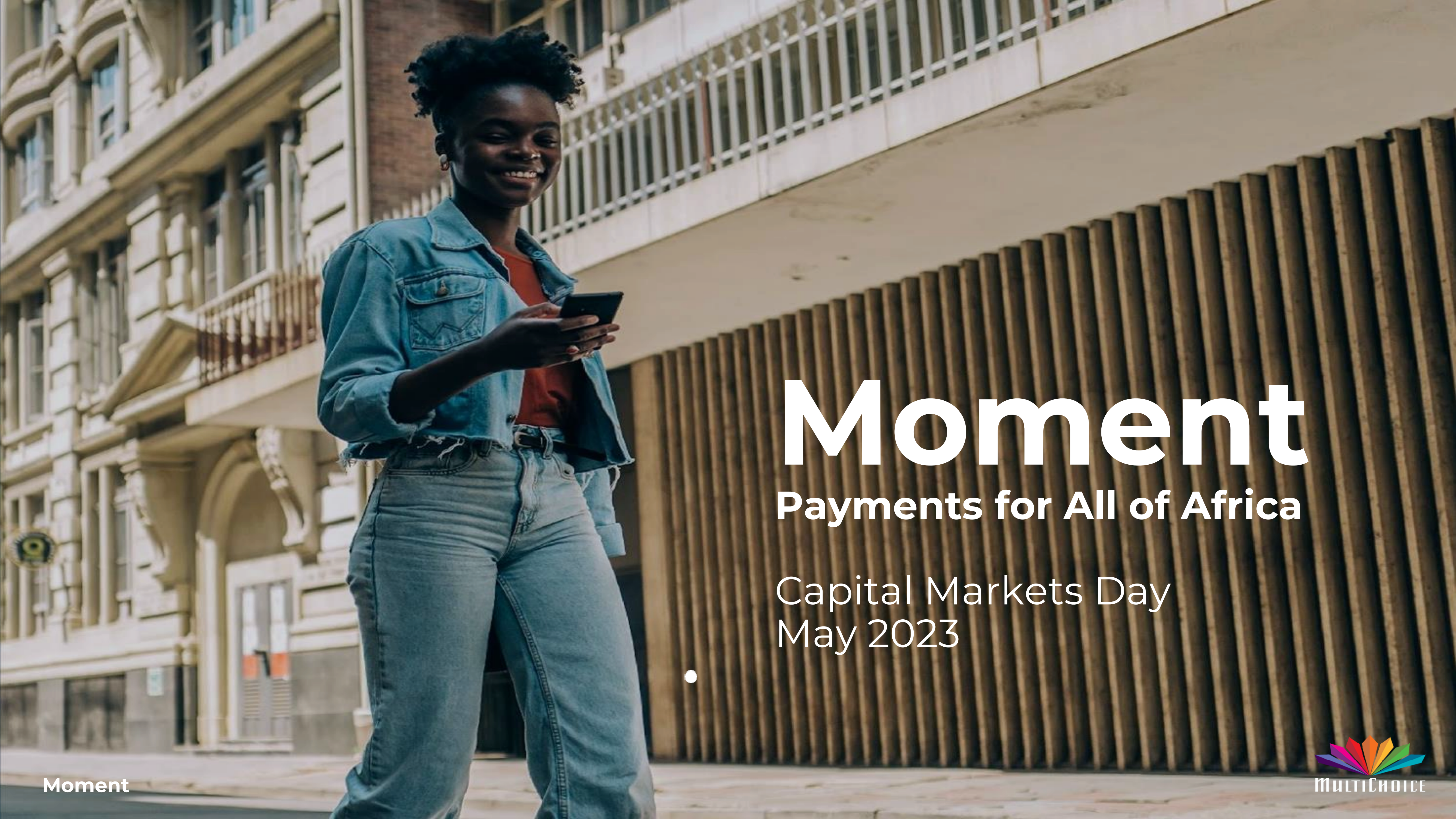




Moment

Payments for All of Africa

Capital Markets Day
May 2023

Payments for All of Africa

What is Moment

Africa Opportunity

What We Are Solving

Our Business Model



Moment

A new payments company
**helping businesses and individuals
enrich their lives by
connecting Africa to the world**

Proud Payments Tradition

MultiChoice has **entertained, informed and empowered African communities** for almost 40 years

MultiChoice has also **built Africa's widest payment network**, operating as a bridge to digital payments for millions of people

Payments in
40+ countries with
~\$3.5B volume

~23M households
engaged in cash
and digital payments

Jobs for **over ~27K micro-**
entrepreneurs

Expansive
digital ads ecosystem

Moment builds on this proud tradition, and connects African businesses and consumers to each other and to the world.



To help Africa grow faster

Maximize Human Capital

Africa is the world's fastest growing and youngest working population until 2050

Accelerate Small Business Incomes

Over 44M small businesses are mainly in the informal economy but ready to grow

Expand Cross-Border Trade

Africa trades \$1.1T with the world today, and only 14% of total exports within Africa



Help Africa Grow Faster



Build the Broadest
Pan-African
Payments Network

Moment



Accelerate
Cash-to-Digital
Payment



Grow
Africa - Global
Trade



Expand Small
Business Incomes



Help Consumers
Spend and Save

Joint Venture to Drive African Growth

Global Payments in 130+ Countries

Rapyd

Fintech Venture Capital

GENERAL  CATALYST

ENTRÉE CAPITAL

// R a b a



Africa's Leading Entertainment Platforms

Moment



Africa's Moment

Trust and Inclusion

Youth Boom

Urbanisation

Entrepreneurship

Going Mobile

Digital Payments

Trade Expansion

Remittance

Trust and Inclusion Gaps

90%

Retail transactions
paid in cash

350M

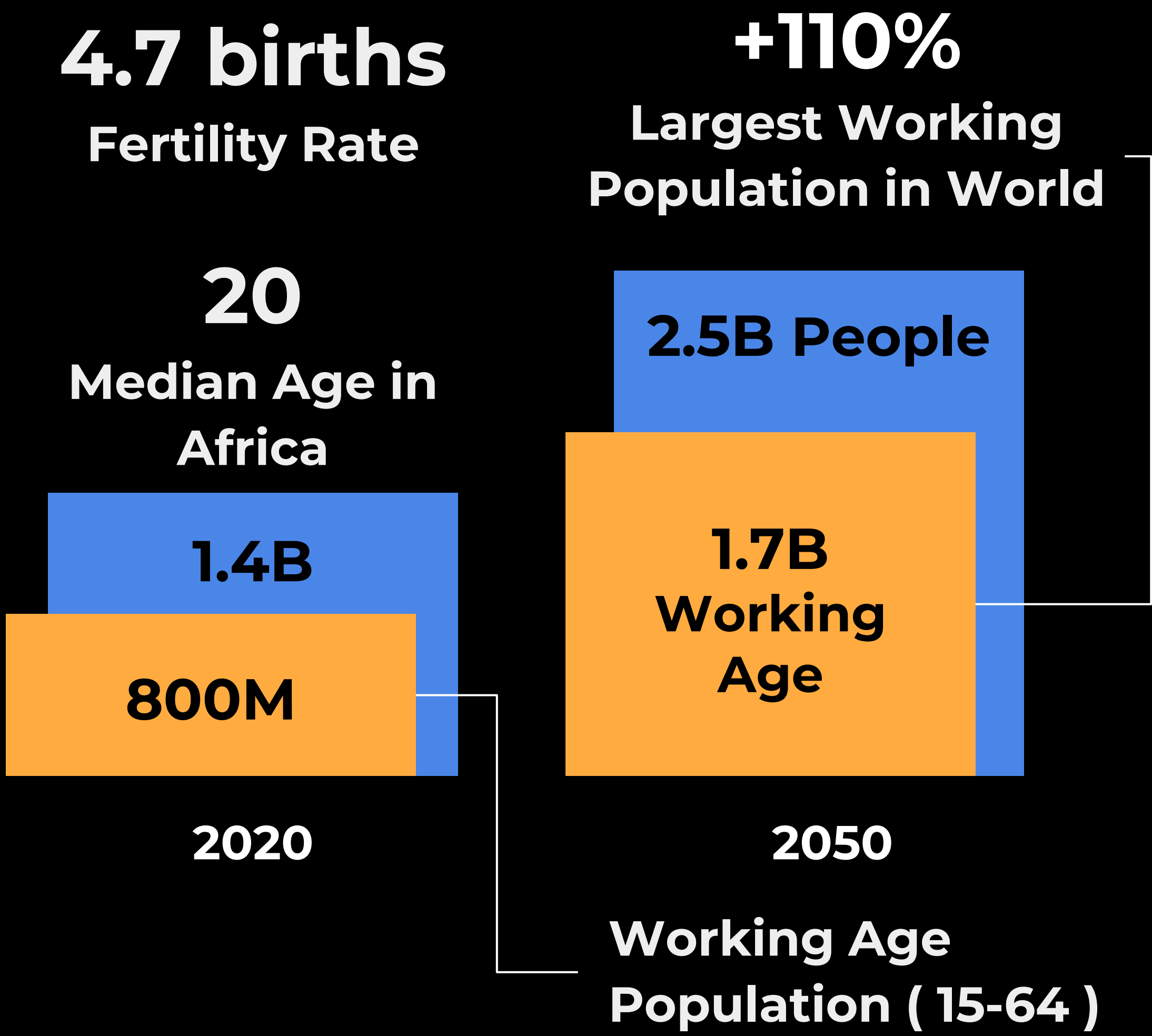
Underbanked and
pay too much for
too little

85%

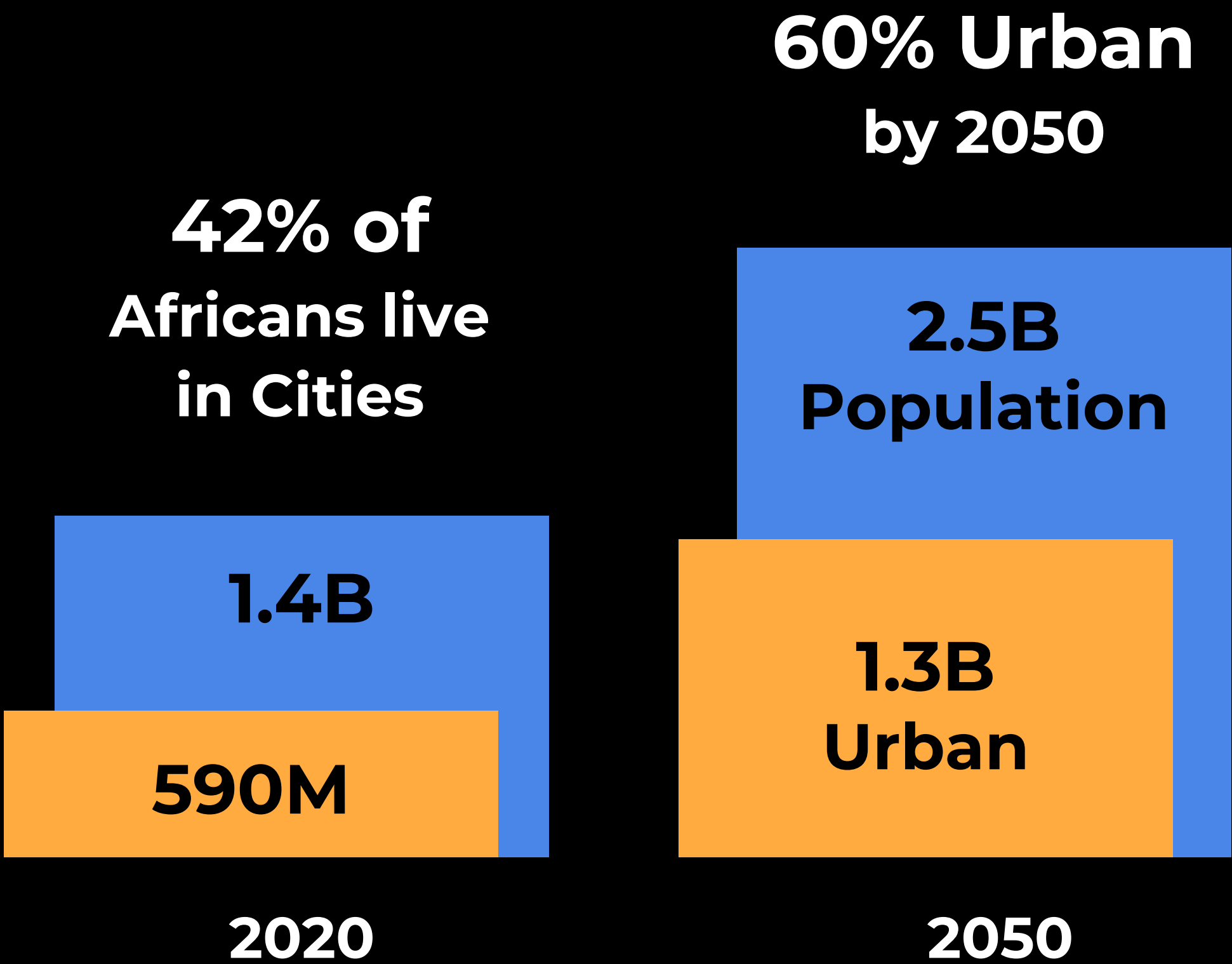
Employed in
informal economy

“I don’t like taking
cash because it
might be fake”

