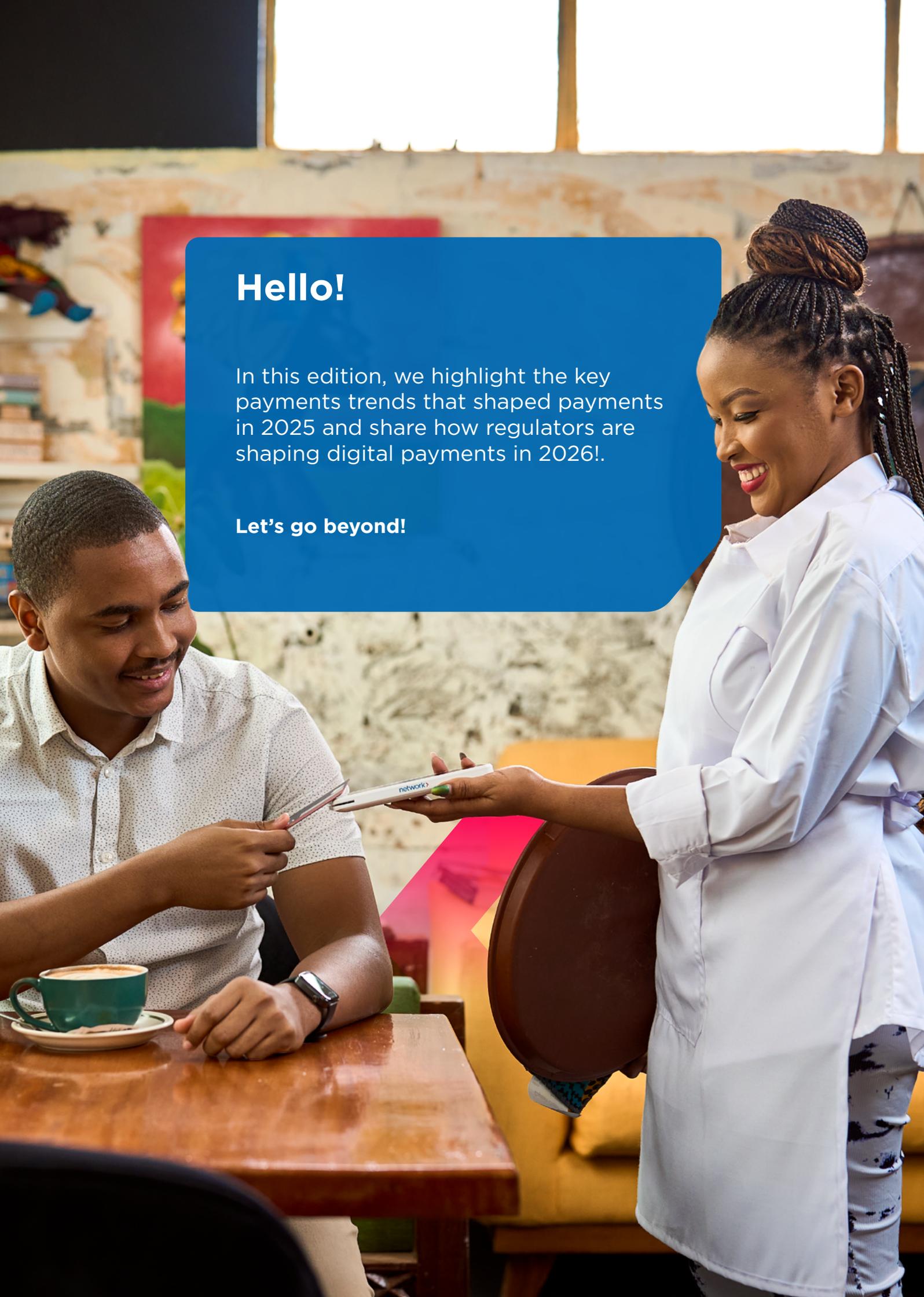


# Welcome to **Beyond Payments with Network**

Where innovation meets impact



A woman in a white chef's uniform is smiling and handing a card to a man sitting at a table with a coffee cup. The card has the word "network" on it. The background is a rustic-style interior with a stone wall and a window.

# Hello!

In this edition, we highlight the key payments trends that shaped payments in 2025 and share how regulators are shaping digital payments in 2026!.

