



**First
Capital**
BANK

First Power Salary Advance

For corporates and their workforce



Botswana • Malawi • Mauritius • Mozambique • **Zambia** • Zimbabwe

Belief comes first.



First Power Advance Salary is a platform empowering workers to take control of their financial well-being.



- First Capital Bank partners with the employer.
- Provides power to save.
- Provides power to pay.
- Provides power to borrow.
- Provides protection to employees from financial predators.

Benefits to the Employer:



- No cost to set up.
- Eliminates the need to tie up cash flow with loans and advances to staff.
- Options to enable savings, loans and insurance services in the future
- Reduced administration cost and time of Salary Advance processing to the employer.
- Increased productivity and retention.

Benefits to the Employees:



- Competitive rates (once-off).
- Reduces stress seeking money.
- Dignity to employees, as access to funds is in their hands.
- Power in the hands of the employees as they can access funds without red tape at any time.



The Process

Employer Onboarding

Your company will sign an agreement with First Capital Bank, to enable services for the workforce

Workforce Onboarding

The company can then enable services for the entire workforce by uploading information into the partner portal. First Capital Bank team members will train and assist in the onboarding journey.

Transactions

Workers can transact on their smart phones throughout the month and a deduction file will be automatically sent to HR/Finance detailing the usage of the workforce.

Monthly Deductions

The employer deducts workers' agreed amount and remits it to First Capital Bank at the end of the month, aligning with the salary payment cycle



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Contact us

For more information and enquiries,
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firstcapitalbank.co.zm

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