



dot.

Future of Banking

Banking is Broken



With only 20% Financial Inclusion, high street banks in Africa are viewed with as much love as taxi's were prior to the arrival of Uber/Taxify. As bad as their service is for consumers, it's 10x worse for SMEs.

The Problem

Africa has a total population of over **1.2 Billion** people



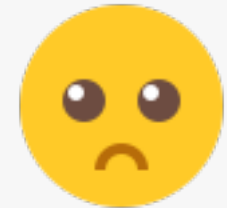
80%

Unbanked



80%

Mobile Penetration



9/10

Underbanked

Sources

✓ *Thouraya T.I Faye*, Financial Inclusion in Africa

✓ *GSMA*, The Mobile Economy Africa 2016

Banking in Africa Today



- ▶ Low Access to Services
- ▶ Bad Customer Service
- ▶ Long Issue Resolution Time
- ▶ High and Unaccountable Fees
- ▶ Redundant Data Collection
- ▶ Global Disconnect



We're Fixing Banking

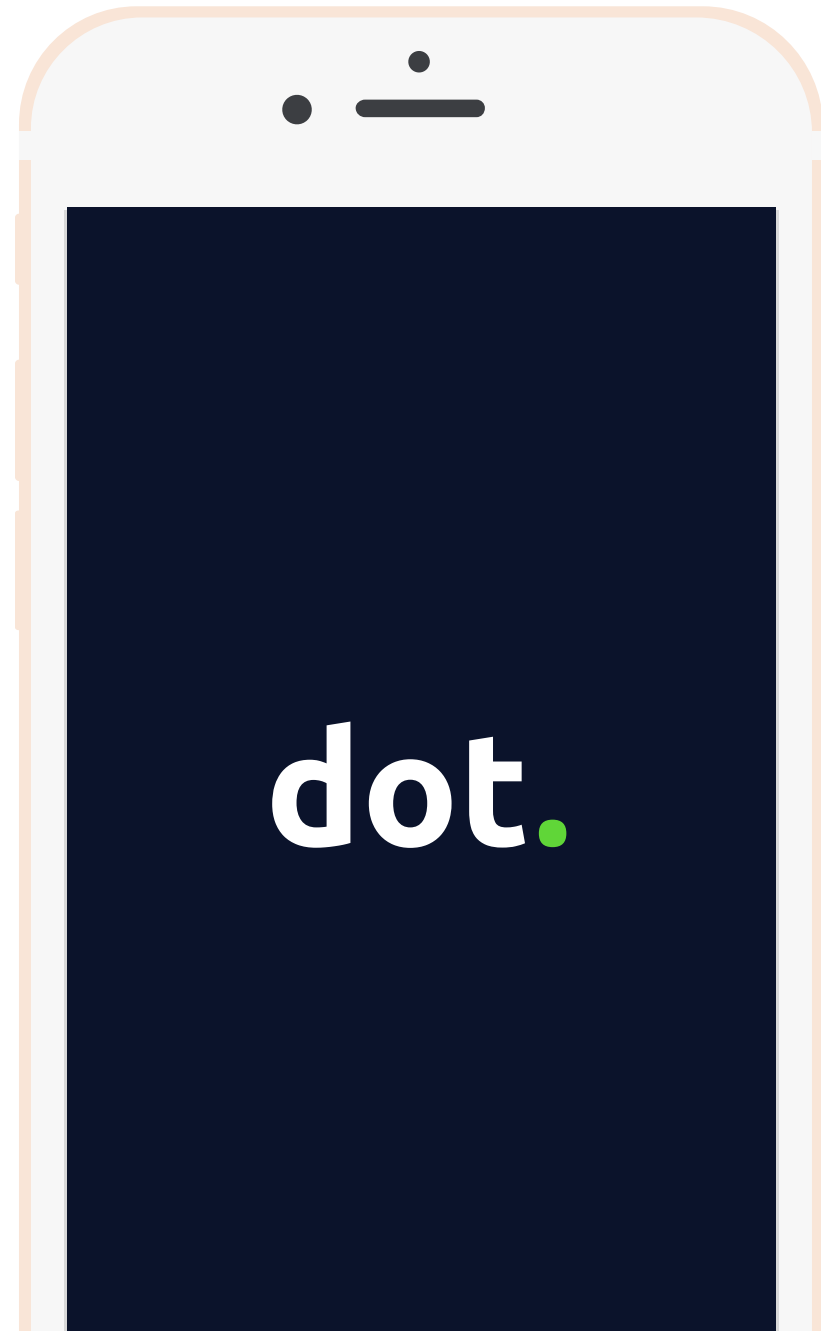


dot. is a digital banking service that allows anyone with a mobile phone have access to financial services globally through a **dot.** card and account. We're building Mobile Money 2.0, it goes beyond USSD.