**Let's go beyond!**

# The Future of Money:

➤ How Regulators Are Shaping Digital Payments

Central banks across Africa are rethinking how money moves as part of a broader payment system reform that is being witnessed across the continent.



In West Africa, the central bank of West African States plans to pilot a retail **central bank digital currency (CBDC)** in early 2026.

The aim is to improve payment efficiency, security and financial inclusion across the region. This move comes against the backdrop of growing interest in digital currencies as a complementary option to instant payments and mobile money.

The **Pan-African Payment and Settlement System (PAPSS)** is expanding to 17 more countries in 2026, streamlining cross-border payments and boosting economic integration across Africa. Elsewhere in the south, regulators are taking a more cautious approach as the South African Reserve Bank has concluded that there is no immediate need for a retail CBDC.

They are choosing instead to focus on **strengthening existing payment infrastructure** with regards to real-time payments and cross-functionality.

Together, these differing approaches highlight a common direction of **building more resilient, inclusive and regulated digital payment ecosystems.**

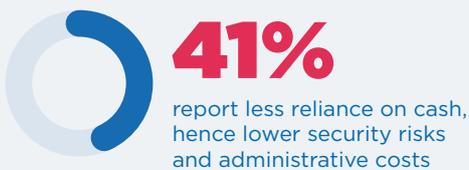


➤ [Link to Blog: Understanding Settlements: How Network Ensures Fast & Reliable Payouts](#)

## > How Digital Payments Drive Merchant Growth

Digital payments are now serving as growth engines for businesses. According to the [Payfast by Network State of Pay Report](#), merchants are seeing tangible operational and revenue benefits as they adopt digital payment solutions.

Some of the merchant-reported benefits of digital payments include:



### Network Easy Scan - QR Codes Made Simple

The way customers pay is evolving rapidly, with QR codes leading the charge in delivering quick, secure, and contactless transactions. Network's Easy Scan is designed to empower merchants by enabling them to accept payments instantly, whether they are operating in-store, at events, or even on the move.

This ensures that businesses remain agile and responsive to changing payment preferences, making transactions more efficient and secure for them and their customers.



#### > Instant Payments

Customers scan your QR code and pay immediately from their mobile wallet or bank app - no cash, no card required.

#### > Multi-Currency Support

Accept payments in local and major international currencies, giving you a seamless gateway for cross-border buyers.

#### > No Technical Setup

Generate a QR code in seconds via the Merchant Portal or Mobile App. Simply display it, and you're ready to collect payments.

#### > Secure & Compliant

Built with PCI-compliant security standards, Easy Scan protects both merchants and customers from fraud.

