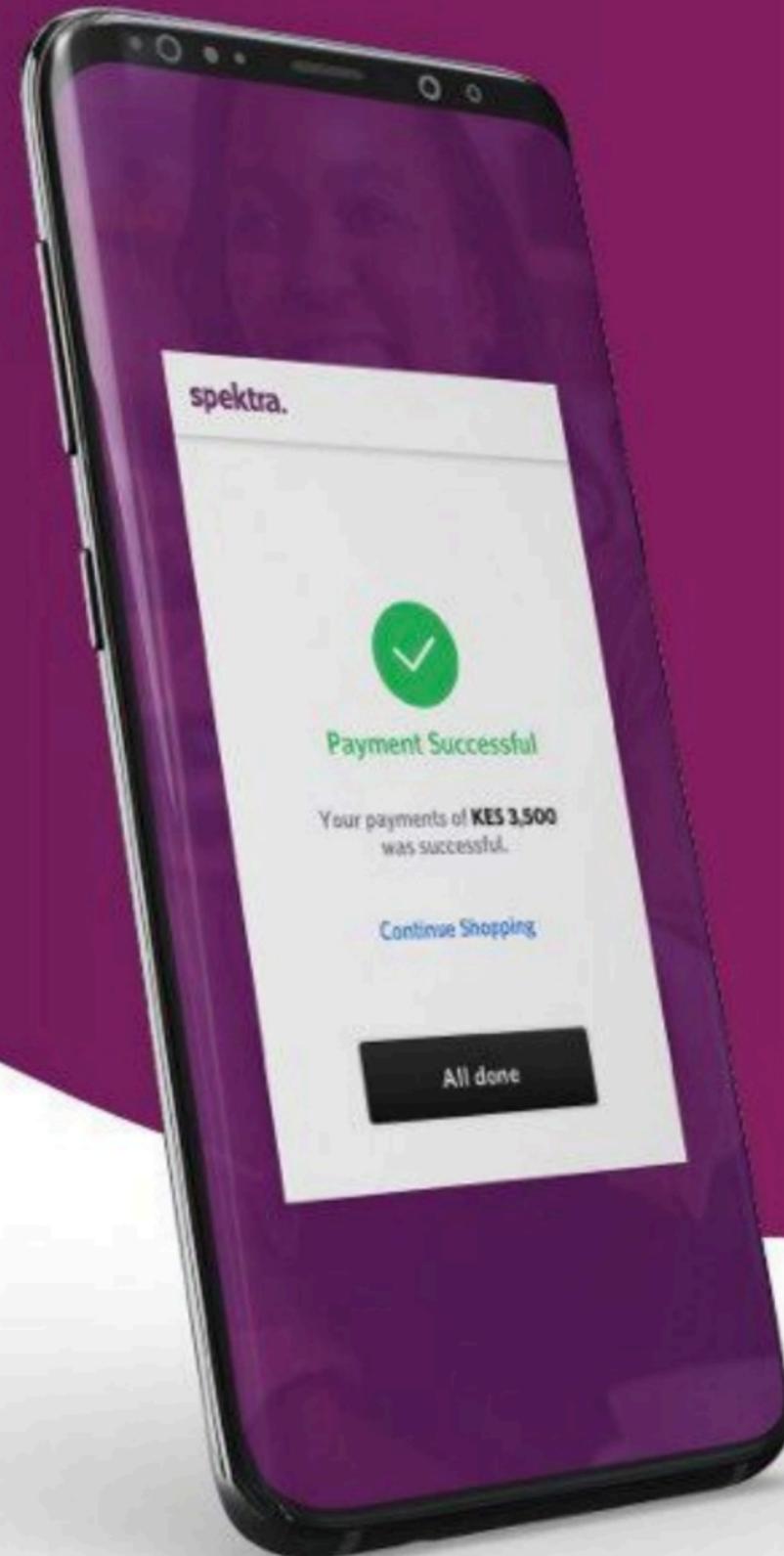


spektra.

AliPay For Africa





Cards have less than 1% penetration in Africa due to 66% unbanked population. Mobile Money is the predominant payment method.

But...



