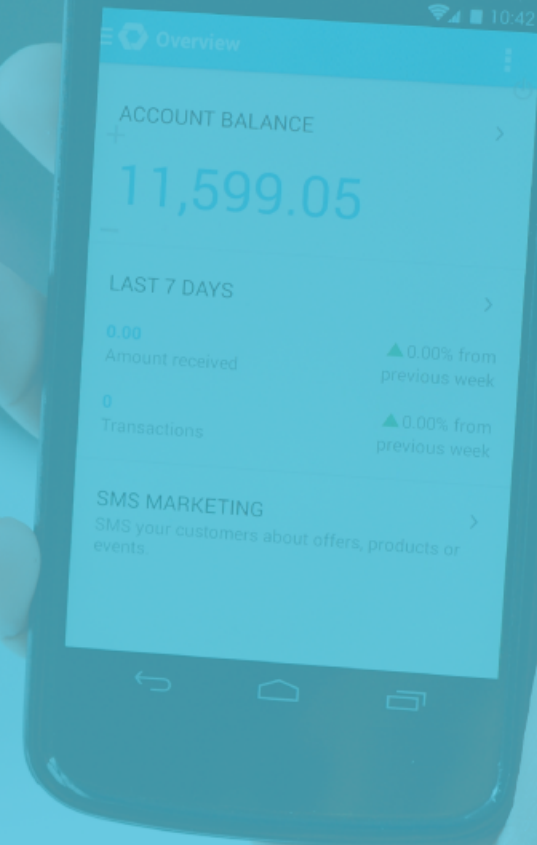


DIGITAL PAYMENTS FOR GROWTH

GIVING MERCHANTS A REASON TO
ACCEPT DIGITAL PAYMENTS (AND
GROW THEIR BUSINESSES)



KOPO KOPO



As a business owner, I care about...

- keeping the lights on,
- retaining my customers,
- accessing working capital,
- mitigating leakage, and
- trying to grow my business.

SO WHY ARE YOU
TALKING TO ME ABOUT
DIGITAL PAYMENTS?

BECAUSE I DON'T SEE HOW THIS ADDRESSES MY NEEDS



I need to...

- manage 'float',
- remember tariffs,
- train my staff,
- put up signs,
- have X phones,
- know Y processes,
- call Z support lines...
- ... for what again?

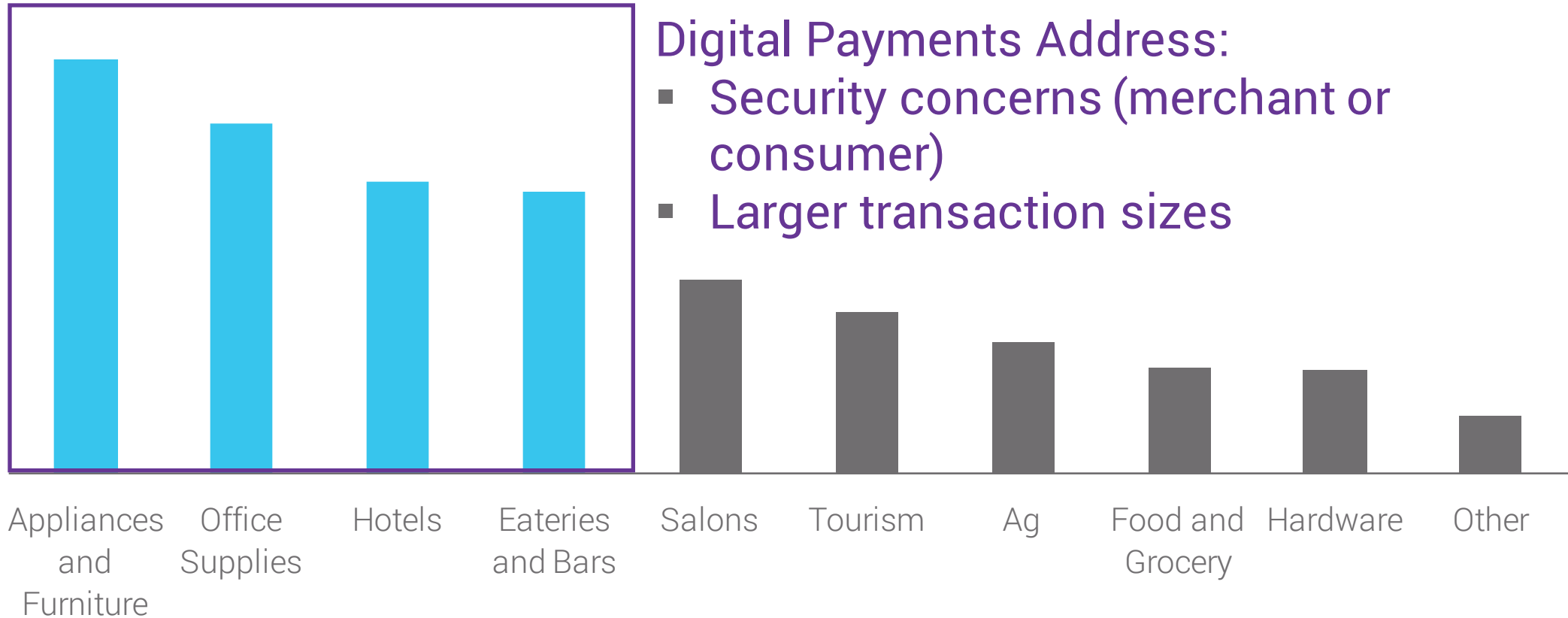
FOR THE PRIVILEGE OF
GETTING PAID?

