

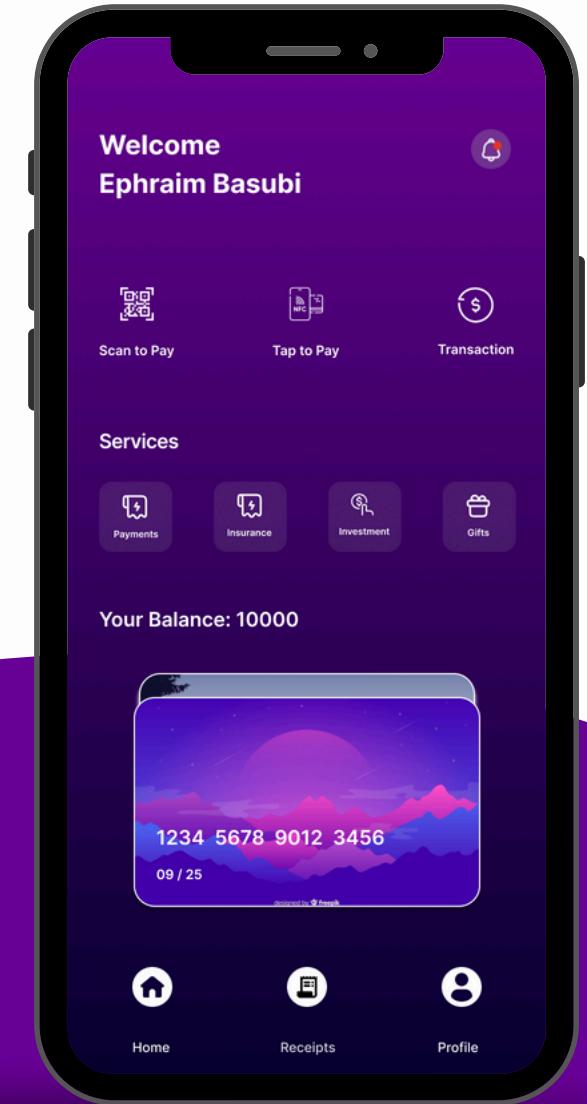


Simple Pay

Seamless Payments, Anytime, Anywhere

**Bringing the ease of cash
into the digital world.**

BY: EPHRAIM BASUBI, CEO & FOUNDER





Introduction

In a world where digital payments dominate, millions still face barriers due to unreliable internet access, high fees, and limited financial inclusion. SimplePay is here to change that.

SimplePay is an innovative offline-first payment solution that enables seamless, instant transactions using NFC and QR code technology, even without internet connectivity. Designed for individuals, small businesses, and merchants in underserved regions, SimplePay offers an affordable, secure, and user-friendly alternative to traditional payment systems.

Problems

01

Many digital wallets and mobile payment solutions require a stable internet connection to process transactions. This reliance is a significant barrier in regions with poor network infrastructure or limited data access.

02

Current payment systems often have cumbersome interfaces, making them challenging for non-tech-savvy users. Hidden charges and fees discourage frequent use, particularly for micro-transactions or small-scale merchants.

03

Over 600 million adults in Africa are unbanked, with limited access to financial services. Existing digital wallets are not tailored to the needs of this demographic, often requiring bank accounts or internet access.



