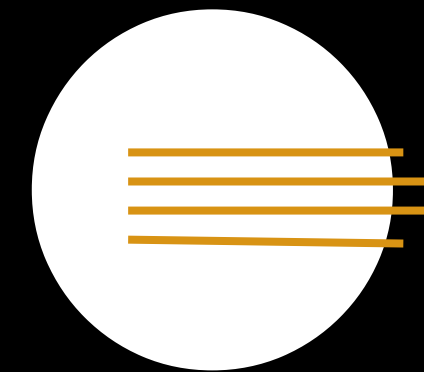




<https://orionpay.africa>

ORIONPAY INVESTMENT DECK



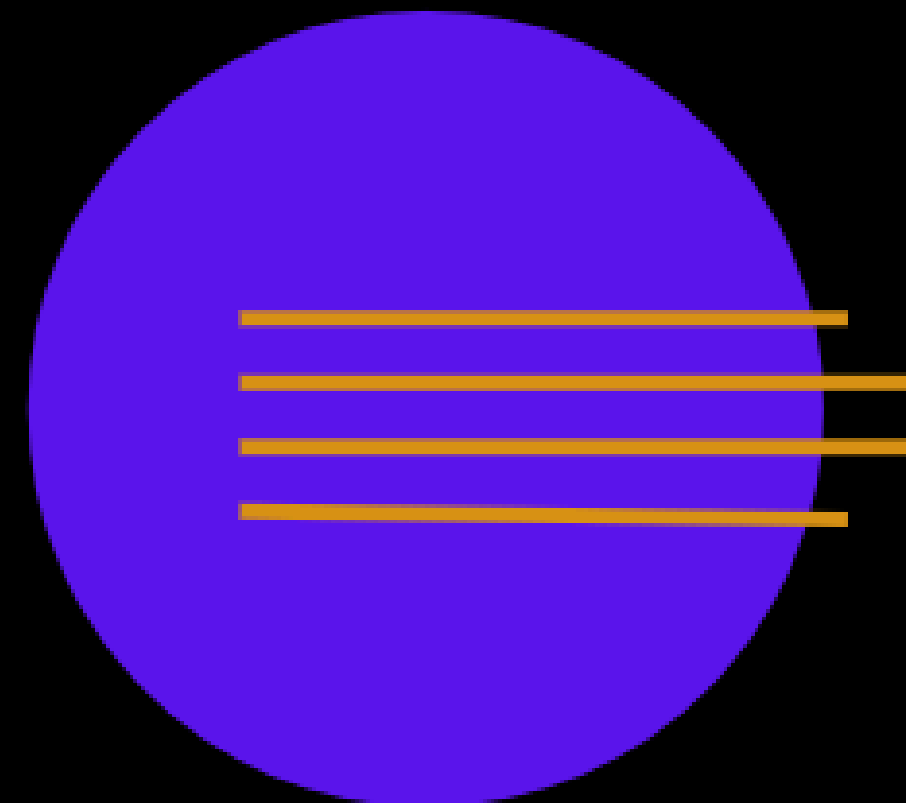
ORION PAY

Investment Opportunity in Cross-Border
Payment Solutions

**In this investment deck, we
are seeking**

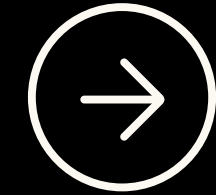
\$50,000

**to expand our platform's
capabilities and accelerate
our growth.**

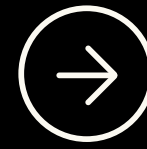


ORION PAY

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INTRODUCTION

OrionPay is a cutting-edge platform designed to simplify and revolutionize cross-border payments by leveraging both conventional and blockchain technologies.

Our mission is to make international transactions from Africa to the rest of the world at a fast, cost-effective, and accessible platform to everyone.

Founded in 2024, OrionPay has facilitated over N160,000,000 (\$100,000+) in O-T-C (over the counter) transactions leveraging our blockchain solutions and industry partnership in various countries, saving users an average of 20 % in fees.

We are positioning to be recognized as a leading innovator in fintech and global remittances from Africa, with partnerships with MoiPayWay Technologies, Due Payments Network, Changera, Maplerad, KotaniPay, and Prembly to mention a few, Our collaborative approach ensures that we're not just service providers but invested partners to businesses and individuals that use OrionPay.





PROBLEM



High Transaction Costs

Traditional international transfers can cost up to between 5.83% - 7.01% of the transaction amount, significantly impacting businesses and individuals.