Youth Boom



Urbanisation



“Africans are moving to urban areas in search of higher-productivity, digital jobs”

- African Cities Research Consortium

Entrepreneurship

44M

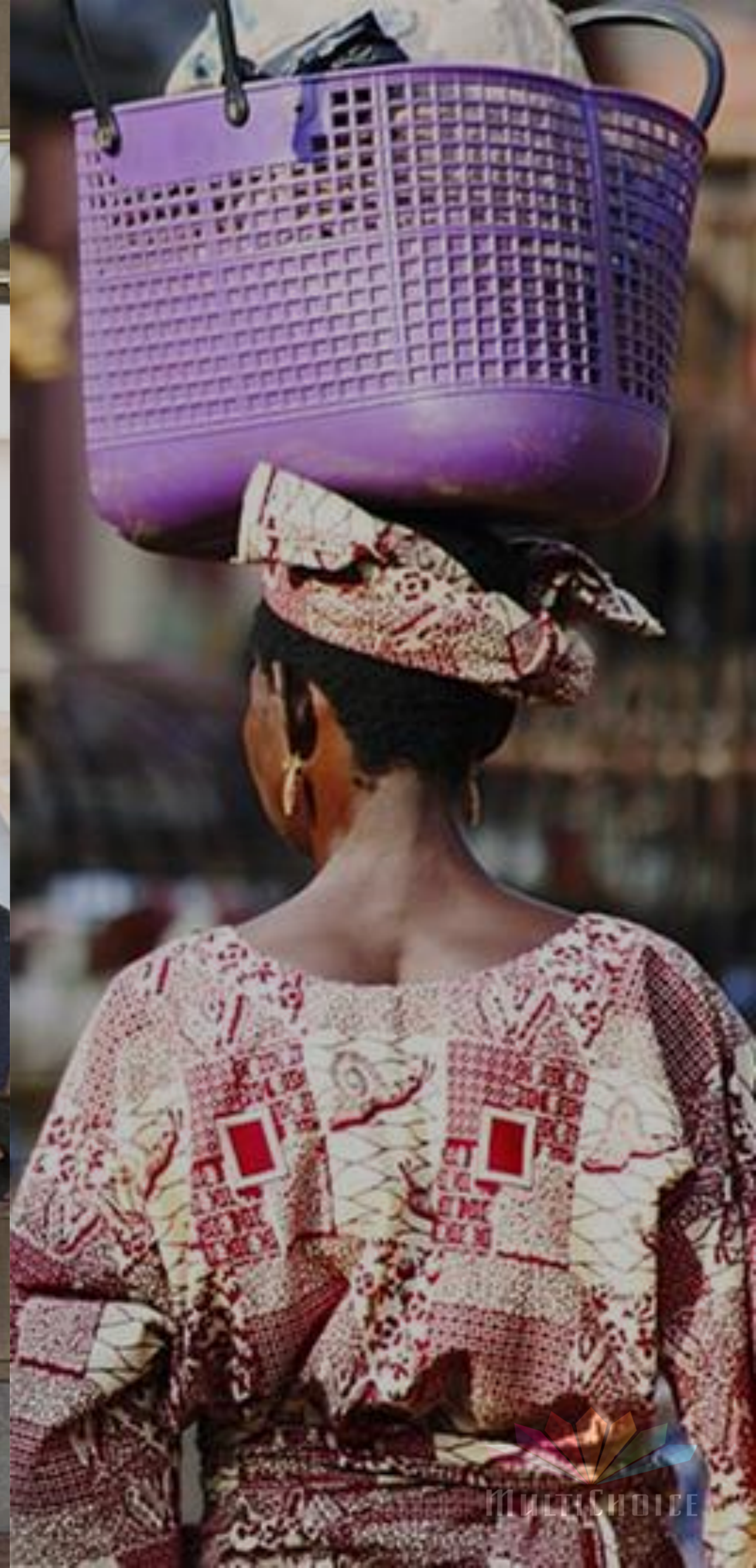
Small &
medium-sized
businesses

85%

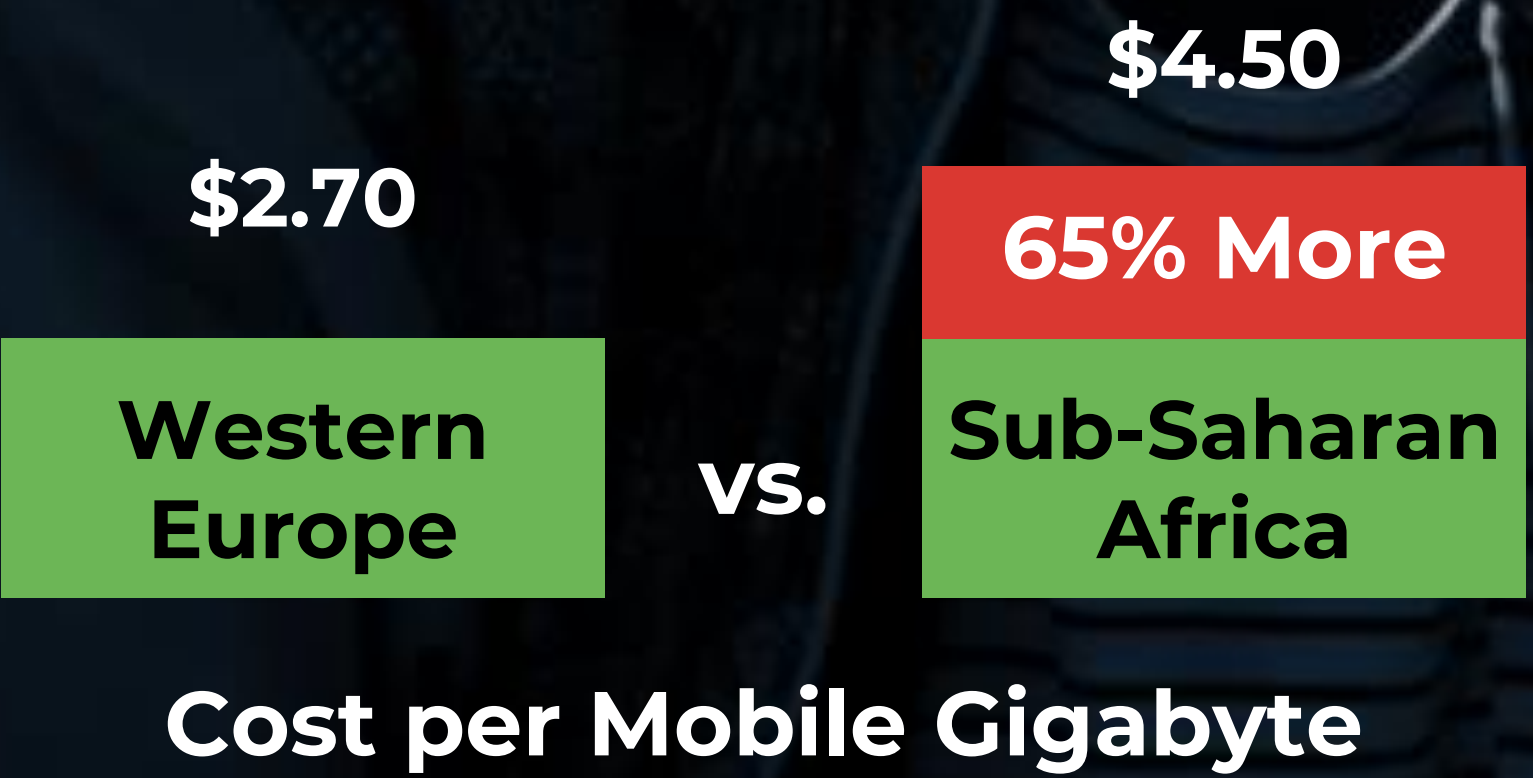
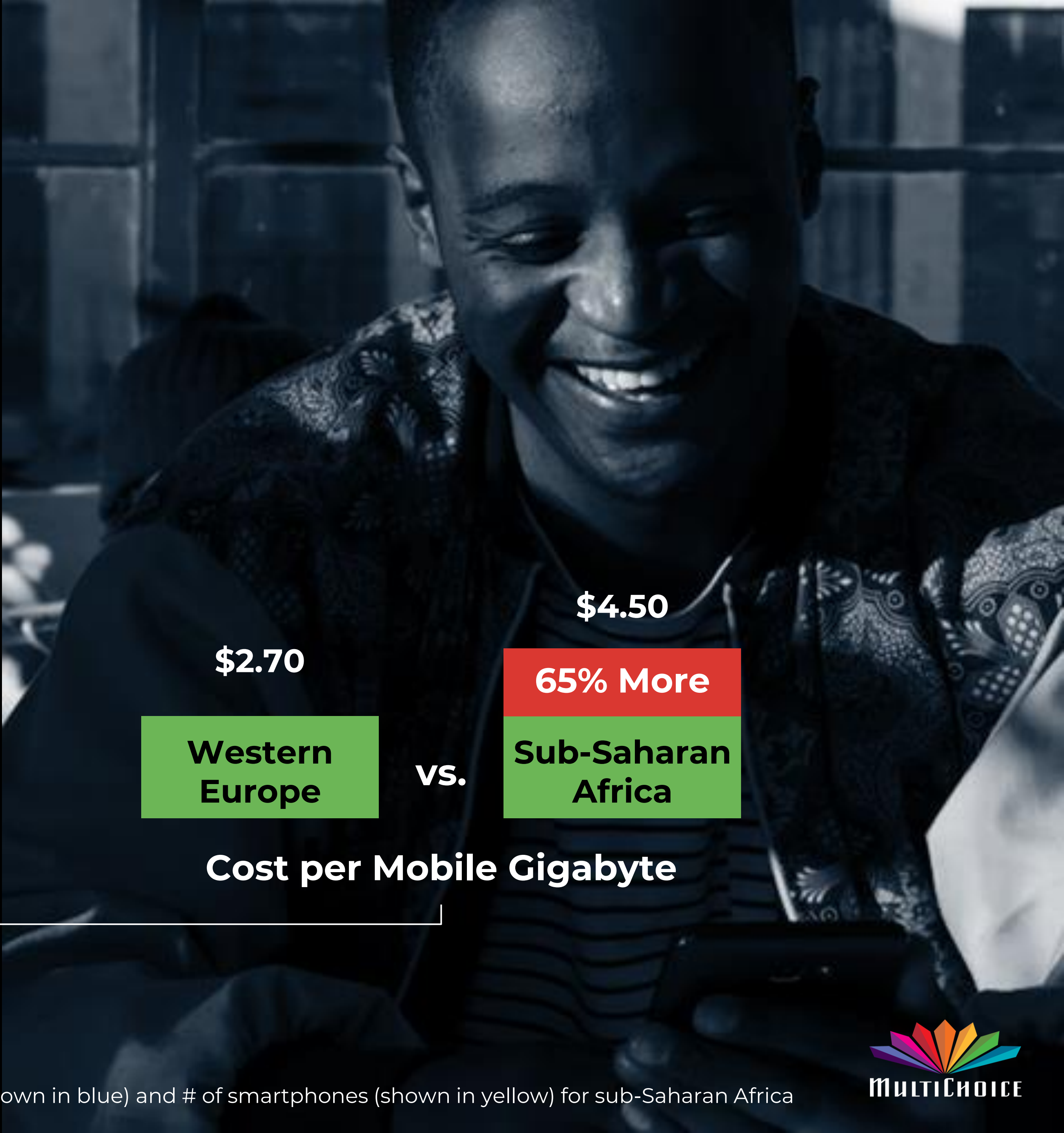
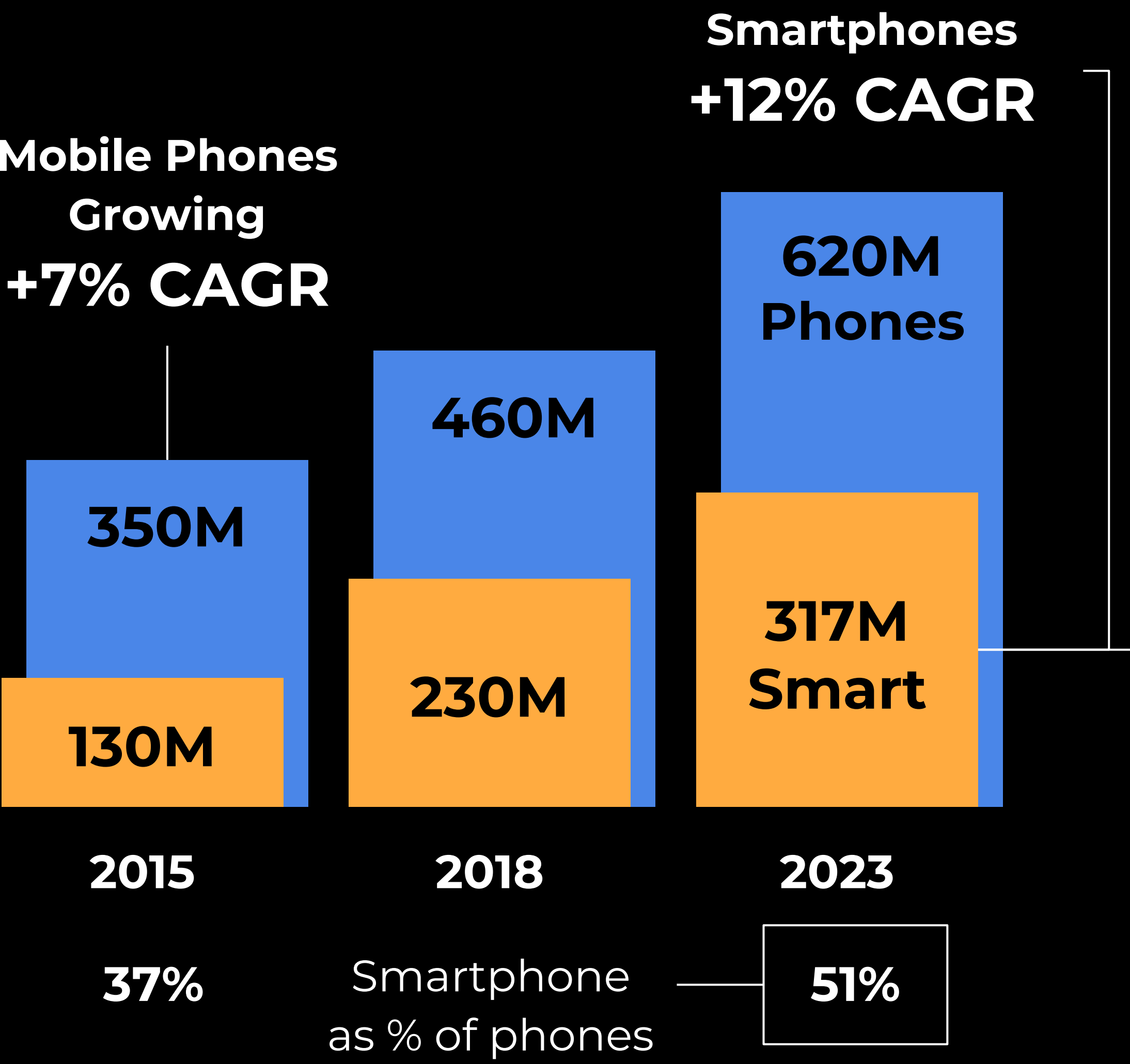
Employed in
informal
economy

