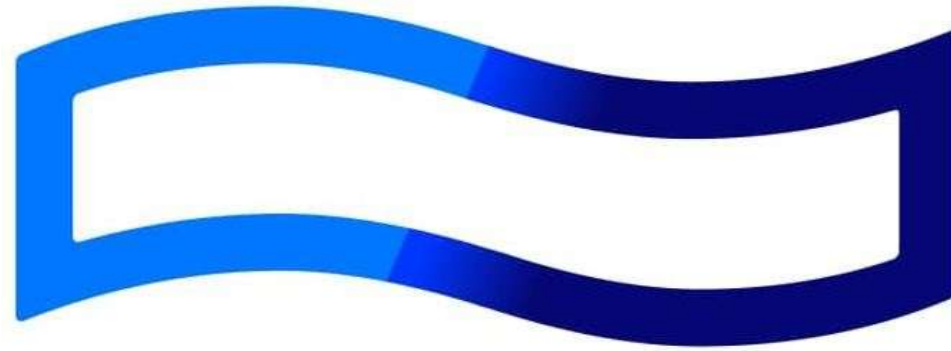




lateral  
insight

member of MASAWARA group of companies



**PayStream**

# Digital Banking Opportunity



**Payments**



**Remittances**

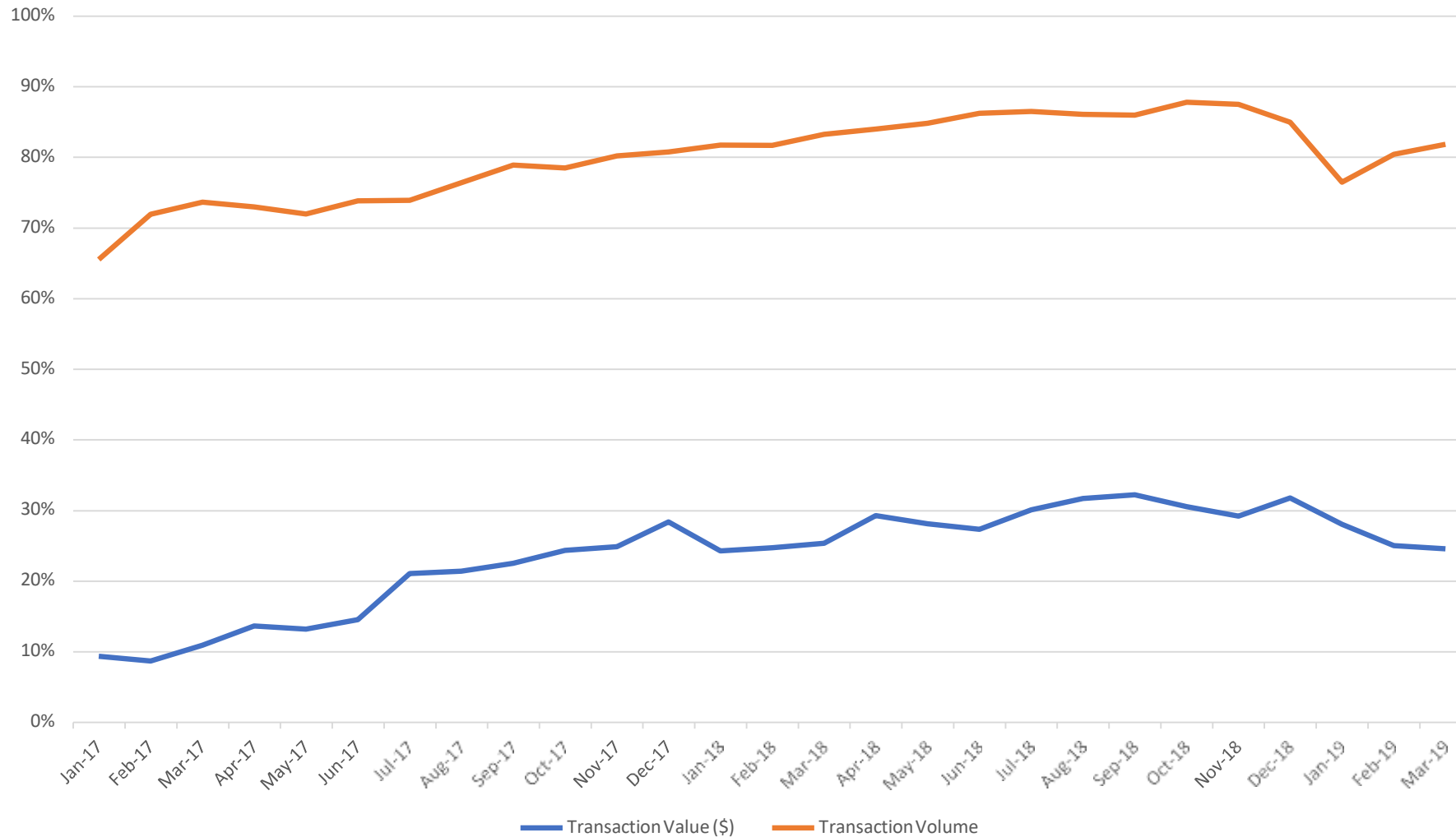


**Investments**

# Payments Market Opportunity

# Domestic Mobile Banking Transactions

## Mobile Transactions as a % of Total Payments



## March 2019

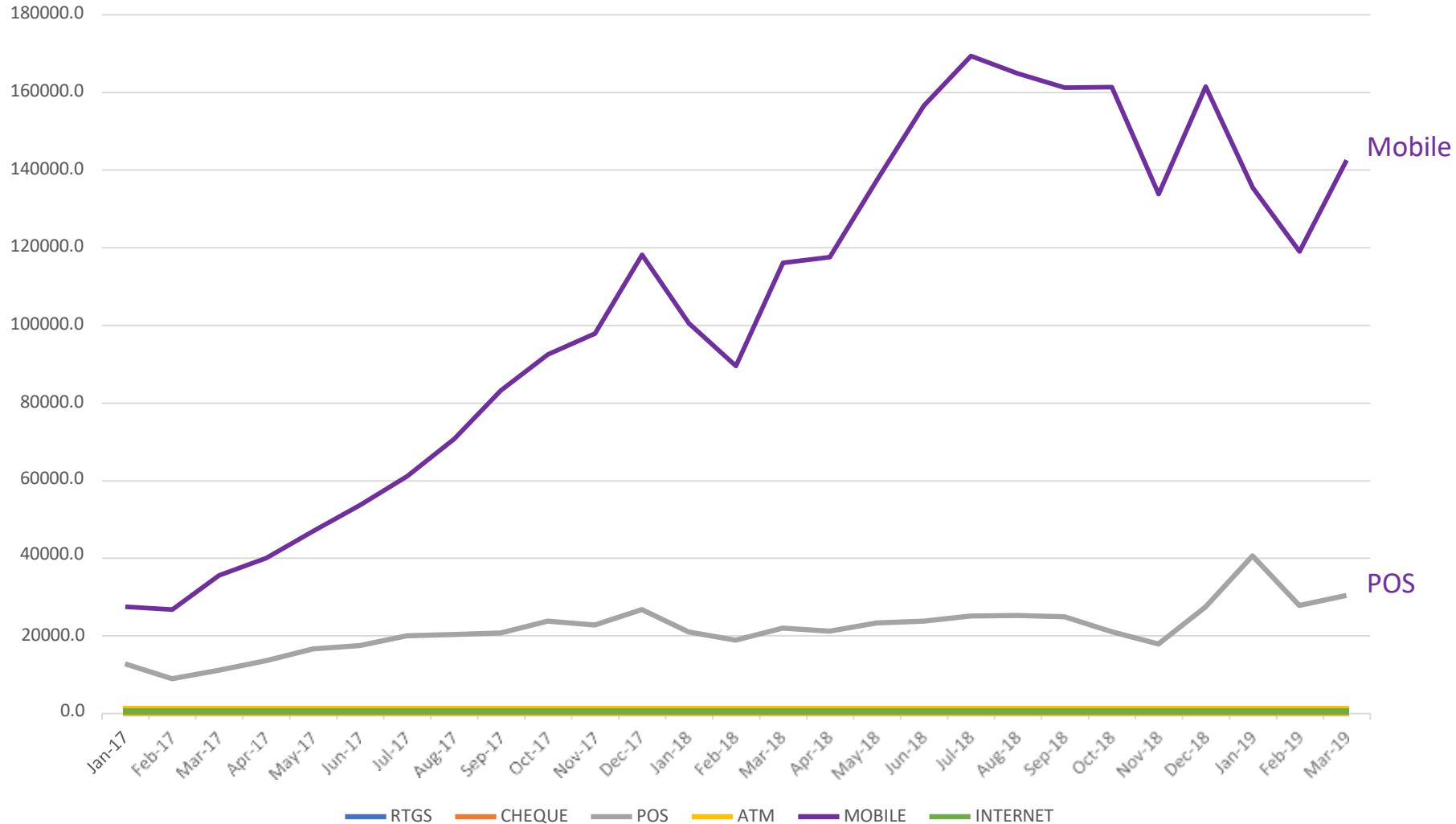
Mobile transactions represented 82% of all transactions processed in Zimbabwe and represented 25% of the total dollar value transacted via formal channels.

## EcoCash

9.3 million accounts  
90% of adult population

# Domestic Transactions

Transaction Volumes (000's)

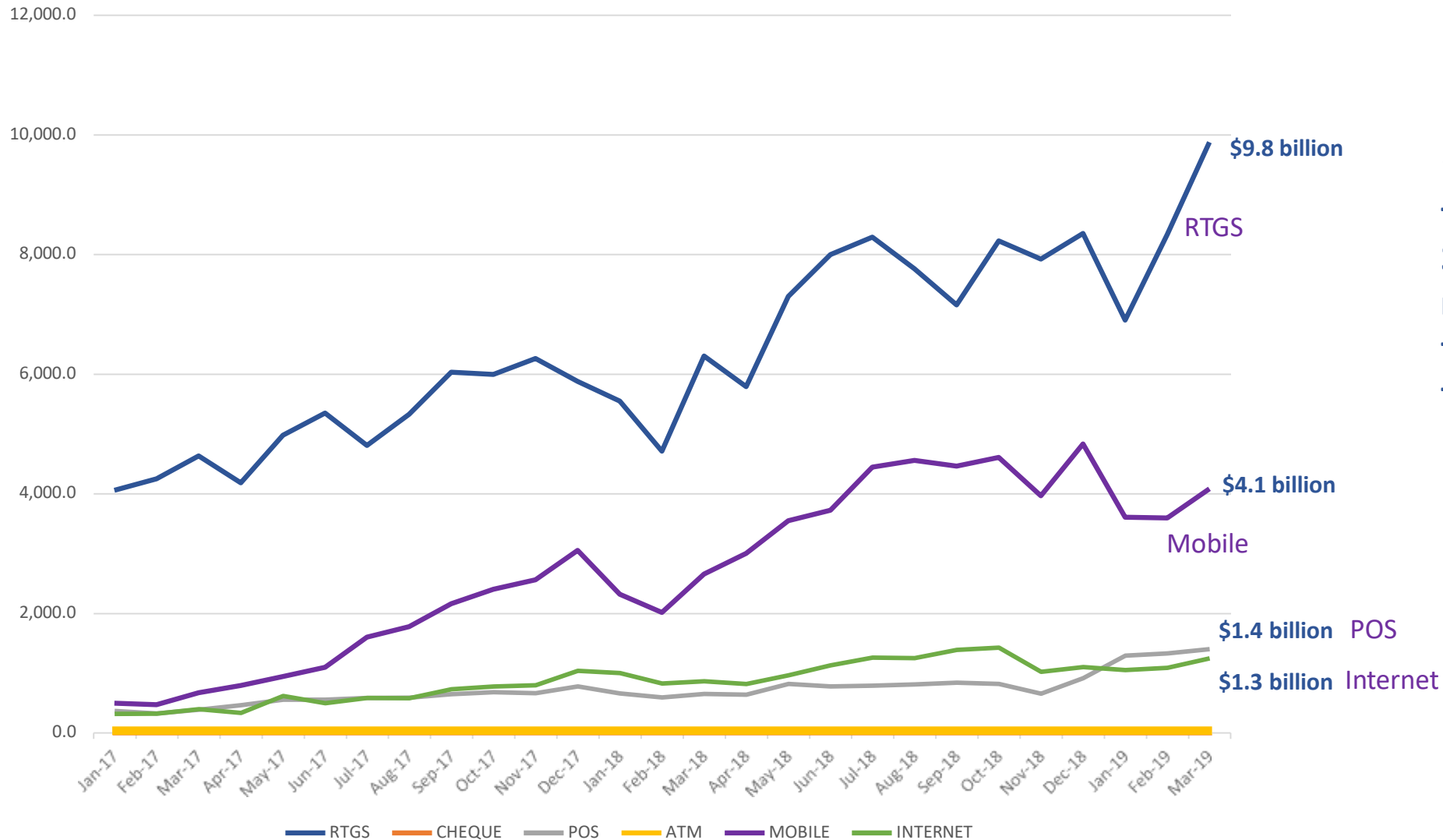


## March 2019

**143 million Mobile transactions together with 30 million POS transactions represented 99.3% of all transactions processed**

# Domestic Transactions

Transaction Values (\$ millions)



## March 2019

**143 million Mobile transactions together with 30 million POS transactions represented 99.3% of all transactions processed in transmitting \$5.5 billion.**

# Payments Growth Rates

## Transaction Values (\$ millions)

	Q1 2017	Q1 2018	Q1 2019		17 to 18	18 to 19
RTGS	12,929.1	16,555.1	25,121.5		28%	52%
CHEQUE	21.9	13.9	10.8		-37%	-22%
POS	1,088.2	1,911.7	4,024.1		76%	111%
ATM	187.6	47.7	52.4		-75%	10%
MOBILE	1,639.5	6,991.0	11,284.0		326%	61%
INTERNET	1,042.7	2,701.9	3,400.4		159%	26%









## Transaction Volumes (000)

CHEQUE	85.5	68.9	44.0		-19%	-36%
POS	32832.3	61847.0	98842.6		88%	60%
ATM	3049.3	1010.2	708.3		-67%	-30%
MOBILE	89974.3	306298.2	397160.0		240%	30%
INTERNET	642.1	1476.1	1318.0		130%	-11%