Lengthy Transfer Times

Conventional international transfers can take take 3-5 business days to reach their destination. Delays in fund availability can disrupt business operations, hinder investment opportunities, and cause financial stress for individuals.

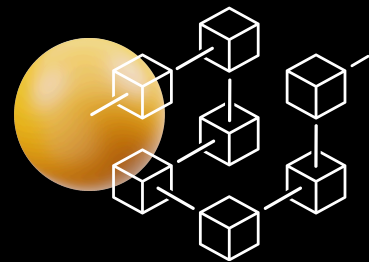


Revenue Loss

Small and medium-sized enterprises (SMEs) in emerging markets are disproportionately affected, losing up to 5% of their revenue in transfer fees.

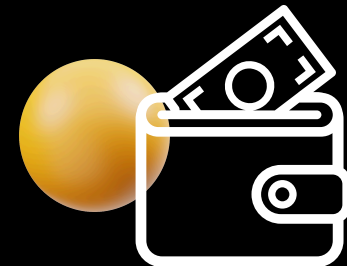
ORIONPAY'S SOLUTIONS

OrionPay offers Instant money transfer services that offer competitive exchange rates and lower fees, which can help reduce the financial burden and make cross-border transactions more cost-effective.



Blockchain Technology

We leverage the blockchain-powered security and liquidity pool of stablecoin to ensure the highest level of transaction safety and availability of funds to settle transaction request everytime and this solution addresses the significant pain points of high transfer fees and slow transaction times in the global payment industry.



Multi-Currency Wallets and Virtual Accounts

Users can effortlessly hold, exchange, and transfer multiple currencies with instant global transfers through wallet to wallet transfer on the platform at zero transaction fee. Our cutting edge virtual account management platform. This also affords easy last mile settlement between Africa, to the UK, USA, EUROPE and ASIA



Easy to use Web and Mobile App

With the web and mobile application, users can send and receive money instantly and securely to and from their friends, family, or contacts using their mobile devices. The implementation of the marketplace affords speedy payments for a select group of ecommerce ready goods and services.

KEY PRODUCT FEATURES

WALLETS AND VIRTUAL ACCOUNTS

Our platform offers seamless integration for managing multiple currencies securely. It includes real-time exchange rates, instant transfers, and advanced encryption for convenience and peace of mind.

MARKETPLACE

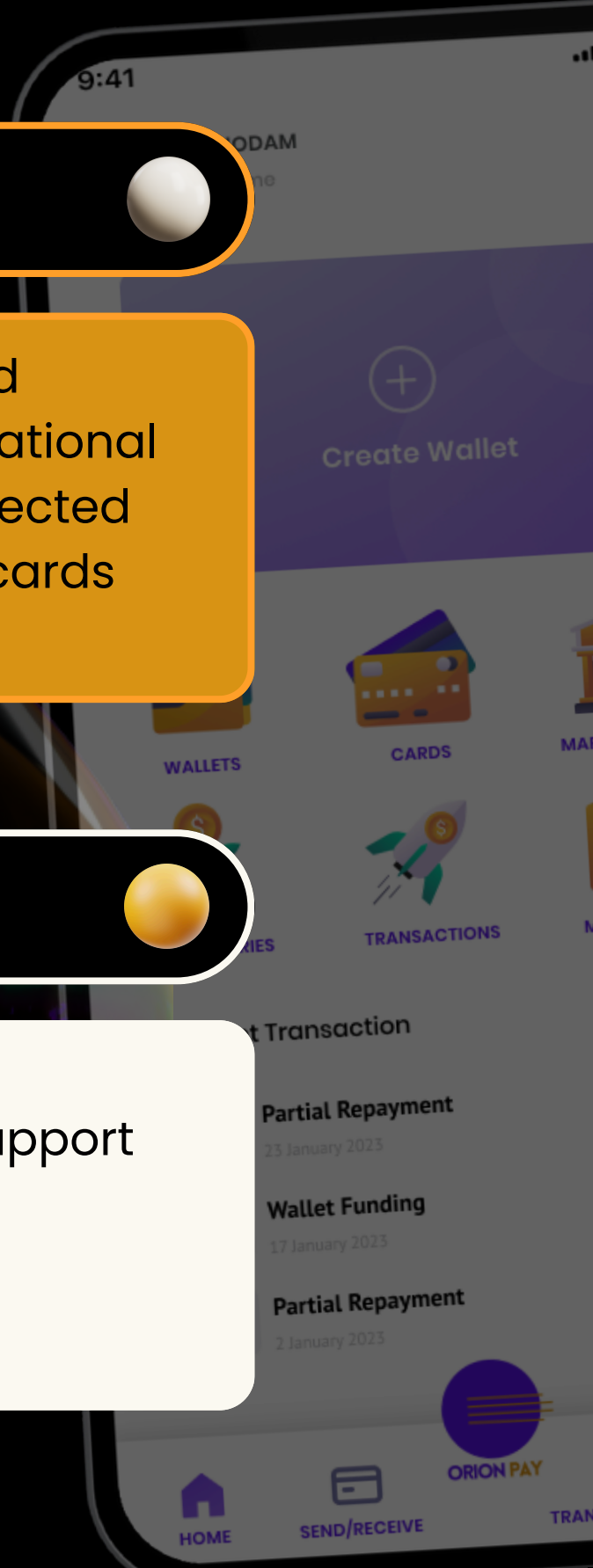
We provide a platform for businesses worldwide to list services catering to our target audience, including fashion, automobile, baby goods, and electronics. These categories represent about 80% of goods purchased in Africa.