\$770

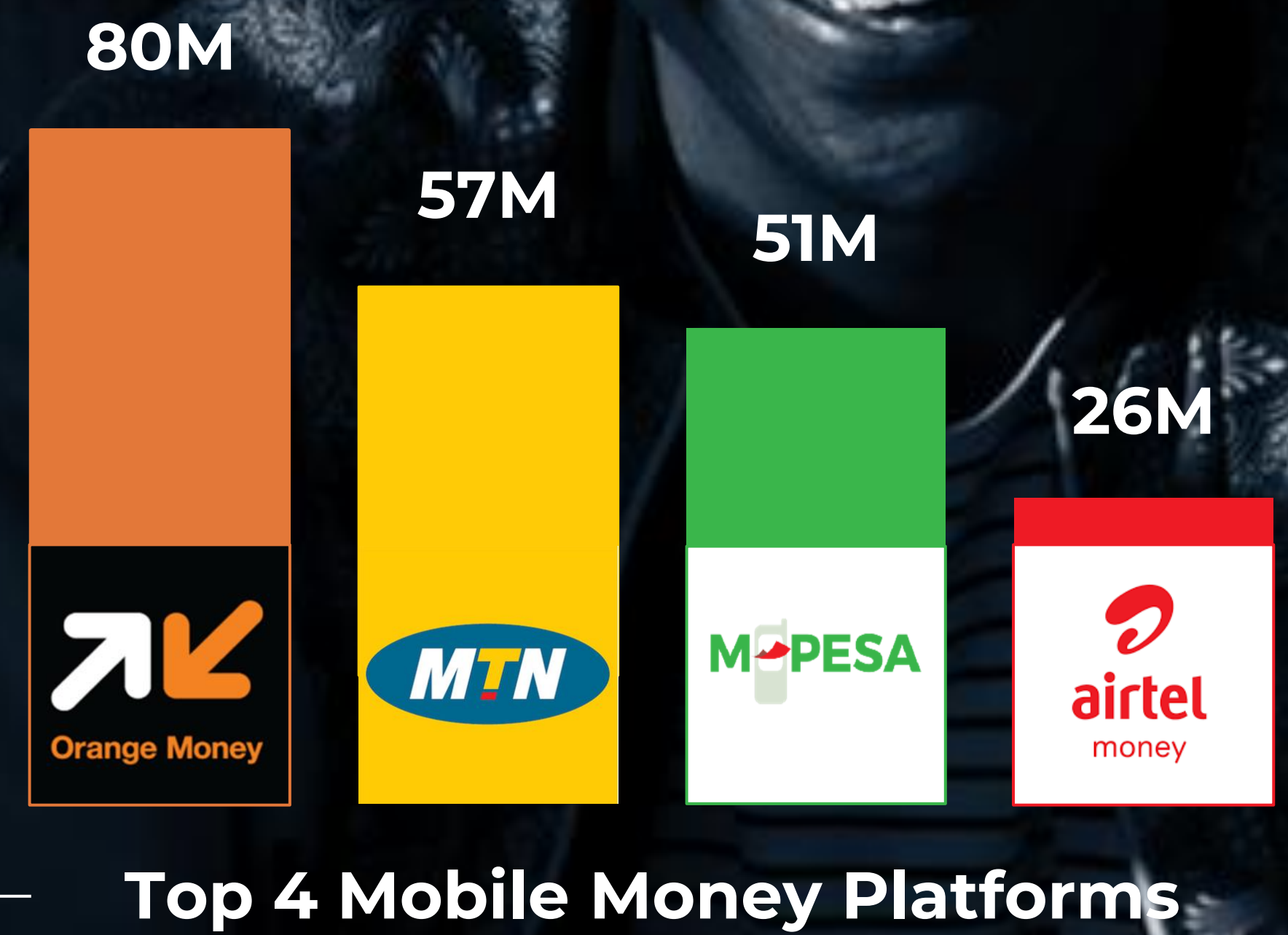
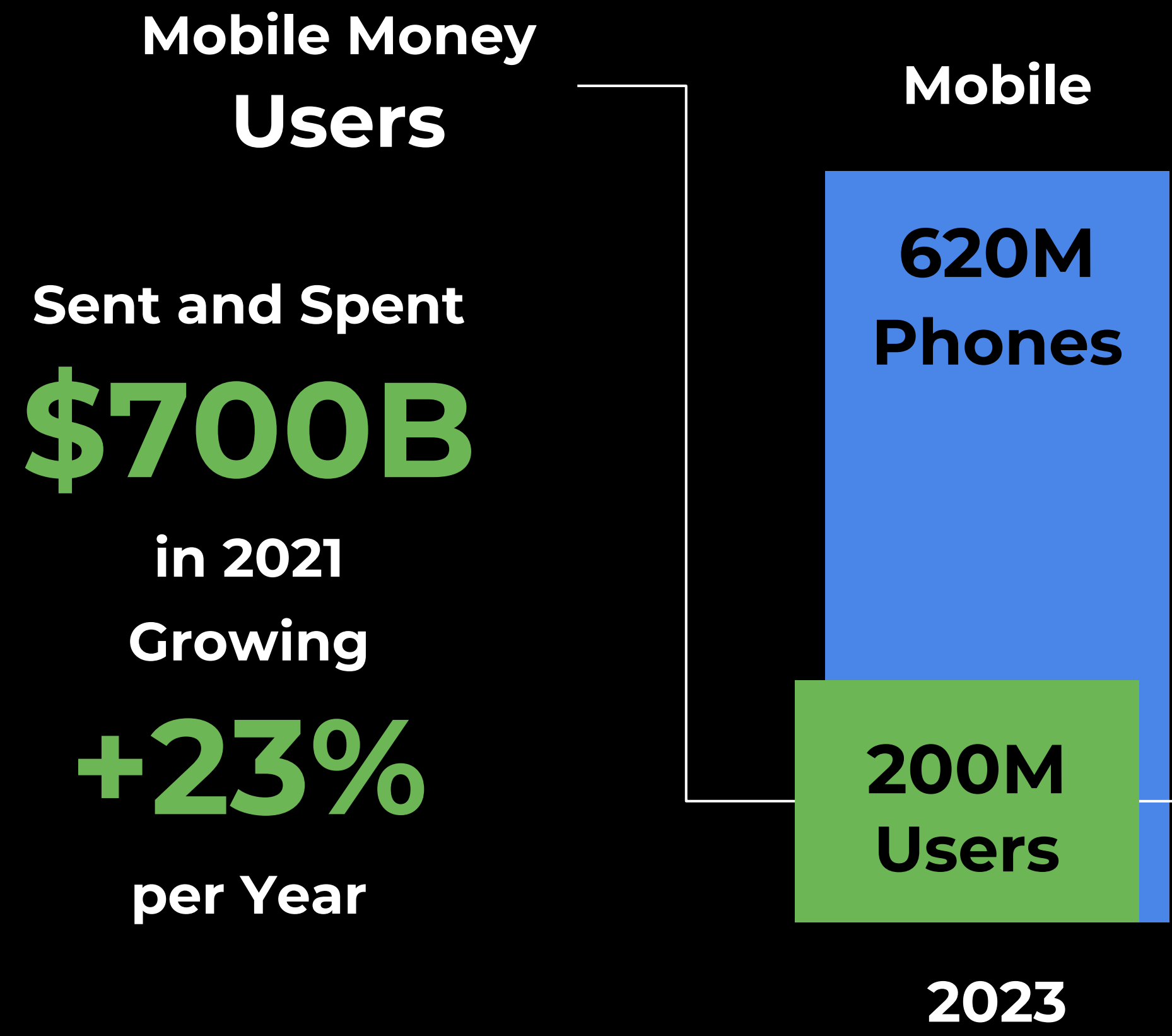
Average
monthly
salary