#### > Trackable Transactions

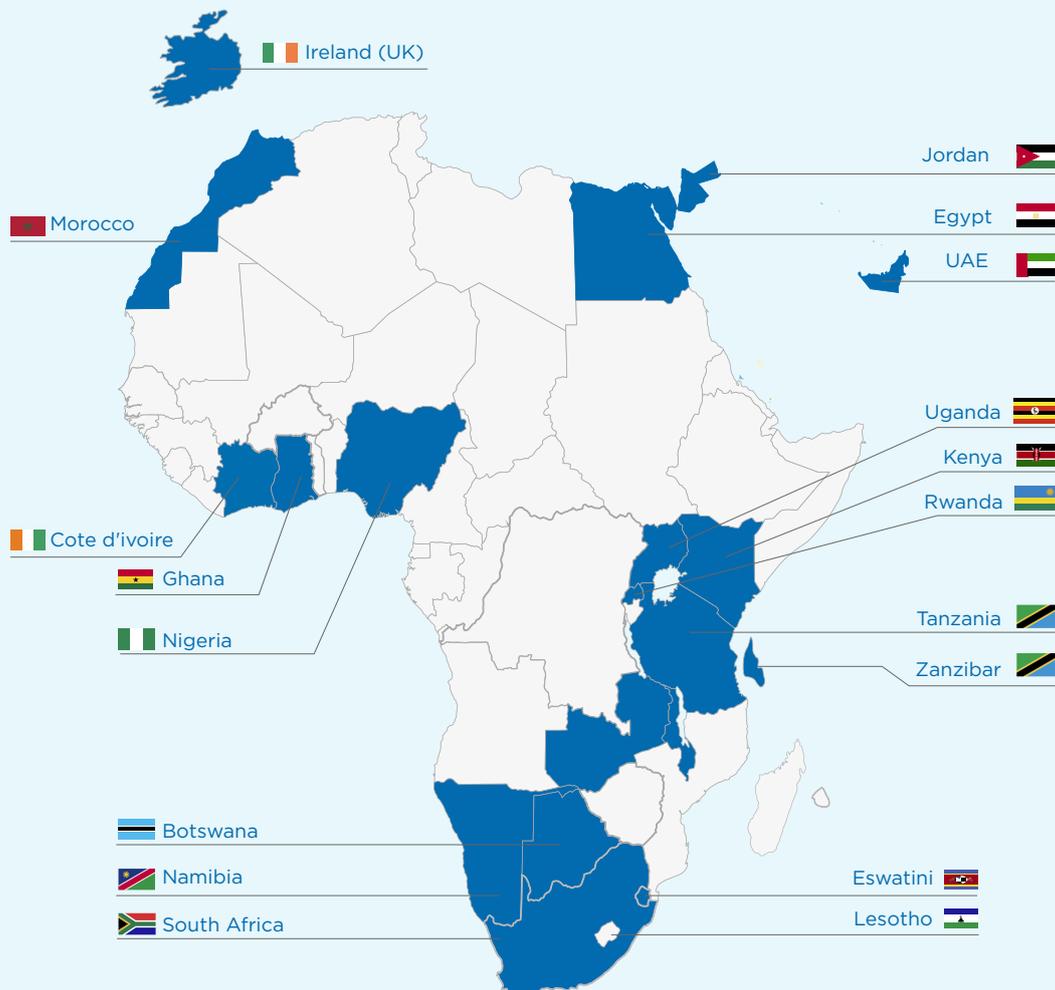
All payments are automatically logged in your dashboard, making reconciliation simple and transparent.



## Network Rebrand Goes Live in Key Markets

A major milestone for Network in 2025 was going live with the rebrand **from DPO Pay to Network** in Uganda, Zambia, and Namibia, following regulatory approval.

This move strengthens our brand presence across **East and Southern Africa** and signals a unified, seamless payment experience for partners and customers in these key markets.