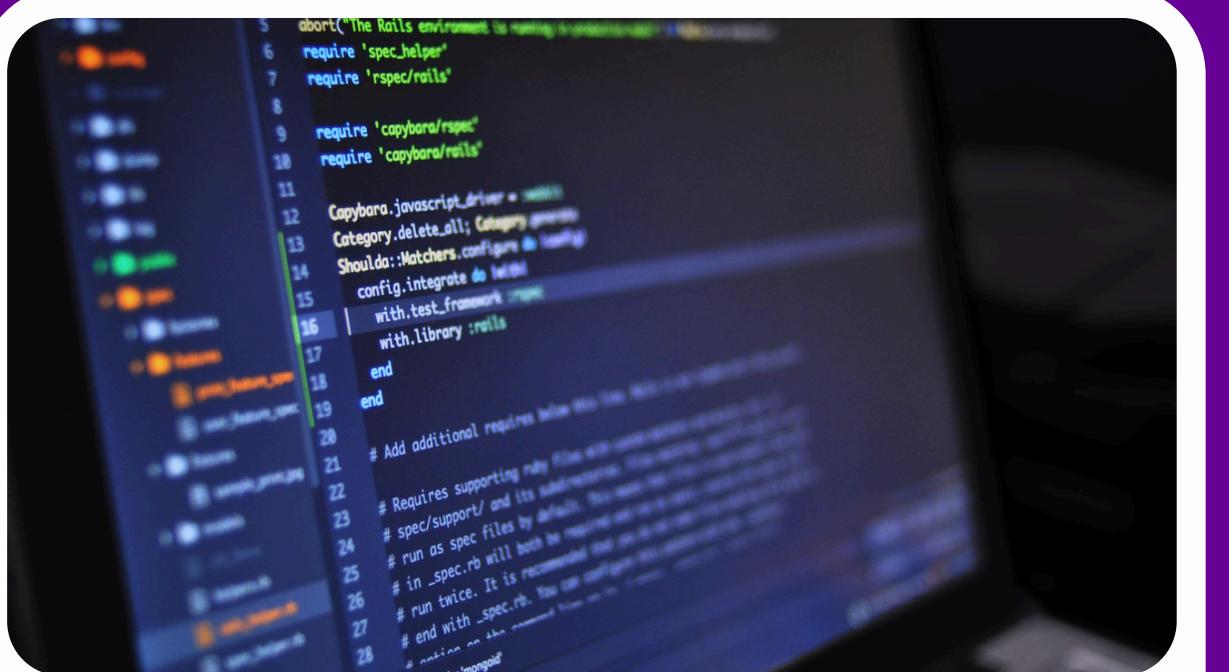
Solutions



Offline Payment Functionality

Simple Pay uses NFC (Near Field Communication) and QR codes to enable payments even without an internet connection.

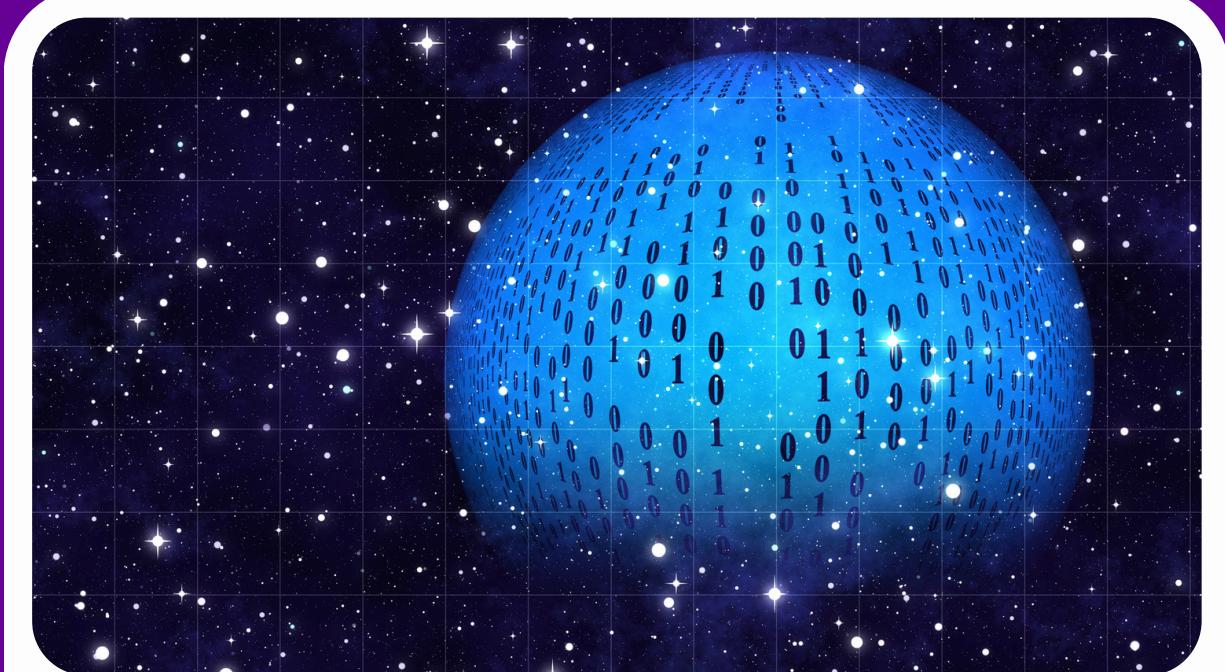
This ensures users and merchants can complete transactions anytime, anywhere.



