

HAFA MAGAZINE · SPECIAL ISSUE

Money, **without borders.**

Pay anyone on HaFa, in any country, from the chat you already have with them. They receive it in their own money, and you see exactly how much before you send.

Send abroad · Every currency · An example · How to · Business · Cards · Questions

hafa.chat/money-without-borders

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In this **special issue.**

Think of a brother in Nairobi and a mother in Douala, a customer in London and a supplier in Accra. The people we chat with every day don't live in one country. Paying them meant another app, another queue, and a fee you found out about afterwards.

HaFa changes that. The same chat where you say how far is now where you send money, to anyone on HaFa, wherever they are. They receive it in their own money, in their HaFa wallet.

And you see everything before you press send: exactly how much arrives, the rate, and what it costs.

Photographs marked “illustration” were made for this issue; the people in them are not HaFa customers. Amounts in the example are for illustration.

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If you can chat with them, **you can pay them.**



Home is wherever your people are. Illustration

CHAPTER 01 · SEND ABROAD NEW

Money for home, **sent from the chat.**

School fees, a hospital bill, something for Mama at the end of the month. Open the chat, tap the yellow $, type the amount in your money. HaFa tells you what she will receive in hers, and it lands in her HaFa wallet.

She sees it in your chat as a payment, with the amount she got. She can spend it, send it on, or take it out to mobile money where HaFa offers it in her country.

> If you can chat with them, you can pay them.

Any
country where the person you pay has HaFa

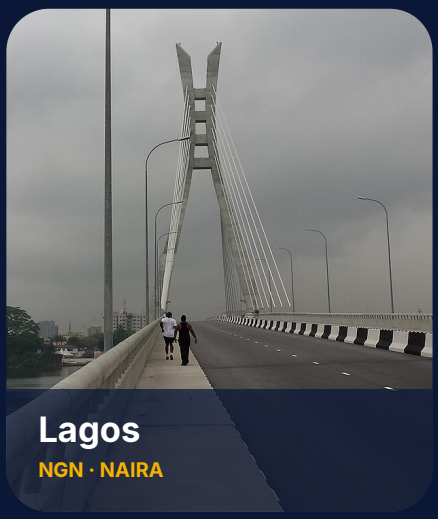
10 min
the rate you were shown is held while you decide

Exact
what arrives is shown before you approve

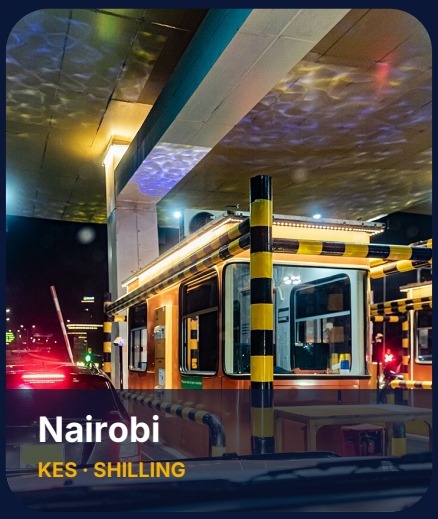
1
approval: your fingerprint, face or PIN

You send in yours. They receive in theirs.

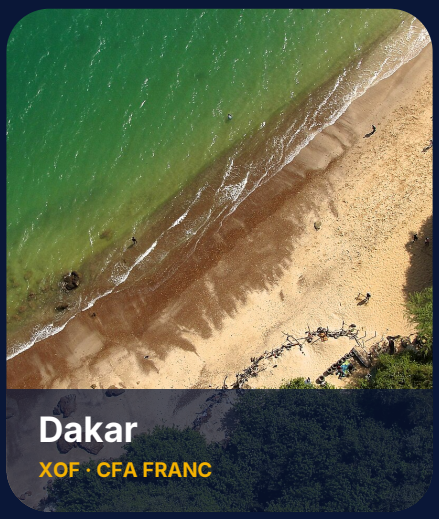
Naira to CFA francs, shillings to cedis, rand to naira. HaFa converts at the day's market rate with a small HaFa margin in it, written on the review screen. Between countries that share a currency, like Senegal and Côte d'Ivoire, nothing is converted and nothing is taken for it.



