

PosCloud

s i m p l e . s w i f t . s e c u r e

Corporate Profile

Confidentiality Statement

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Executive Summary

Poscloud is a wholly owned Zimbabwean Financial Technology company that specializes in the provision of hardware and software solutions for both banking and non-banking institutions. Our operations commenced on the 1st of July 2017 and by the 1st of November, 2017, our transactions went live.

Our vision is to become the leading FinTech company in Southern Africa by leveraging our exclusive international partnerships to bridge the gap between financial institutions and the public through offering adaptive, intuitive and cost effective payment solution technologies.

Our mission to become one of the world's leading innovators in the financial technology space enabling banks and non-banking institutions to realise their full potential.

Poscloud has an exclusive distributorship agreement with Vanstone Electronics (Beijing) Co. Limited, a State Owned Chinese Company listed on the Shanghai Stock Exchange that manufactures Aisino branded Point of Sale devices.

Directors

The following are the Directors of PosCloud (Private) Limited.

1. Gerald Zhakata (Managing Director);
2. Andries A. Holmes (Chief Technology Officer);
3. Marcia Tsungai Munyoro (Director);
4. Samuel Gwokuda (Director); and
5. Flavian T. Machimbirike (Director)
6. Keith Munyaradzi Magorimbo (Director)

Poscloud Share Ownership

The table below shows the current shareholding of POSCloud (Private) Limited:

Shareholder	Shareholding	Beneficiary
R.B.A. Retail	75%	Gerald Zhakata
Venon T. Mapfunde	13%	Venon T Mapfunde
Andries A. Holmes	4%	Andries A Holmes
Flavian T. Machimbirike	4%	Flavian T Machimbirike
Samuel Gwokuda	4%	Samuel Gwokuda

Management

Gerald Zhakata was appointed the chairman and Managing Director of POSCloud on the 1st of July, 2020. He is currently the group's Chief Executive Officer for RBA Retail Group overseeing the Group's global operations as well as strategy implementation and business development.

RBA is a Global investment holding company that has a majority shareholding in Fastjet Zimbabwe (Private) Limited, Vivata Healthcare (United Kingdom), Intrigue Care Home (United Kingdom), Turtle Electronics (United Kingdom), Turtle-Fit (United Kingdom), Acturus Stone Quarries (Zimbabwe), Blue Kids (South Africa) and Limpopo.Shop.

With over 20 years' experience covering financial services, oil and petroleum trading, retail, e-commerce, investment and mining. Gerald oversees the group's global operations, as well as strategy implementation and business development

He holds a BSc (Hons) Economics; Master's in Economics; MSc Statistics & Operations Research and Master's in Marketing Strategy.



Gerald Zhakata
Managing Director

Management



Andries Holmes
Chief Technology Officer

Andries is a holder of a diploma in Information and Technology who has specialized in Software Development.

He has knowledge on different programming platforms including Android, PHP, Java, and C++ and C#. He is also experienced in the development of Web services.

Andries holds a Cisco certificate for IT Essentials and a certificate from Sage Pastel. He has worked with multiple frameworks which include Ionic, Materialize and Semantic and he has experience in mobile application development and web application development.



Samuel Gwokuda
Software Architecture Specialist

Samuel holds a Software Engineering Diploma from University of Zimbabwe.

He is a result-oriented professional with vast experience in designing, developing, integrating, and supporting corporate tools and applications.

He has worked in a commercially-oriented engineering environment and is someone who understands how software interacts with a wider engineering solution.

Management



Tonderai Mudonhi
Head of Commercial and Corporate Affairs

Tonderai is a corporate lawyer with over 10 (ten) years' experience and holds a Bachelor of Laws (Honors) Degree from the University of Zimbabwe and a business investment related diploma titled "Advocating a Law Oriented Infrastructure to Promote Foreign Direct Investment" from the Kyoto Comparative Law Center, Japan.

