

spektra inc.

**Ameliorating Digital Payments By Solving For
The Merchant & The User Side Via Mobile
Money.
(Alipay For Mobile-First Countries)**

Problem

Mobile Money (MM) has become the predominant digital payment method in 90 countries but

- It has outdated infrastructure on both merchant & user side.
- It is dominated by 270 Mobile Network Operators (MNOs) who are difficult to work with.
- It is fragmented and not interoperable.
- It lacks e-commerce features like fraud prevention, recurring payments, digital receipts, refunds, cross-border payments etc.
- It is not developer-friendly, integration could take up to 12 months. Each MM provider has a different technology stack behind it with outdated APIs.

Existing Solutions - Merchant

Send M-PESA Ksh. 30495.00 to Pay Bill Business number 220220. Submit the Confirmation Code below.

1. Go to M-PESA on your phone
2. Select Pay Bill option
3. Enter Business no. 220220
4. Leave the Account no. blank
5. Enter the Amount Ksh. 30495.00
6. Enter your M-PESA PIN and Send
7. You will receive a confirmation SMS from M-PESA with a Confirmation Code
8. After you receive the confirmation SMS, enter your phone number and the Confirmation Code
9. Click on Complete

Enter Payment Details

M-Pesa mobile number: +254

Confirmation Code

Complete

PesaPal

Select Country

Kenya

M-Pesa 

1. Using your M-Pesa-enabled phone, select "Pay Bill" from the M-Pesa menu
2. Enter Africa's Talking Business Number 525900
3. Enter your Africa's Talking Account Number. Your account number is **spektra.apl**
4. Enter the Amount of credits you want to buy
5. Confirm that all the details are correct and press OK
6. Check your statement to see your payment. Your API account will also be updated

Flutterwave

- Go to the M-PESA menu on your phone
- Select PayBill option. Enter Business Number 510000
- Enter 0717994 as the Account Number
- Enter the EXACT amount (KSh. 10,000)
- Enter your PIN and then send the money
- Complete your transaction on your phone
- You will receive a transaction confirmation SMS from M-PESA
- Then click on the **complete** button below

COMPLETE

iPay

[Back](#)

Proceed to pay

1. To pay via MTN Dial *234#
2. Select PayBills
3. Select Airlines
4. Select Kenya-Airways
5. Select W2KXPG
6. Enter GHS 4,000
7. Select MTN
8. Select Pay Now to receive a pin prompt
9. Enter Pin
10. Ensure you have paid before clicking "Confirm Payment" below.

CONFIRM PAYMENT

Cellulant

- Requires 6 to 10 lengthy steps
- Off-platform transactions (USSD)
- Cumbersome and prone to errors
- Multiple integration per country

Our Solution - Merchant

The image shows a mobile payment interface for Spektra. At the top, it says "Payment information" and "spektra.". Below this, there are three input fields: "FIRST NAME" with the value "Victor", "LAST NAME" with the value "Shiwanu", and "MOBILE NUMBER" with the value "0767 123 456 789". A small M-Pesa logo is visible next to the mobile number field. At the bottom, there is a large red button that says "Pay KES 3,500".

