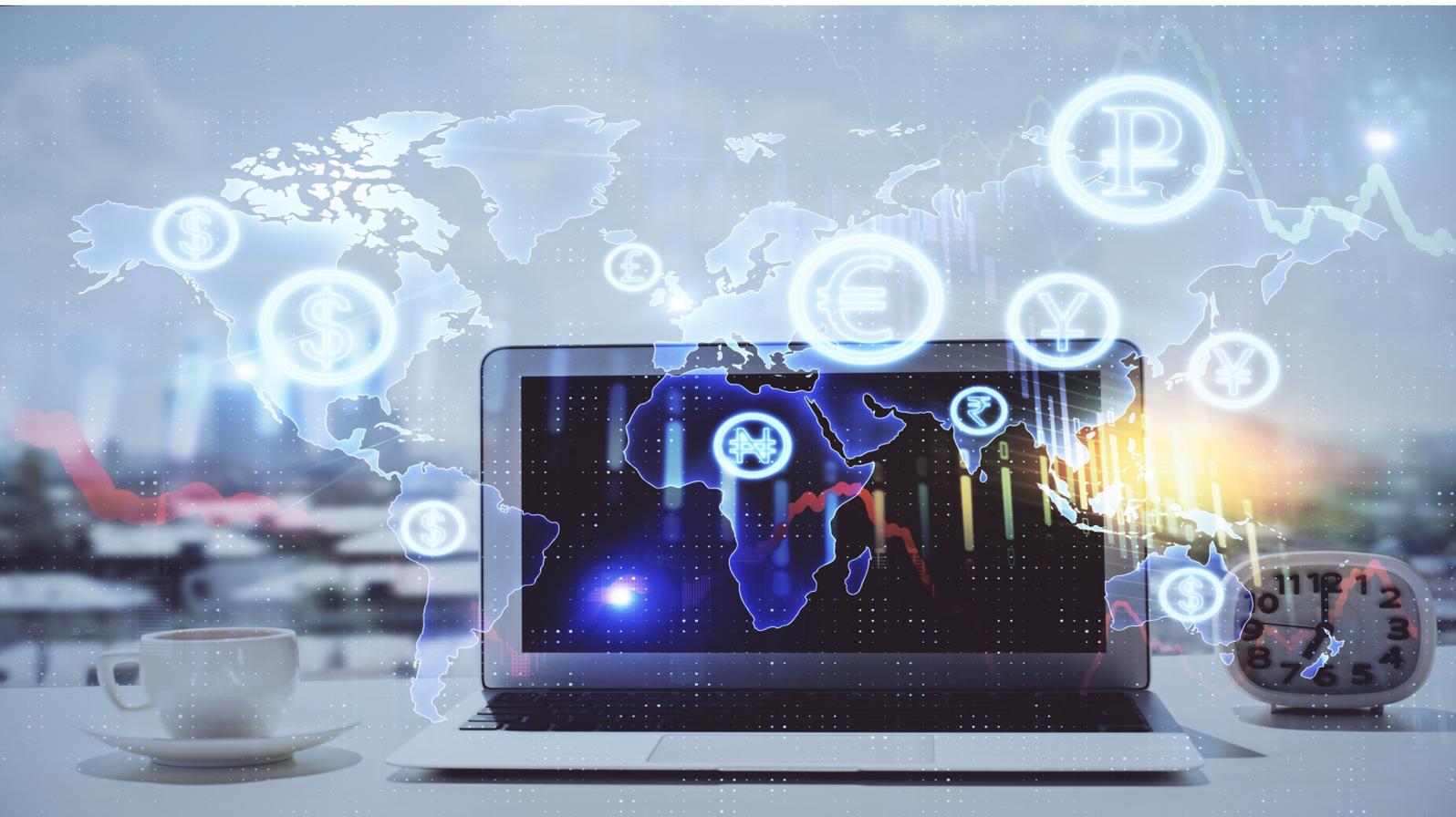


面向新兴市场的可扩展金



MERGERSCORP

该组织提供跨境支付解决方案。

其业务始终与根据中央银行官方许可开展业务的特许合作伙伴共同管理。

目前，该解决方案已在肯尼亚、泰国、菲律宾、柬埔寨和老挝投入使用，2026年还将在其他几个辖区投入使用。

公司的成立旨在解决新兴市场消费者和商户未得到满足的需求，同时克服传统西方银行系统的局限性。

该公司运营着一个全方位服务支付平台，将全面的商户功能与专为无银行账户和银行账户不足用户量身定制的产品结合在一起，将双方整合到一个单一、无缝的生态系统中。通过强大的本地代理网络，以符合现有消费行为的方式支持现金存取，从而推动采用和金融知识普及。

公司已成功推出了 B2C 和 B2B 产品。

该平台每天处理成千上万笔交易，显示出强大的产品与市场契合度和增长所需的运营可扩展性。

该公司为传统上被排除在正规金融服务之外的客户提供服务，将他们纳入可负担、可获得的国际支付生态系统。

除技术基础设施外，该公司还提供本地化的存款和取款点，以确保可访问性并推动采用。

虽然竞争对手都在这一生态系统的各个环节开展业务，但该公司的与众不同之处在于，它是首家提供此类全面、面向大众市场的金融科技解决方案的公司。

自推出以来，市场反响强烈，在国际上已有1,400 多家代理商，完成了与当地支付方式的多种集成，并与准备大规模部署解决方案的商户签署了协议。

主要亮点

- 核心管理团队经验丰富
- 经过全面的尽职调查（包括德勤公司进行的安全、法律、个人和技术审计），成功地从知名投资者那里筹集到雄厚的种子资金
- 产品上线一年多，每天处理数千笔交易，并已创收
- 数千名活跃的回头客
- 全面运行的银行卡处理协调网关，在全球拥有 16 家集成收单机构
- 移动应用程序在六个市场上线运行：肯尼亚、阿联酋、泰国、柬埔寨、老挝和菲律宾

TARGET PRICE

\$ 9,500,000

BUSINESS TYPE

金融服务

COUNTRY

阿联酋

BUSINESS ID

L#20260994

- 多项已签署的商户协议有望在未来几个月内带来正现金流
- 利用 Microsoft Azure 的先进技术堆栈，部署人工智能模型，并计划整合区块链技术以提高交易透明度
- 做好充分准备，以吸收投资并扩大收入、地域和行业领域的规模

主要更新

- 目前正在申请肯尼亚支付服务提供商 (PSP) 和汇款服务提供商 (MRP) 的经营许可证。
- 获得该许可证后，将能与 Kipeto Energy、Kenya Power 和 BOLT East Africa 等主要组织建立战略合作伙伴关系，从而大大加快用户获取和收入增长的速度。