Going Mobile



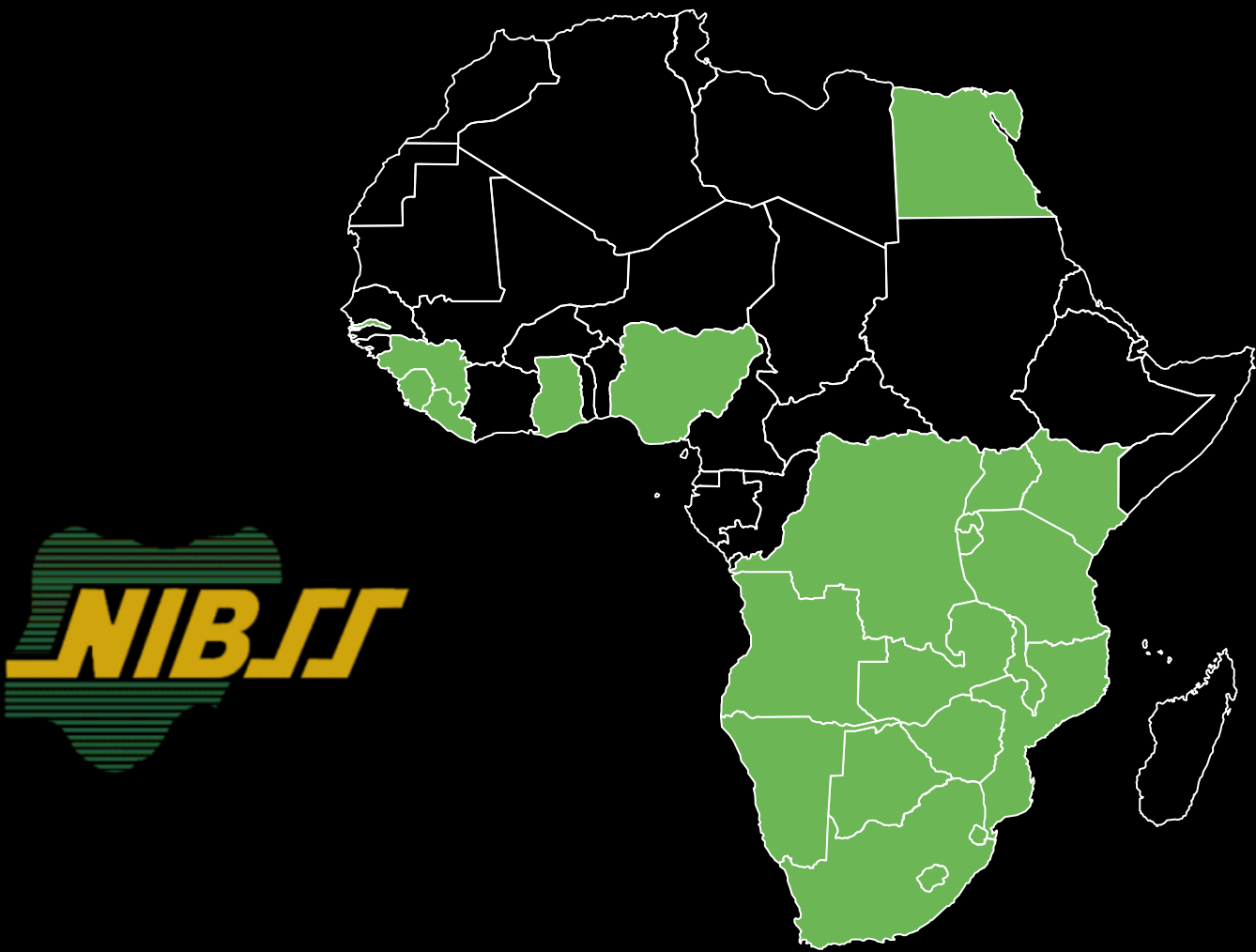
Digital Payments : Mobile Money



Digital Payments : Real Time

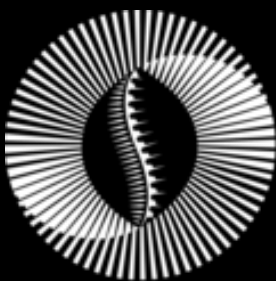
25
of 54

Countries will have
Real-Time Payments
by 2024



TCIB

16 SADC countries



PAPSS
Pan-African Payment
& Settlement System

7 of 54 AfCFTA countries

Real-Time Payments driving massive shift
from cash to digital in non-African markets