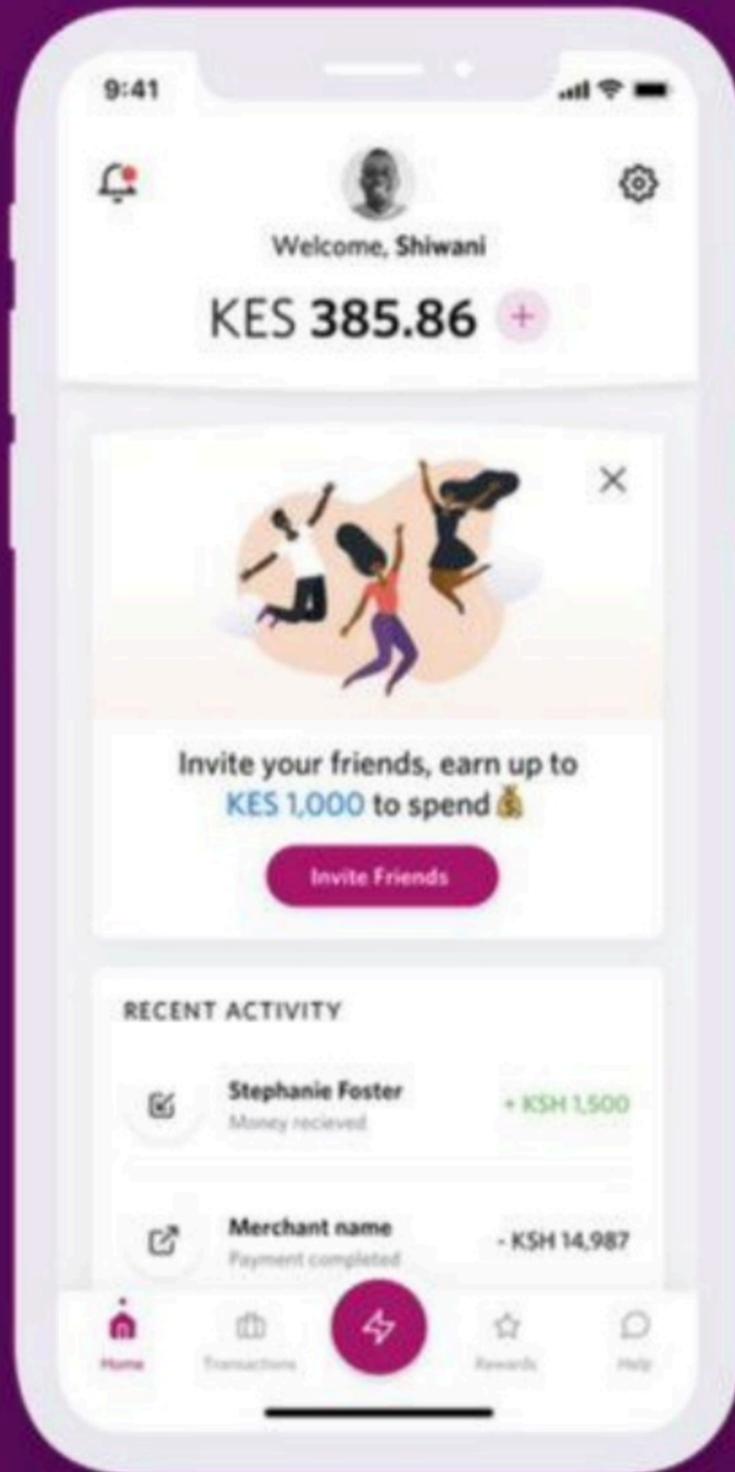
- Seamless checkout (requires 1 step)
- Works on the web, mobile, in-app
- Quick integration (only 10 minutes)
- Cross-border (out-of-the-box)
- Fraud-prevention (out-of-the-box)
- E-commerce-friendly tools (recurring payments, refunds, etc.)
- Merchant Dashboard (ledger)

Existing Solution - MM User



- Works via USSD only
- Cumbersome process
- Error-prone
- SMS receipts
- No refunds
- Not interoperable
- Not web-friendly

Our Solution - MM User



- Ease of use (1 to 2 taps to pay)
- Works online & offline
- Cash-in & Cash-out capability
- Multi-SIM & interoperability
- Refunds
- Digital receipts
- Multi-currency & cross-border
- Pay bills, services, P2P payments
- Recurring payments
- Secured - TouchID, FaceID, QR Code compatibility
- Incentives - Rewards
- In-app customer support
- Third-party services (super app)

Opportunity

Mobile Money is the preeminent digital payment method.

- It has 690 Million users in 90 countries.
- MM users transacted \$1 Billion each day.
- Mobile Money dominates in Sub-Saharan Africa, Middle East & North Africa, Latin America, Caribbean, SouthEast Asia & Pacific.
- There are 440 Million smartphone users in mobile-first countries.

Source: GSMA, 2017

Competition

Local Competitors

- PesaPal - Kenya
- Flutterwave - Nigeria
- Direct Pay Online (DPO) - Kenya
- Beyonic - Uganda
- Paystack - Nigeria
- Cellulant - Kenya
- Hubtel - Ghana

Global Competitors

- PayPal
- Mastercard (MasterPass)
- Visa (M-Visa)
- GrabPay
- Google Pay

Team



Prince Boakye Boampong
Founder & CEO

Software Developer (12 Years Experience)

Recent Jobs

Standard Bank (Africas Biggest Bank) - Consultant

Pioneer Fund - Investor/Venture Partner

OMG Digital, Inc (Y Combinator S16) - Founder & CEO

Funding

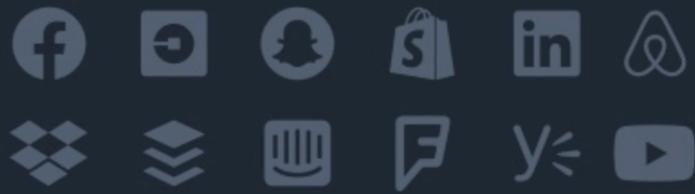
Funding So Far

- \$20,000 Invested By Founder

Funding Needs

- \$100,000 Pre-Seed Funding.
- To Get Regulatory Clearance.
- To Serve Our Initial Customers.
- To Hit Seed-Funding Milestones

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