do not just provide cutting edge, sophisticated products; we also develop and customize our products together with our partners. We do not just offer solutions for payment collection; but also outsource payment collection processes and manage those processes using global know how and a dedicated professional team.

We use an individualized approach to each of our partners by seeking to understand their business' scope and by customizing our products according to their specific needs. Having our own in house R&D team gives us the flexibility and the speed in customizing our Payment Solution products, while our multinational experience guarantees our partners tailor made solutions and services in a fast, flexible, effective, cost efficient and professional manner.

We have developed payment channels for more than 60 Service Providers in different countries totaling over 100 million subscribers. This has allowed us to continuously improve our software and solutions as well as our business model and our understanding of the dynamics of cash focused communities. We work hand in hand with partnering banks to facilitate cash payment flow through the banking infrastructure.

5 Billers and service providers experience

Partnering with us will give you the following advantages
Nationwide professional outsourced distribution network and management.

New Nontraditional channels

Cost reduction in operations for the establishment and management of proprietary distribution networks.

Cutting edge, secure technology in payment collection.

Added value for your customers; through their ability to pay their bills in one place, through the availability of dedicated 24/7 customer service hot lines.



5 Billers and service providers experience





As Bee's innovation consultants are problem solvers. Our consultants are trained to listen carefully as you explain your company's needs. We understand a "one plan fits all" approach does not work and that our recommendations must be fully responsive to your company's particular needs and expectations.

5 Billers and service providers experience

5.1. Direct Integration Products



Payment products reflects the logic of the payment transaction and how does it go between your different service providers and Bee. The different payment products are on the different customer interfaces.

Throughout years of experience in the field of payment solutions, we have developed different products that fits almost any business need and business size. If you are an enterprise with topnotch sophisticated billing systems or a small flower shop with no website, you will find a payment product that fits your business size and needs. Our experts are always here to demonstrate our products, identify your business needs and recommend you the suitable payment product. They are even capable of tailoring a new payment product when needed and found feasible.

5 Billers and service providers experience

5.1. Direct Integration Products

Client account electronic recharge

Top-up payment product is suitable for service providers with massive customers, where each customer has a unique ID and is putting money in his account with flexibility in amounts and time of depositing. Usually used for MNO's for prepaid lines, banks to deposit in current accounts or e-wallets.

This payment product requires direct integration and advanced billing system on service provider side.



Client due amounts settlement

Bill payment product is suitable for service providers with massive customers where each customer has a unique ID and is settling due payments with different amounts each time, but using the same customer ID. Usually used by MNO's for postpaid customers, ISP's, banks for settling credit cards minimum amount payment and any other postpaid payment.

This payment product requires direct integration and advanced billing system on service provider side.

5. Billers and service providers experience

5.2. No integration/Simple integration

OGW product

Available for merchants through simple integration APIs and web interface which merchant can use and start selling within one day. OGW is available in “Plug & Play” & “API” formats, suitable for any type of business that have extensive focus on booking over the telephone call or online ordering.

Customer Subscription

Another interesting product, is the Customer Subscription + Payment Collection product. If you need your customers/potential customers to subscribe for specific service you are offering and give your customer the facility to pay on spot after subscribing, we can surely help you reach all your potential customers nationwide. E.g. currently we are collecting subscriptions for current and new Vodafone ADSL users and OSN users, for the current users; if the user needs to change his subscription package and pay for his new subscription and for new user collecting all needed data and papers then payment subscription fee and subscribed package periodic fee. Another example would be the donations services, where we collect customers’ data and donation and send data to the donation institution (service provider) instantly.

Self service terminal

The Bee Payment Terminal is a new exclusive technology with touch screen, real-time cash acceptance provided exclusively by Bee to insure the ease & privacy of your payments. Best used for high traffic areas to decrease the load over the counter or an elegant value added benefit to employees of your company!

5 Billers and service providers experience

5.2. No integration/Simple integration

PIN code

E-Vouchers is the evolution of scratch cards. Service providers and companies that are using scratch cards as a payment option are bearing a huge cost for producing and distributing these scratch cards. E-Vouchers payment product simply prints the pin code in front of the customer retrieving the pin from service providers' servers in a secure, cost effective and convenient way. This payment product can require integration and in some cases can be applied without integration.

Bee card

Bee Card...the ultimate online payment solution payment with no need to have a bank account, disclose your credit card information or long registration process.

You can issue Bee Card with any amount from EGP 5 to 5000 from any Bee outlet and use it in paying for a multitude of services and goods from online websites.

How to Use Bee Card?

1. Simply pay the desired amount of cash at your nearest Bee outlet.
2. Your Bee Card for the exact paid amount.
3. Use your Bee Card serial number/pin code to pay for goods/services at any e-shops that accept Bee Card.