There Are Over
200+ Providers,
Fragmented & Not
Interoperable



They Are
Restricted
By Currency



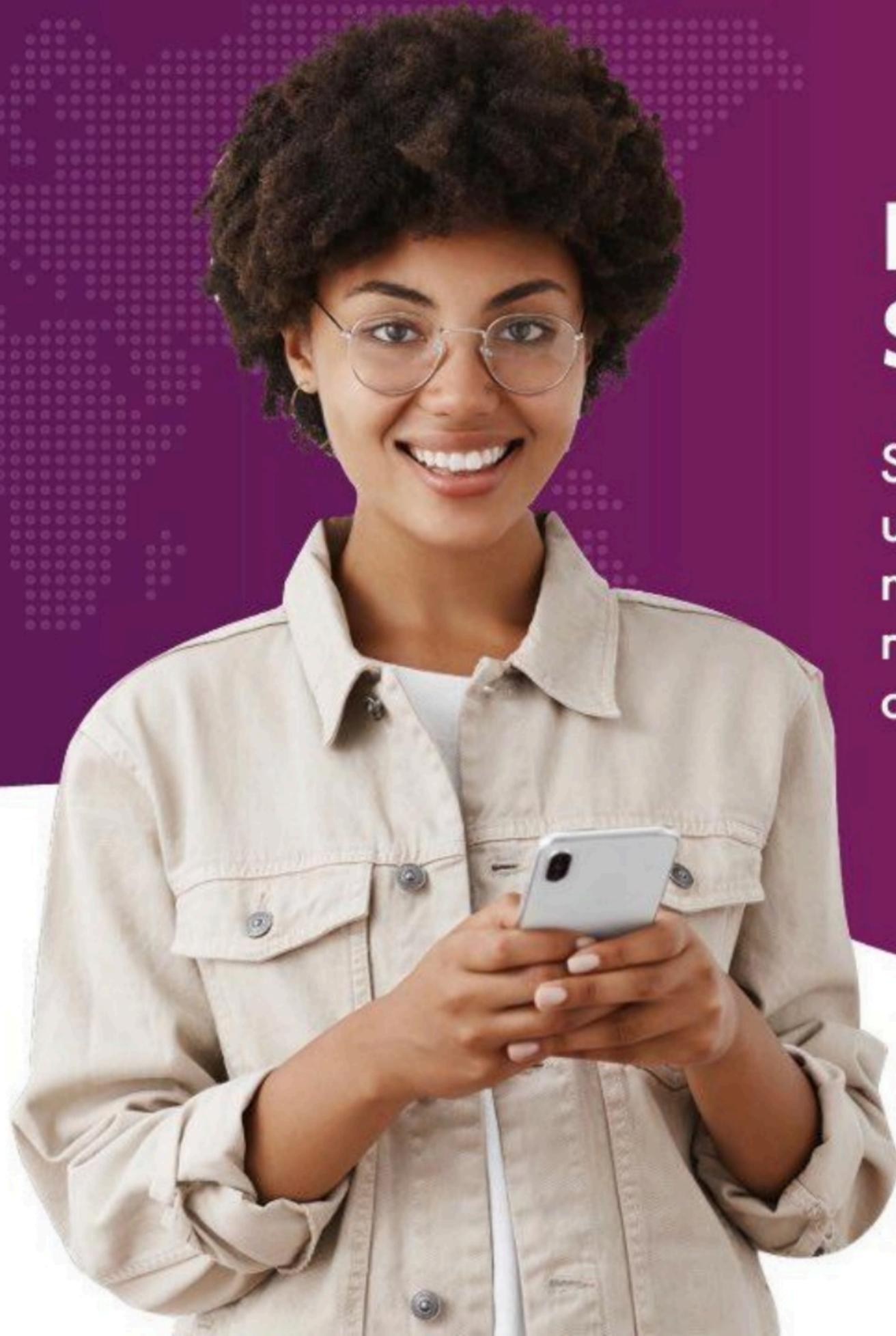
And by
Geography



They Have
Limits & Not
Web-Friendly



They Have
Old Telco Technology,
USSD & SIM Card-Based

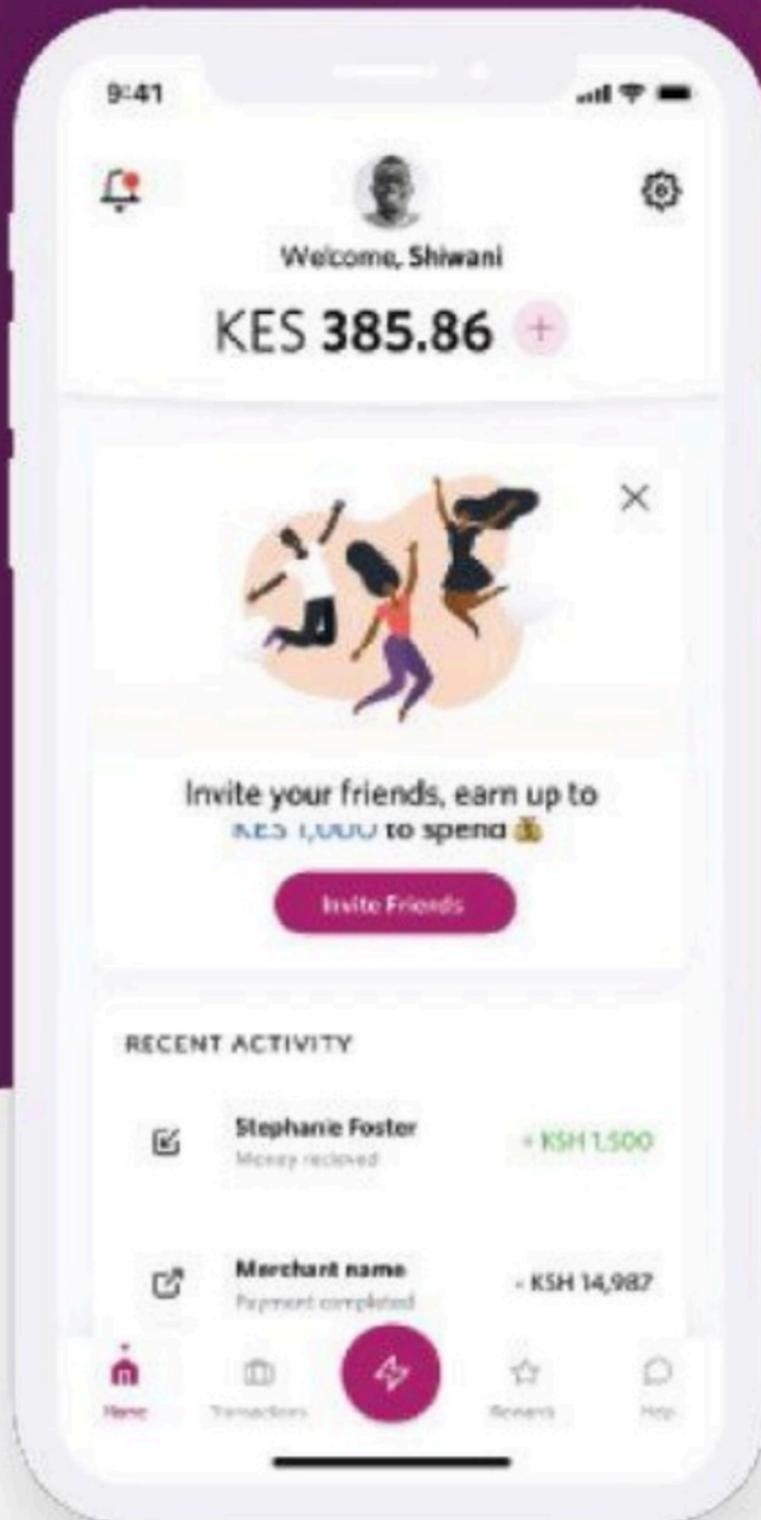


Introducing Spektra

Spektra is building a unified alternative payment network that doesn't require a bank account for over 1 billion Africans.

spektra.

Features



✔ Send Money To Anyone In Any Currency.

✔ Has Rich Features Like Recurring Payments, Refund Request, In-Built Customer Support etc.

✔ Pay For Things Online & In-Store

✔ Pay Bills, Buy Airtime Etc.