Features

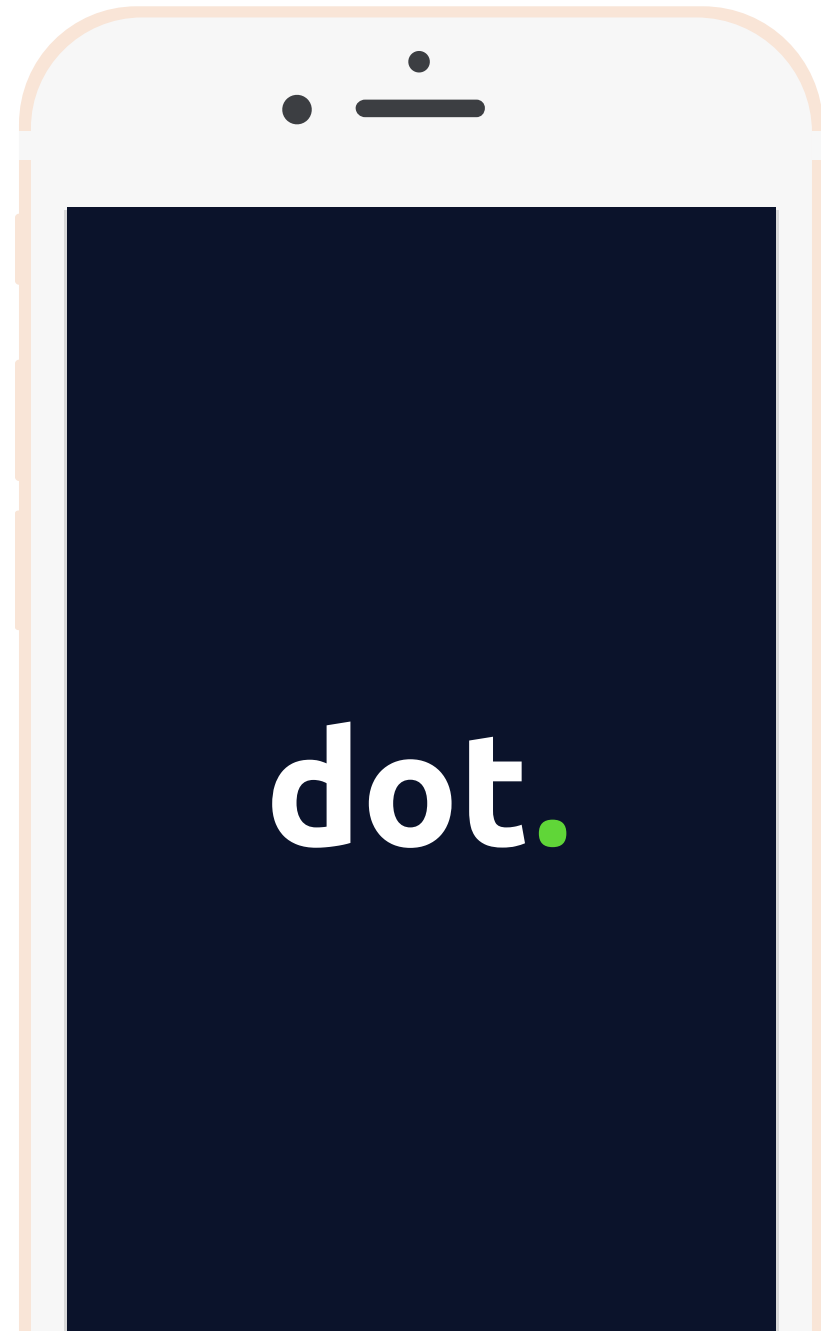


- ▶ Mobile Bank
- ▶ Intelligent Insights
- ▶ Branchless Access to Banking
- ▶ Fast and friendly Customer Support
- ▶ Faster and Easier Payments
- ▶ Deposit at Pay-points and any Bank
- ▶ Safer Banking
- ▶ Open/Extendable APIs for SMEs



Mobile App and USSD

Users manage their account, card and have access to financial services directly from their mobile phone to send and receive funds globally, buy airtime and pay bills. Track expenses and save funds easily.



dot. Card

dot. Card is a prepaid card issued to all users. It opens up a world of possibilities that allows our users to make payments online, and to pay for the essential goods and services they need everyday.



Social KYC

We employ a revolutionary user onboarding experience that accepts almost everyone with partnerships from NIMC and NIBSS. Just take a selfie 📱 and answer some few questions.



Competition



Business Model



We charge fees for individual user transactions on **dot.**
and monthly subscription and card issuance fees from
SMEs.

Timeline

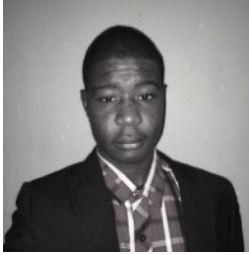


Launch



1st Jan, 2018

Our Team



Aminu Ibrahim Bakori (Founder/CEO)

8+ Years of Software Development
Experience and Consulting.



Khalil Muhammad (Advisor)

Researcher on AI & Machine Learning. 10+
years of Software Development Experience.



Kabir Shittu (Cofounder/Business Development)

Several Years of Business Management and
Banking Experience.



Sanusi Ismaila (Advisor)

Technology Entrepreneur with 10+
years of Experience. Founder CoLab
Kaduna.

In Nigeria, financial
services, telecoms,
and entertainment
have driven growth
more than oil.

Oscar N. Onyema
Chief Executive Officer of the Nigerian Stock Exchange



Get in Touch



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