VIRTUAL AND PHYSICAL CARDS

We are preparing to provide secure and convenient spending choices for international payments by offering debit cards connected to users' virtual accounts and prepaid cards that are acceptable globally.

24/7 CUSTOMER SUPPORT

Providing round-the-clock customer support for both businesses and customers on OrionPay.



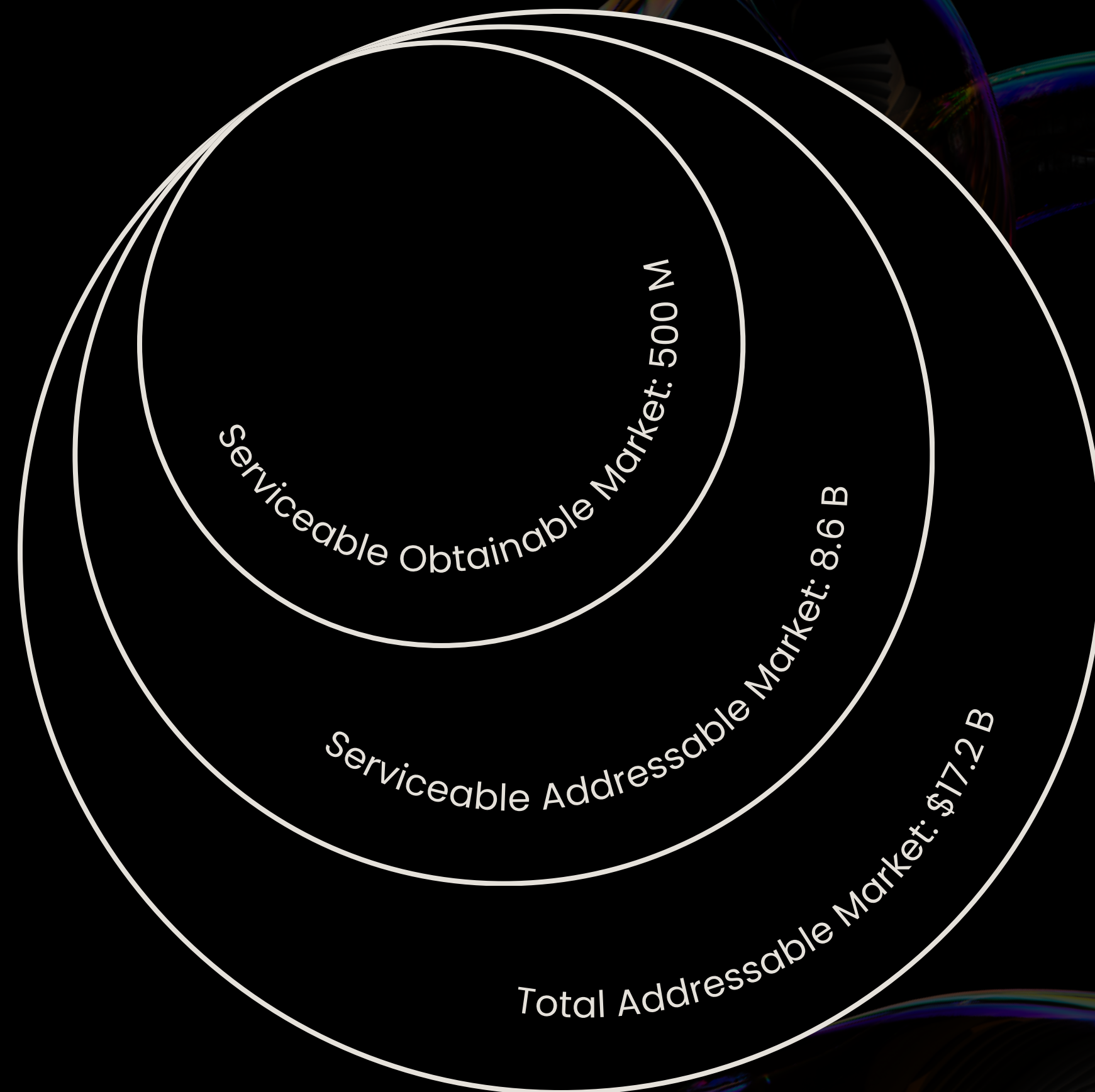
MARKET OPPORTUNITY



OrionPay has a Total Addressable Market (TAM) of around \$17.2 billion annually for cross-border remittances in Nigeria.

The Serviceable Addressable Market (SAM) is estimated at around \$8.6 billion, targeting urban populations with digital banking access.

The Serviceable Obtainable Market (SOM) aims to capture 5-10% of the SAM, equating to \$430 million to \$860 million, considering market competition and company capabilities.



Data According to [The 2023 McKinsey Global Payments Report](#) and [The Payments and Commerce Market Intelligence](#)

OUR TARGET MARKET



OrionPay is well-positioned to capture a significant share of the cross-border remittance market in Nigeria by focusing on urban populations, SMEs, diaspora communities, online shoppers, and the informal sector. With a robust marketing strategy and strategic partnerships, OrionPay aims to achieve sustainable growth and provide value to its customers.

A checklist of our targeted audience

- **Urban Populations with Digital Banking Access**
- **Small to Medium Enterprises (SMEs)**
- **Diaspora Communities**
- **Online Shoppers**
- **Informal Sector**

Target Demographics:

- **Urban Populations:** Young professionals and urban residents aged 25–45 in key Nigerian cities.
- **SMEs:** E-commerce, import/export, and tech startups in urban areas.
- **Diaspora Communities:** Nigerian expats in the UK, US, and Europe.

Characteristics:

- **Urban Residents:** Moderate to high incomes, tech-savvy, international transactions.
- **SMEs:** Small to medium-sized, seeking cross-border payment solutions.
- **Diaspora:** Engage in frequent remittances for family support and investments in Nigeria.

