

PROBLEM Only one company within this space with a limited set of features and customisations Current card payment gateways are not easy to integrate and are not self serve. Merchants have to fit within one specific process with no flexibility Unbanked merchants have no access to card payment because of KYB/KYC	SOLUTION Flexible product that allows for specific options and features Self serve payment gateway with a simple API integration Feature complete wallet for unbanked merchants	UNIQUE VALUE PROPOSITION Simple to use, easy to onboard card payment gateway with a full featured wallet and simple set up for all types of merchants	UNFAIR ADVANTAGE Binga current customer base Unbanked merchants through Binga Network	CUSTOMER SEGMENTS B2B Accounts with large volume Small self serve e-commerce websites Unbanked merchants
EXISTING ALTERNATIVES White label companies like Payzone provide some customisations and customer specific features (No 3D secure, card registered and reused...) No existing alternatives for integrations nor unbanked merchants	KEY METRICS Card payment volume Number of self serve onboarded merchants		CHANNELS B2B direct sales Digital Marketing to sellers in various marketplaces	
COST STRUCTURE Salaries (Fixed) Server infrastructure (Variable)			REVENUE STREAMS Commissions on payment through the gateway Commissions on withdrawals from the wallet Commissions on Wallet to Wallet transfers Cashback on VCC usage	