Lagos
NGN · NAIRA



Nairobi
KES · SHILLING



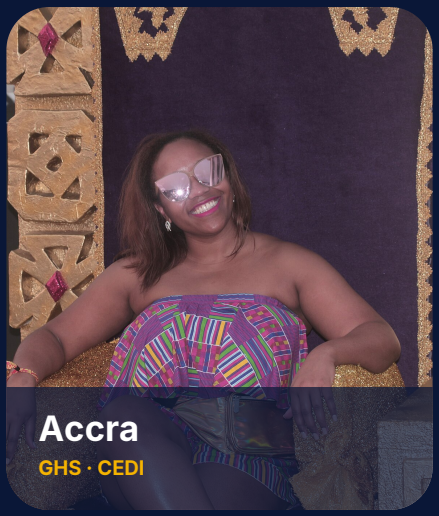
Dakar
XOF · CFA FRANC



Kigali
RWF · FRANC



Johannesburg
ZAR · RAND



Accra
GHS · CEDI

> Pay a cousin in Johannesburg from Lagos, or a supplier in Accra from Nairobi. One wallet, every currency HaFa serves.

CHAPTER 03 · A WORKED EXAMPLE

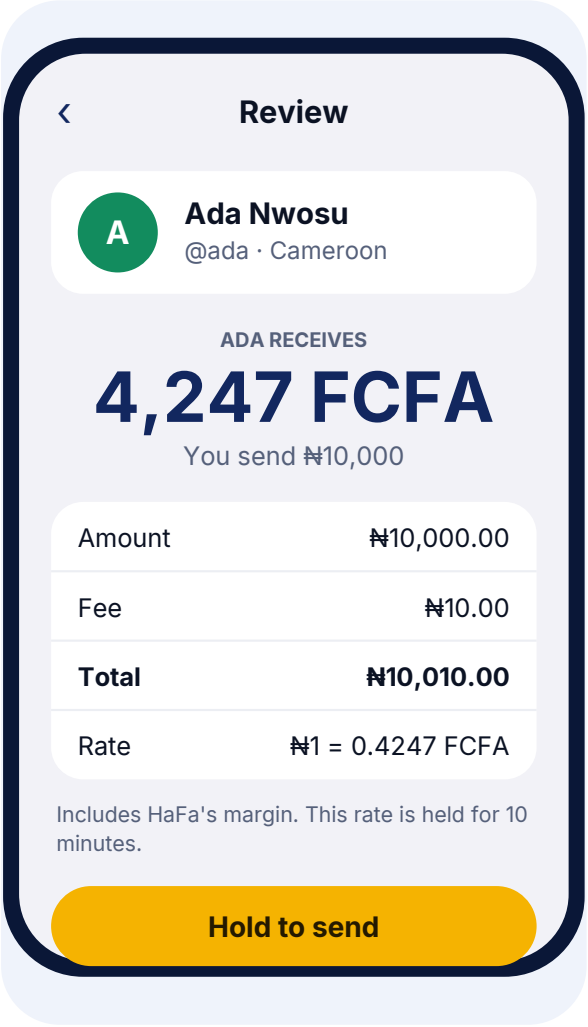
Ten thousand naira **to Douala.**

Chidi is in Lagos. His sister Ada lives in Douala. He opens their chat, taps the yellow $, and types ₦10,000.

Before anything moves, HaFa shows the review: what he sends, the fee, what Ada receives in CFA francs and the rate. He holds the button and approves with his fingerprint. Ada's phone shows the payment in their chat a moment later, in her own money.