✔ Multi-Account Support

✔ Multi-Currency & Cross-Border Support

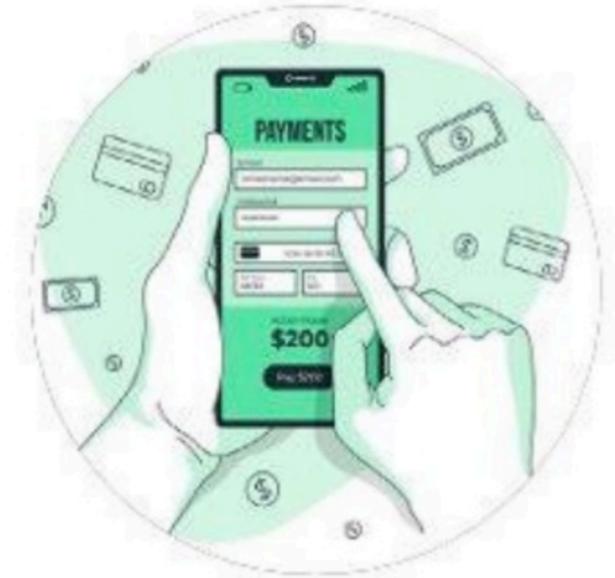
How it works



**Download
Spektra App**



**Connect
Mobile Money
Account & Top
Up The Wallet**



**Send Money, Pay
Bills, Pay Online &
In-Store.**

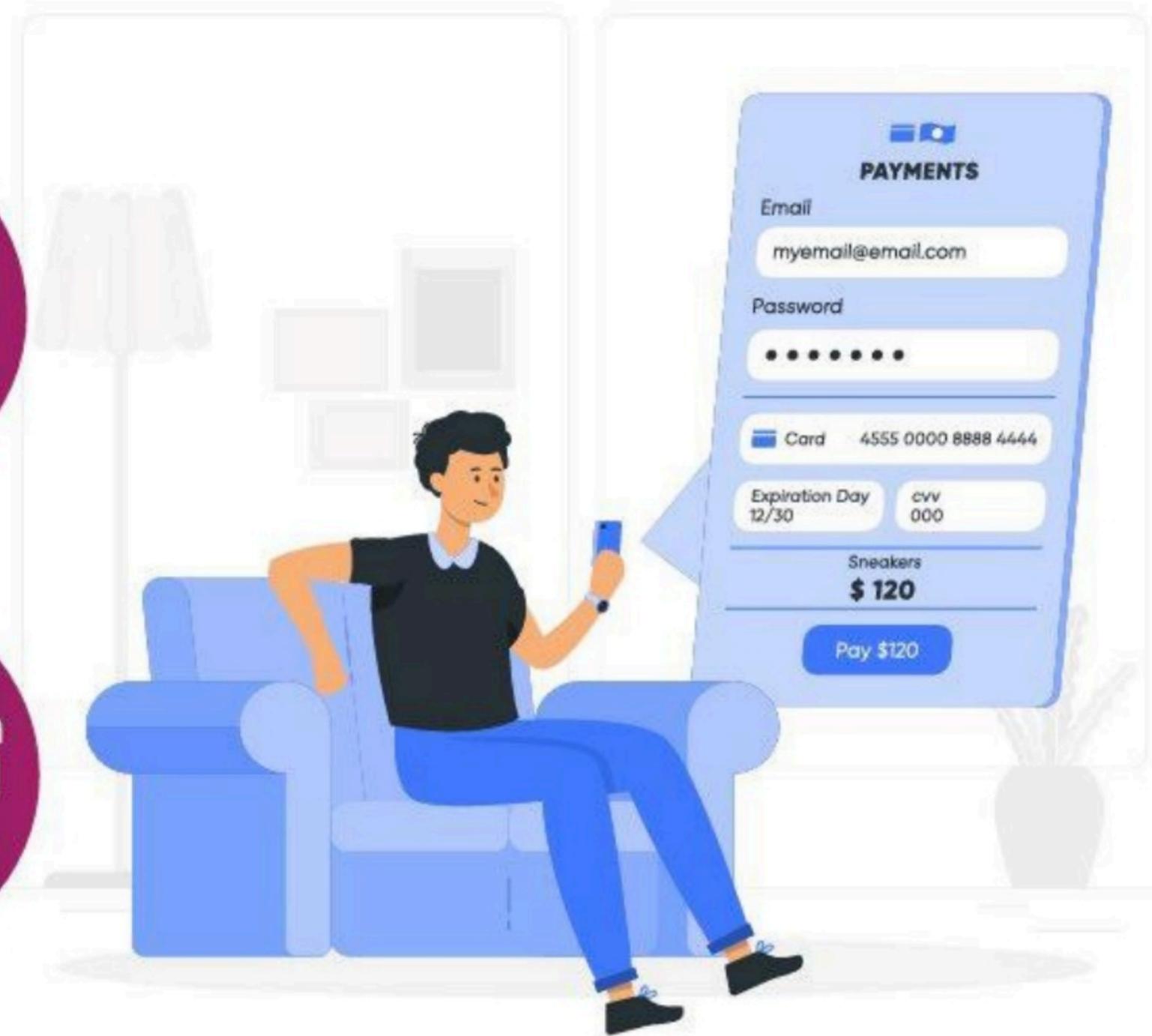
Opportunity