Up to **75** Per Person
Yearly
Transactions

+184% YoY

89B
Transactions
in 2022

India

+125% YoY

29B

Brazil

+22% YoY

230M

Singapore

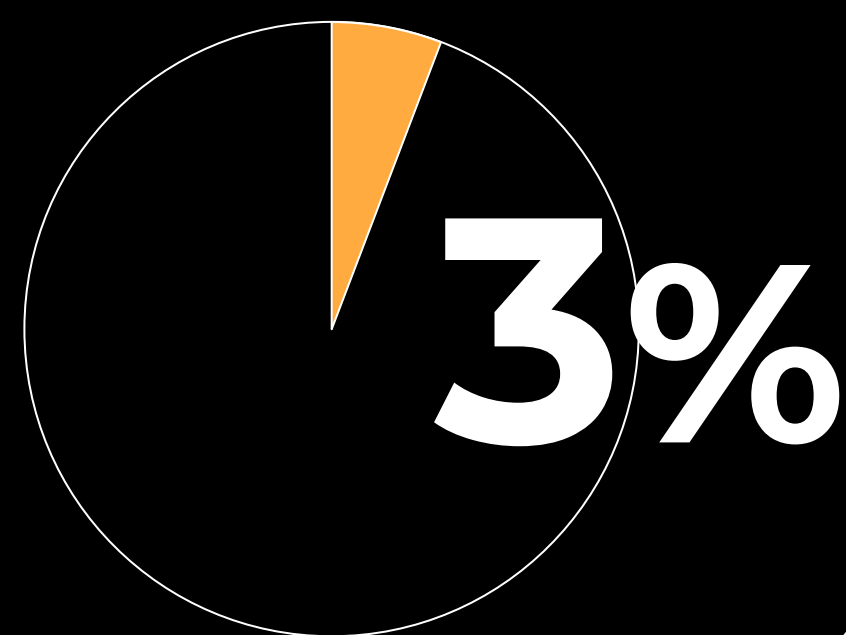
Trade Expansion

~\$85B

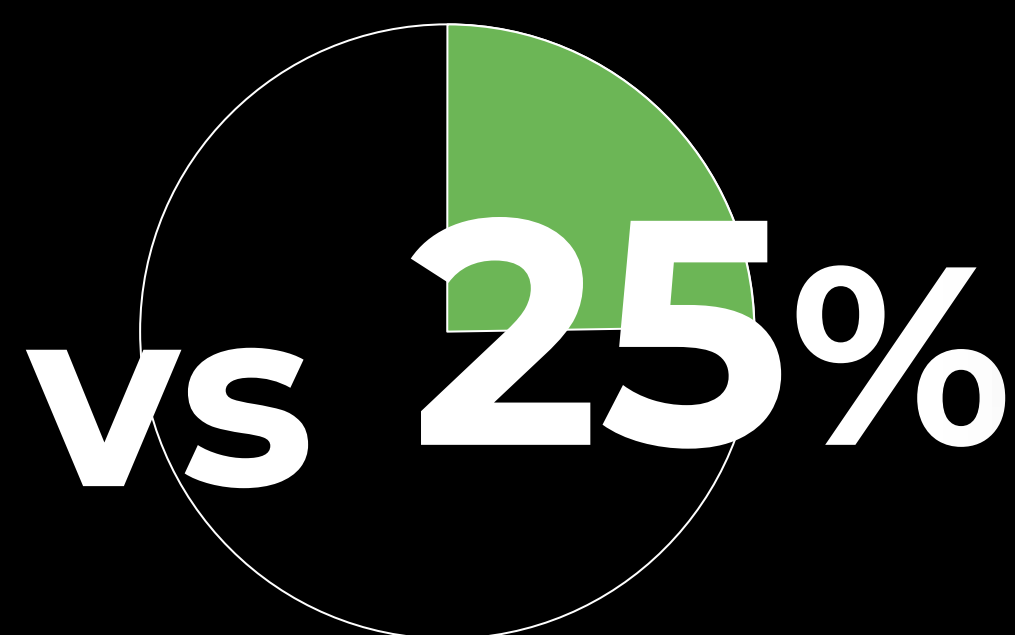
Intra-African
Trade in 2021

- 3-10%

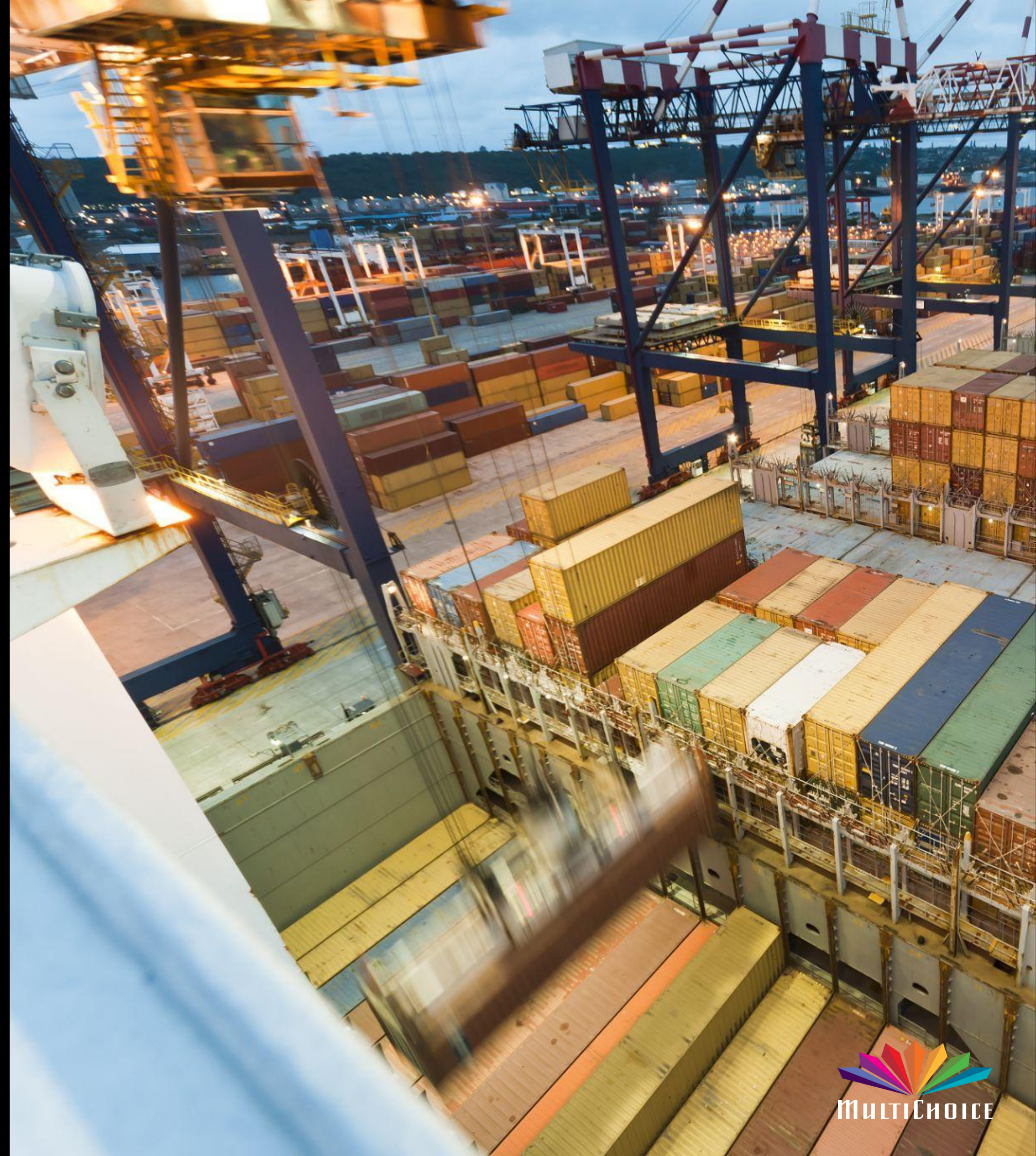
Charges to
Intermediaries



Africa GDP is Intra-
Africa Trade



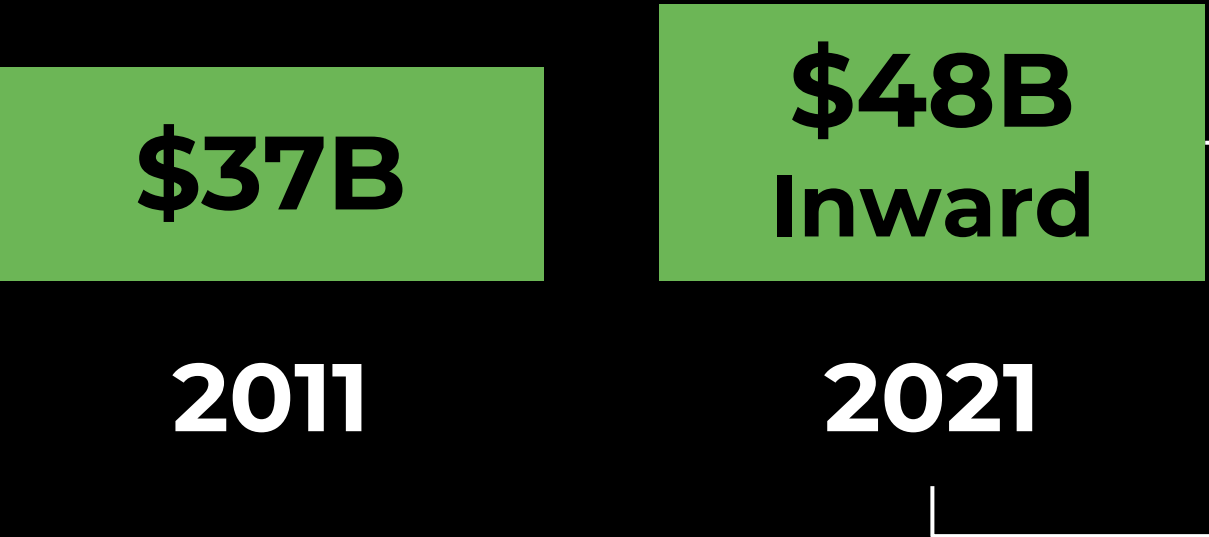
vs Southeast
Asia



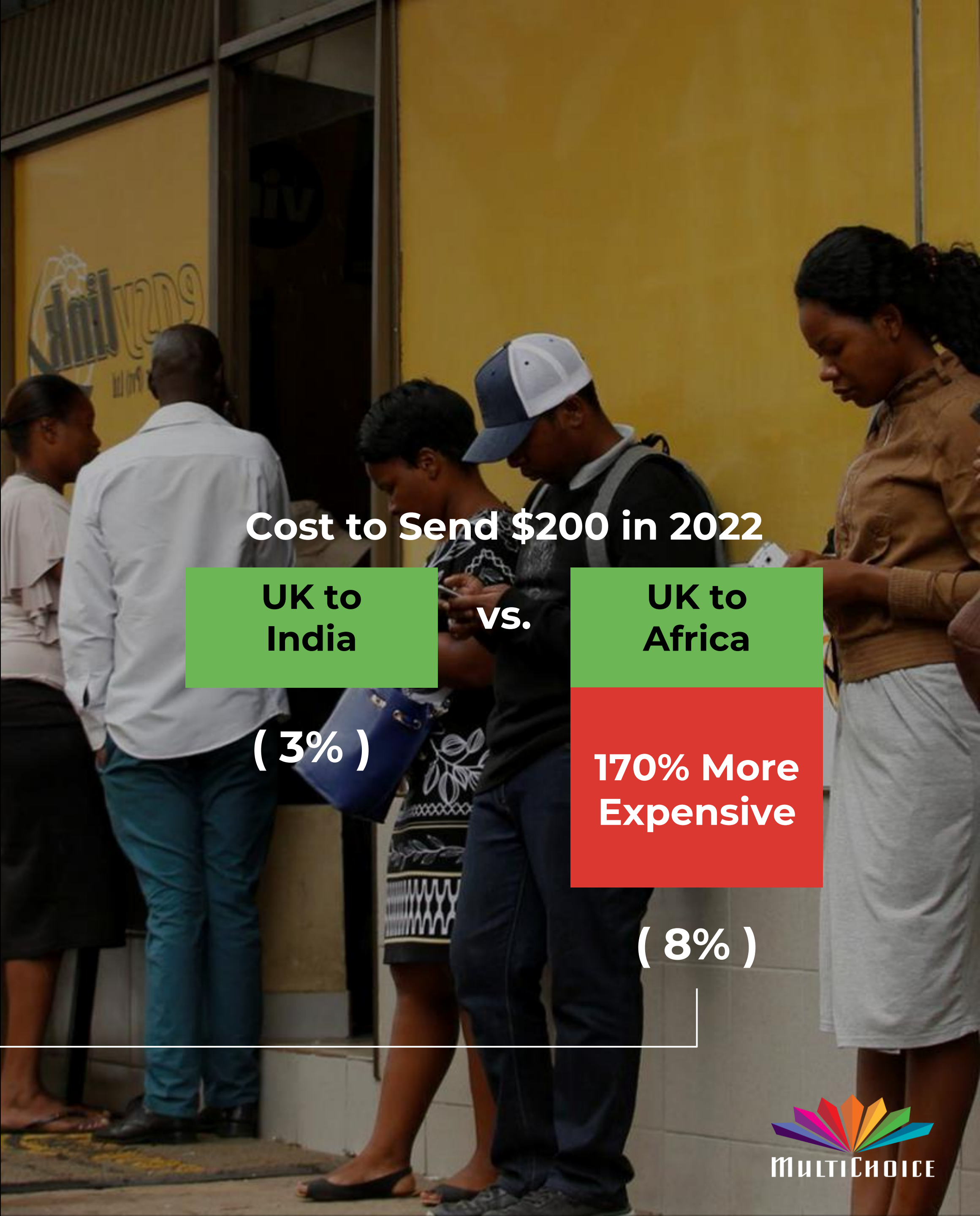
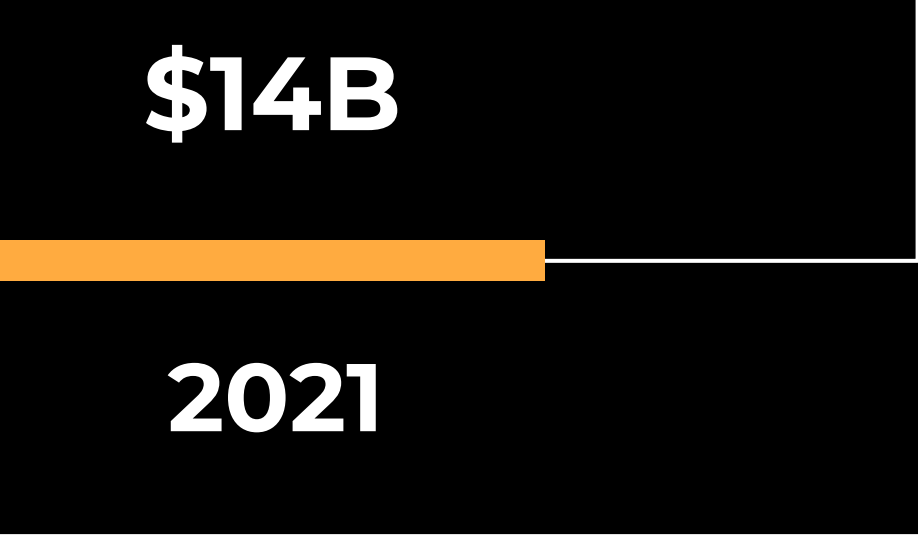
Remittance

3% CAGR
Slow growth of
inward remittances

**Inward Remittances
From Overseas**



**From
Africa**



Cost to Send \$200 in 2022

**UK to
India**

(3%)

vs.

**UK to
Africa**

**170% More
Expensive**

(8%)

Market Size

~\$3T in African Total Payment Volumes (TPV)

Consumer & SMB (~\$1.7T)

Retail POS (\$900B)

eCommerce (\$60B)

Mobile Money (\$700B)

Remittances (\$70B)

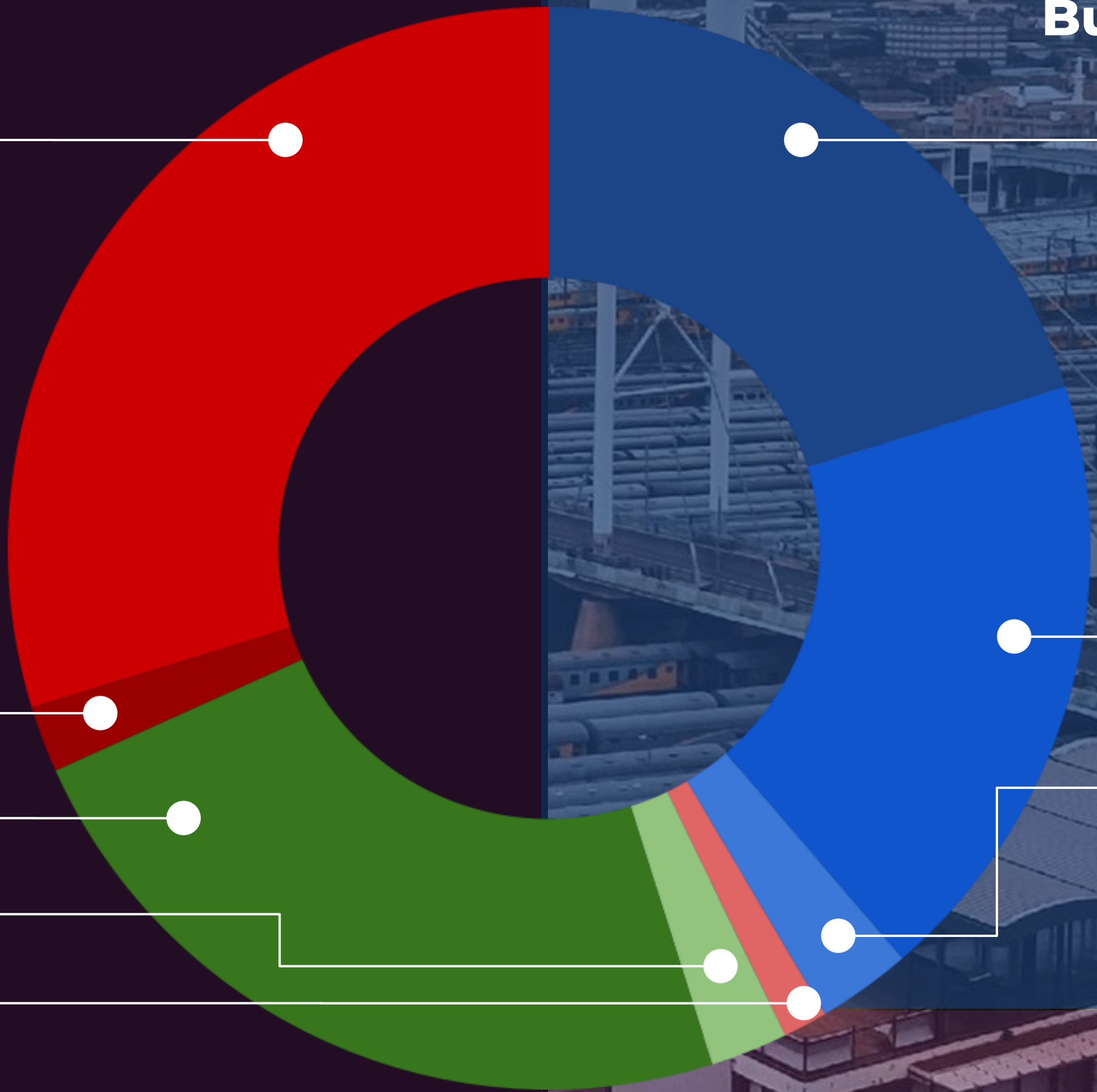
Alt. Lending (\$40B)