> **The rate is held for ten minutes. If it runs out, HaFa shows the new amount and he sends again. Nothing is taken in between.**

Figures are an example. The real rate is shown in the app when you send, and moves with the market.



CHAPTER 04 · HOW TO

Five steps, **one approval.**

1 **Open the chat**
Or go to Pay and pick a person by name or @tag.

2 **Type the amount**
In your own money. HaFa asks for the rate as you go.

3 **Check the review**
Exactly what they receive, the rate and the fee.

4 **Approve it**
Hold to send, then your fingerprint, face or PIN.

5 **It lands**
In their HaFa wallet, in their money, with a card in your chat.



A veterinarian and entrepreneur in Nairobi.
Photo: DorahMalemba, CC BY-SA 4.0

CHAPTER 05 · FOR BUSINESS

Customers abroad **can pay you.**

The tailor in Accra, the stylist in Lagos, the vet in Nairobi whose clients travel, the trader in Douala who ships to the diaspora. Your customers abroad pay you on HaFa in their money, and you receive it in yours.

No account numbers to read out over the phone, and no waiting days to see whether it came. You see it arrive in the chat with the customer, with a receipt you can share.

> A sale to Lagos, paid in naira, arrives in shillings.

SAME MONEY, NOTHING CONVERTED

Senegal and Côte d'Ivoire share the CFA franc, and so do Cameroon and Gabon. A send between them goes one for one: no rate, no margin, the ordinary fee only.



Top up from anywhere. Illustration

CHAPTER 06 · TOP UP WITH A CARD

Add money with **the card you have.**

Tap Top up, choose Card, and type the amount. The card form opens inside HaFa: no website, no link. Your card is kept by HaFa's card partner, and HaFa never sees its number, so next time it is one tap.

Your card is charged in your own money wherever the card company takes it. Where it doesn't, HaFa charges it in US dollars at the day's rate and shows you the exact amount before you pay. Your wallet still fills in your own money.

> Card money can be sent and spent at once. Taking it out to mobile money opens a few days later, which protects everyone from stolen cards.

Questions **people ask.**

WHERE IT STANDS

LIVE

Top up with a Visa or Mastercard in every country HaFa serves.

LIVE

Sending to any country, in HaFa 1.63.12 and later, from hafa.chat.



One table, **four countries.**

Your family has someone in every time zone. Open the chat, say how far, and send the money with it.

Get HaFa at hafa.chat

Who can I send to?

Anyone with HaFa, in any country. If they are in your contacts or you know their @tag, you can pay them.

What does it cost?

You see it before you send. The rate includes a small HaFa margin, written on the review, and the fee is on its own line. What they receive is exact, not an estimate.

Why is the rate only held for ten minutes?

Exchange rates move. HaFa holds the rate you were shown long enough to decide. If it runs out, HaFa shows the new amount and you send again.

Can they take the money out?

They can spend it and send it on in HaFa straight away. Where HaFa offers mobile money cash-out in their country, they can cash it out too.

Is it safe?

Every payment is approved on your own phone with your fingerprint, face or PIN, and nothing moves without it. HaFa also warns you before you pay an account other people have reported.

Can I send abroad over Bluetooth, without internet?

Not abroad. Sending to another country needs a connection so HaFa can give you the live rate. Payments nearby still work offline.

Photographs marked “illustration” (the cover, the arrivals hall, the card and the table) were made for this issue; the people in them are not HaFa customers. Amounts in the example are for illustration. Cash-out depends on HaFa's payment partners in each country. From Wikimedia Commons: “Kenyan Female Veterinarian, Entrepreneur” by DorahMalemba and “Ghanaian woman smiling” by Fquasie, CC BY-SA 4.0; “Lekki Ikoyi Link Bridge” by Chippla and “Sandton skyline” by Andres de Wet, CC BY-SA 3.0; “Nairobi Expressway” by Ninara and “Dakar Beach” by Jeff Attaway, CC BY 2.0; “BK Arena” by Baraka official, CC0.