DIRECT COMPETITOR



These companies are leveraging innovative technologies and user-friendly platforms to capture market share in the highly competitive cross-border remittance sector in Nigeria

- Flutterwave
- Yellow Card
- VertoFX
- Grey
- Lemonade Finance
- Switch by Sterling Bank
- Payday

INDIRECT COMPETITOR



In the Nigerian market, OrionPay faces indirect competition from various companies and services that operate in related areas of financial technology, payment processing, and digital banking. These competitors may not directly offer the same services as OrionPay but can still impact its market share and customer base. Here are some of the notable indirect competitors:

- Mobile Money Providers
- Traditional Banks
- Fintech Companies
- Cryptocurrency Exchanges and Wallets
- Money Transfer Operators
- Blockchain and Decentralized Finance (DeFi) Platforms



<https://orionpay.africa>



KEY COMPETITIVE ADVANTAGES

Strategic Partnerships

OrionPay's strategic partnerships with other financial institutions and fintech companies enhance its service offerings and expand its reach. These partnerships can provide users with additional benefits and services, further differentiating OrionPay from its competitors.

Cutting-Edge Technology

OrionPay leverages blockchain technology to enhance the security and transparency of transactions. Blockchain's decentralized nature reduces the risk of fraud and ensures that all transactions are securely recorded, providing users with peace of mind.



Competitive Exchange Rates and Lower Fees

OrionPay offers competitive exchange rates, lower fees than traditional financial institutions, and many fintech competitors, providing cost savings to users, especially in markets with high fees and unfavorable exchange rates.

Versatile Spending Options

OrionPay provides both virtual and physical cards, offering versatile spending options to its users. This flexibility makes it easier for users to spend their money both online and offline, catering to a wide range of financial needs.