He worked in the Attorney General of Zimbabwe's office where his duties included representing the Government of Zimbabwe in litigation. He also worked in the Ministry of Finance and Economic Development as Legal Advisor where he gained a wealth of knowledge in Finance, as well as overseeing the development of a number of Acts of Parliament related to the finance industry of Zimbabwe. His recent assignment prior to joining the Poscloud family was as Legal Advisor to the Securities and Exchange Commission of Zimbabwe.



Flavian Machimbirike
Head of Innovation and Product Development

Full Stack Software Engineer in Corporate & Retail Banking Payment Systems

EFT protocols (ISO8583, Visa Base I & II), EMV Integrated Circuit Card Technology Integration. Strong Cryptography (TLE, HSM, PKI, Key Management) knowledge. Developed solutions for Mobile Payments, Mobile Money, USSD, e-Banking and Agency Banking among others.

Substantial Software development experience using backend technologies such as the Spring Framework, JPA, Hibernate, ISO8583, MS SQL Server, MySQL/MariaDB, Laravel Framework, JavaScript, HTML, CSS, JUnit, Kabana, Docker and Kubernetes among many others. Holds a Diploma In Management Information Systems with Midlands State

University

Management



Innocent Chikova
Finance Manager

Innocent holds a Certificate in Accounting (UZ), ACCA. He undertook his training at Kreston Chartered Accountants (Zimbabwe) has 5 years' experience in Auditing and Accounting in Zimbabwe, Zambia and South Africa.

His core duties were mainly assisting companies with their management advisory needs, accounting, financial reporting and tax portfolios.

By working with a vast client base in different sectors of the economy, Innocent gained key competences in the local tax and business legislation. The knowledge, skills and business networks he has built over the years are valuable for businesses operating in the challenging and ever evolving Southern African Market



Honour Madzingo
Marketing Manager

Honour is a business development professional, who has 5 years' industry experience. She is a holder of a Bachelor of Arts Degree in Linguistics, Diploma in Project Management, Monitoring and evaluation certificate and a Master's Degree in Business Development. She is also a member of the Institute of Project Management Zimbabwe. She is highly experienced in managing teams and projects in a fast paced and challenging environment.

Honour has vast experience in business intelligence in the financial and telecommunication services industry. She has worked for Steward Bank Zimbabwe where her main duties were to promote and sell the company's products to its customers. Honour also played a crucial role at China Communication Services where her main roles were to manage and retain relationships with existing clients as well as increasing client base.

Core Focus Areas

Merchant Applications



Postillion



Card Services



POS supply



Near Field Communication



Support bill payment



Core Focus Areas



Data analytics



24/7 support



POS management



Real time monitoring



Account hosting

Standing Partnership Agreement Platforms

NMB Bank Limited and PosCloud (Private) Limited have signed a Memorandum of Agreement for Agency and Merchant Support Services with NMB Bank Limited. To date, Poscloud has delivered over 10 000 active devices to NMB which have processed transactions valued at over ZWL\$35 billion.

CBZ Bank Limited and PosCloud (Private) Limited have signed a Memorandum of Agreement for Merchant Support Services with CBZ Bank Limited. To date, Poscloud has delivered over 8000 Point of Sale devices to CBZ which have facilitated transactions valued in the region of ZWL\$6 billion.

Bionest Investments T/A Trek Zimbabwe have signed a Memorandum of Agreement for a card and smart-pos based fuel management system. Additionally, Poscloud developed the Agro-Yield software system to assist Bionest in resource allocation to farmers across Zimbabwe.

TapCard Zimbabwe - Poscloud deployed an offline NFC based payments system which currently has over 00,000 card holders and this system is currently in use on ZUPCO buses and at various tollgates in the Country. CBZ and NMB are currently making use of this solution.

Poscloud and FBC Bank have recently entered into a Partnership Agreement for the deployment of Integrated Point of Sale Devices, staff training and other after sales support services



Range of Devices

Wireless POS V71



The V71 is a worldwide popular and portable handheld payment device, packed with perfect performance and high quality.