# Remittances Market Opportunity



# Distribution of Zimbabweans Globally

Country/Region	Zimbabwean Immigrants	Annual Remittances (USD)
 South Africa	2,120,000	757,000,000
 United Kingdom	400,000	327,584,668
 Botswana	200,000	42,133,000
 Rest of Africa	200,000	110,344,500
 United States	50,000	121,655,450
 Australia	20,000	26,379,233
 Rest of World	50,000	40,948,084
 Totals	3,040,000	1,426,044,935

# Remittance Flows from South Africa

Origin country	Percentage	Value
Zimbabwe	59%	788.7
Mozambique	15%	187.2
Lesotho	12%	206.7
Swaziland	4%	46.1
DRC	3%	14.8
Malawi	2%	14.6
Zambia	2%	14.7
Botswana	2%	21.5
Mauritius	1%	9.8
Namibia	1%	6.2
Angola	0.3%	2.9
Tanzania	0.2%	1.2
<b>Total</b>	<b>3 255 406 migrants</b>	<b>1 314.2</b>

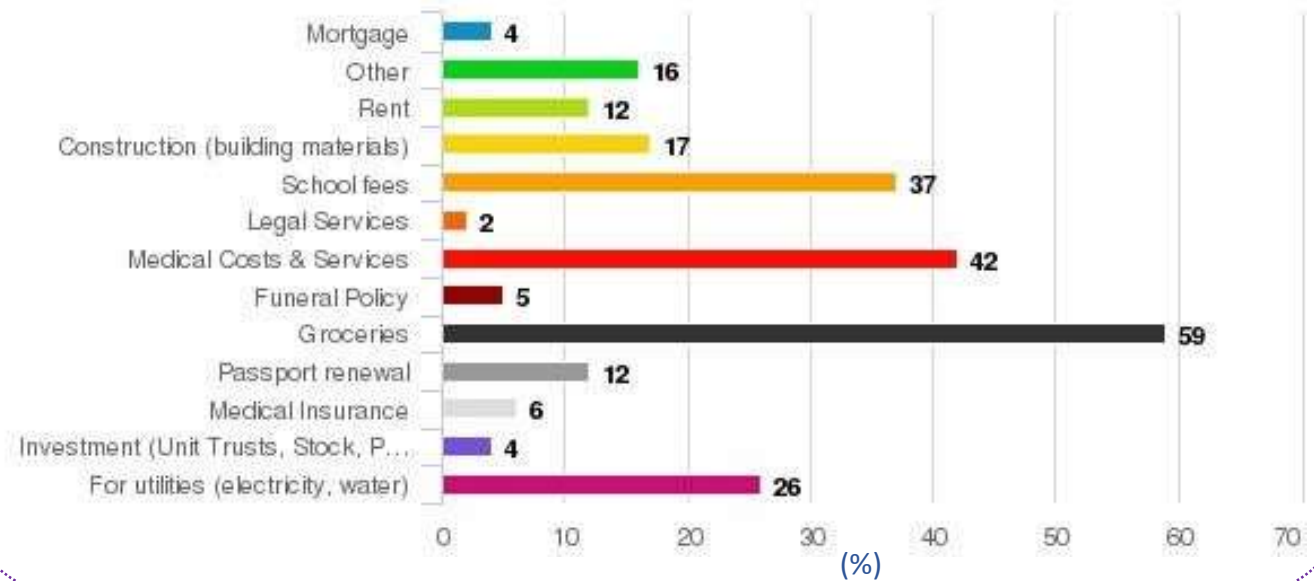
Source: The South Africa – SADC Remittance Channel, 2012 (Note R1 = USD 0.11782)

# Why Zimbabweans Remit Money Home

## Remitting Activities of Zimbabweans in Northern England (Magunha et al., 2009)

Items remitted during 2007	Percentage of sample who said they remitted this item in 2007
Cash for general household support	55.5
Cash for food	60.2
Cash for school fees	52.6
Cash for household bills	41.2
Cash for clothes	39.5
Cash for fuel	27.8
Cash for medicines	41.9
Cash for funeral costs	40.2
Cash for purchase of household items	18.9
Cash for building project	20.9
Food purchased through remittance exchange agencies	19.9
Fuel purchased through remittance exchange agencies	15.0
Medicines purchased through remittance exchange agencies	10.1
Food items themselves	13.4
Actual medicines	16.7
Actual household items	11.5
Actual clothing items	28.2
Actual vehicles	8.8

## Diaspora Survey: Why do you send money home? (Lateral Insight, 2018)

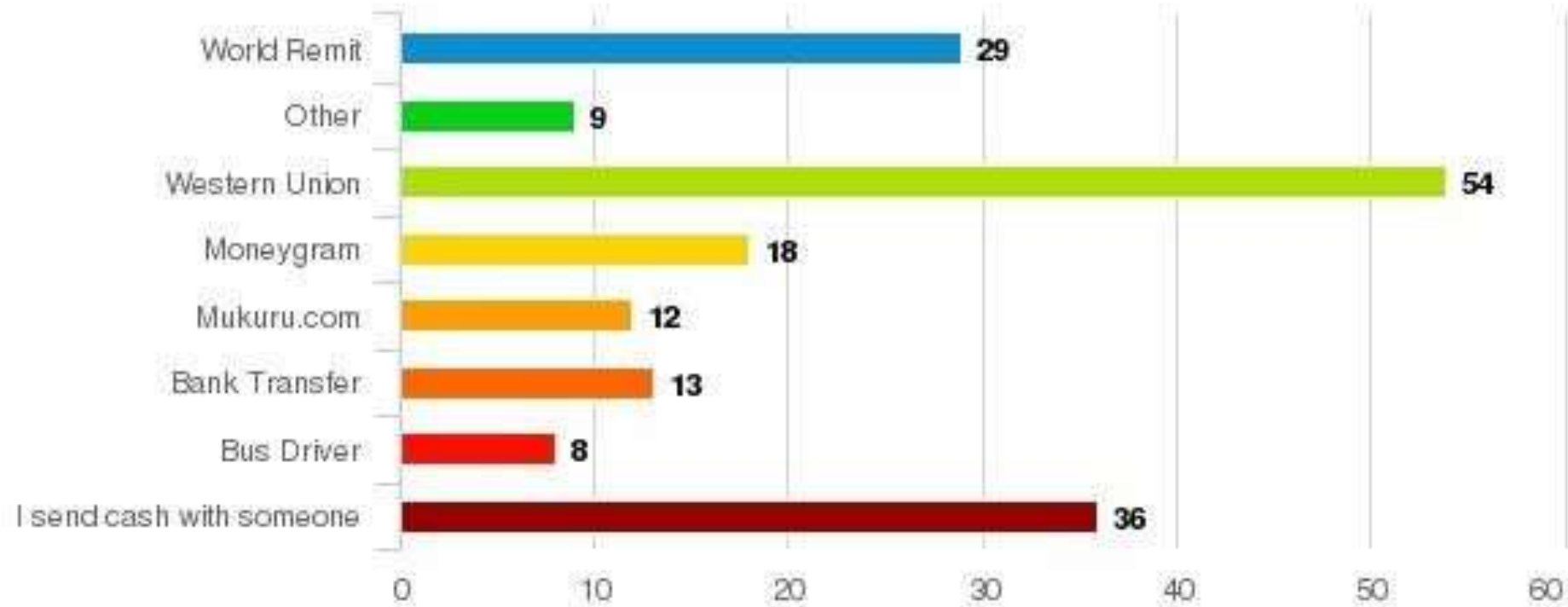


## Use of Remittances (Maphosa, 2007)

Remittance use	Number of remittance-receiving households	Frequency
Food	79	98.8%
School fees	63	78.8%
Medical expenses	52	65.0%
Livestock	47	58.8%
Building and consumer goods	25	53.8%
Agricultural inputs	43	31.2%
Business	8	10.0%
Other	31	38.8%

# How Zimbabweans Remit Money Home

Please select all the methods you have used to send money home?



