

FAQ

FREQUENTLY ASKED QUESTIONS



01 What is Wayame?

Wayame is a new consumer-facing brand developed under Namibia's Instant Payment Solution.

It is designed to make payments faster, easier and more connected for all Namibians.

02 What does Wayame mean?

Wayame is inspired by the phrase "Wire Me", a familiar expression many people use when asking someone to send them money electronically.

03 Is Wayame a bank, mobile app or website?

No. Wayame is **not a bank, mobile app or website**.

Wayame is a national payment platform that connects participating banks, wallets and payment providers, allowing money to move instantly between them.

Think of it as a highway. The banks, wallets and payment providers are the vehicles travelling on the road, while Wayame is the highway that connects them all and allows payments to move quickly and seamlessly from one destination to another.

04 Do I need to open a new account to use Wayame?

No. Once Wayame is fully launched, you will be able to register using your existing bank account or wallet with a participating institution.

There will be no need to open a separate account. Wayame works alongside participating financial institutions to make payments faster and more convenient.

05 What can I use Wayame for?

Over time, Wayame will support a variety of payment services, including receiving pension payments, sending money to family and friends, paying merchants and making everyday purchases.

Consumers will be able to pay participating merchants, taxis, market vendors and small businesses using QR codes.





06 Can I use WayaMe if I don't have a smartphone?

Yes. While the solution works well on smartphones, it also supports USSD, allowing users with basic mobile phones to transact without internet access.

07 Will I still need cash?

Cash will continue to exist, but WayaMe offers a faster, more convenient way to pay. You'll be able to make digital payments at participating merchants, vendors and service providers without carrying cash. And when you do need cash, you'll be able to cash out at participating merchants, giving you greater flexibility and access to your money.

08 How will I know if a service uses WayaMe?

You will start seeing the WayaMe brand on participating platforms, awareness campaigns, payment services and merchant locations that are connected to the Instant Payment Solution.



09 Is WayaMe safe to use?

Yes. WayaMe operates within a regulated environment and includes multiple security measures to help protect customer information and transactions.

As WayaMe is rolled out, consumers will also benefit from ongoing financial education and awareness campaigns to help them use the platform safely and confidently. Users are encouraged to practise good financial habits, such as keeping their PINs and passwords confidential, never sharing one-time passwords (OTPs) or personal credentials, and only transacting through authorised channels.

10 When will WayaMe be ready for me to use?

WayaMe is being introduced in phases. The first use case, Government-to-Person (G2P) payments, has already gone live in a controlled rollout, enabling selected pension beneficiaries to receive payments through participating institutions.

The next phase will introduce person-to-person payments later this year, allowing individuals to send and receive money instantly between participating financial institutions.

Additional payment services and use cases will be added over time as more institutions connect to the platform. This phased approach allows the industry to thoroughly test and refine the system while ensuring a secure, reliable and seamless experience for all users.

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