

To whom it may concern,

Samuel Sephiri worked for MTN Group Fintech, a subsidiary of MTN Group Limited, within the Banktech vertical, reporting directly to the Chief Executive Officer. He held the position of Senior Manager: Decision Science where he played a foundational role in developing and scaling the company's Banktech solutions. Samuel was one of the original team members behind the creation of these innovative financial services and was instrumental in establishing key infrastructure that supports millions of MTN MoMo users across the African continent.

During his time with MTN Group Fintech, Samuel led the development of our internal credit scoring capabilities, leveraging big data analytics and machine learning to drive smarter, data-informed lending decisions. His contributions helped position MTN Group Fintech at the forefront of digital financial innovation in Africa.

One of Samuel's most notable achievements was overseeing the launch of MoMo Advance in Uganda – an in-session lending product that supports customers with insufficient funds by offering immediate credit. Thanks to his strategic guidance and collaboration with both product and commercial teams, this solution has since expanded successfully to Ghana and Cameroon, bringing substantial value to the business and improving financial access.

Samuel provided essential frameworks and leadership that enabled rapid product delivery, while ensuring alignment with business objectives and operational rigor. His deep understanding of both technology and business strategy made him an invaluable asset to the team.

On a personal level, Samuel is humble, thoughtful, and collaborative. He listens well, contributes meaningfully to discussions, and defends his ideas with professionalism and clarity.

I highly recommend Samuel for leadership roles that require a strong foundation in data science, fintech innovation, and strategic execution.

Regards,

Serigne Dioum

MTN Group Fintech: CEO

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