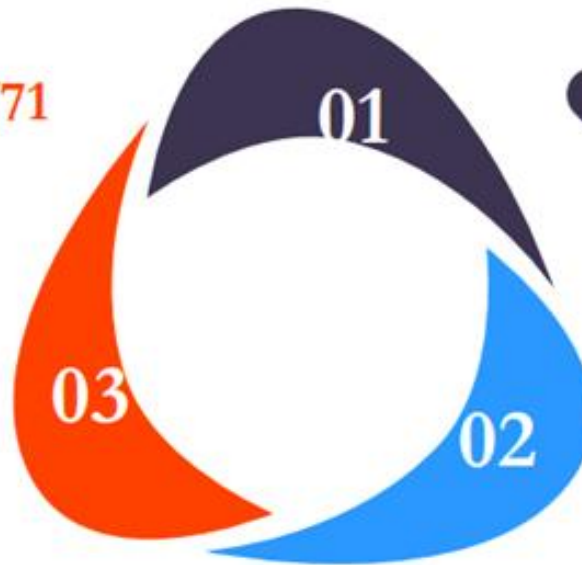
Wireless smart POS A90

The A90 Wireless Smart POS is based on Android version 5.1, with 5.5 inch HD screen and large volume lithium battery, can be applied to various payment scenarios.



Mobile micro payment V36-H

V36-H, combined with Mag-stripe, IC and contact-less card reader, is a compact, exquisite and cost effective micropayment mobile POS terminal.



Range of Devices

1. Wireless Handheld POS - V71

Product features

- Provide higher computation speed and performance.
- E-signature makes payment faster and safer.
- Supporting kinds of card to satisfy different market situations.
- Kinds of communication methods satisfy wide operation environment.
- High volume battery supporting 50 hours standby and 300-500 transactions.
- Compact design, easy for one hand holding.
- Satisfy all kinds of international certifications.

Product specifications

Product specification for the Counter POS—V71 are detailed in the table below:



Technical specifications

Processor	32bit ARM11, 400MHz
Memory	64MB SDRA, 128MB FLASH
Display	2.8inch 128*64 screen, optional resistive touch screen, supporting e-signature
Keypad	10 numeric keypad, 5 function keys
Contactless IC Card	Optional, 13.56M, support ISO/IEC14443 Type A/B, Card PayPass PayWave certified, support Mifare card
Wireless Communication	Standard MODE & LAN, optional GPRS/CDMA
Physical	185mm x 83mm x 70mm
Certifications	PCI 3.x EMV L1 & L2

Range of Devices

2.Mobile Micropayment POS – V36-H

Product features

Cost effective

- Built-in self-study secure OS.
- Configured with large RAM.
- Containing sophistic financial transaction logic.

Diversified configuration

- Configured with low power consumption V4.0 BT.
- Supporting GPRS wireless communication.
- Built-in contact-less model and abundant peripheral interfaces.
- Available to the mPOS solution by working with users' smart devices.

Flexible design

- Compact and elegant appearance, accord with ergonomic design.
- Flexible four-way navigation button design.
- Equipped with calculator function, making payment process prompt and multiple.

Product specifications

Product specification for the Mobile Micropayment POS – V36-H are detailed in the table below:



Technical specifications

Processor	High performance ARM CPU
Memory	8MB Flash, 512KB SRAM, expandable
Display	Black and white LCD with backlit, 128x64 Pixel, Optional touch-screen
Keyboard	22 buttons: 10 numeric & letter keys, Power, Confirm, Return, Delete and Function keys
Magnetic card reader	1/2/3/ Trip, comply with ISO/IEC7811, Bi-directional
Smart card reader	Comply with ISO 7816, EMV L1 & L2, PBOC
Contact-less card reader	13.56MHz, support ISO14443 A & B cards, Mifare, QPBOC
PSAM	Comply with ISO 7816
Wireless model	Support GPRS (GSM900/1800) / BT 4.0
Certifications	CCC, PCI 3.0, EMV L1 & L2
Battery	3.7V~2000mAh rechargeable Li-battery, support over 300 transaction
Indicator light	4 LEDs
Voice system	In-build speaker, buzzer, microphone
Peripheral ports	1 mini USB port (serial port, recharge port), 1PSAM slot, 1 SIM slot, support peripheral ports, such as BT printer
Security	Support 3DES, ANSI9.9, ANSI9.8 algorithm, original transmission key download
Power	Input: AC100-240V, 50Hz / 60Hz Output: 5VDC, 1A
Physical	Dimension: 118.5mm x 61.8mm x 20.2mm (L x W x H); Weight: 149.1g (with battery)
Work environment	Working temperature: 0°C ~ 50°C Relative Humidity: 10% ~ 90% (non-condensing)
Certifications	Store temperature: -20°C ~ 70°C Relative Humidity: 5% ~ 95% (non-condensing)