Seamless and Instant Transactions

Payments are completed in seconds, mimicking the speed of cash transactions.

Users don't need to navigate complex interfaces—just tap, scan, or confirm to pay or receive funds.



Secure and Transparent

The wallet is well protected with biometric and pin security, and each transaction is encrypted, ensuring user data and funds remain secure.

A built-in digital ledger provides a clear record of all transactions, fostering trust and accountability.

Marketing Opportunity

The global shift toward cashless transactions is transforming economies, but millions remain excluded due to unreliable internet and limited access to banking. In Africa, with over 600 million unbanked adults, existing payment systems fail to address these challenges.

Simple Pay bridges this gap with an offline-first digital wallet that uses NFC and QR code technology, designed for simplicity, affordability, and accessibility,

01

Digital payment solutions are transforming the global economy, with the mobile payment market expected to reach \$12 trillion by 2028. Consumers and businesses increasingly demand faster, more convenient, and secure payment methods.

02

Africa has one of the fastest-growing mobile markets globally, with over 615 million mobile users and increasing smartphone adoption. Yet, over 600 million adults remain unbanked, with limited access to traditional financial services.

03

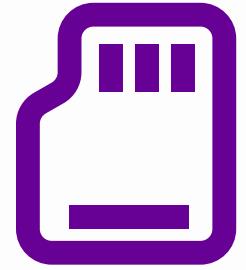
Consumers worldwide are shifting away from slow, multi-step payment methods to instant solutions. Simple Pay ensures fast, hassle-free payments, catering to the growing demand for **speed and simplicity** in transactions.

04

Retail and Small Businesses: Affordable digital payment solutions to replace expensive POS systems.
Individual Users: A cash-like experience with the convenience of digital payments.

Key Features

Simple Pay offers offline payments through NFC and QR codes, ensuring seamless transactions without internet. It's fast, secure, and accessible, with a user-friendly interface, low fees, and support for unbanked users.



Offline Payments

Many digital wallets require a stable internet connection, excluding users in low-connectivity regions.

Enables seamless payments even in remote or low-connectivity areas, ensuring uninterrupted commerce.



