



**ELECTRONIC PAYMENT THOUGH AND DESIGNED
FOR AFRICA**

REPORT



Almost all domestic payments in sub-Saharan Africa are made in cash, whether in shops, groceries, public transport, etc.



Very few merchants are indeed equipped with a payment terminal so it is impossible to pay with a bank card.



The bank payment card remains a luxury reserved for privileged peoples and is used more for cash withdrawals in ATMs than for payments.



The manipulation of cash is thus very often the cause of the slowdown in trade and often causes long waiting lines or simply cancellations of purchases.

PROBLEM (2)

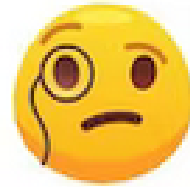


What explains such a low penetration rate of electronic payment, especially payment by card on the continent?



Very naturally it is because of the very low rate of bankarisation of the populations, less than 20% in most continental countries.

PROBLEM (1)



Given the inability of banks to initiate global inclusion, Mobile Money services have appeared and have had rapid expansion in recent years. This is an electronic wallet system generally endorsed at the telephone number and which allows you to keep electronic money



Although having experienced a meteoric penetration of Mobile Money, payment by cash is still almost the only means of payment for goods and services almost everywhere on the continent. However, Mobile Money services are limited to deposits, transfers and withdrawals of cash which again enters the traditional circuit .

VALUE PROPOSITION

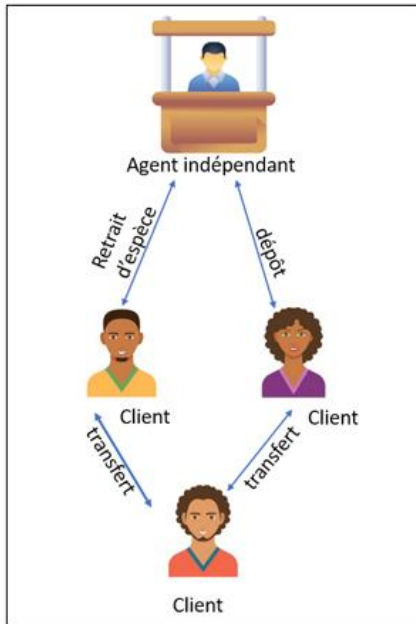


Nano Pay is an electronic payment platform thought and designed for Africa and whose objective is to propel the transition towards "cashless" African societies

SOLUTIONS(1)

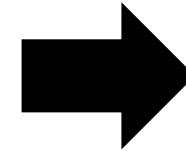
Nano Pay

electronic payment platform inspired by the mobile money model to which we introduce tools allowing the rapid receipt of payments.