Business to Business (~\$1.2T)

Global Imports (\$610B)

Global Exports (\$560B)

Intra-African Trade (\$85B)



Our Solution

**Building the broadest
Pan-African payments network**

**Accelerating the shift from
cash to digital**

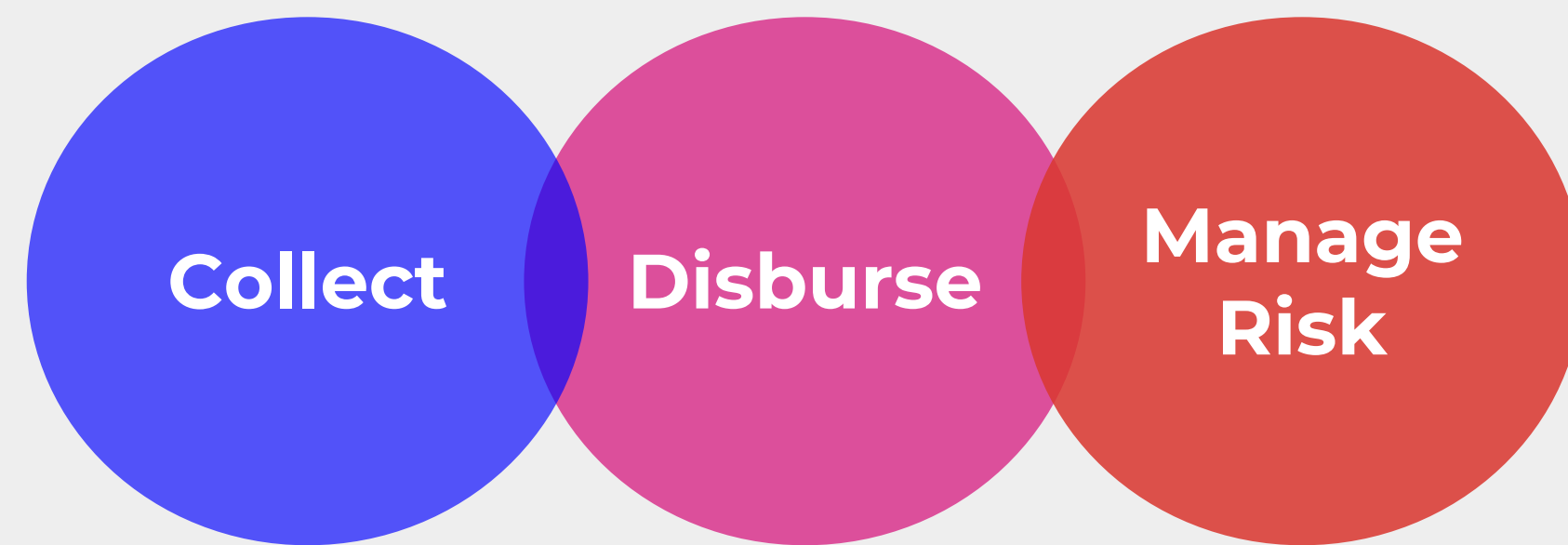
**Reducing trade costs from
Africa to the World**

**Expanding income opportunities
for small businesses**

**Helping consumers spend
and save money**

Broadest Pan-African payments network

Power Payments Across 40+ Countries
200+ Locally Preferred Payment Methods



CASH . MOBILE MONEY . CARDS . BANK TRANSFERS . WALLETS

- **Built with Africa's leading** fintechs, banks, mobile money providers, retailers, and payment schemes
- Leveraging enterprise-scale processing of **\$3.5B of MultiChoice volumes**
- **Cross-border settlement** of funds to support Pan-African and global merchants



Accelerating shift from cash to digital

Real-time payments partnerships across 20+ countries in 2023-24



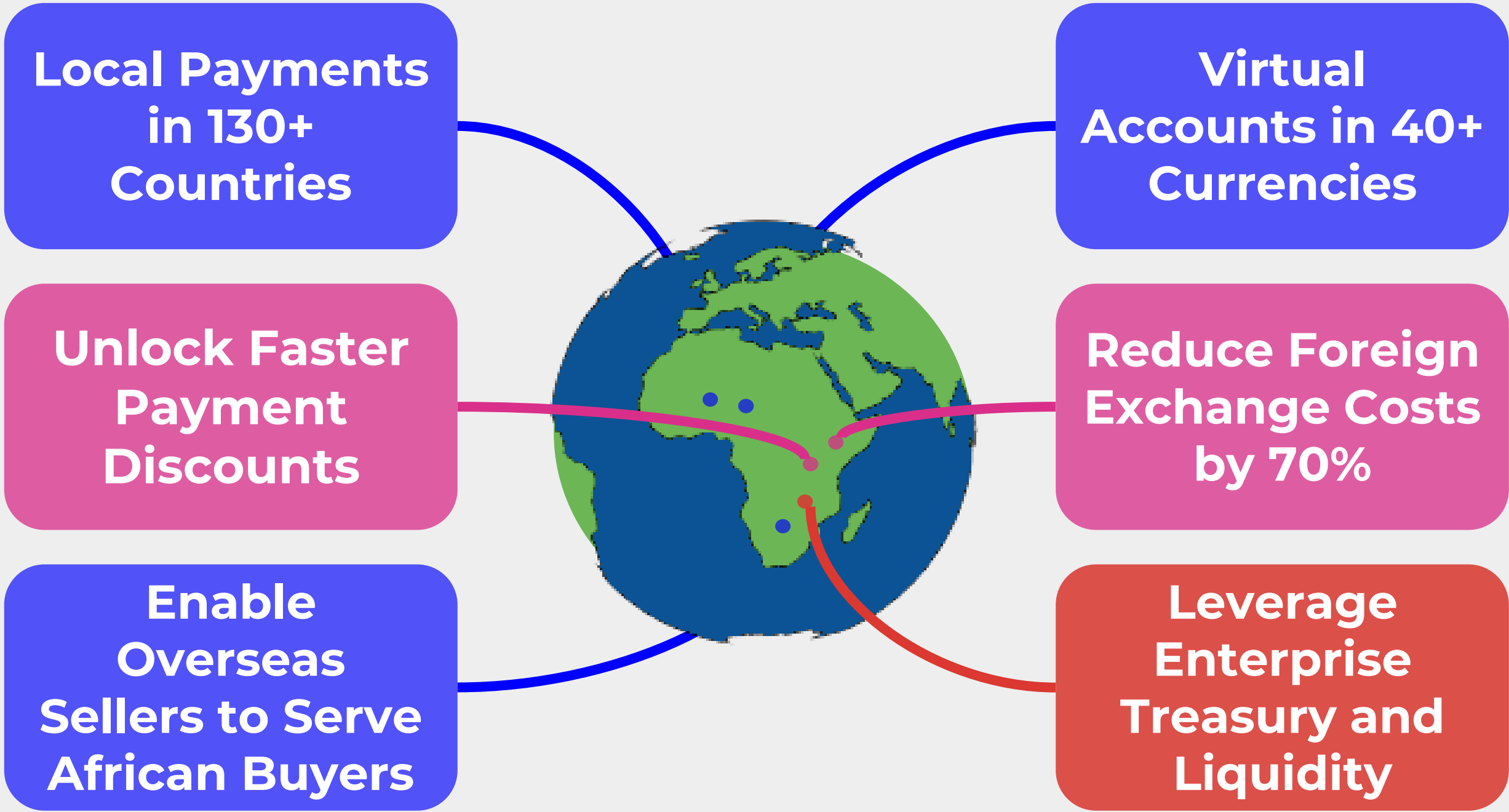
- Enable **any consumer or business** to instantly make payments and receive money
- **Reduce working capital costs** for businesses by providing immediate access to their funds
- **Send money cross-border instantly** in 16+ markets