TRACTION

IMPRESSIVE EARLY SUCCESS

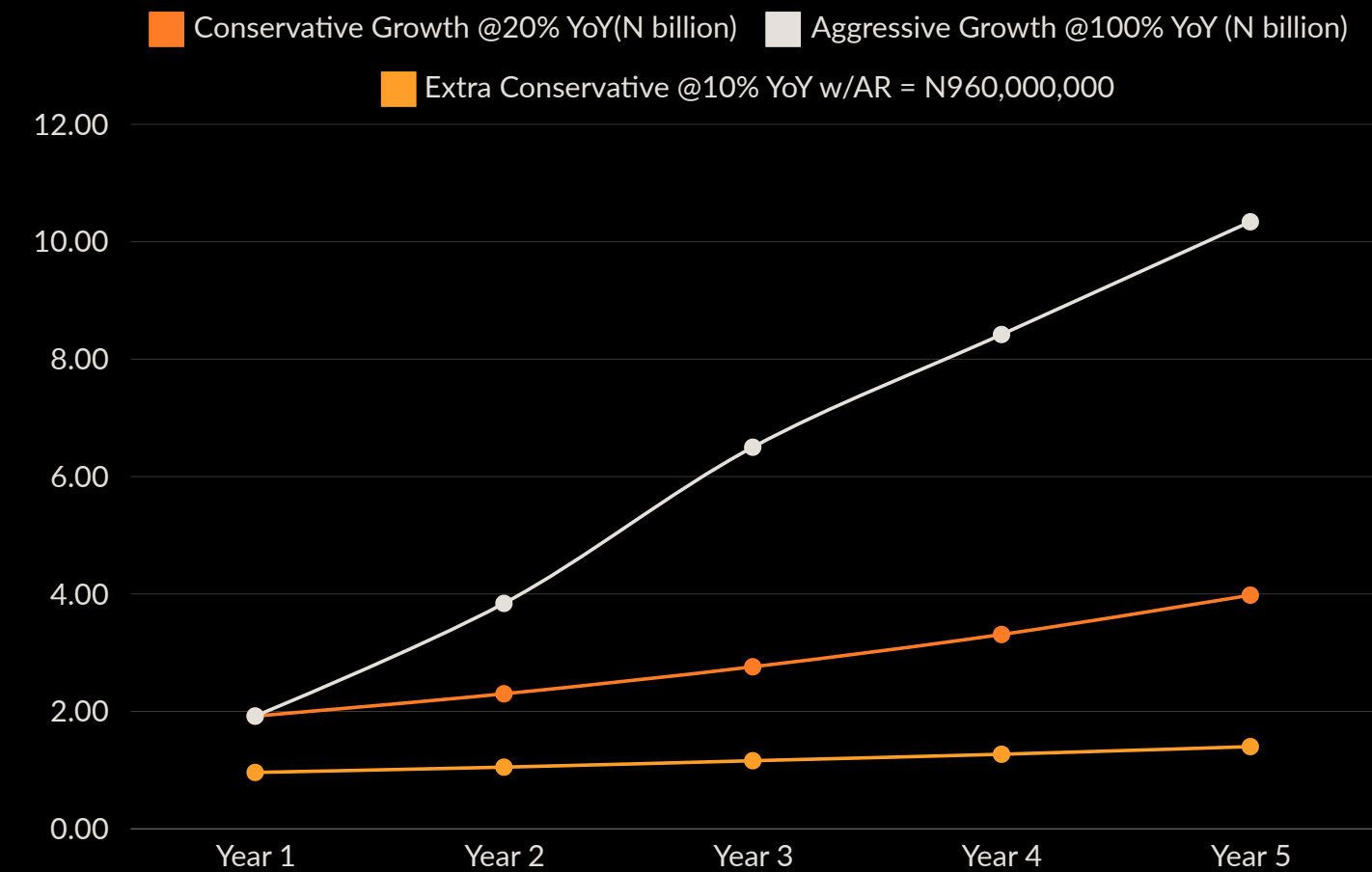
- Transaction Volume: Processed over N160 million (\$100,000+) in OTC transaction within the initial 30 days.
- User Growth: Onboarded 5 businesses and 30+ new users in the first month.
- Revenue Generation: Earned 0.8% from transaction fees and currency exchanges.

We have managed to run direct partnership with MoiPayWay and a few other partners that ensure fluid payment experience by our users.

20% annual revenue growth

90% maintain customer satisfaction ratings

5% market share in key segments



Year	Initial Revenue (Naira)	Revenue Growth (%)	Projected Revenue (Naira)
1	N160,000,000	20	N192,000,000
2	N192,000,000	20	N230,400,000
3	N230,400,000	20	N276,480,000
4	N276,480,000	20	N331,776,000
5	N331,776,000	20	N398,131,200

REVENUE MODEL

We generate revenue through transaction fees on transfer between users and to destination accounts.