(Lateral Insight, 2018)

# Cost of Remitting Money to Zimbabwe

## Remitting from:

## Remitting USD 200

## Remitting USD 500



South Africa

15.82%

9.02%



United Kingdom

7.08%

5.02%



United States

5.42%

3.52%



Australia

7.77%

5.00%

### Source:

[https://remittanceprices.worldbank.org/sites/default/files/rpw\\_annex\\_q3\\_2018.pdf](https://remittanceprices.worldbank.org/sites/default/files/rpw_annex_q3_2018.pdf)

[https://remittanceprices.worldbank.org/sites/default/files/rpw\\_report\\_sept\\_2018.pdf](https://remittanceprices.worldbank.org/sites/default/files/rpw_report_sept_2018.pdf)

# Our Team & Relevant Experience

## Nhena Nyagura

BSc Information Systems  
(Major - Software Engineering)

### Standard Chartered Bank

ATM Network & Core Banking Admin

### Renaissance Merchant Bank

Non Exec Director

Chair IT Steering Committee (RFHL)

## Mateen Ashraf

MSc, Network & E-Business

### TCS

Assurance & Cybersecurity Digital Consulting

Sr. Developer AML Dev Ops

Scrum Consultant

Oxford Blockchain Strategy

## Kudzai Nyagura

MSc Information Systems (2020)

### IBM

Managing Consultant – Mobile Strategy & Design

Managing Consultant – Strategy & Analytics

Lead Business – Digital Channels Security

Nationwide Building Society (NBS)

Snr Business Analyst – NBS Internet Banking

## Mudiwa Mvere

BSc Computer Networks

President Computer Society of  
Zimbabwe

IFIP Security and Privacy Technical  
Committee member



**World's Largest Building Society**

GBP 209 Billion Assets

Under management



**This team delivered the mobile & internet banking and origination platforms**

# Our Approach (Go to Lean Canvas)

# The Solution (Stellar Blockchain Financial Network)



## Native Use Cases

Remittances  
Agency Banking  
Mobile Money  
Micropayments  
Services for Unbanked  
Insurance  
Loyalty

## Features

Real-time settlement (2-5 seconds)  
Regulatory compliance AML, OFAC, KYC  
International reach with single integration  
Automatic currency exchange  
Cryptographic secure transactions

## Ultra Low Cost Transaction Costs

# 100 stroops per operation

1 XML = USD 0.10

100 stroops = 0.00001 XML

USD 0.01 = 1,000,000 operations

600,000 Transactions



97% of the world's biggest banks are IBM customers.

90% of global credit card transactions are processed on IBM platforms.



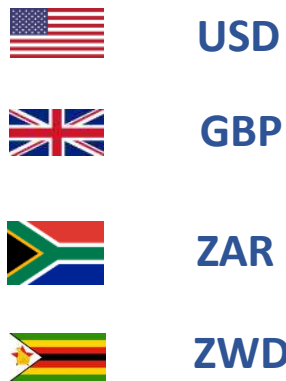
Deloitte Consulting has developed transaction platform solutions for some of its banking clients.





