PAYKIP

The Financial Safety Rail for African Commerce & Everyday Banking

Solving the Multi-Billion Naira Trust Deficit with Automated SafePay Escrow,
Anti-Fake-Alert Voice Soundbox, and Zero-Friction Banking Armor

- 100% SafePay Escrow
- AI Voice Soundbox
- 60s Transfer Recall
- POS Shield™
- Virtual USD Cards

Executive Team Presentation | Exonara Technologies Ltd | CAC & Paystack Live Ready | Q4 2026 / 2027

THE MARKET CRISIS

The $4B Social Commerce Trust Deadlock & Fake Alert Epidemic

Why 40% – 60% of all DM sales in Nigeria collapse before payment

THE BUYER'S TERROR

Fear of Getting Scammed

- Buyers refuse to send money to stranger bank accounts in Instagram/TikTok DMs.
- Trauma from 'What I Ordered vs What I Got' with zero refund recourse.
- Buyers demand Payment on Delivery (POD), creating an operational deadlock.

THE VENDOR'S NIGHTMARE

Fake Alerts & Cash Traps

- Scammers use spoofed SMS alerts, cloned banking APKs, and Photoshop receipts.
- Over ■52.26 Billion lost to electronic fraud annually across Nigeria.
- If vendors accept POD, buyers reject parcels on arrival or riders abscond.

THE BANKING TRAUMA

POS & Transfer Errors

- Accidental bank transfers to wrong accounts with zero reversal mechanism.
- POS dispense errors debiting accounts while slips say 'Declined'.
- Naira debit cards declined by Apple Music, Netflix, and foreign tools.

THE VALUE PROPOSITION

PayKip: The Two-Engine Financial Super App

Combining Social Commerce Trust Infrastructure with Everyday Banking Armor

ENGINE 1: SOCIAL COMMERCE TRUST

SafePay Escrow Link-in-Bio

Buyers pay upfront into vault; funds unlock only via 4-digit P IN upon delivery inspection.

Voice Soundbox Alert

Merchant's phone speaks verified payments aloud ('Received ■35 ,000'), killing fake alerts.

AI Proof-of-Pack™

Photo tamper seal logged at dispatch protects sellers from fal se 'empty box' claims.

TrustCredit™ Working Capital

Instant 0% float advances against orders in transit so restock ing never stalls.

ENGINE 2: EVERYDAY BANKING ARMOR

60-Second Transfer Recall

Safety buffer allowing users to undo mistaken transfers before funds leave the switch.

POS Shield™ Protection

Instant 60-second credit buffer when POS declines but debits c ustomer's account.

Virtual USD Cards

Zero card declines for Apple Music, Netflix, Spotify, Amazon, and Google Ads.

Crypto Auto-Convert

Liquidate USDT, USDC, BTC directly into Naira in under 30 seco nds with zero P2P freeze risk.

PRODUCT FLOW

The 60-Second SafePay Escrow Experience

Frictionless web checkout for buyers + zero-fear fulfillment for vendors

STEP 1

Link in Bio

Vendor adds paykip.app/p/@store to Instagram/WhatsApp bio. Professional storefront replaces raw personal bank numbers.

STEP 2

Vault Lock

Buyer pays via card or transfer. Funds are 100% secured in PayKip vault. Vendor gets dispatch notification.

STEP 3

Physical Check

Courier delivers goods. Buyer inspects package and gives the 4-digit PIN (e.g. 8492) to the rider.

STEP 4

Instant Payout

PIN entered. Money releases into vendor's bank account in 2 seconds. Zero dispute, zero scam.

ECOSYSTEM DISCOVERY

In-App Verified Marketplace & Non-Intrusive Ads

Dedicated commerce discovery while keeping core banking screens clean and ad-free

ZERO BANKING CLUTTER

Protected UX Boundaries

- Core banking (Transfers, Cards, Wealth) has ZERO ads or popups.
- Promoted stores live strictly inside the dedicated Marketplace tab.
- Protects institutional banking trust and user retention.

HIGH-CONVERTING ADS

Targeted Merchant Promotion

- Hero Spotlight Carousel: Top of Marketplace seen by ready shoppers.
- Category Top-Spot: Pinned in top 2 slots of Fashion, Gadgets, Sneakers.
- Priced from ■2,000/day to ■18,000/week (or 27% discount in $KIP).