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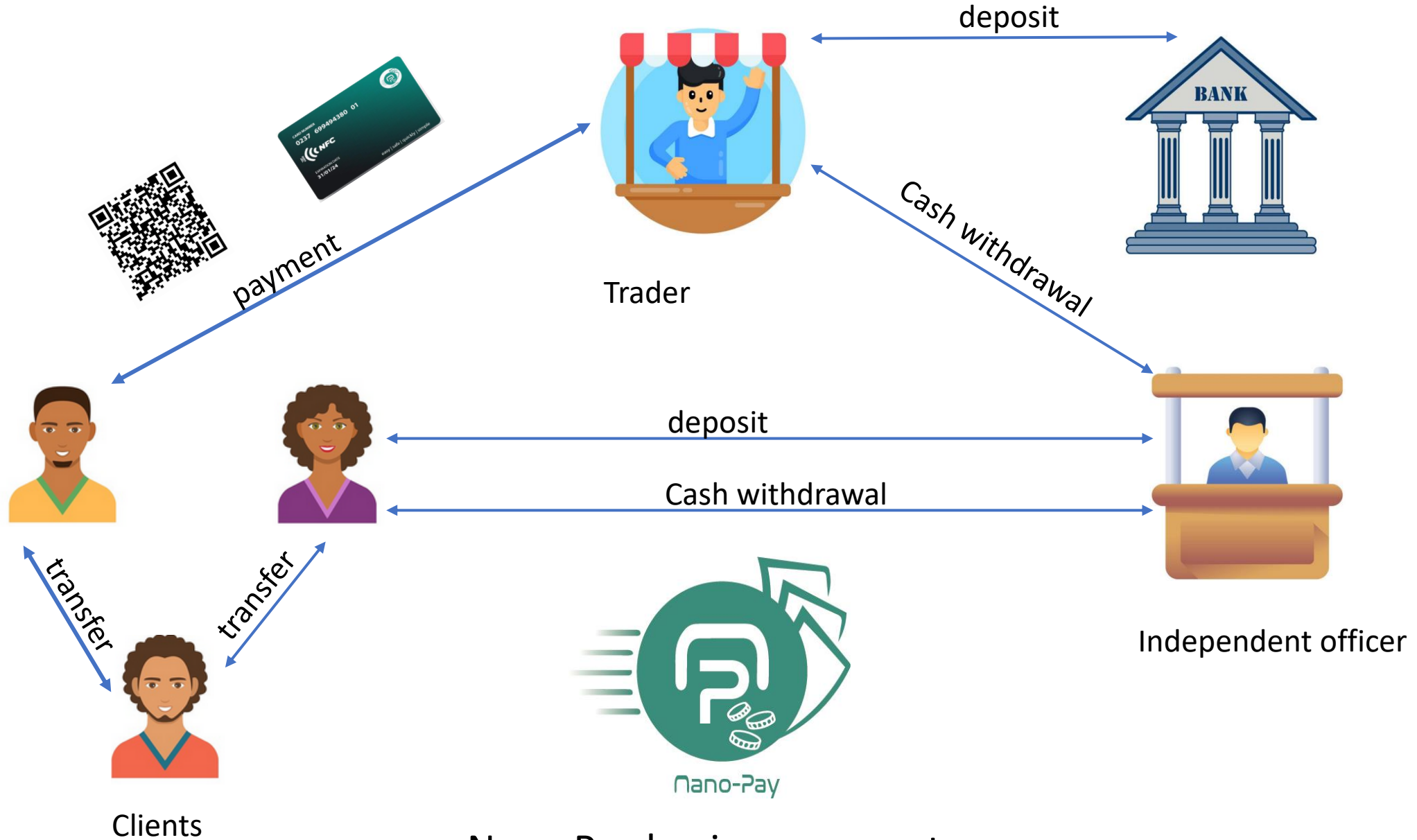
Electronic wallet
NFC contactless payment card
2-mode payment terminal (internet/USSD)
Merchant QR code



Objective

Very quickly dilute the fund withdrawal rate observed in mobile money services by boosting payment transactions instead

THE SOLUTION(2)

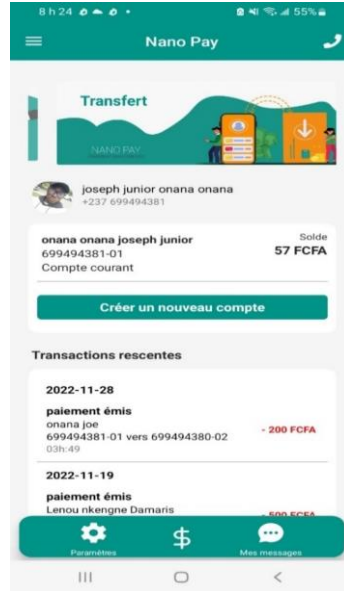


Nano Pay business ecosystem

OUR PRODUCTS



Electronic wallet Nano Pay
[MVP already implemented]

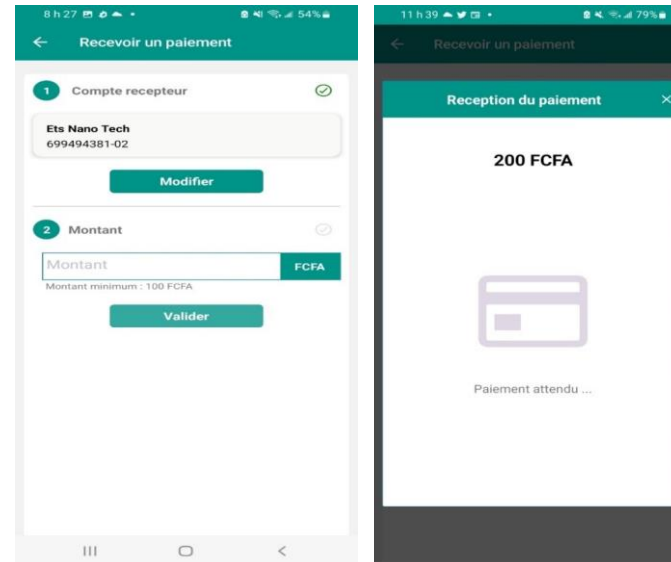


Website

[Implementation in progress]