# The Solution (Banking App Framework)

## Multi Currency Wallets



## Multi Network



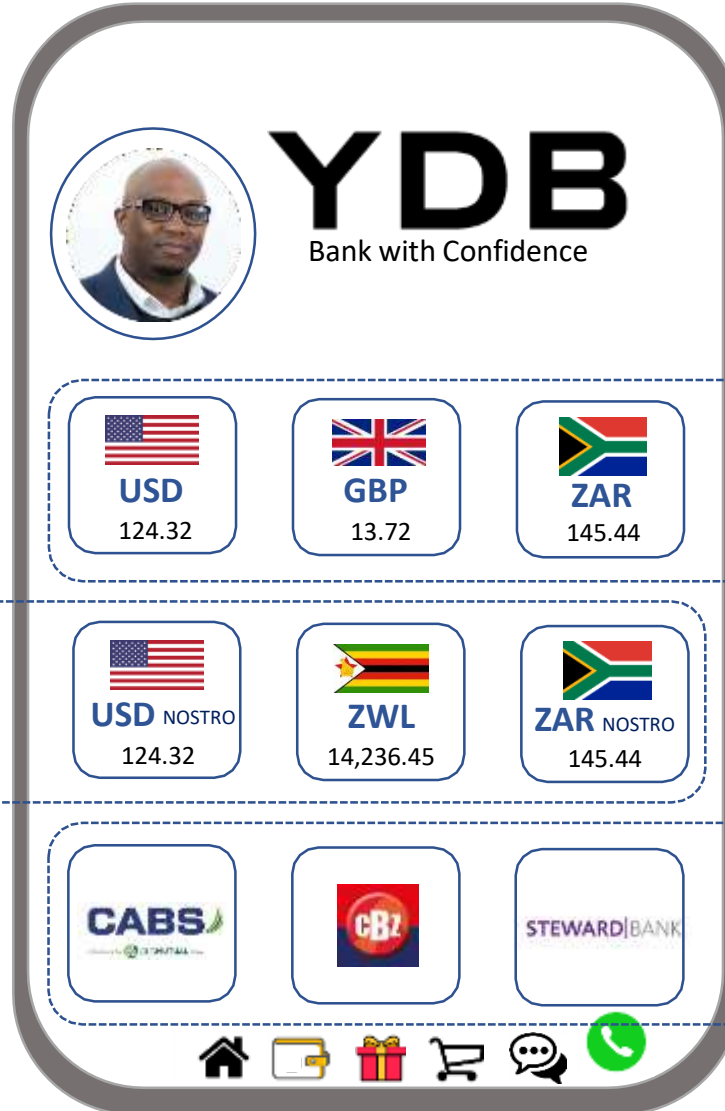
## Multi Jurisdiction



## Multi Channel



# The Solution (Your Digital Bank App)



**Domestic Wallets**

**RBZ NPS, MFI, FX & FCA Licensing**



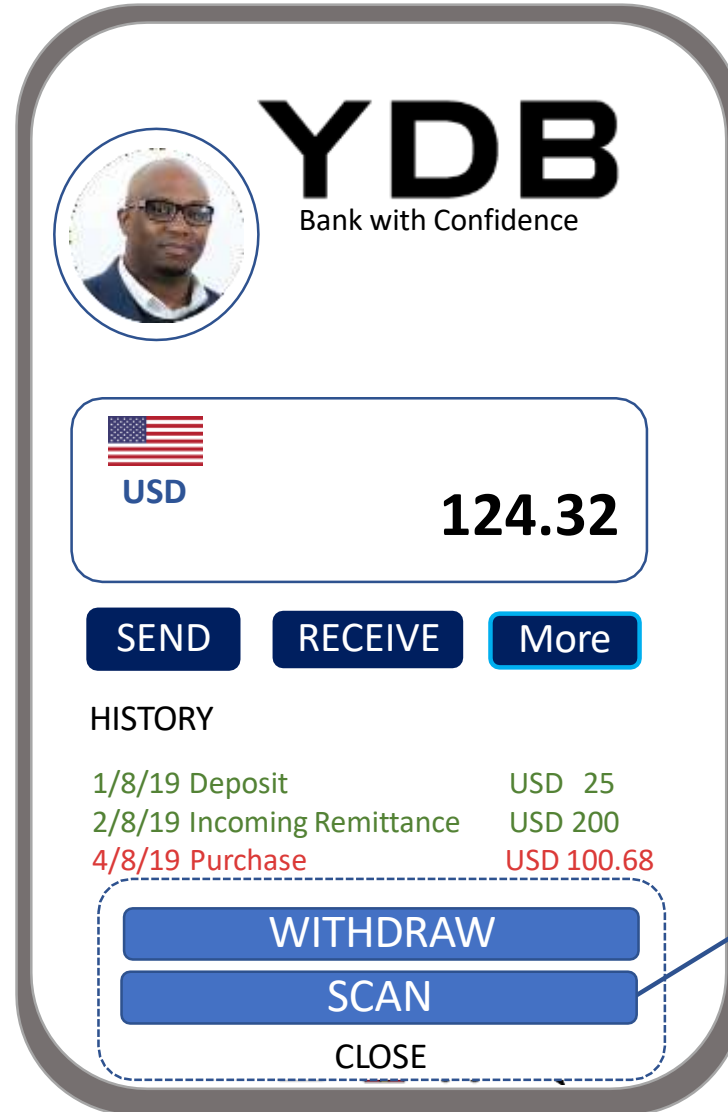
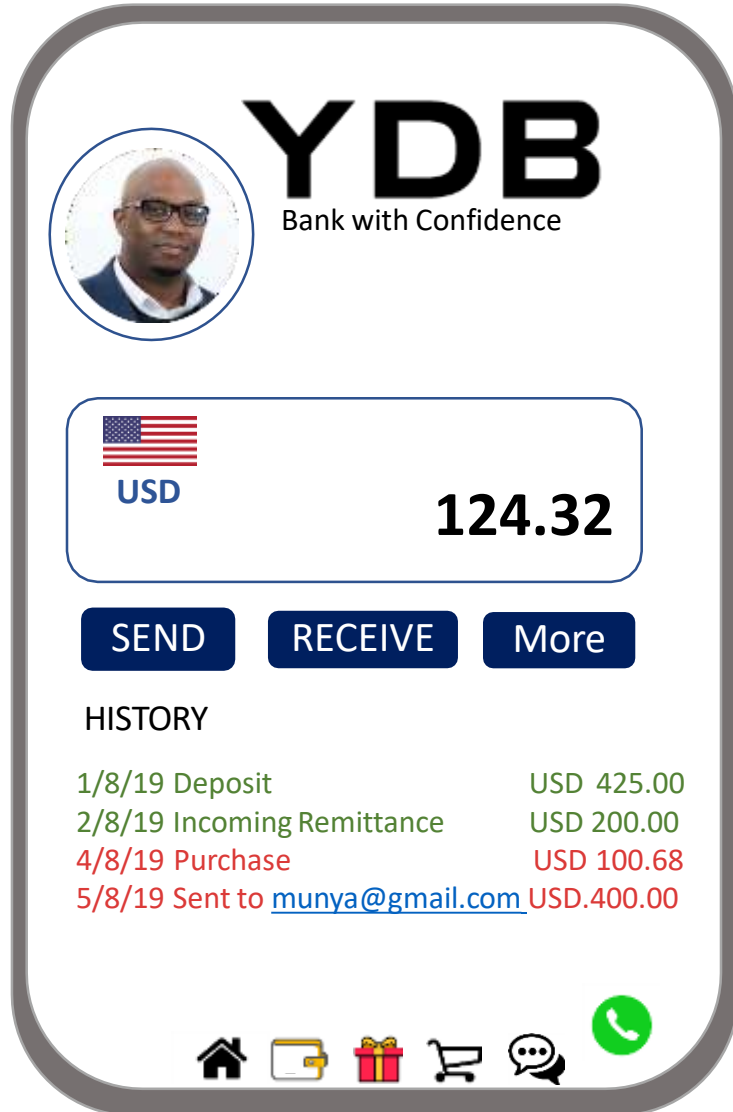
**Offshore Wallets**

**Swiss / Malta Crypto Currency Licensing**



**Customer's other bank accounts**

# The Solution (Your Digital Bank App)

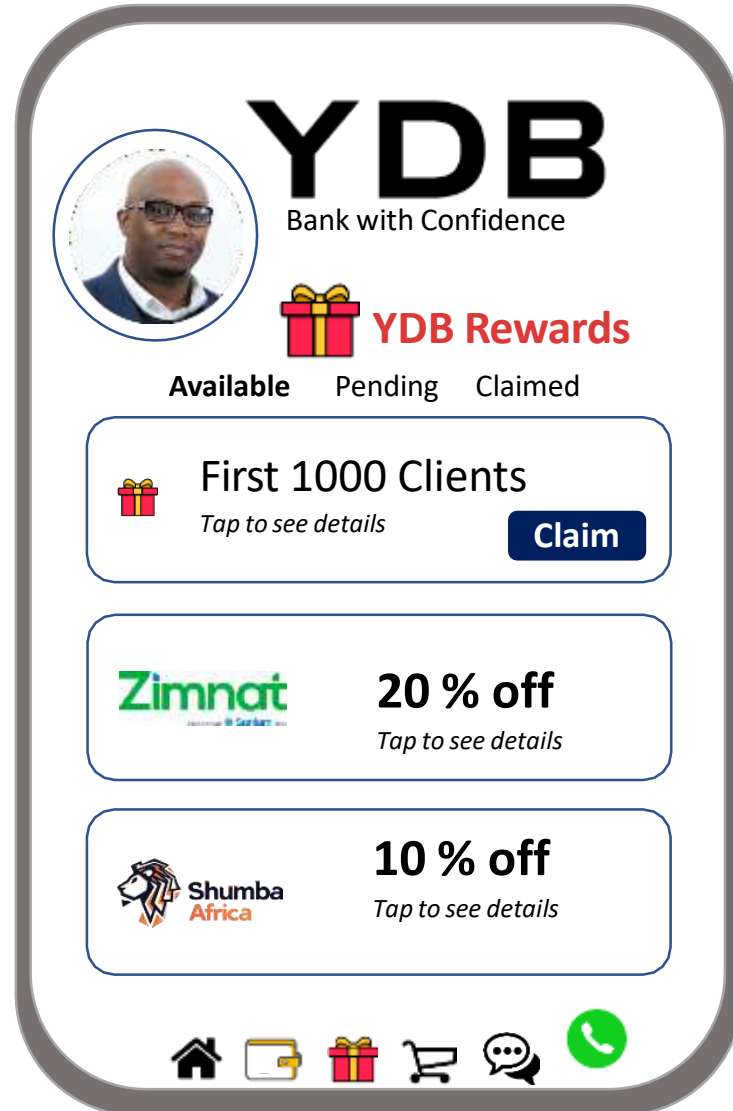


## Wallet Features

- Transactions: Deposit, Withdraw, Send
- Authentication (Including MFA)
- Document Upload (KYC)
- Generate and Scan QR Code
- Multi Currency
- Pin/Touch ID (Including fingerprint Scan)
- Crypto enabled
- Notification cards
- Transaction history



# The Solution (Your Digital Bank App)



## Rewards


Run campaigns that enable you to reward users for completing actions that are important to the business.

