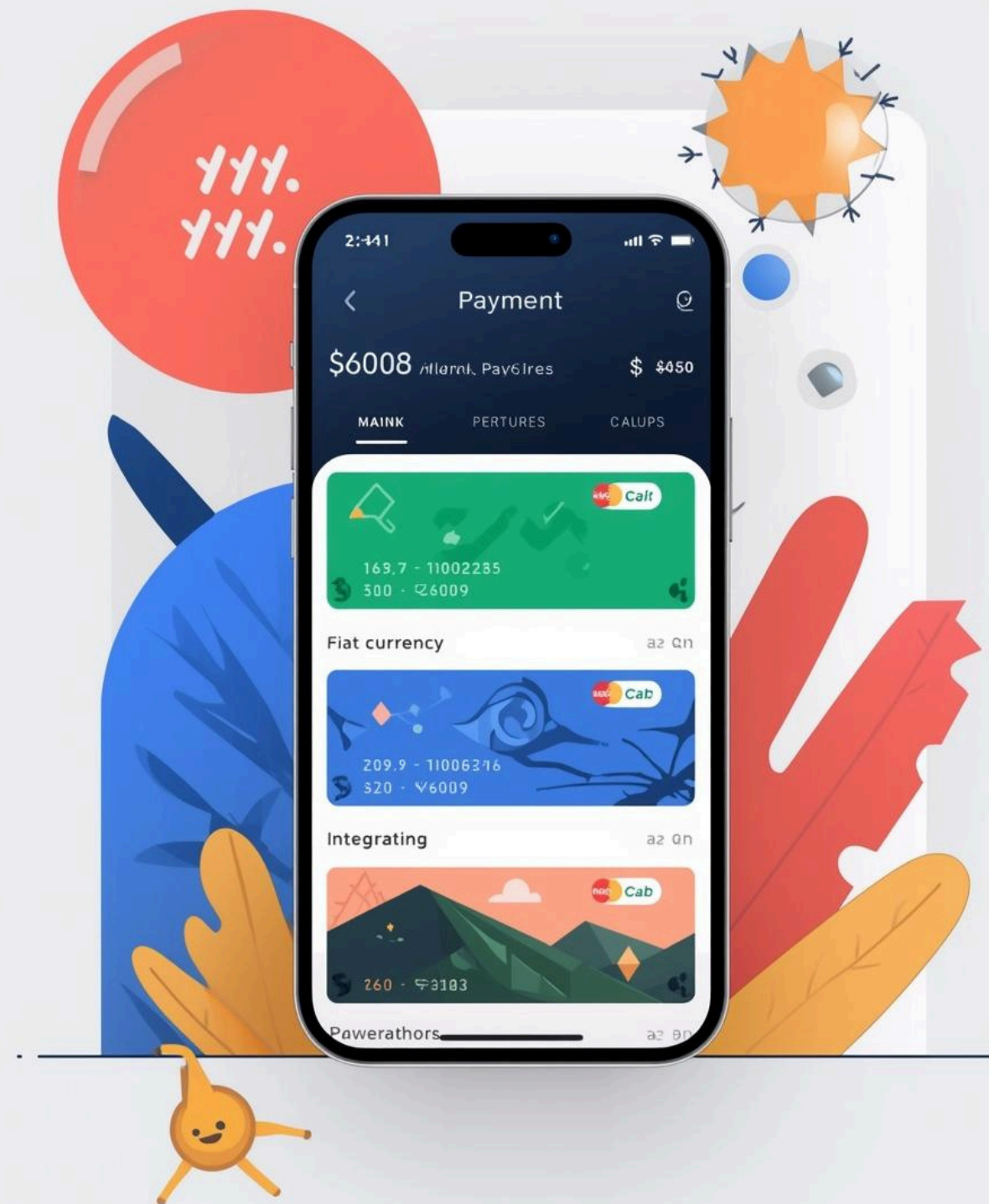


Investor Pitch Deck

# MOLADA PAY: Unified Digital Wallet



Ladipo oluwanifemi, Founder & CEO

# The Problem

**Fragmented Landscape of Payment Solutions**

# The Challenge

## Fragmentation

Africa's payment landscape is **highly fragmented**, requiring consumers to juggle multiple apps for bills, crypto, airtime, and gift cards, leading to confusion and inefficiency in daily transactions.

## Business Obstacles

Companies face **significant delays** integrating cross-border payment APIs, hindering their ability to offer seamless services and forcing reliance on outdated technology that fails to meet user expectations.

## Third-Party Reliance

The fintech sector's dependence on **third-party gateways** limits flexibility and innovation, preventing businesses from adapting to customer needs and stifling the development of tailored financial solutions.

# The Solution

**Molada Pay: A Unified Wallet Experience**

# Our Key Features

## Pay Bills

Users can effortlessly pay bills and purchase airtime directly through our platform, integrating various APIs for seamless transactions that save time and increase efficiency in everyday payments.

## Gift Cards

Molada Pay allows users to purchase gift cards for numerous platforms and services, making it convenient to access digital goods and enhance their online experiences without hassle.

## Crypto/Fiat

Our wallet enables seamless transactions between crypto and fiat currencies, providing users with flexibility and instant access to their funds for a wide range of purchases and services.

# How It Works

## Registration

Users register via email, phone, or crypto wallet for easy access.

## KYC Verification

KYC includes optional face verification to enhance security and compliance.

## Wallet Funding

Wallet can be funded using either bank transfers or cryptocurrencies seamlessly.



**\$40B**

**Africa fintech market projection**

Expected to exceed \$40 billion by 2028 across Africa.



**\$450B**

**Global gift card market value**

Projected to reach \$450 billion globally within the same period.

# Our Edge



## AI Support

Our unique AI system enhances customer **service efficiency**.



# Traction & Roadmap

## Completed



Backend infrastructure established, supporting KYC and wallet functionalities.

## In Progress



Gift card and bill API integration with Reloadly currently underway.

## Upcoming



Face recognition and crypto payments set for development completion.



1–3%

### **Transaction Fees**

Fees charged per transaction processed through Molada Pay.



2–5%

### **Gift Card Resale Margins**

Margins earned from reselling gift cards through the platform.



**150,000**

**Pre-Seed Investment Goal**

This amount will support product development and launch efforts.



**100%**

**Total Funding Allocation**

This represents full allocation of the pre-seed funding request.

# “Molada Pay: Transforming Africa’s digital payment landscape”

– Molada Pay

# Contact Information

Get in Touch with Us

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