**NFC Nano Pay contactless
payment card**
[MVP already implemented]



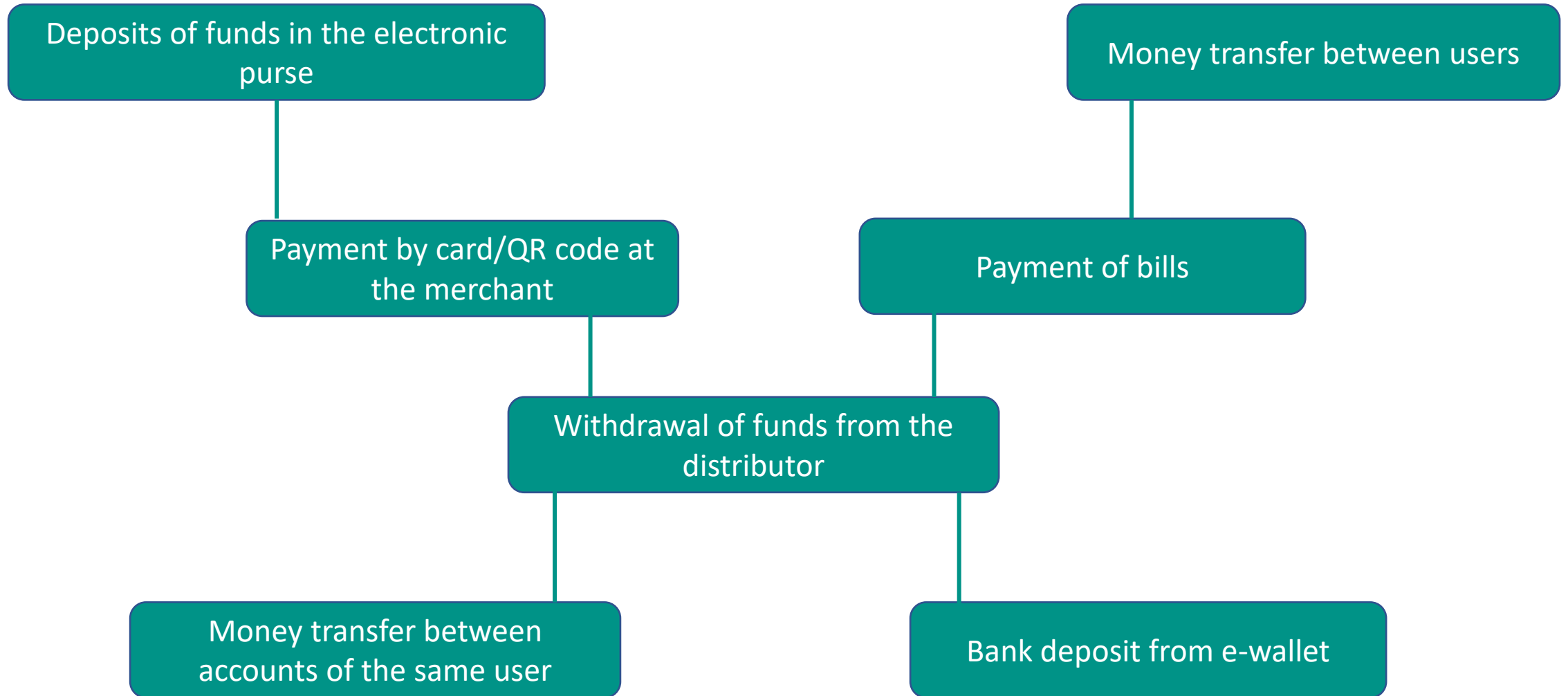
Nano Pay card payment terminal mobile application [MVP
already implemented]



**Merchant barcode for contactless
payment**
[MVP already implemented]

USSD Service Portal
[to be implemented after
obtaining a short number]

OUR SERVICES



THE BUSINESS MODEL



Our sources of income

THE MARKET

According to McKinsey, in 2020, only 5 to 7% of payment transactions made in Africa



CAMEROON

CAMEROON

our first country of deployment



CEMAC member country 27 million inhabitants in 2022 with a population growth of 4%

GDP estimated at \$45 billion in 2022 with 70% coming from household consumption expenditure

In 2021, national expenditure by electronic payment is estimated at only 2 billion dollars, i.e. less than 5% of household consumption expenditure