TRANSACTION FEES

CARD – PAYMENT FEES

MARKETPLACE COMMISSION

PRICING

0.4% PER TRANSACTION

2% PER TRANSACTION

0.5% COMMISSION

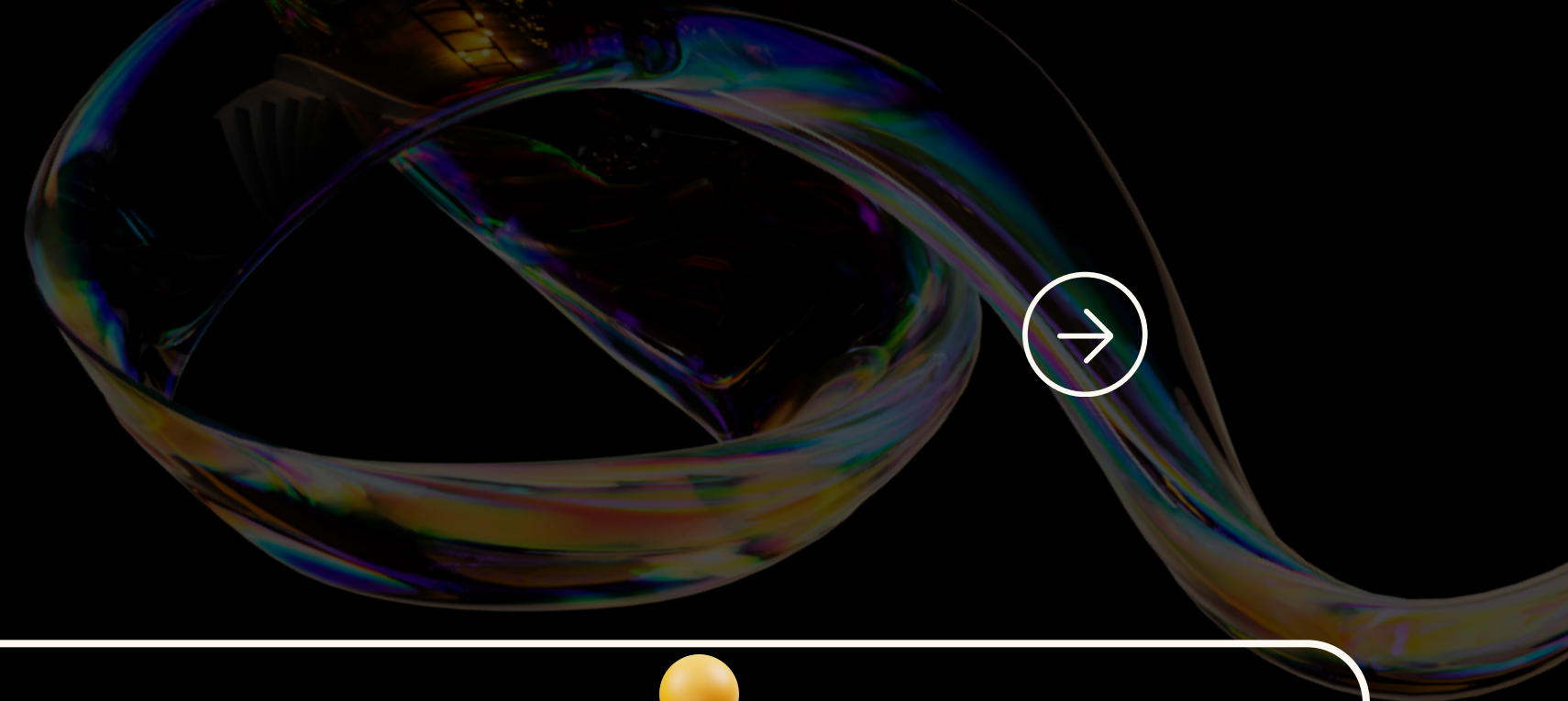
DESCRIPTION

Transaction fee by OrionPay for cross-border transactions

2% (minimum of \$1 and maximum of \$7.5)

Commission on value processed payments for goods on the platform as an administrative charge.

OUR ROADMAP



Q2 2024

In our first year, we successfully launched a new product/service, received positive feedback from early users, and formed partnerships with key industry players.