# Q4

## Highlights

- > Golf Events
- > KAM Changamka Shopping Festival
- > Network Culture Day



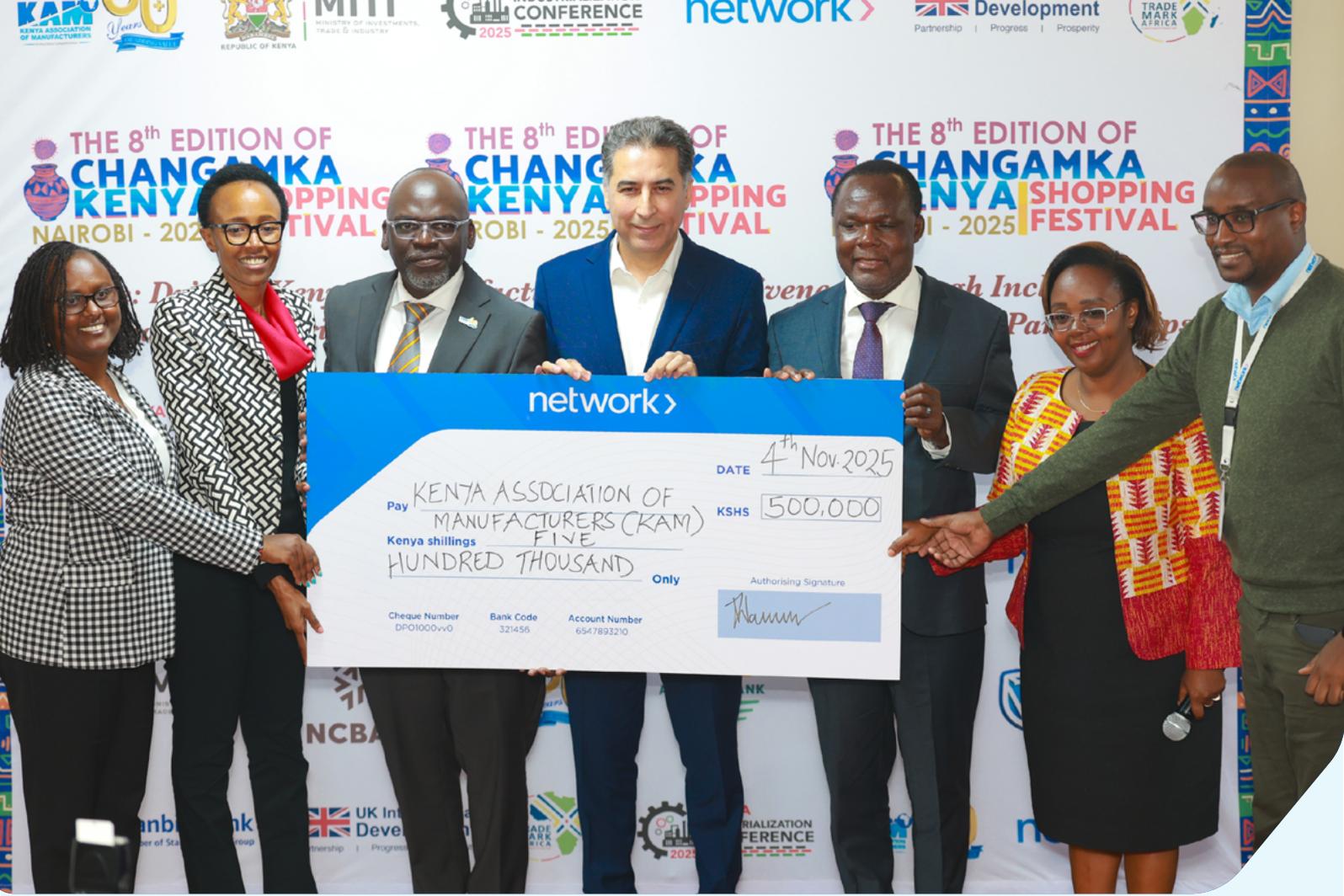


## > Golf Events

Network proudly sponsored the Muthaiga Golf Club Lady Captain's Prize and the Hero Dubai Desert Classic, championing community engagement through sport and elegance. By uniting members, enthusiasts, business owners and investors, these events foster vibrant networking opportunities and strengthen our business partnerships.

Our commitment to supporting such initiatives reflects our drive to help merchants grow, connect, and thrive within their communities.





## KAM Changamka Shopping Festival

Network actively participated in the **8th Edition** of the KAM Changamka Shopping Festival, a celebration of Kenyan made products that brings together consumers, businesses, government agencies, and policy stakeholders.



Digital payments are transforming Kenya's retail sector by enhancing convenience, strengthening security, and elevating the overall customer experience.

**Judy Waruiru,**  
Regional Managing Director, Acquiring



# Network Culture Day

Our teams came together for Network's Culture Day, celebrating our newly launched values that define how we **work, collaborate, and grow.**



We Are Customer's First Choice



We Are One Team



We Innovate and Evolve at Pace

The day reinforced our shared commitment to collaboration, innovation, and putting people at the heart of everything we do.



As we enter 2026, it is important to acknowledge and celebrate the remarkable trust demonstrated by our partners and merchants throughout previous years. This trust has been the foundation of our progress and success.

Within the digital payments industry, the future is shaped by solutions that are secure and seamlessly woven into the daily operations of businesses. At Network, this guiding principle informs every decision and initiative we undertake. Our ongoing commitment to innovation ensures that we deliver payment solutions that are not only safe and reliable but also enable our merchants to scale their businesses, enhance efficiency, and unlock new revenue streams.

Equally vital to our mission is our unwavering focus on compliance and risk management. In a rapidly evolving regulatory landscape, we remain proactive in upholding the highest standards of compliance across all our markets.

**Ramadhan Bakari,**  
Head of Compliance

Our robust risk frameworks are continually enhanced to ensure that every transaction is protected, and both merchants and customers benefit from a secure, trustworthy payments environment. By prioritising regulatory adherence and risk mitigation, we safeguard the interests of all stakeholders and reinforce our reputation as a responsible industry leader.

Looking forward, we are steadfast in our focus on strengthening partnerships, driving growth, and simplifying every transaction for the benefit of our merchants, their customers, and the economies in which we operate.



## Contact Us

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### Socials



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