NFC & QR Code Support

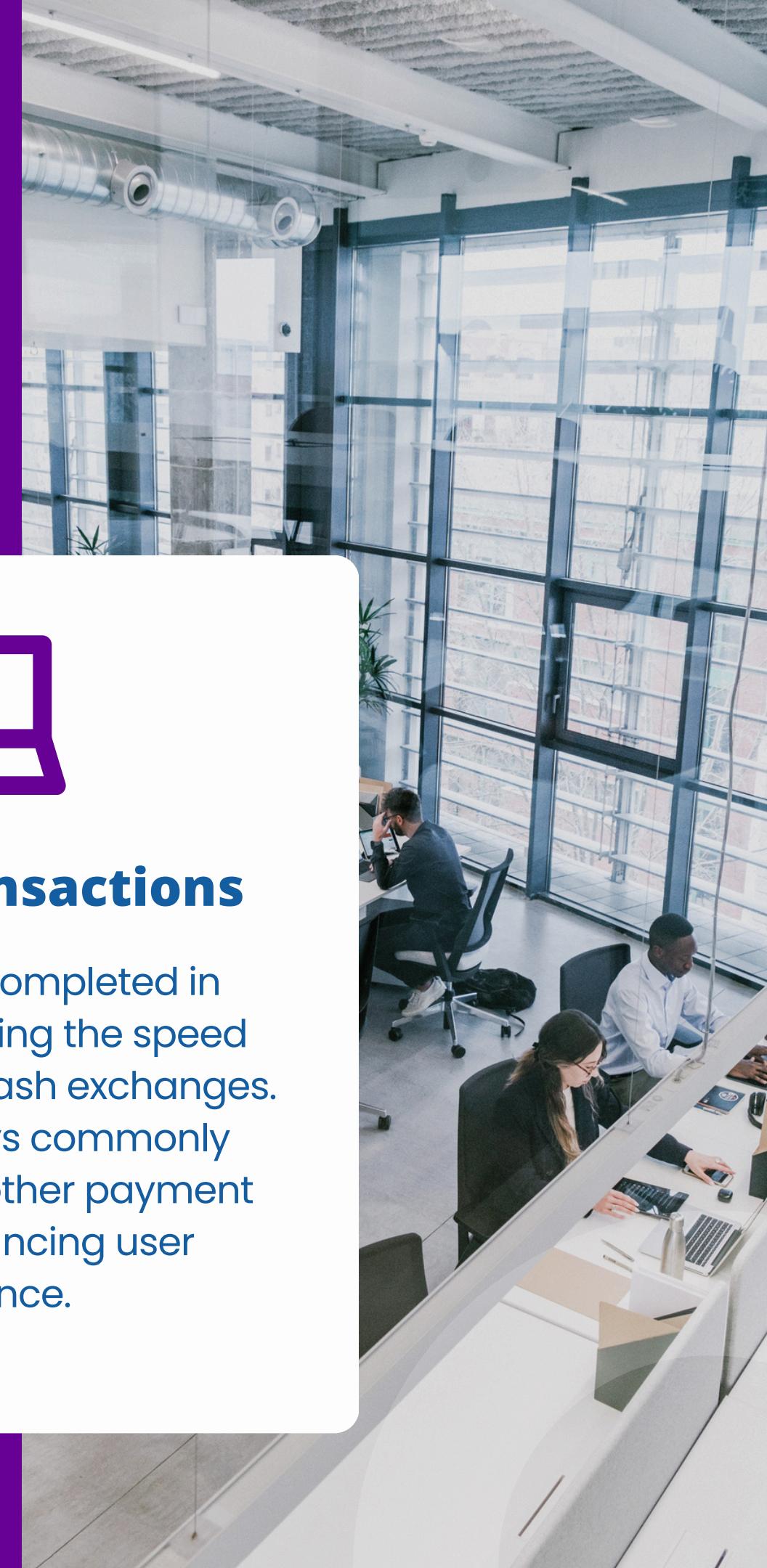
NFC (Near Field Communication): Allows users to simply tap their devices to transfer funds instantly.

QR Codes: Offers a quick and accessible alternative for users without NFC-enabled devices, making the platform inclusive.

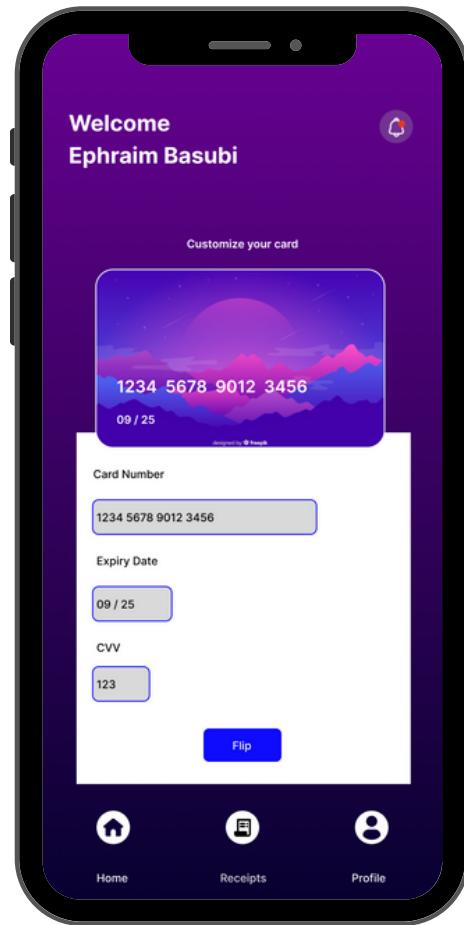


Instant Transactions

Payments are completed in seconds, replicating the speed and simplicity of cash exchanges. Eliminates delays commonly associated with other payment systems, enhancing user experience.