Range of Devices

3. Wireless Smart POS — A90

Product features

Fashionable appearance and friendly UI

- Small size with big screen.
- Fashionable line and elegant appearance.
- Ergonomic and integrity design.
- Along with friendly customize UI.

Excellent performance

- High performance CPU, 4 cores processor.
- Supporting 4G communication model.
- High volume lithium battery , satisfies intensive payment.

Various Payment Models Support

- Support mag-stripe cards, financial IC cards and various contactless cards.
- Embodied 1D&2D barcode scanner.

Product specifications

Product specification for the Wireless Smart POS — A90 are detailed in the table below:



Technical specifications	
Processor	Hi-64-bit CPU 4 cores, main frequency 1 GHz
Operating system	(Android) 5.1 security OS
Memory	1GB DDR3 + 8GB Flash (Micro SD expandable)
Display	5.5 inch IPS capacitive touch screen support E-signature
Keypad	Build-in PINPAD
Printer	High speed thermal printer
Magnetic card reader	Support ISO7811 1/2/3, Bi-directional
IC Reader	Support 1.8V/3V/5V, comply with ISO7816, EMV and PBOC
PSAM Card	1 pcs comply with ISO 7816
SIM Slot	1 pcs, support 1.8V, 3.0V card
USB Interface	1Micro USB2, DC JACK, Pogo Pin
Radio	WiFi, 2G/3G/4G (NetMosa) and transfer between data and voice
Voice system	In-build speaker, buzzer, microphone
Camera	5M AF
Battery	Built-in removable section double lithium battery 7.4V/2000mAh
Physical	Dimension: 200mmx80mmx56mm (L x W x H) Weight: 418g (includes battery)
WLAN	802.11B/G/N, 2.4G
Store environmental	Operating temperature: -20°C ~ 60°C
	Storage temperature: -40°C ~ 80°C
Certifications	Relative humidity: 10% ~ 90% (non-condensing)
	PBOC L1& L2 PIN security entry

Range of Devices

Integrated POS – V37

Product features

- High performance 32 bit ARM11 CPU
- POS app can easily be integrated with any ERP or any
- Inventory management system
- Supports magnetic. IC, and contactless IC cards, and also E-Signature.
- TFT high resolution 3.5-inch screen, able to display HD pictures and dynamic video
- Supports various interfaces, USB, DB9 serial port. Ethernet.
- SD card, and PSAM card. Optional 1D and 2D barcode scanners to acquire diverse