Over 1
Billion
Mobile
Money
Users

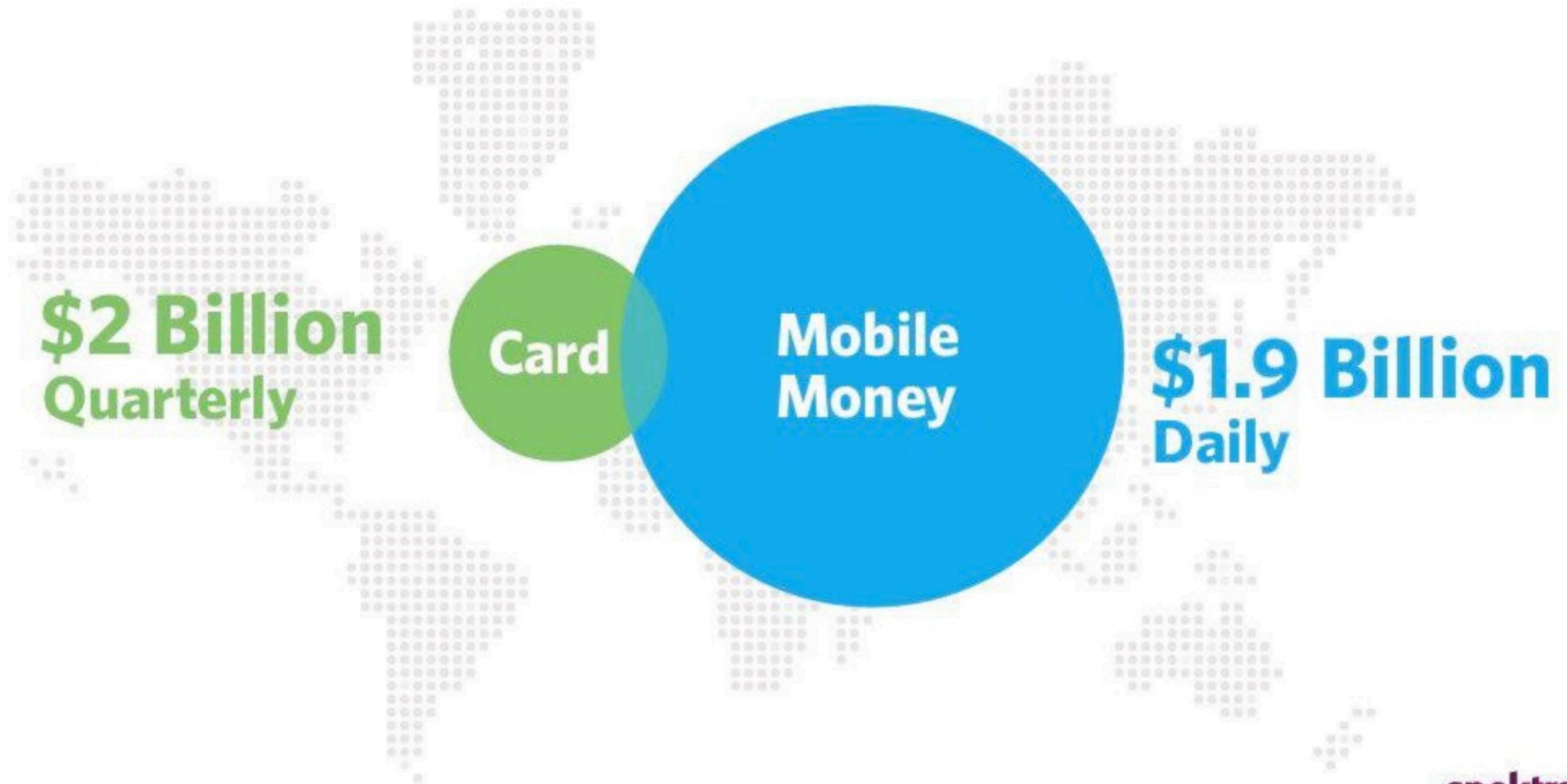
600M
Smart
Phone
Users

95
Countries

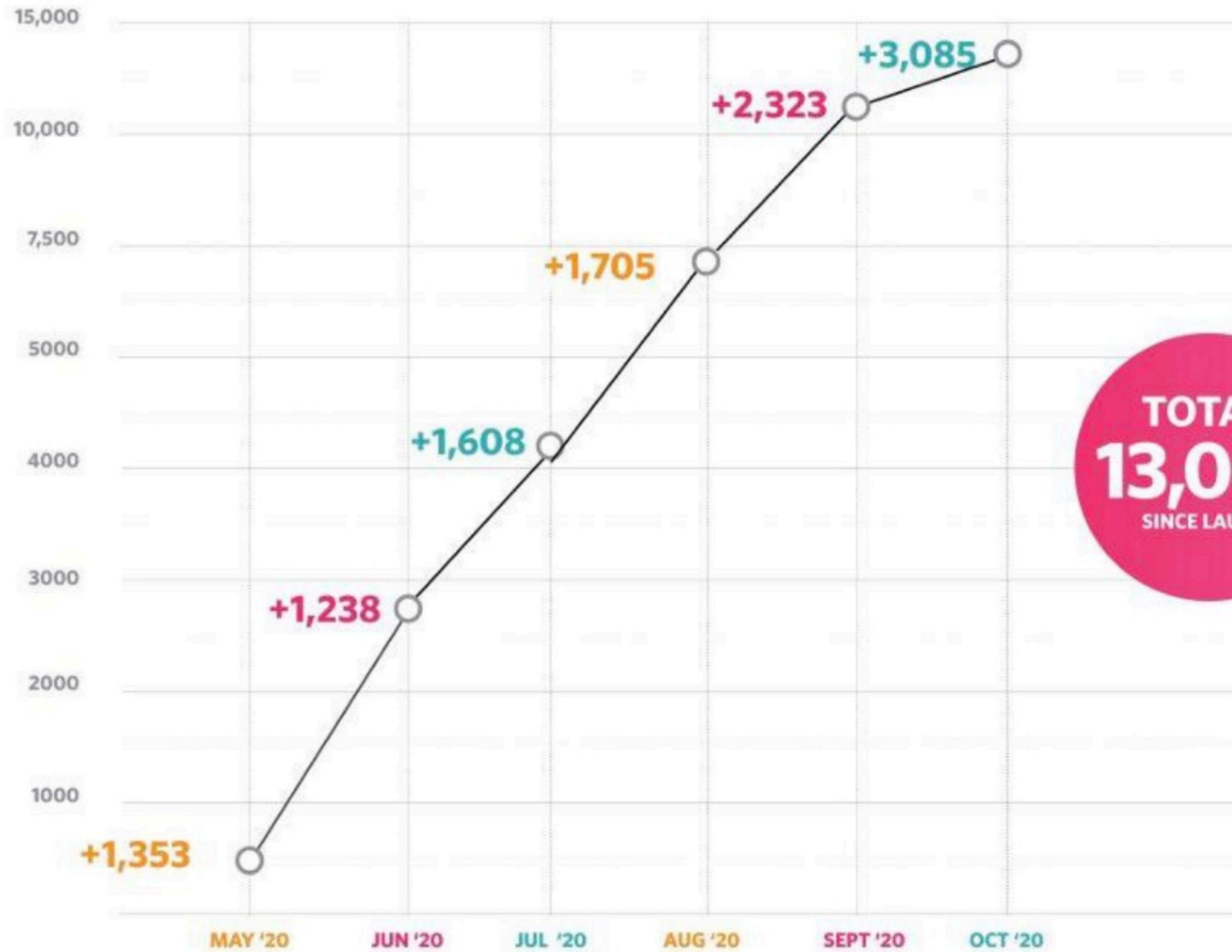