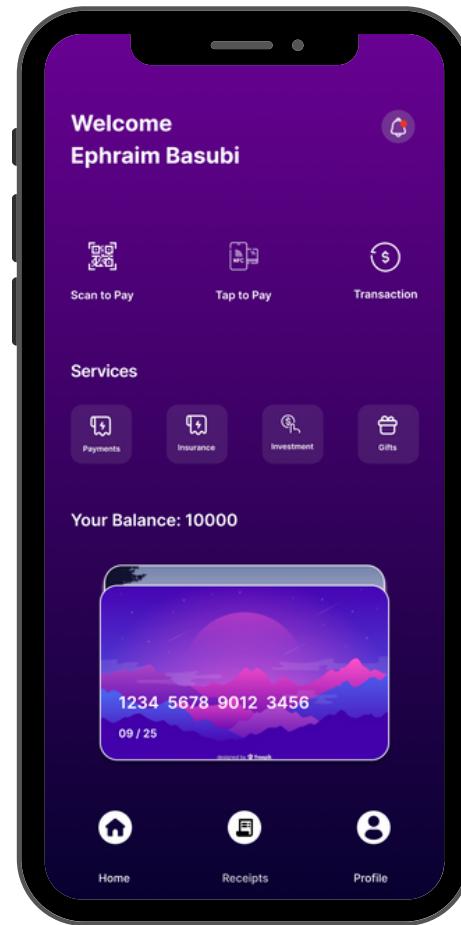


How it works



Setting Up a Wallet

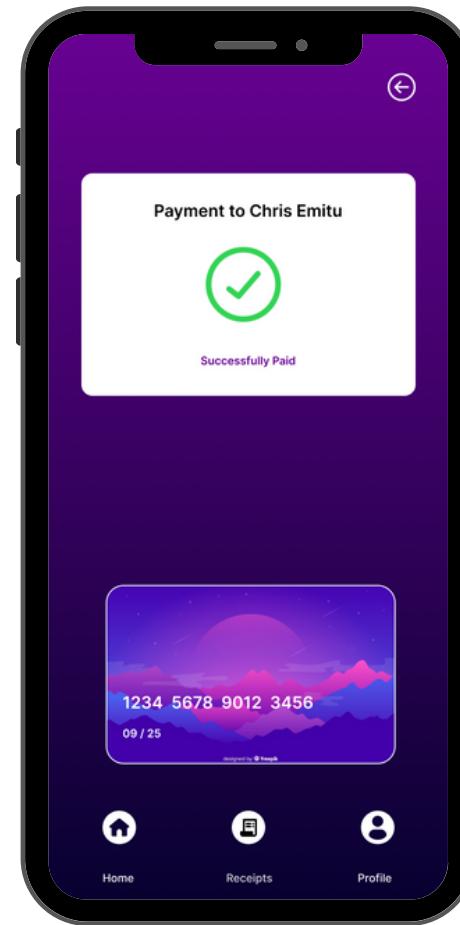
Users create a digital wallet with just a phone number—no bank account required.



Initiating a Payment

NFC Payments: Users simply tap their device near an NFC-enabled receiver to initiate and complete a payment.

QR Code Payments: For non-NFC devices, users scan a QR code displayed by the recipient or merchant to transfer funds.



Transaction Completion

The recipient gets a confirmation of payment on their device immediately. Both parties can access a digital receipt and updated wallet balances via the app.

Competitive advantage



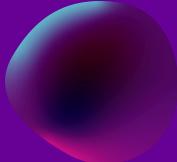
Unlike most mobile wallets that require constant internet connectivity, SimplePay enables transactions to occur even in offline mode using NFC and QR code technology.



Payments are processed in seconds, with an intuitive interface that is easy for anyone to use.



Every transaction is encrypted, ensuring data security and preventing fraud. Offline payments are safeguarded with unique identifiers to avoid duplication or errors.



By supporting both NFC and QR code transactions, SimplePay ensures accessibility for a wide range of devices, including older smartphones.