4-TIER ANTI-SCAM SHIELD

Only Legit Sellers Can Broadcast

- Central Bank BVN Biometric Verification required.
- CAC Legal Business Registration or vetted verified status.
- Minimum 70/100 Fulfillment TrustScore + <2% Dispute Ceiling.

MARKET SIZING

A $4.5B Social Commerce Space Ready for Disruption

Positioned at the intersection of MSME commerce and mobile payments

TAM

₦600+ Trillion

Total Annual Nigerian Electronic Flow & 39.6M registered MSMEs nationwide (NIBSS/SMEDAN data).

SAM

$4.5 Billion

Annual Nigerian social commerce moving through Instagram, WhatsApp & TikTok DMs.

SOM

50,000 Vendors

High-ticket merchants in Lagos, Abuja & Port Harcourt targeted in Years 1–2.

UNIT ECONOMICS

5 High-Margin Monetization Channels

Diversified revenue streams with zero inventory risk and 95%+ software margins

1. Escrow Processing (1.2%)

Take rate charged on each successful SafePay delivery checkout (split or buyer-paid).

2. In-App Marketplace Ads

Merchants pay ₦10,000 – ₦18,000/week for top category spots and hero spotlights.

3. Overnight Float Yield (14% p.a)

Escrow balances held for 24-72 hours earn short-term treasury yield in custodial banks.

4. Virtual USD Cards & FX

$2.00 issuance fee + 1.5% - 2.5% FX markup on card top-ups for foreign subscriptions.

5. Crypto Auto-Convert Spreads

1.5% margin on USDT/USDC to Naira off-ramping for freelancers and remote workers.

WEB3 ECONOMICS

The $KIP Token Flywheel & Treasury Accretion

Creating relentless commercial buying pressure backed by real advertising demand

1. THE INCENTIVE

27% Ad Discount in $KIP

Vendors save ~■5,000 per ad by paying with $KIP instead of Naira. Creates instant commercial demand.

2. THE PURCHASE

Naira Swapped on /crypto

Merchants buy $KIP directly inside PayKip. Platform collects 0.75% cash fee on every swap!

3. SINK & BURN

50% Burned Forever

50% of tokens paid for ads are destroyed forever (Deflation). 50% recycled to shoppers on Daily Spin.

4. EQUITY VALUE

Founder Reserve Multiplies

Your 25,000,000 $KIP reserve appreciates organically from real utility rather than speculative hype.

GROWTH STRATEGY

Viral Distribution: Turning Banking Drama into Users

We don't run boring ads. We tap into viral relatability and humor across TikTok and X.

HOOK 1

The 'Sent Money to My Ex' Skit

Skit of accidentally transferring ■500k to an ex, panicking, and tapping PayKip's 60-Second Transfer Recall to save the day.

HOOK 2

No PayKip Link = Scam Red Fla

Teaching buyers on X & TikTok to demand paykip.app/p/@store before paying. Forces vendors to adopt PayKip.

HOOK 3

Fake Alert vs Voice Soundbox

Scammer shows a fake bank transfer app; vendor waits for phone speaker: 'No voice alert, no dispatch.'

HOOK 4

#PayKipSavedMe ■500k Challenge

User-generated competition rewarding the most dramatic banking mistake / scam story saved by PayKip.

EXECUTION & ROADMAP

6-Month Financial Projections & Next Milestones

Immediate break-even in Month 1 scaling to ■30M+ monthly run-rate

MONTH 1: PIONEER PILOT

■1.2M – ■1.5M / mo

50 Pioneer Vendors from survey (0% promo fees) + 12 paying ad boosts. Instant break-even on launch budget.

MONTH 3: EXPANSION

■7.5M – ■8.5M / mo

250 active merchants + 3,000 shoppers. Escrow volume, Marketplace ads, virtual cards & float yield.

MONTH 6: SCALE PHASE

■30.7M+ / mo (~$20k)

1,000 active merchants + 15,000 everyday banking users. High-margin cash engine running on autopilot.

IMMEDIATE TEAM NEXT ACTIONS:

1. **Connect Paystack Live API Keys into .env.local**
2. **Build & Sign Android Release Bundle (.aab)**
3. **Submit Google Play Console under CAC Org**
4. **Onboard first 30 Pioneer Vendors from Survey**