PosCloud Device Application Scenarios



Restaurant



Commuter omnibus



Shopping mall



Hotel



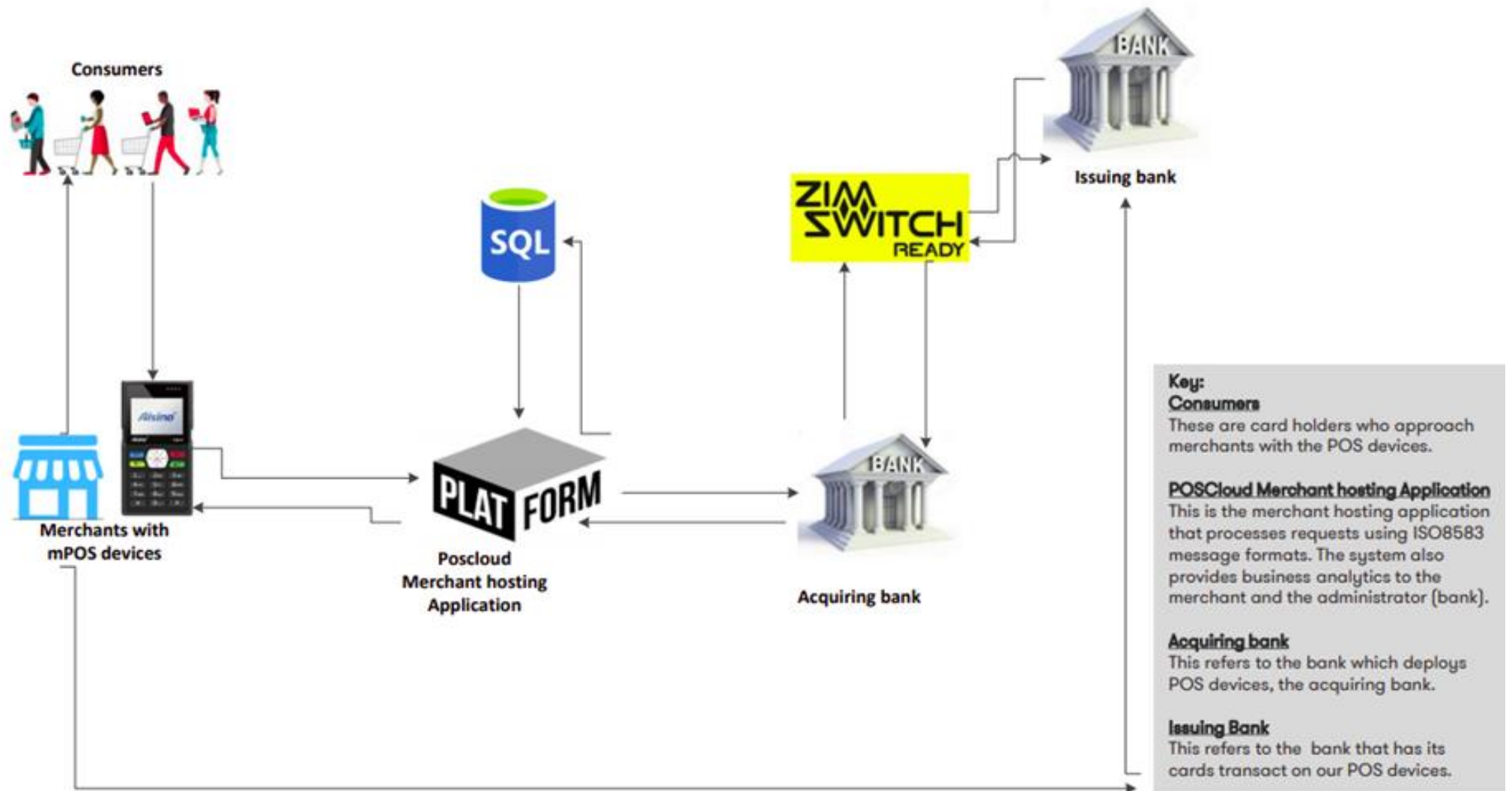
Vendors