~~LET MERCHANTS ACCEPT~~

PROVIDE A REASON TO ACCEPT

SOME SEGMENTS ADOPT FASTER THAN OTHERS, BUT FOR THE REST PAYMENTS ALONE ARE NOT ENOUGH

Monthly Revenue In Kopo Kopo's First Year



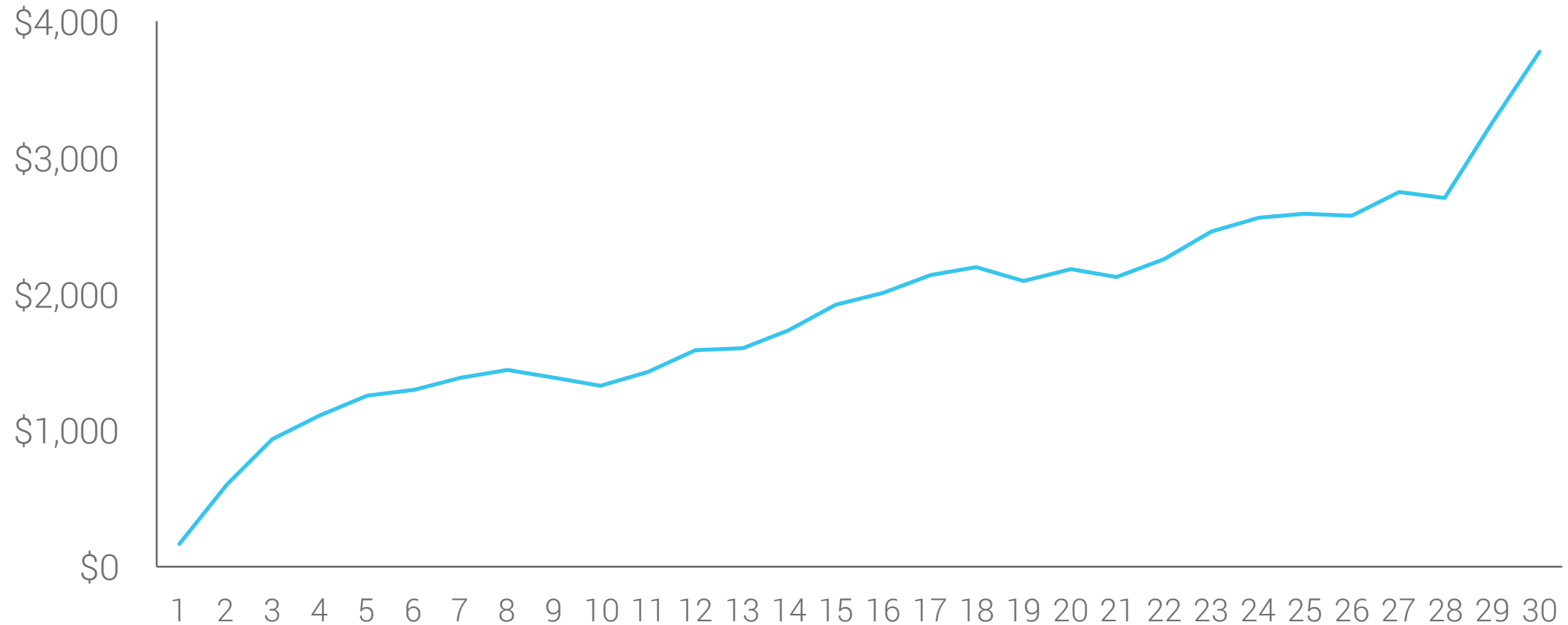
ONCE THROUGH THE GATE, MERCHANTS GAIN ACCESS TO...

- Working Capital
- Business Intelligence
- Marketing
- B2B Payment Options



ONCE YOU START ON THIS JOURNEY, YOU DON'T STOP...

Digital Payment Sales by Month Since First Use



MERCHANTS THAT
ACCESS WORKING
CAPITAL FROM US
INCREASE TRX BY 30%.

WITH A REPEAT
RATE > 50%



AND SMALL
LOSSES (~1%)





ACCEPTANCE IS
NOW ESSENTIAL