Pay Now to Keep
Watching

Reducing Africa to the World trading costs

Expand \$1.1T of Global-Africa Trade for Importers and Exporters



Moment x *Rapyd*



Expanding income opportunities for SMBs

**Payment tools, deep inventory to sell,
and financial services for micro-
entrepreneurs and SMEs**

Get paid in-person or remotely via QR,
Mobile-Money, Bank Transfer, Cards



**Accept &
Make Payments**

Entertainment, Gaming & Digital goods



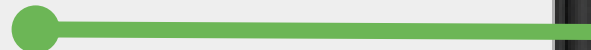
Bills & Digital Goods

Bottomless catalog for sale or re-supply



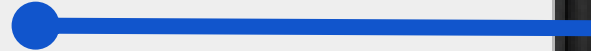
Physical Goods

Earn commissions and bonuses

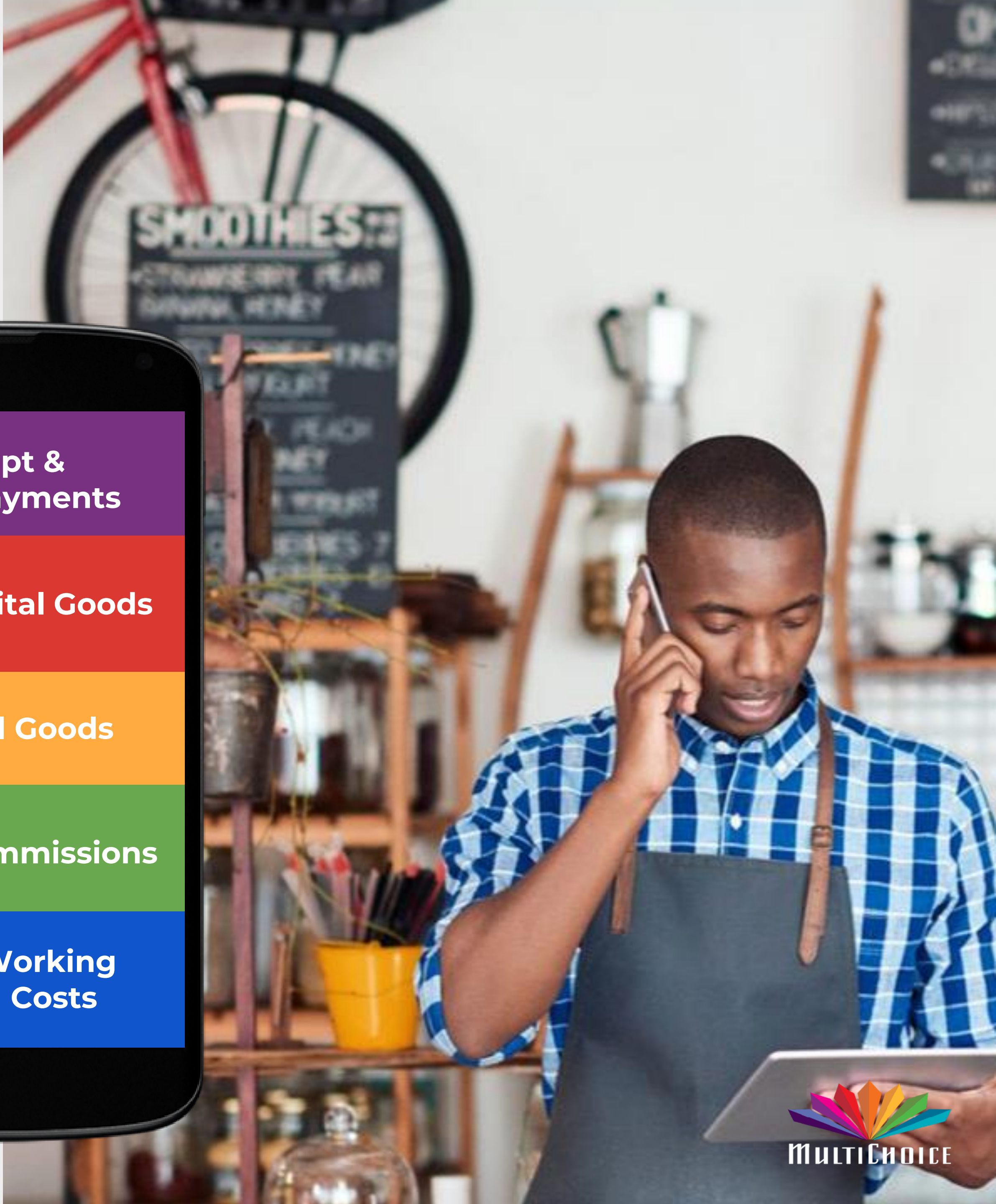
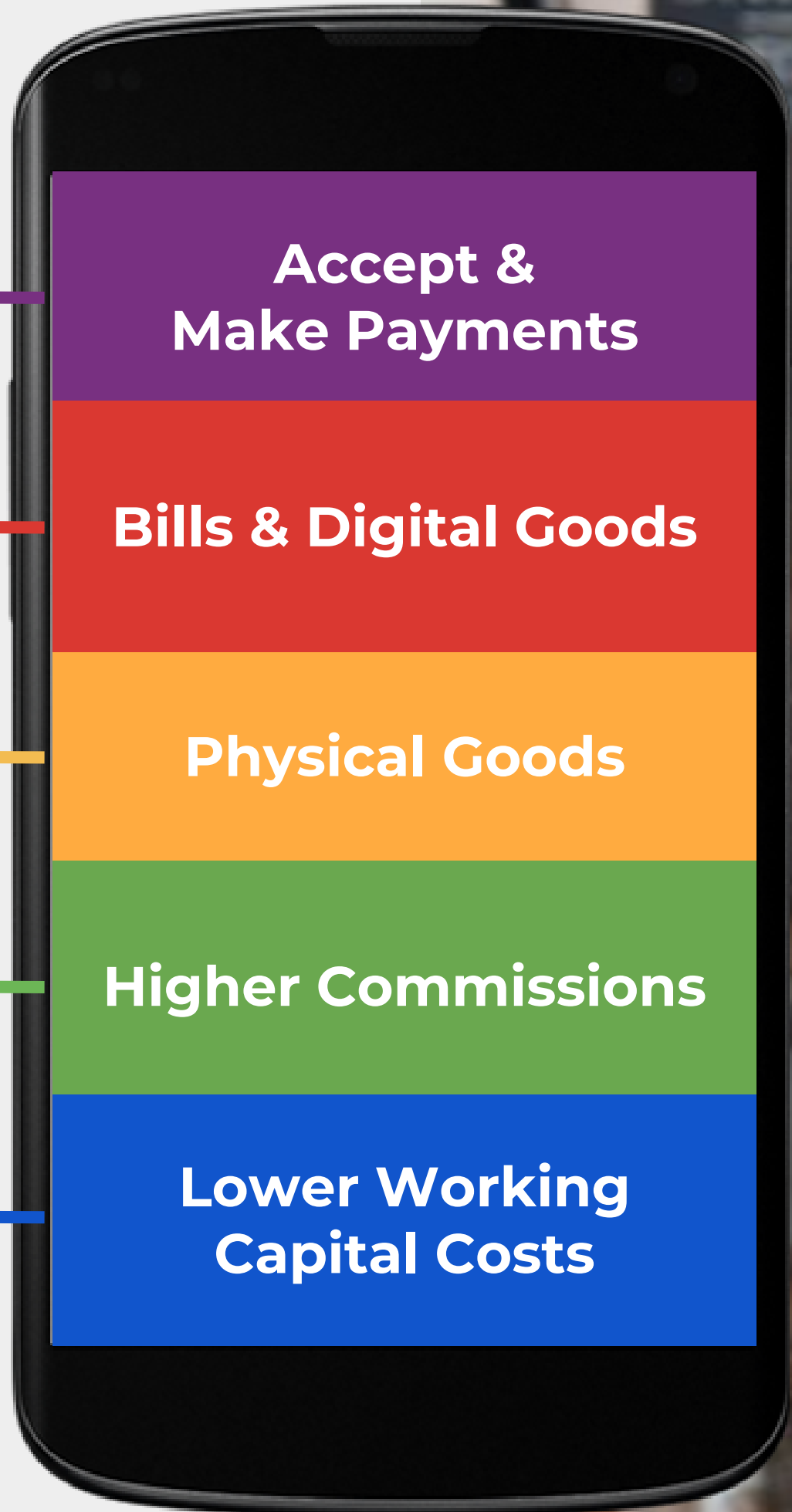