Now Bee card could be purchased over Bee Mobile application, allowing sending small amount of token as a gift to your family, friends and loved ones in the form of Bee Card!



5 Billers and service providers experience

5.3. Reporting



Throughout years of operating in several destinations and regions Bee Developed a clear understanding of the business requirements and has developed a complete set of reporting tools that fit any organization type.

Reports structure, format and frequency is something you shouldn't worry about when dealing with the most reliable payment system provider in the region. Reports varies from online reports where you can check any transaction on real-time manner – usually used by support teams – or offline reports – usually used by finance and sales teams – and are received in a consistent and professional layouts.

5 Billers and service providers experience

5.4. Security

In house software development with own R&D give us High Portability and Flexibility of integration. Thanks to Cross Platform Architecture system which makes Cash Collector to operate on any hardware, any OS, any database. Our High Transaction Server performance can handle up to 2000 transaction per second with compliance of security ISO 27000 standards. System hosted on two different Tier III (Plus+) Data Centers certified from Uptime institute, to archive maximum availability – 99.99% To keep financial data secret from unauthorized parties (privacy) and Verify that messages has not been altered in transit (integrity) we implement military grade cryptography standards and hush functions like Triple DES, PKCS#1 RSA 2048 bit key cypher, SAM CARD (in POS terminals). In addition, we may use digital signatures to prove that a party engaged in a transaction (nonrepudiation). To protect users from unauthorized access and verify identity of users (authentication) login password pair used. We also implemented logging of activity of every user, session expiry, locking account, password complexity policy, temporary password, captcha techniques.

Application layer uses SSL certificate from trusted and well-known Providers like GoDaddy. On transport layer VPN channel and data encryption between Merchant and Cash Collector, as well as VPN channel between Cash Collector and Service Provider's system would be implemented. Using "Connect" middleware to exchange information between Cash Collector and Service Provider's System will ensure securely exchange of data without intensive customization of the system.







































On network layer Firewall, IDS/IPS systems used to secure the Cash collector from external attacks.

To prevent/manage fraud cases Transactions analysis interfaces is in place, which provides tracking of any transaction with detailed information of time, date, location, type of transaction, actions done and behavior of account.

6 Bee Partners

Mobile Bills, Air Charge & E-Vouchers																			
DSL Bills																			
Landline																			
Donations																			
Monthly Installments																			
Airlines & Tourism																			
Utility Bills																			
Cinema Tickets																			
Syndicates																			
Online Games																			

6 Bee Partners

Online Services														
Transportation														
Stock Exchange														
Education														
Cable TV														
Clubs														
Mortgage Finance														
E-Commerce														
Bee Card														
B2B														

7 Channels

Bee has a diversified multitude of offerings for channels that covers every style and need. From establishing your own payment solution company where Bee will act as a system vendor till a standalone retail outlet in a remote area.



7 Channels

7.1. Types of different channels

Distributor

Bee offers for big players a distributors model. If you are a distribution company in any field (Telecom – FMCG – Pharma – Home Appliances – others) and already built your fleet and distribution network is ready, Bee is offering you a model that is designed to utilize your current CAPEX and infrastructure to generate mode revenues with almost a CAPEX free model. You can act as a distributor for Bee, while running your own operations with your distribution structure and leaving the technical department to Bee experts.

Wholesaler with a small distribution network

If you are a wholesaler and have your own network of standalone retail outlets whether you have a distribution force or not, you can add to your portfolio Bee payment services and earn from your current network with MINIMUM investment from your side.

Door to Door company with team of runners

Door to Door companies and cash on delivery is a well-established business in Egypt yet, as any other business is willing to have a new revenue stream. We, at Bee have technical abilities to turn your runners into mobile payment outlets that can offer the full portfolio of services to the customers, either as an extra service in a standard visit for any purpose – delivery for example – or upon request by the customer to settle a certain payment on the spot in a real-time manner.

7 Channels

7.1. Types of different channels

Chain of retail outlets

Retail chains has its own unique nature of business and their won challenges. We at Bee fully understand this unique combination and have developed a solution that fits the retail chain nature by adding a VAS to the retail outlet and generating more volumes without consuming any shelf space.



7 Channels

7.2. Organized Retail

Reaching out to customers on all channels, we are available on Egypt's top retailers across the nation offering all Bee Smart Payment portfolio in an easy access and convenience. Easy settle due bill along to your cart goods.

Spinneys, Kher Zaman, A Mart, Fly Buy, Fathalla Market, Seoudi Stores.



7 Channels

7.3. Channels interface

POS machines

The traditional POS machines are the most familiar devices in electronic payments from decades since it was introduced by banks to accept the credit cards payments. POS machines are available at Bee as one of the payment interfaces that channels can use. The POS offered by Bee varies from machines with or without card reader and with buttons or touch screen.