Q3 & Q4 2024

Develop and test core platform for cross-border money transfers, launch beta version, market to urban populations and SMEs in Q3 2024. Officially launch platform with full functionality, introduce global marketplace, partner with key international markets, onboard farmers, informal sector participants in Q4 2024.

2025

In 2025, plans include:

- Introducing prepaid and debit cards
- Expanding user base and platform functionalities
- Entering new international markets

Collaborating with e-commerce platforms and advancing with AI and machine learning technologies.

2026

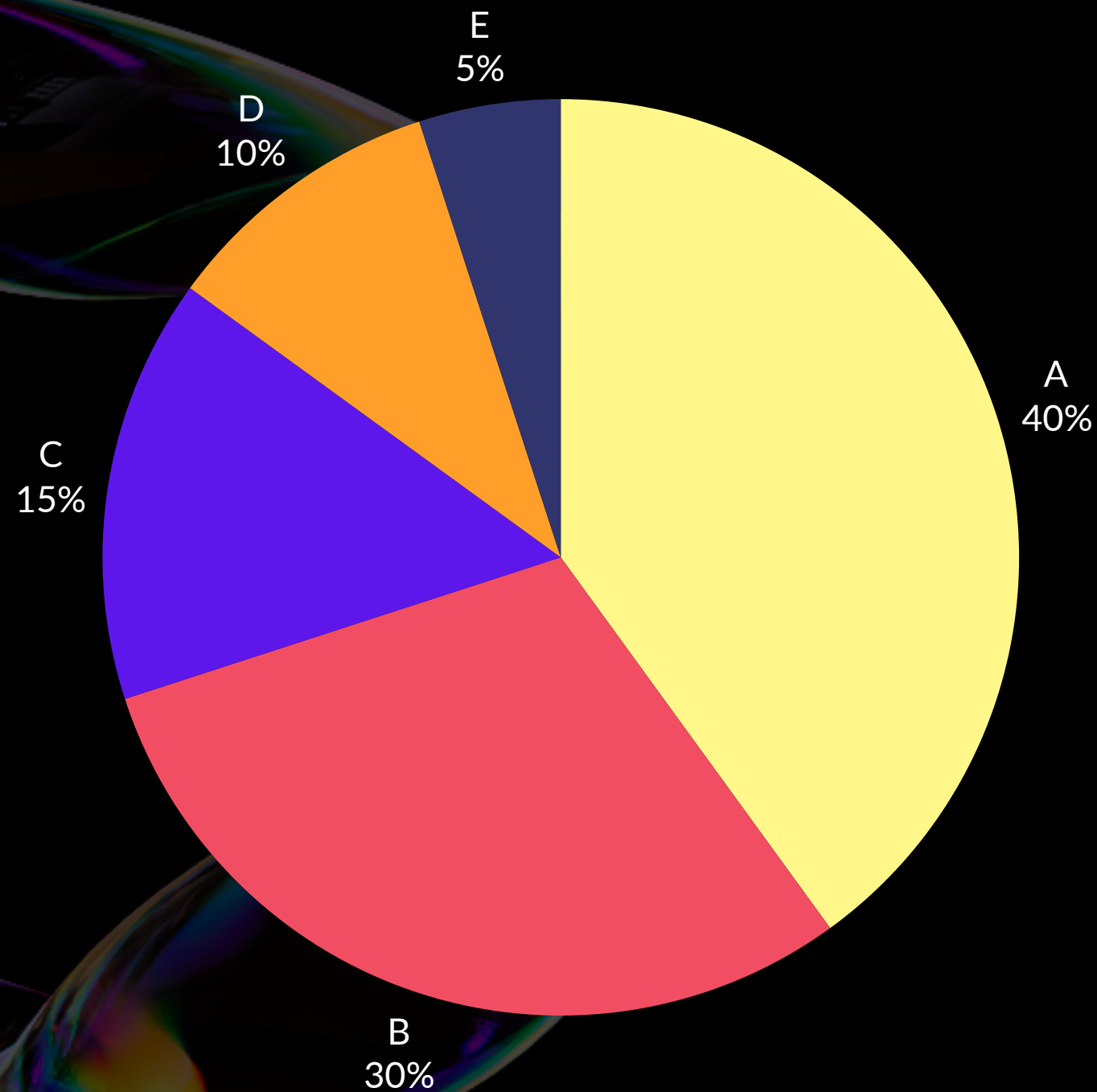
By 2026, the plan involves:

- Strengthening market position.
- Introducing new financial services for SMEs and informal sectors.
- Implementing more innovative technologies on the blockchain to improve our service offerings on OrionPay

Expanding into emerging markets in Africa and Asia.