Marketing Strategy

Online Presence

Social Media

Digital Campaigns

Partnerships and Collaborations

Exhibitions and Events

Financial Report

Revenue Streams

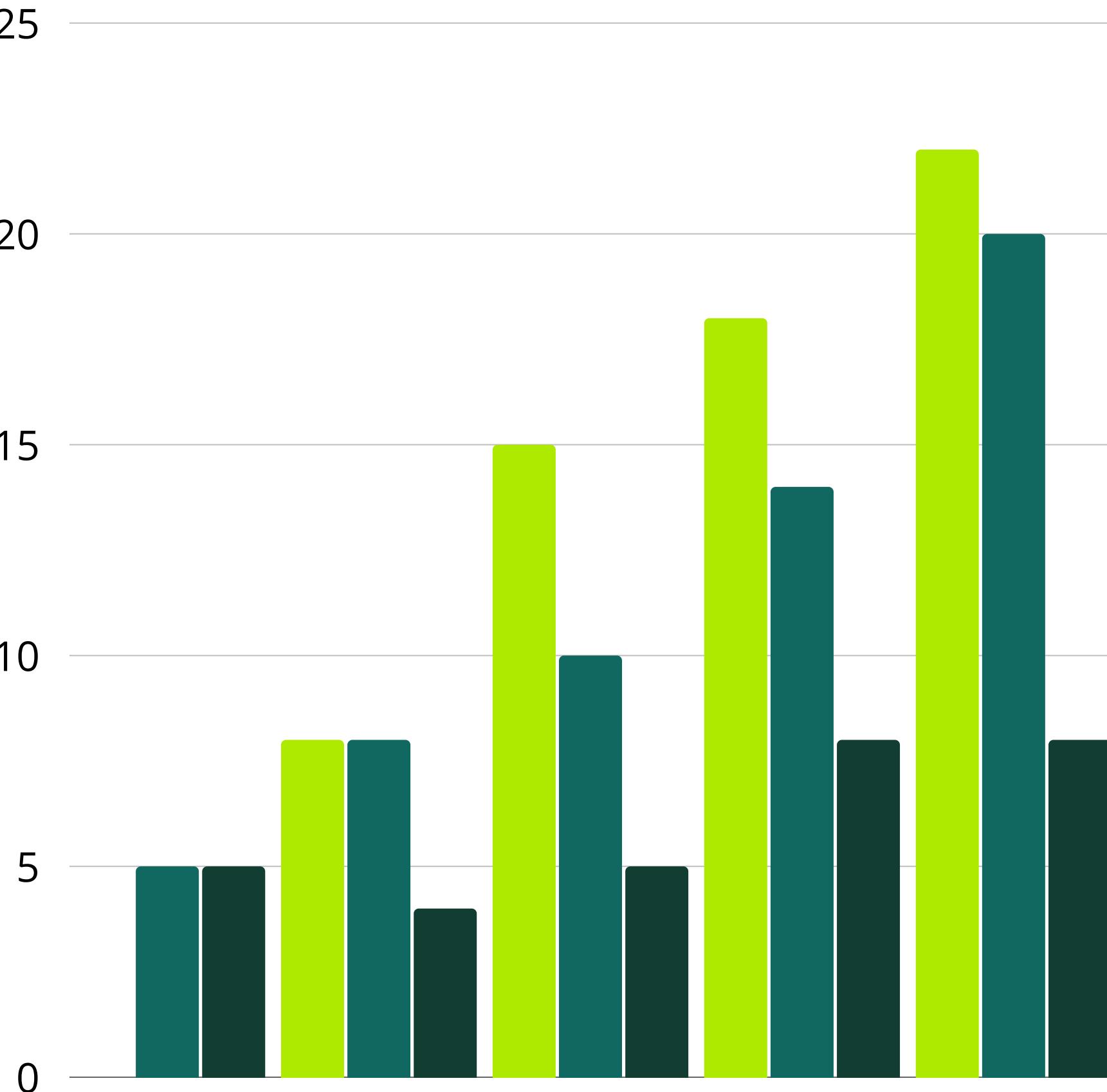
A small percentage fee on each transaction (e.g., 1-2%) ensures affordability for users while generating substantial revenue as transaction volumes grow.

Growth Metrics

- Year 1: Onboard 100K users, \$2M revenue.
- Year 2: Expand to 500K users, \$10M revenue.
- Year 3: Scale to 1M users, \$25M revenue.

Cost and Profitability

- Investment in development, marketing, and support totals \$1.5M in Year 1, scaling to \$8M by Year 3.
- Breakeven by Year 2, with 20-25% profit margins in Year 3.



Our Team



Ephraim Basubi

CEO & Founder



Armand Musafiri

Project manager



Ruth Kabisa

Marketing manager



Daniel Gallego

IT Expert



Olivia Wilson

Marketing Head



Simple Pay

THANK YOU!



Ephraim Basubi

CEO & Founder



+256 708 087 900



www.ephratech.com



On earth