## Features

- Create and manage campaigns
- Configure reward parameters such as amount, limits, currency type
- Reward users for specific actions downloading & registering


# The Solution (Your Digital Bank App)

## In App Marketplace



# YDB

Bank with Confidence




**Zimnat**  
Funeral  
**\$3.00** monthly







**Zimnat**  
3<sup>rd</sup> Party  
**\$5.00** monthly

**Zimnat**  
Home (From)  
**\$13.00** monthly


**Zimnat**  
Medical (From)  
**\$7.00** monthly



Vic Falls 4 Nights  
**\$350** 2 PAX






## In App Chat





# YDB


Bank with Confidence





**Send** 







 **Dave Poptatl** 1/8/2019  
✓ Congratulations my dear friend. >

 **Aunty Nozi** 31/7/2019  
1 sultana close, uitzicht, cape town 7550 >

 **Varayidzo** 31/7/2019  
✓ Thank you >

 **The Willing Company** 30/7/2019  
Nyasha:  
I will liaise with Joan and revert shortly >

 **Nyarie Gandanhamo** 30/7/2019  
Thank yu Sir >



## In App Support



# YDB

Bank with Confidence



**Talk to Us**

# YDB

**Support Centre**

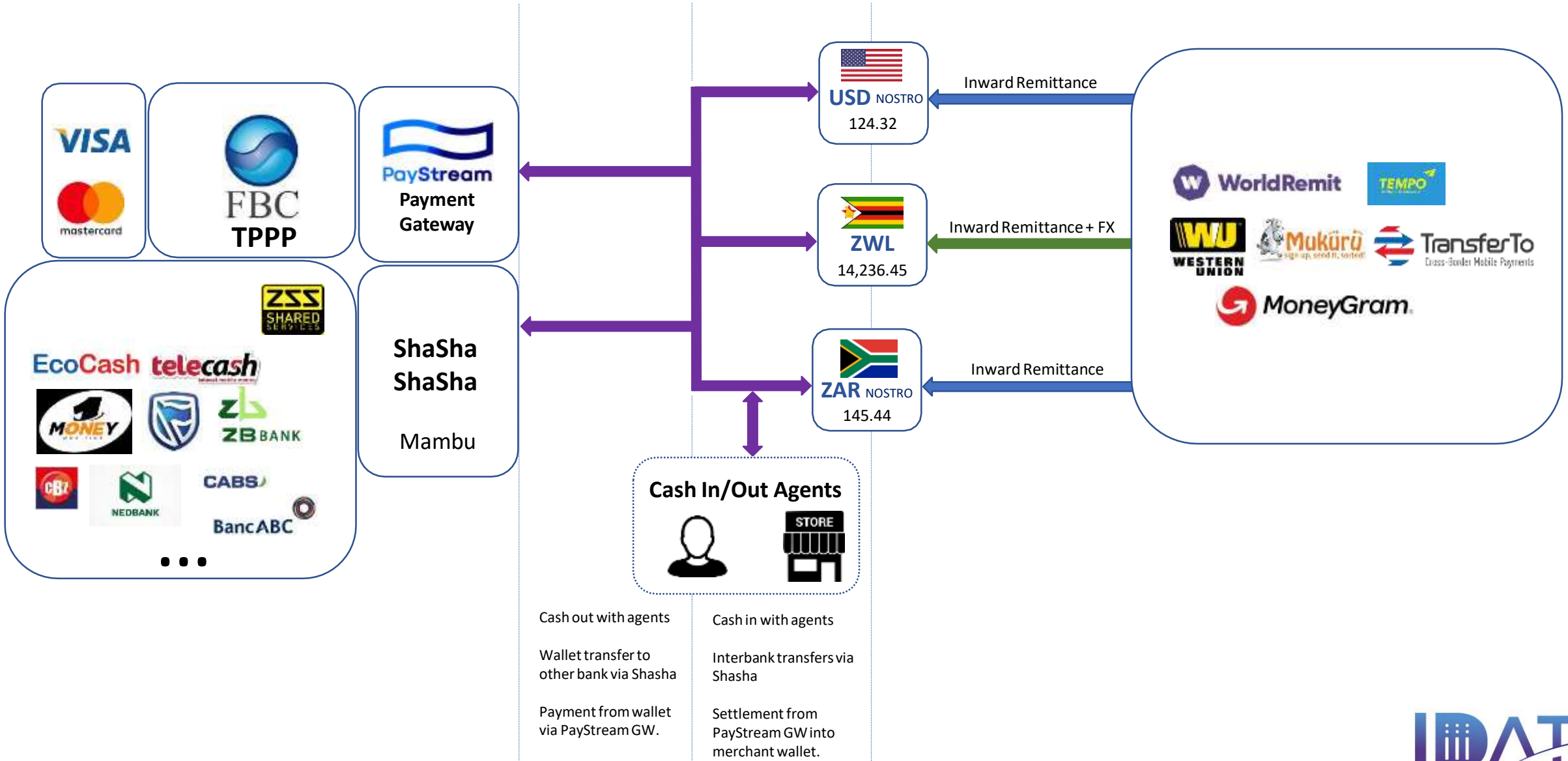


Insokiletyh Sanlam group

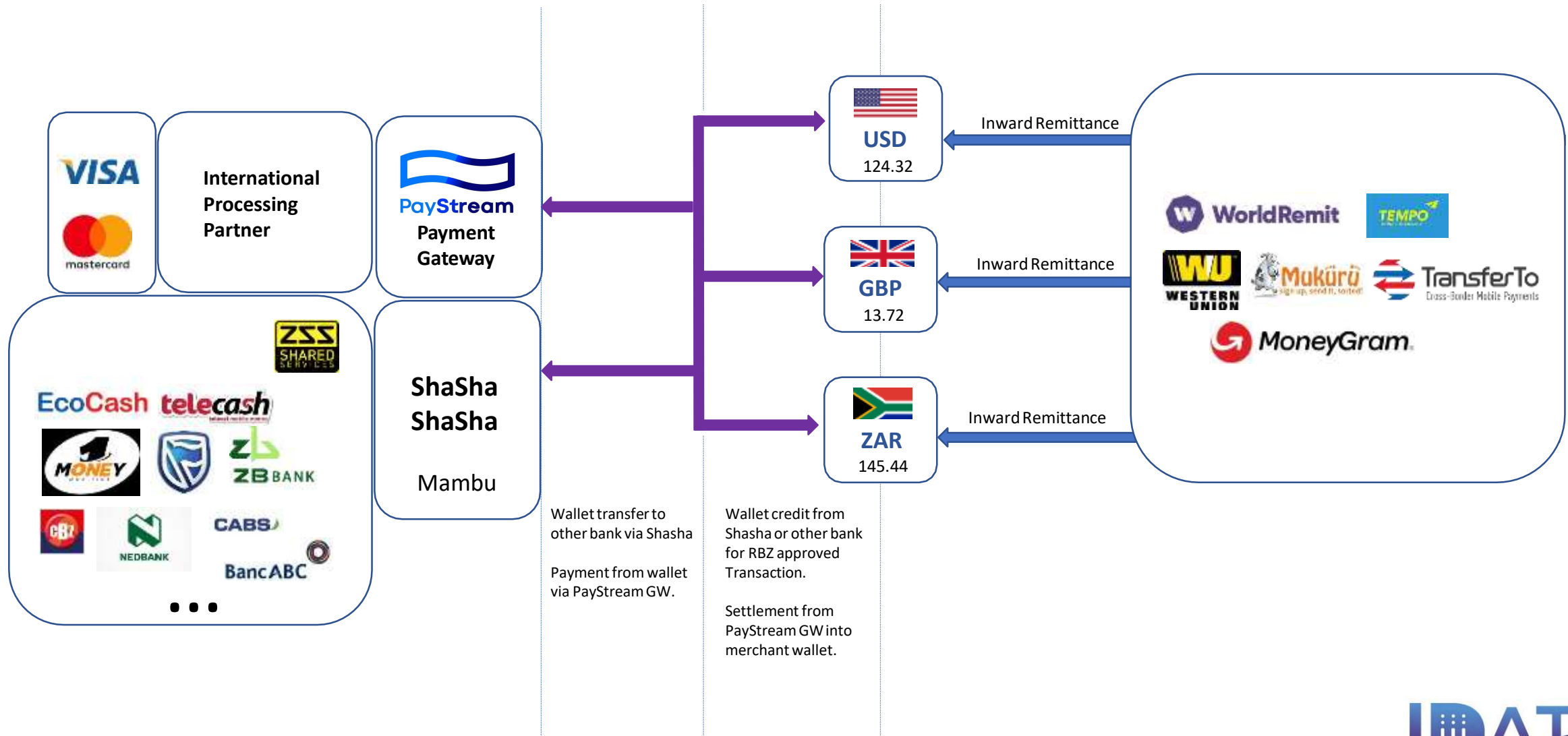


**Shumba Africa**

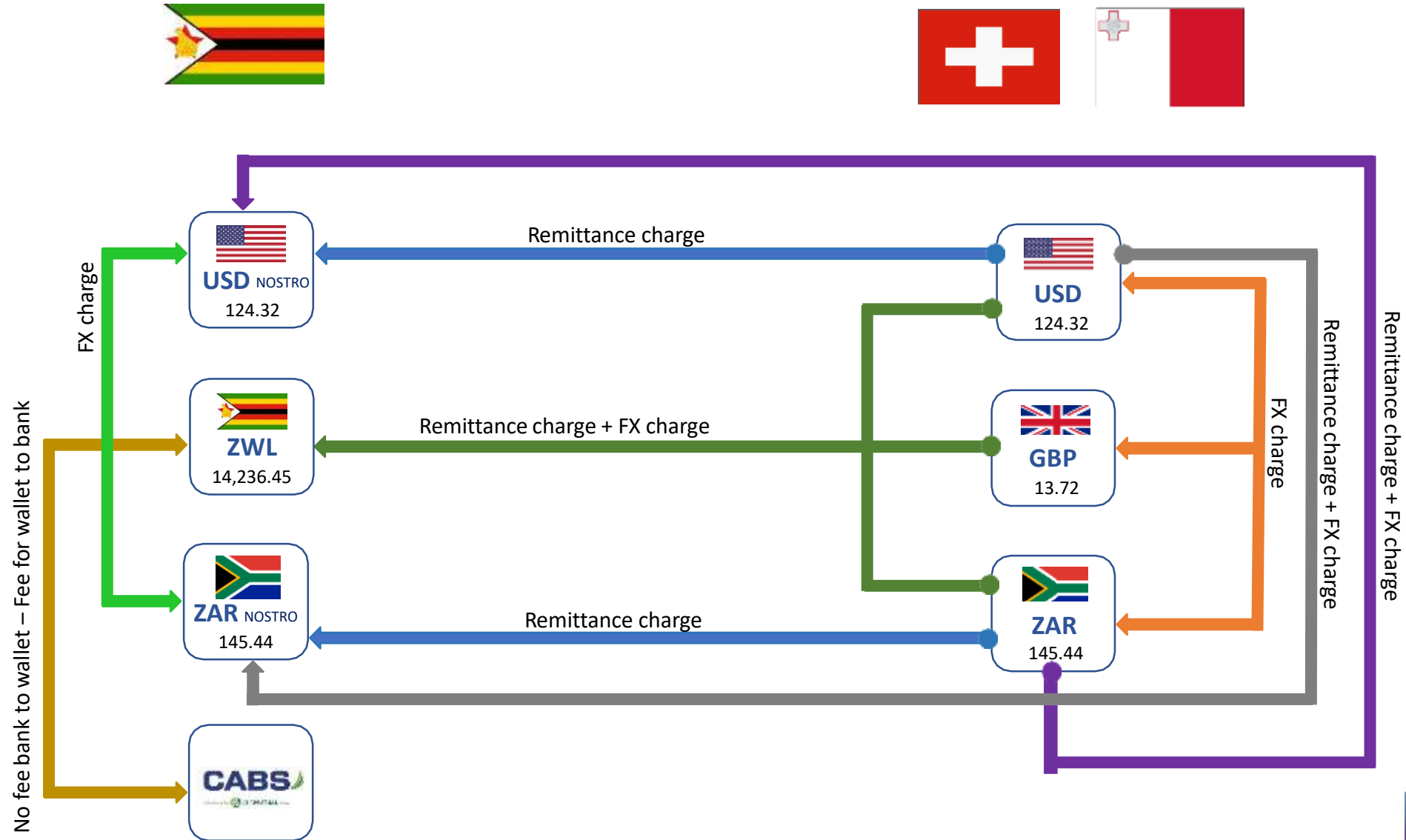
# The Solution (Domestic Transaction Flows)