\$1.9 Billion
Transacted
Each Day



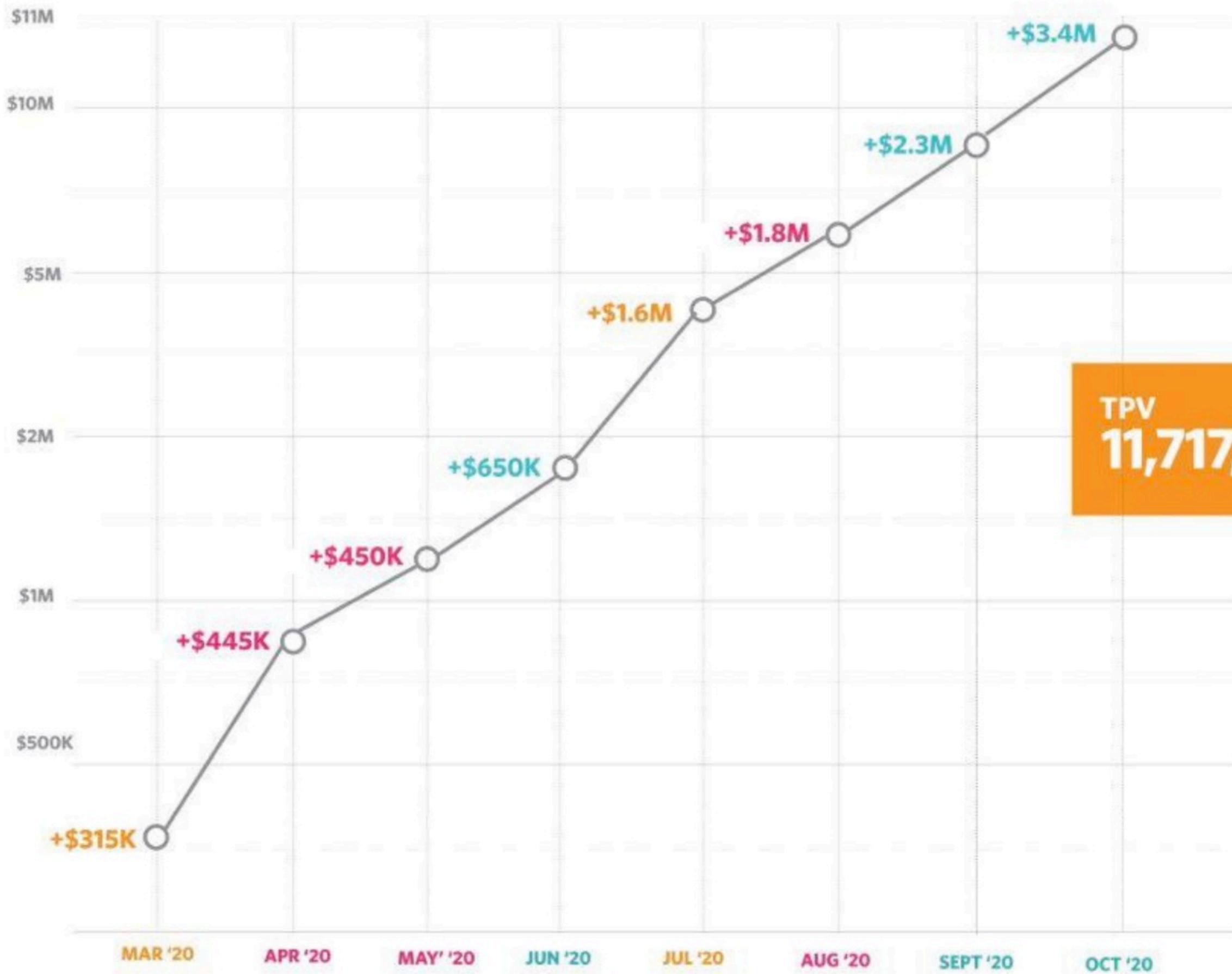
Cards Vs. Mobile Money Penetration For Africa



User Growth (6 Months)