USE OF FUNDS

Our strategy for utilizing funds procured from investors is clear-cut. We intend to allocate 40% of the funds toward advancing our product development to ensure competitiveness and alignment with customer requirements. Another 30% will be directed towards bolstering marketing and sales endeavors to attract new clientele and boost revenue. 15% will be earmarked for enhancing infrastructure and operational capabilities to accommodate our business growth, which includes obtaining jurisdictional licenses and establishing entities in Rwanda, the United Kingdom, and the United States. Additionally, 10% will be reserved for strategic initiatives such as market expansion and partnerships to foster sustained long-term growth, while 5% will be allocated to the company's petty cash fund for minor expenses.



A. 40% Product Development & Management

B. 30% Marketing and Sales

C. 15% Infrastructure and Operations

D. 10 % Expansion and Growth Initiatives

D. 5% Miscellaenous

MEET THE TEAM

We have a team with a collective experience of over 30+ years among us in technology products, business and banking and team has delivered a myriad of projects that we are proud to boast of, with cutting edge product design, great user experience and lightning speed in operations, to give some insight on the proficiency of the team that will be handling your project, a brief profile of our team follows.

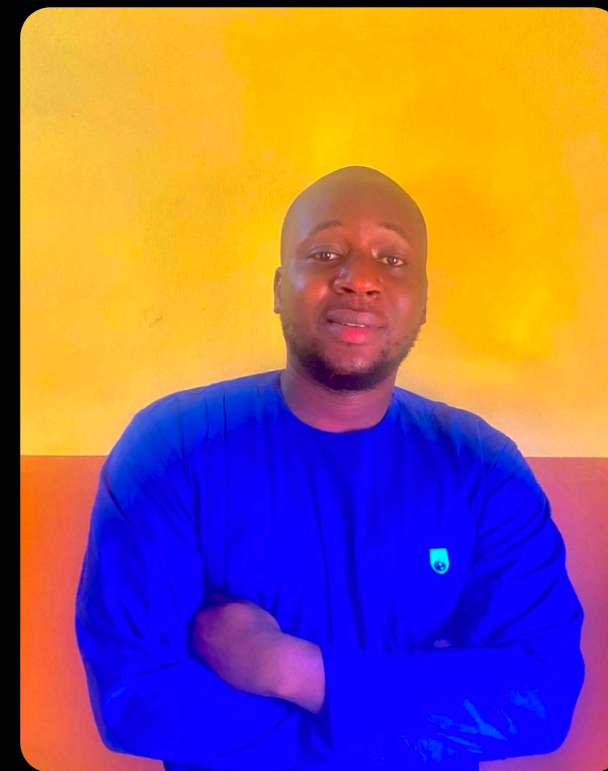


**DAMILOLA
PARKINSON**



Chief Executive Officer

Damilola Parkinson is an experienced front-end developer with expertise in eCommerce, interactive websites, and mobile app development. He has contributed to projects like MOIPAYWAY and Nigeria's first online school. Damilola is also involved in Ellamediate, a blockchain PropTech startup, and supports startup ecosystems through various initiatives. Specializing in UI/UX, web design, and brand strategy, he has worked with diverse clients and campaigns, showcasing his skills in digital media and project success.



**OLAJIDE
BAKARE**

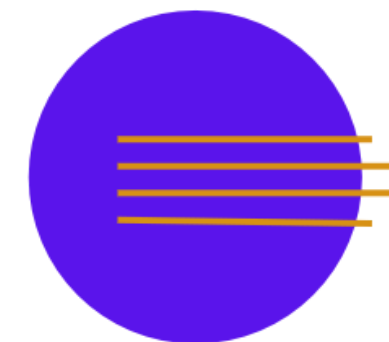


Chief Technology
Officer

Olajide is an experienced entrepreneur in tech product development and strategic planning for over 10 years. He has been instrumental in the success of tech ventures like MoiPayWay Technologies, Ellamediate, and Moveon Wallet. As head of IT at MoiPayWay, he focuses on security and maintenance, leading blockchain security projects. Olajide, a full-stack developer, has supported startups in tech, fintech, and e-commerce sectors like Ellamediate and Getterschain with strategic guidance and mentorship.

THANK YOU

We look forward to further discussion.



ORION PAY

CROSS
BORDER
PAYMENT
SOLUTION