Web interface

The option of having the ability to login to your cabinet from any web interface is a very convenient option for many business types and sizes. Bee is pioneering in offering the web interface as an option to its channels in the Egyptian market.

Mobile and printer

Downloading the payment application on the retailer mobile and providing a Bluetooth printer is a very convenient, flexible and cost effective solution for many type of businesses like taxi drivers, door to door runners and some retail outlets as well.



7 Channels

7.3. Channels interface

Self-service Terminal

The SST – self-service terminal – is a very fancy, trendy and topnotch device that doesn't require any human interference in offering the service. It can be placed in a retail chain or a high traffic/limited outlets area like airports. Bee is very flexible in building different business models with the SST. You can brand it your own brand and have your own operations placing the SST's anywhere you want. You can place the SST in your stores availing the payment services in your location without adding any workload on your front-liners or you can brand it with your own brand and place it in your stores to offer your services like GSM operators and Airlines.





FinTech role & Financial inclusion in Egypt

Financial inclusion in Egypt

Financial inclusion is one of the most important concepts that recently attracted the attention of international organizations and central banks in general. Similarly, Egypt has put financial inclusion as a priority during the last years. The Central Bank of Egypt (CBE) participated in several regional and global initiatives to improve financial inclusion in Egypt. In July 2017, Egypt was chosen, along with China and Mexico, as a model country in a new Financial Inclusion Global Initiative launched by the World Bank Group.

The three-year initiative aims at supporting access to financial services to the unbanked and underbanked and developing policy recommendations in digital finance. According to the World Bank, Egypt has the potential to bring a large number of people into the formal financial sector (more than 44 million adults).

8 Banks

8.1. Financial inclusion in Egypt



about

10%

According to Findex data, only 10 percent of Egyptian adults have access to formal financial services

Egypt is nominated as a cash economy country with 12% financial inclusion but the good news that, President Abdel Fattah El Sisi on Tuesday 14/2/2017 issued decree no. 89 for 2017 to establish the national council for payments.

The president, according to the official gazette, will chair the council.

The council will be tasked with reducing the use of the banknotes outside the banking system, developing the national payment systems, achieving the financial inclusion and increasing the tax proceeds.

With this national direction of reaching financial inclusion comes a big role for cash handling networks as a mediator between banks and unbanked citizens with our nationwide coverage, flexible working hours, no cues and most of all, no suite wearing employee in the small retail shop that acts as a psychological barrier for an ignorant old man in Upper Egypt.

8 Banks

8.2. Bee offers to banks

- Aggregation
- Wallet Vending
- Collection
- Acceptance
- Cash in, cash out
- Direct deposit

8 Banks

8.3. Aggregation of Services

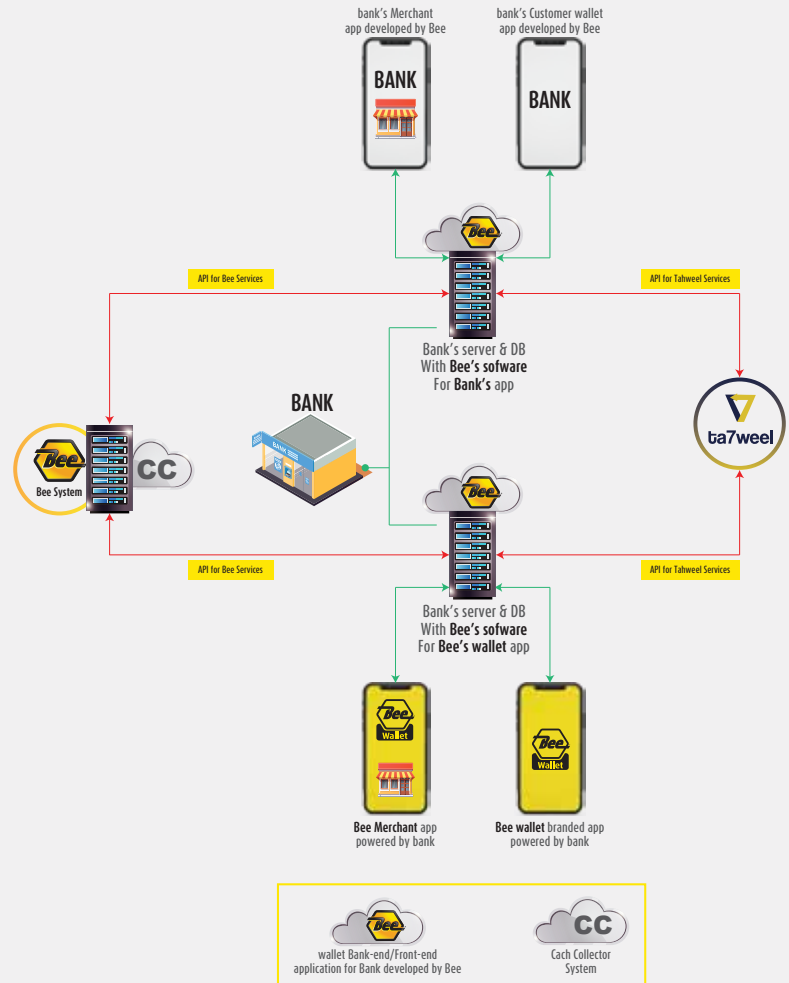
- ▶ 60+ services enabled with continuous update on service list
- ▶ Secure gateway to gateway integrations
- ▶ Project based and rigorous planning to enable Aggregation in all Bank channels:



8 Banks

8.4. Wallet Vending

- Existing Integration with Tahweel, i.e. Interoperable wallet
- On-premise Hosted Solution
- Back-end developed and customized as per existing regulation of CBE: (max ceilings for wallet balance; transfer, cash-out)
- Customization based on bank requirements for wallet registration and management
- QR code generation as per CBE rules



8 Banks

8.5. Collection for Bank products

Mortgage / leasing installment payments

Loan installment

Other products and offers



8 Banks

8.6. Acceptance, Merchant Acquisition

- Bee provides acceptance of bank Wallets and Cards in its vast POS retail outlets using simple QR code passed payments and mobile phones and by POS / sharing programs



8 Banks

8.7. Cash in, cash out

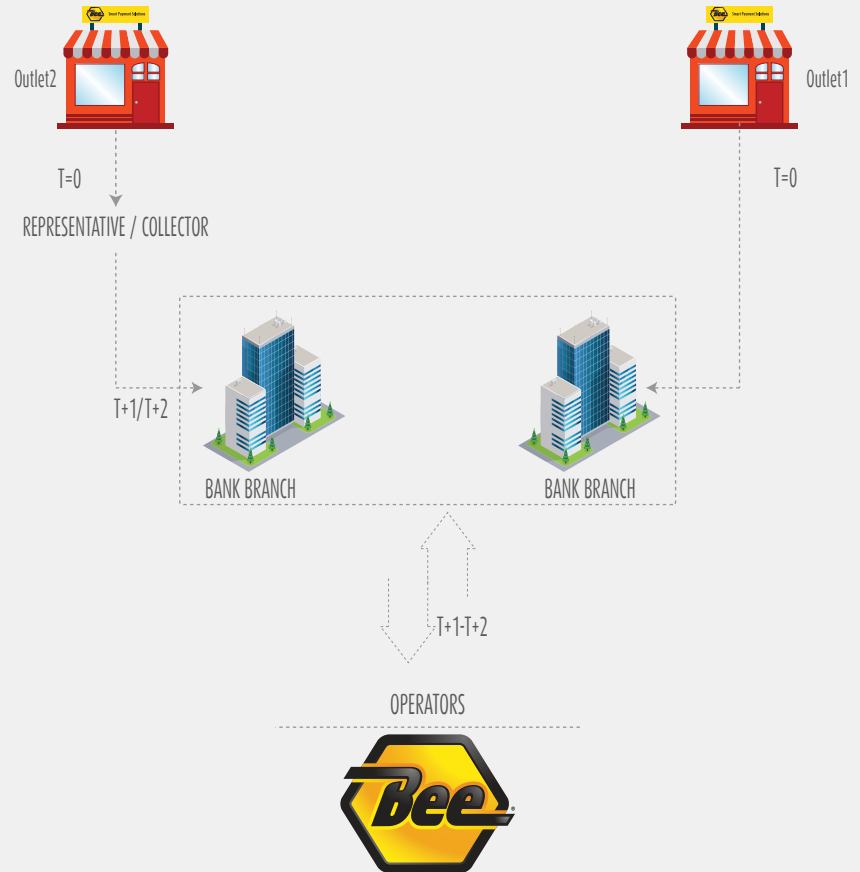
- ▶ Transfer money to your family's and friends' Mobile Wallet anytime using Bee pos network
- ▶ Users can withdraw and deposits funds through 60,000 Bee outlets across Egypt to their bank wallet.



8 Banks

8.8. Direct deposit

Bee is offering the banks the opportunity to collect and earn on the idle liquid cash collected by Bee runners from the shop and deposited after at least 1 day at the bank. This can take place by enabling the shops to deposit directly at the bank's and receive their credit immediately





المكان اللي تدفع فيه

“ Changing Egypt's financial services ”

Did YOU KNOW !!!

"If the bee disappears from the surface of the earth, man would have no more than four years to live?" ~ Albert Einstein.

Thanks Albert..!!!

2A, 200 St.Degla, Maadi, Cairo, Egypt
Tel. : (+202) 259 764 04
Fax : (+202) 259 764 05
Customer Service : 16BEE (16233)
E-mail : info@bee.com.eg
www.bee.com.eg