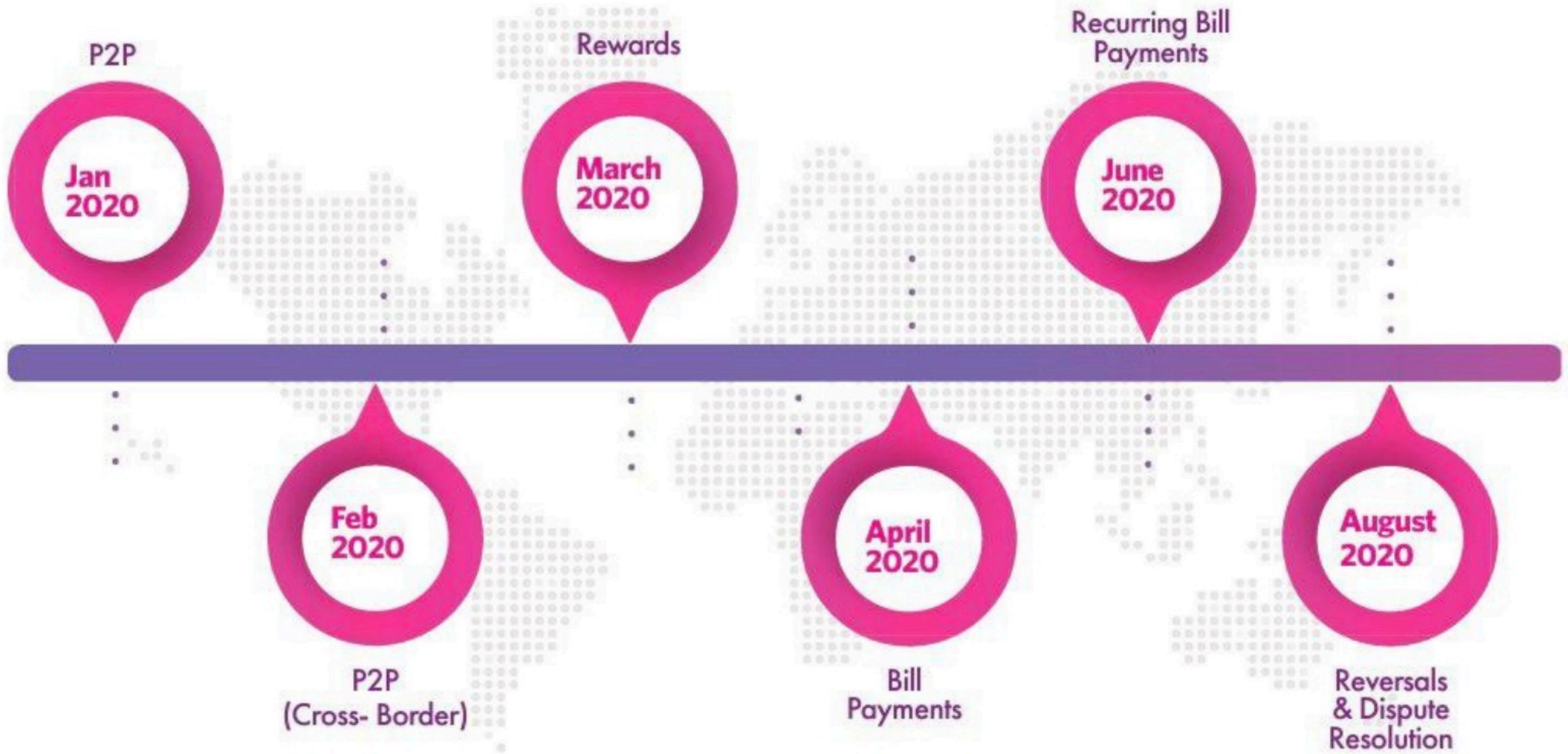


Total Processing Volume (Last 8 Months)



TPV
11,717,313.94
SINCE LAUNCH

Our Progress - Product



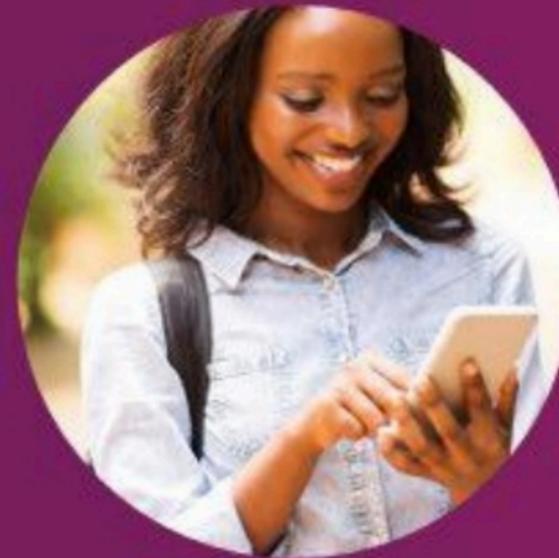
Revenue Model

Transactional



Businesses

2.5%



Consumers

FREE