Higher Commissions

Reduced cost of working capital
and access to 3rd party credit



**Lower Working
Capital Costs**



Helping consumers spend and save money

Pay, save, and earn when
buying online or in-person

Make purchases
online and in-store



Pay bills and manage
subscriptions

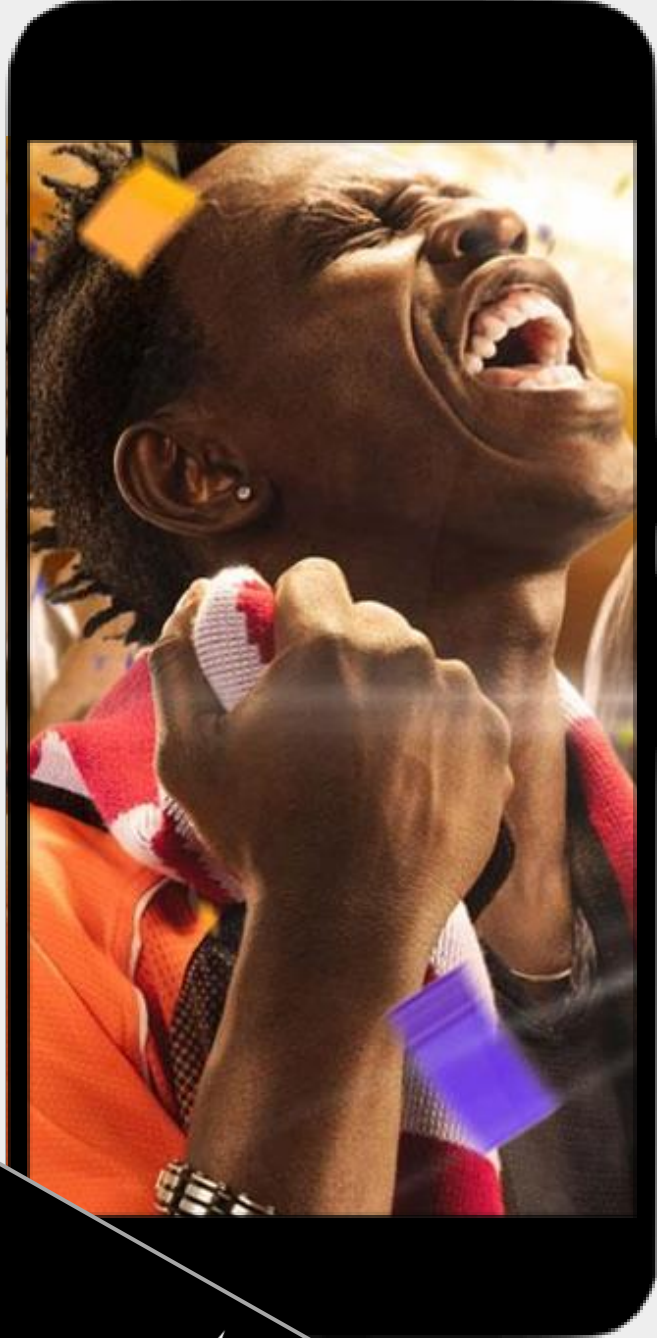


Unlock premium and
live entertainment



Fund bets and reap
winnings







Shop and buy goods
for delivery



Pay for education



Pay for transportation



Earn points, rewards,
and targeted offers



Save, borrow, and get
insured



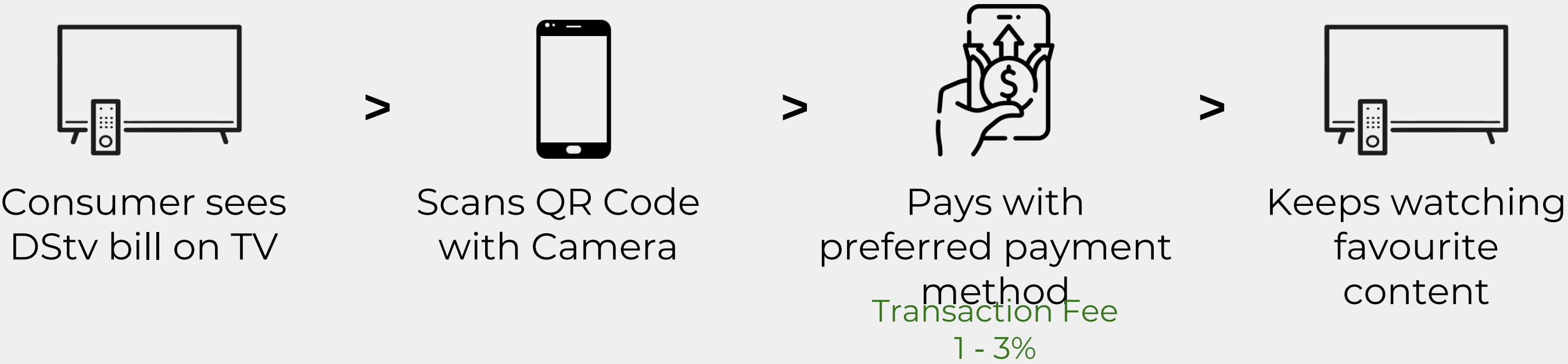
Moment



Business Model examples

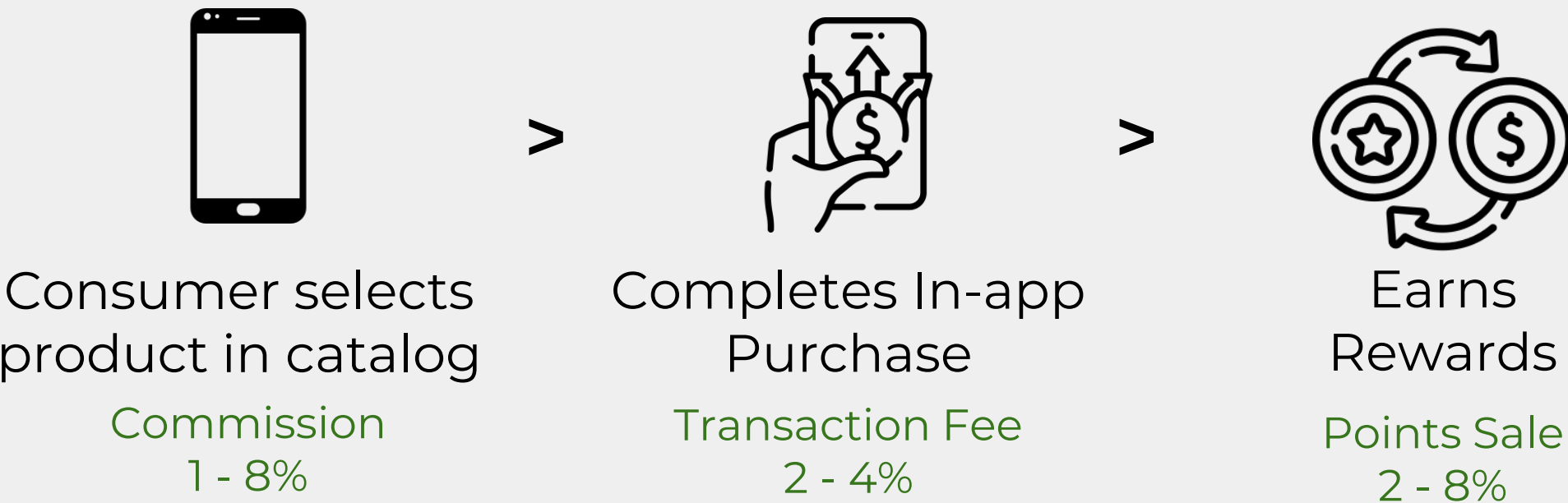
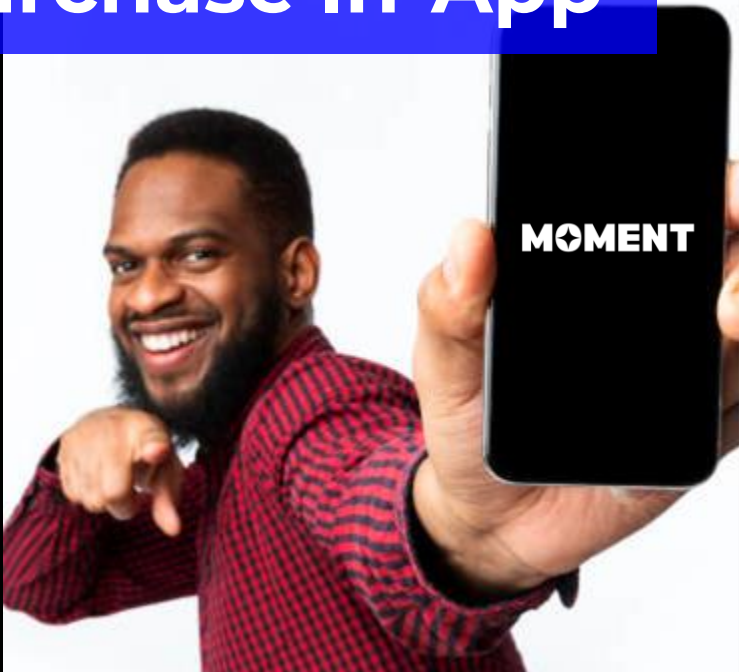
Opportunity

Pay Bills



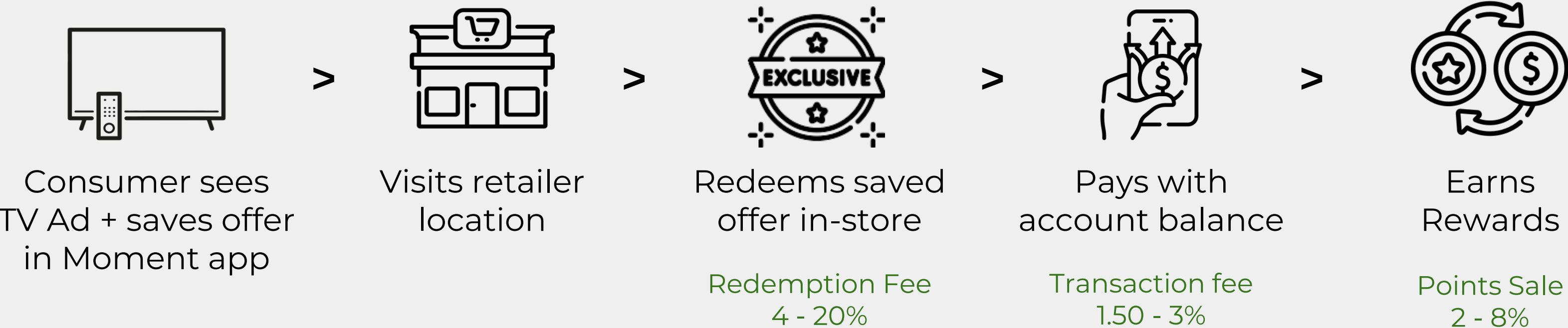
1% - 3%
of Payment
Value

Purchase In-App



5% - 20%
of Purchase
Value

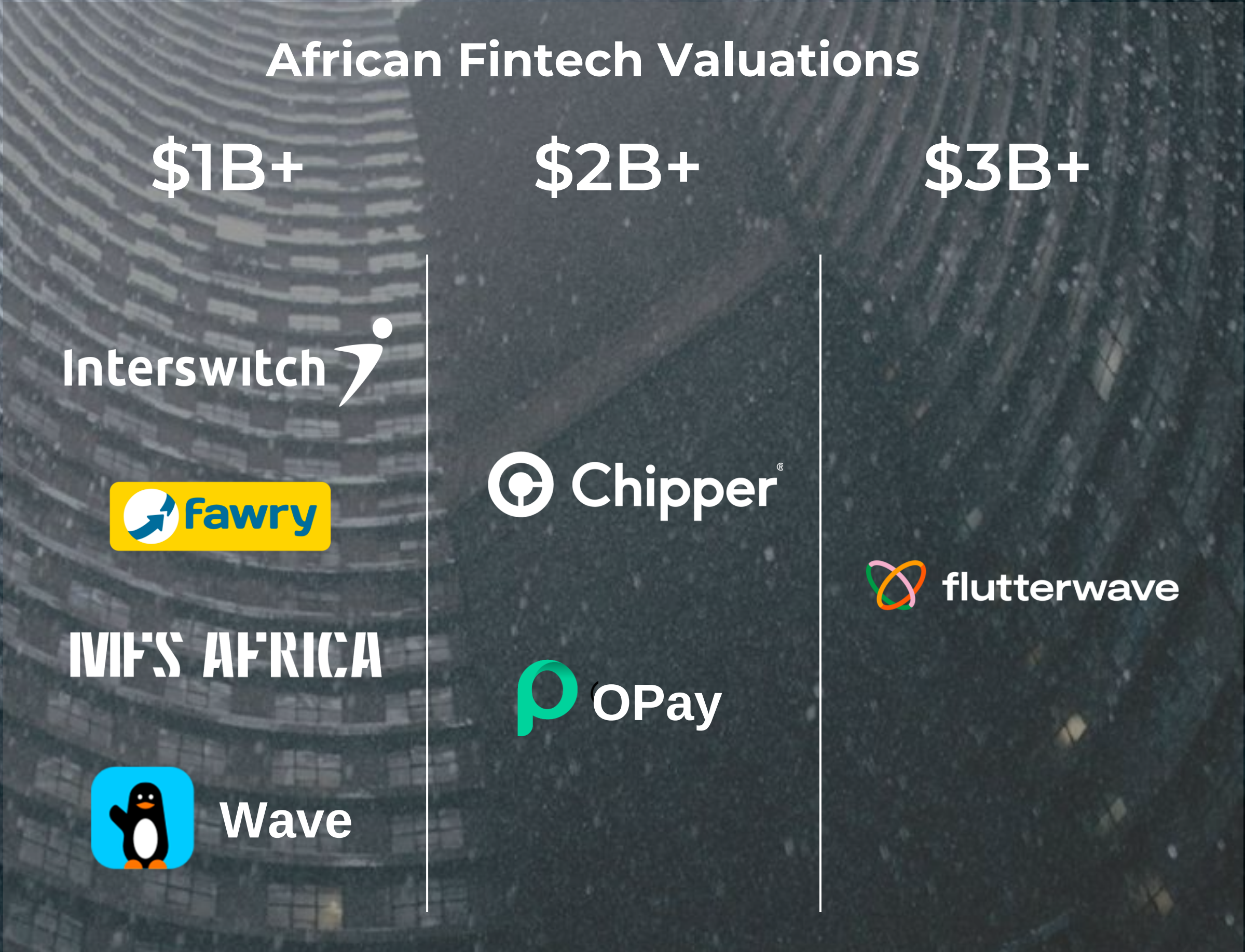
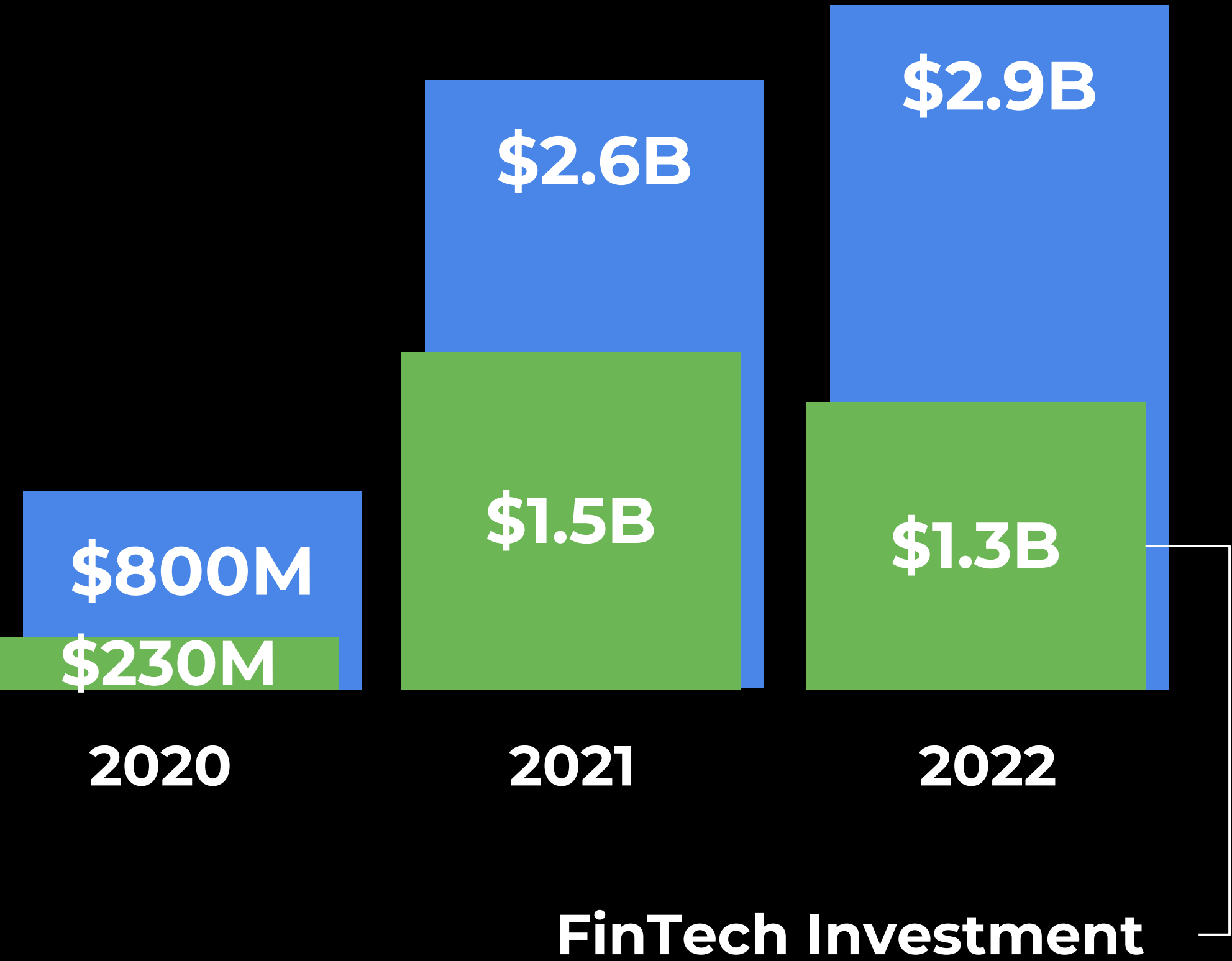
Redeem Offer



7% - 30%
of Purchase
Value

Value Creation

Venture Capital Investment in Africa



A new beginning for payments in Africa.

Moment is in pilot-mode across multiple markets today and we look forward to sharing more soon.

Thank you.

<http://momentco.net>