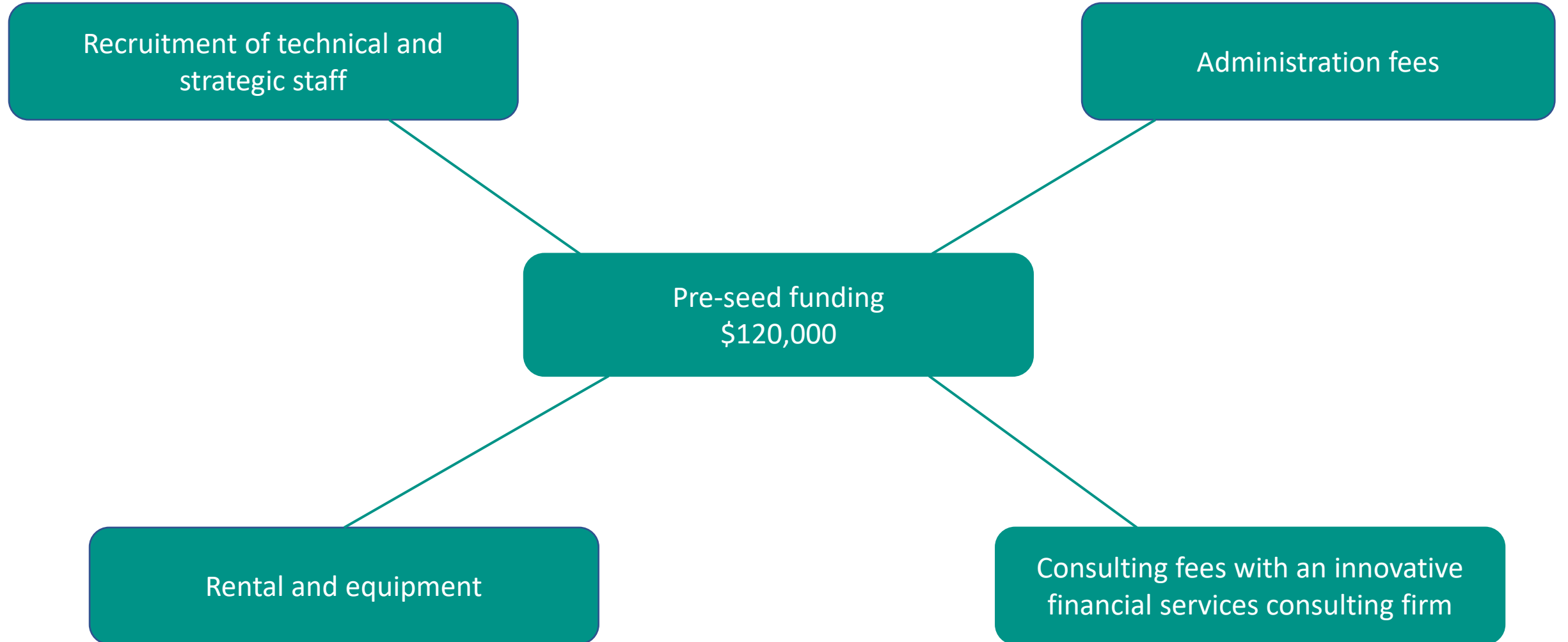
Our objectives for this market are to be able to absorb in 3 years on our platform at least 30% of household consumption expenditure.

COMPETITION AND COMPETITIVE ADVANTAGES

2 types of competitors	
THE credit institutions (banks and microfinance)	<p>Bank payment card provider.</p> 
Mobile money operators	<p>Mobile money service provider (deposits, transfers and withdrawals)</p> 

Competitive advantages	
Better accessibility	<p>Our services are accessible on several channels</p> <ul style="list-style-type: none"> • Mobile app (Android and iOS) • Website • USSD Service Portal for Unlogged Users
Convenient and inexpensive quick payment tools	<ul style="list-style-type: none"> • NFC contactless payment card • Payment terminal application transforming any smartphone equipped with an NFC reader into a mobile payment terminal.
Best price offers	<p>Our strategy will be to invest in a larger acquisition to be able to offer lower transaction fees.</p>
Already quite mature business ecosystem	<ul style="list-style-type: none"> • Network of MM distributors already set up • Users already accustomed to MM services

FUND REQUEST



OUR TEAM



CEO

Joseph Junior Onana
Full stack web and mobile developer
Master 2 in Computer Science
7 years of experience



ASSOCIATED

Armand Mouangue Djengue
Marketing and Communications Officer
Bachelor in Communication and Marketing
6 years of experience



ASSOCIATED

Clement Ngansop
Back-end developer / DevOps engineers
IT engineer
6 years of experience