Supermarket

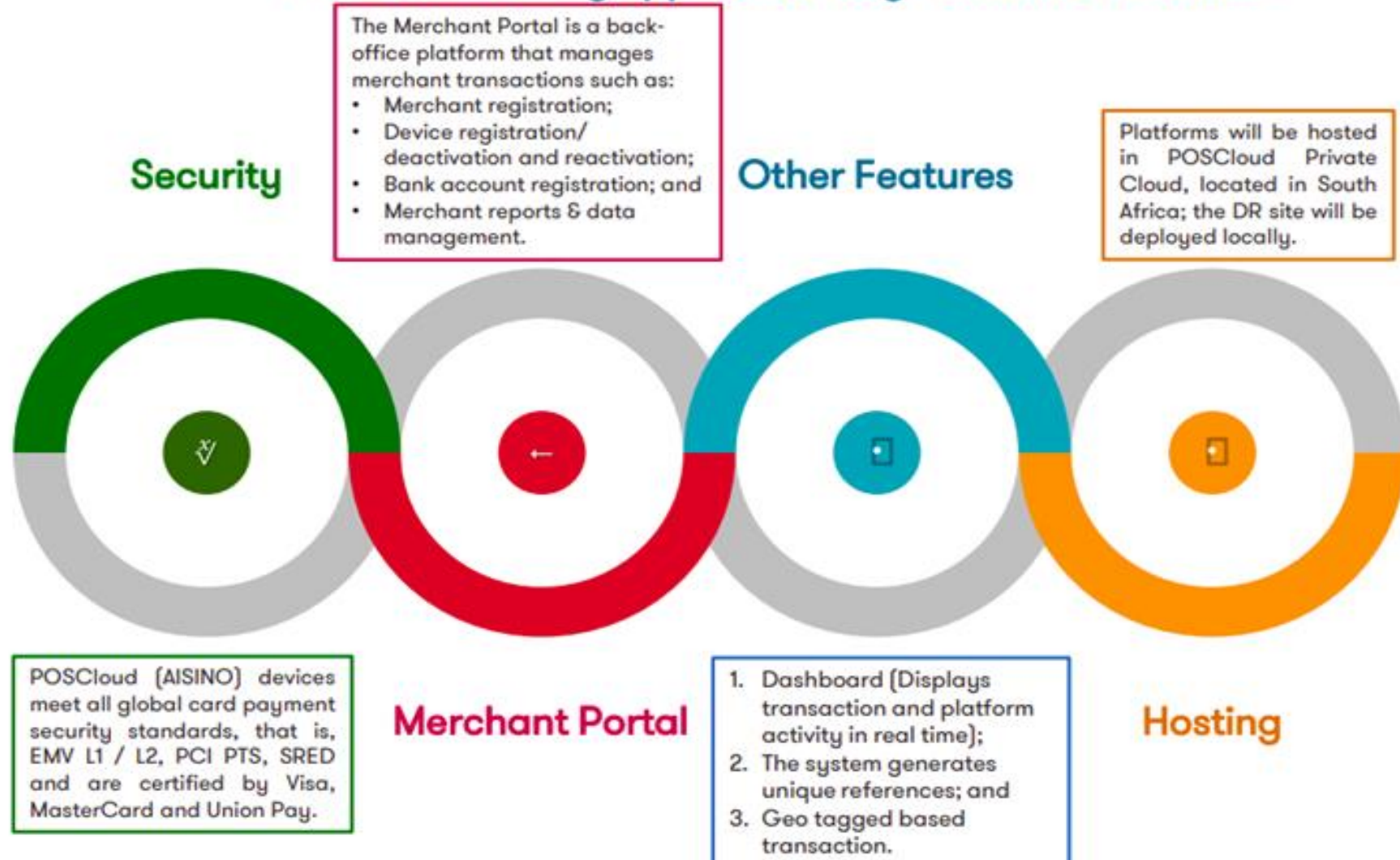
System Overview

The graph below shows the payments application ecosystem under the POSCloud platform:



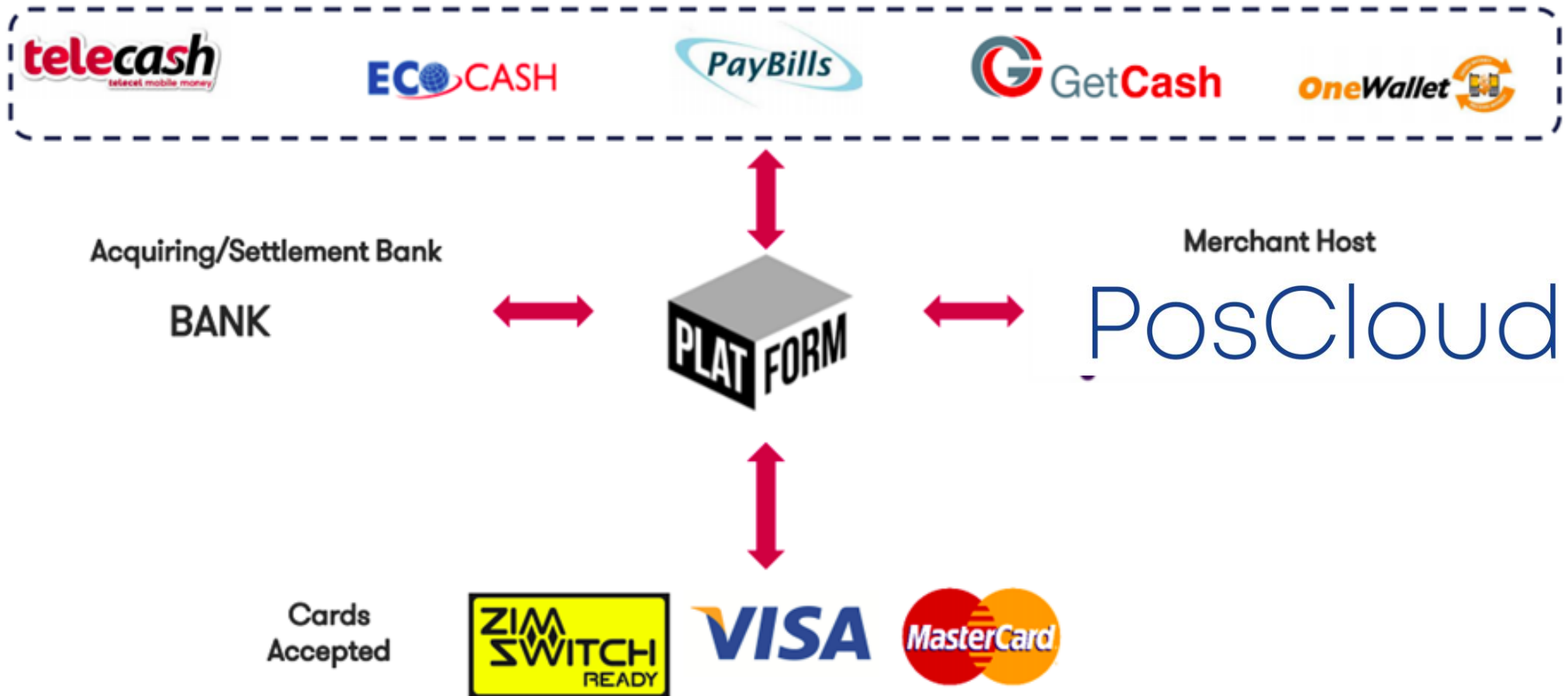
Merchant Hosting

Merchant Hosting Application Key Features & Modules



PosCloud Platform Capabilities

Mobile money wallets accepted as mode of payment & Bill Payments



PosCloud Device Certification

Below are brief descriptions of the certifications that the POSCloud devices have acquired:



01

Payment Card Industry (PCI) Security Standards Council certification.

EMV compliance in 2018 simply means upgrading your terminal to a model that can process payment cards via EMV chips or magnetic strip.

06



02

AISINO devices are certified to accept payments from MasterCard.

Hazardous Substances Directive 2002/95/EC, (RoHS 1) restricts the use of ten hazardous materials found in electrical and electronic products.

07

RoHS



03

AISINO devices are certified to accept payments from VISA.

AISINO has met the requirements in ISO9001 as defined. ISO 9001:2015 is focused on meeting customer expectations and delivering customer satisfaction and paying attention to the customer.

08



04

AISINO devices are certified to accept payments from UnionPay.

China Compulsory Certification.

09



05

QPCBC is a combination of the PBOC DC application with improved transaction speed and the EC small-value payment application.

PBOC is industry standard that is announced by the People's Bank of China.

10



PosCloud

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