- 老挝、泰国、柬埔寨和菲律宾的增长势头强劲，主要企业都将该平台作为主要的支付解决方案
 - 例如在老挝，全国有 180 个加油站和 12 500 家超市入驻
- 在柬埔寨波贝，公司已入驻最大的综合度假村及其子公司，负责整个集团的全面支付协调工作
- 这些商户的推出得到了全面营销和品牌推广活动的支持，使该品牌成为非洲、东南亚和海湾合作委员会地区值得信赖的支付合作伙伴。

投资理由和资金使用

估值的主要依据是对未来收入的预测：

- 已签署的商业协议
- 在平台上积极交易的现有客户
- 可证实的交易量，将在尽职调查过程中提供

该公司目前正在寻求投资，以加速在各个市场的扩展，扩大战略合作伙伴关系，并巩固其作为新兴市场领先金融科技平台的地位。

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The projected financial information contained in the Memorandum is based on judgmental estimates and assumptions made by the management of the target Company, about circumstances and events that have not yet taken place. Accordingly, there can be no assurance that the projected results will be attained. In particular, but without prejudice to the generality of the foregoing, no representation or warranty whatsoever is given in relation to the reasonableness or achievability of the projections contained in the Memorandum or in relation to the bases and assumptions underlying such projections and you must satisfy yourself in relation to the reasonableness, achievability and accuracy thereof.

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