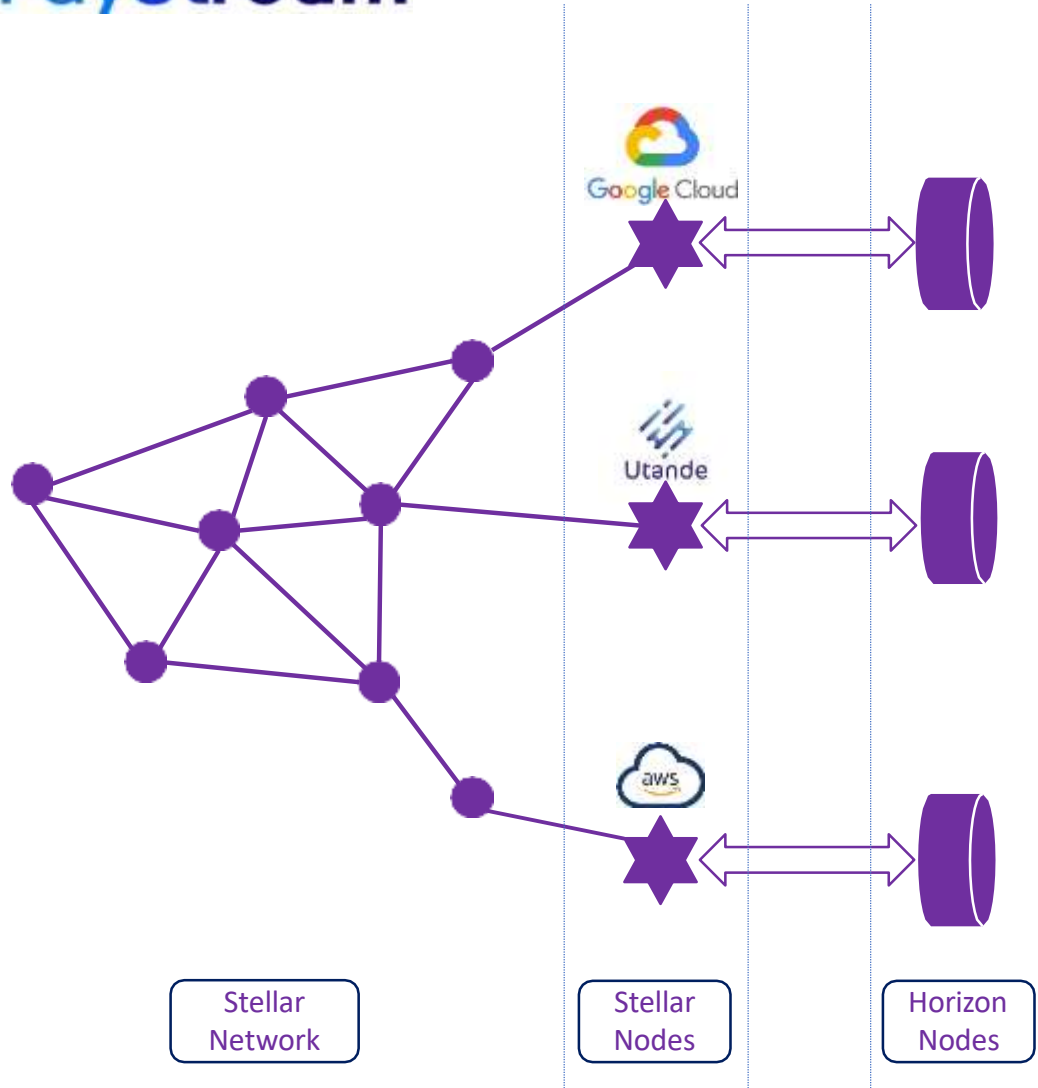
# The Solution (Offshore Transaction Flows)



# The Solution (Transaction Logic)







Bridge Server    Compliance Server    Federation Server

Bridge Server    Compliance Server    Federation Server

MAMBU

Payment Gateway  
PayStream



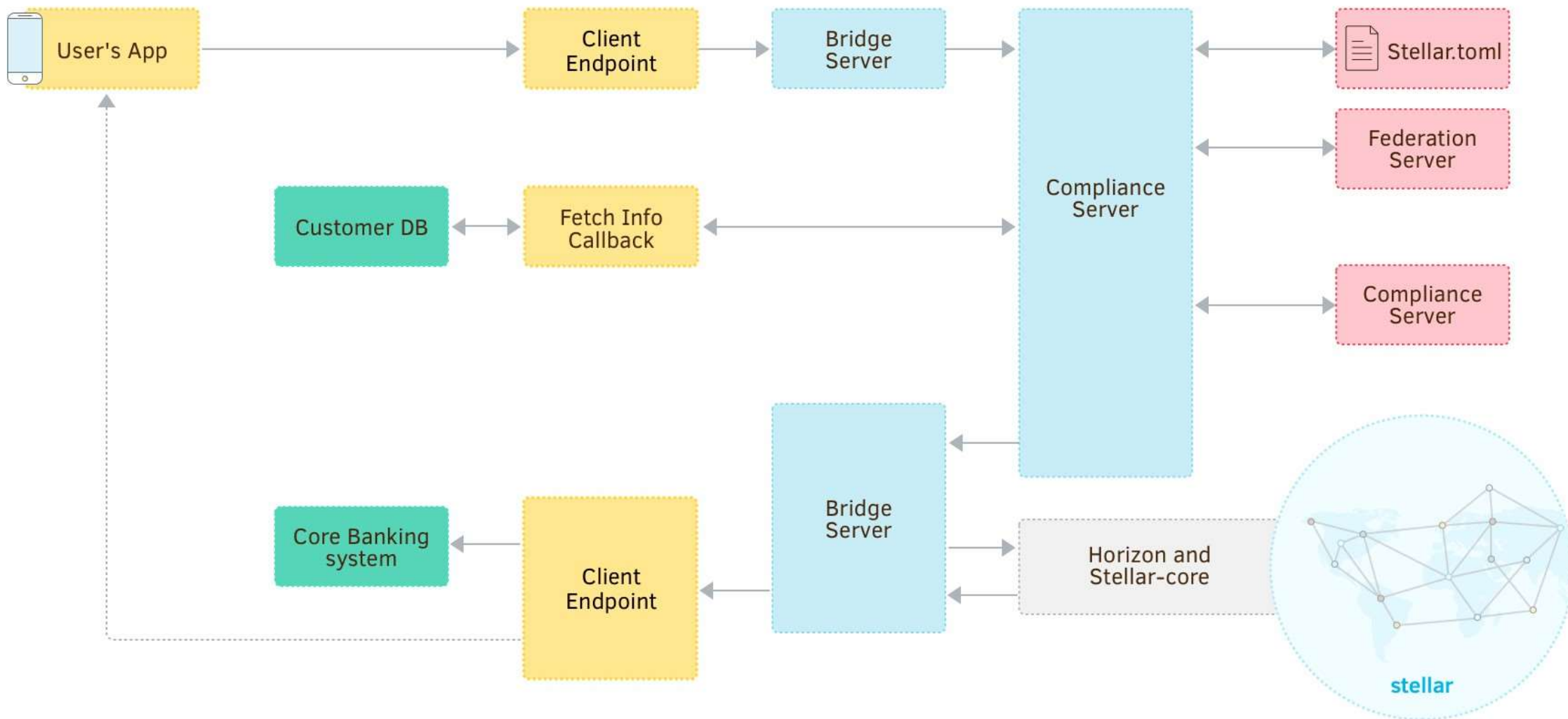
# Use Case Scope

	Build Wallet	Issue Asset	Integrate With Assets	Connect to Wallet	Connect to Institutions	Build Order Book	Setup User Addresses
<b>Anchor</b> (Token Issuer)		1		2		3	
<b>Money Transfer</b>		1			2		3
<b>Wallet</b>	1		2				3

YOUR INFRASTRUCTURE

# Sending Transaction

OUTSIDE INFRASTRUCTURE



Key



THINGS TO BUILD



EXISTING BANK SYSTEMS

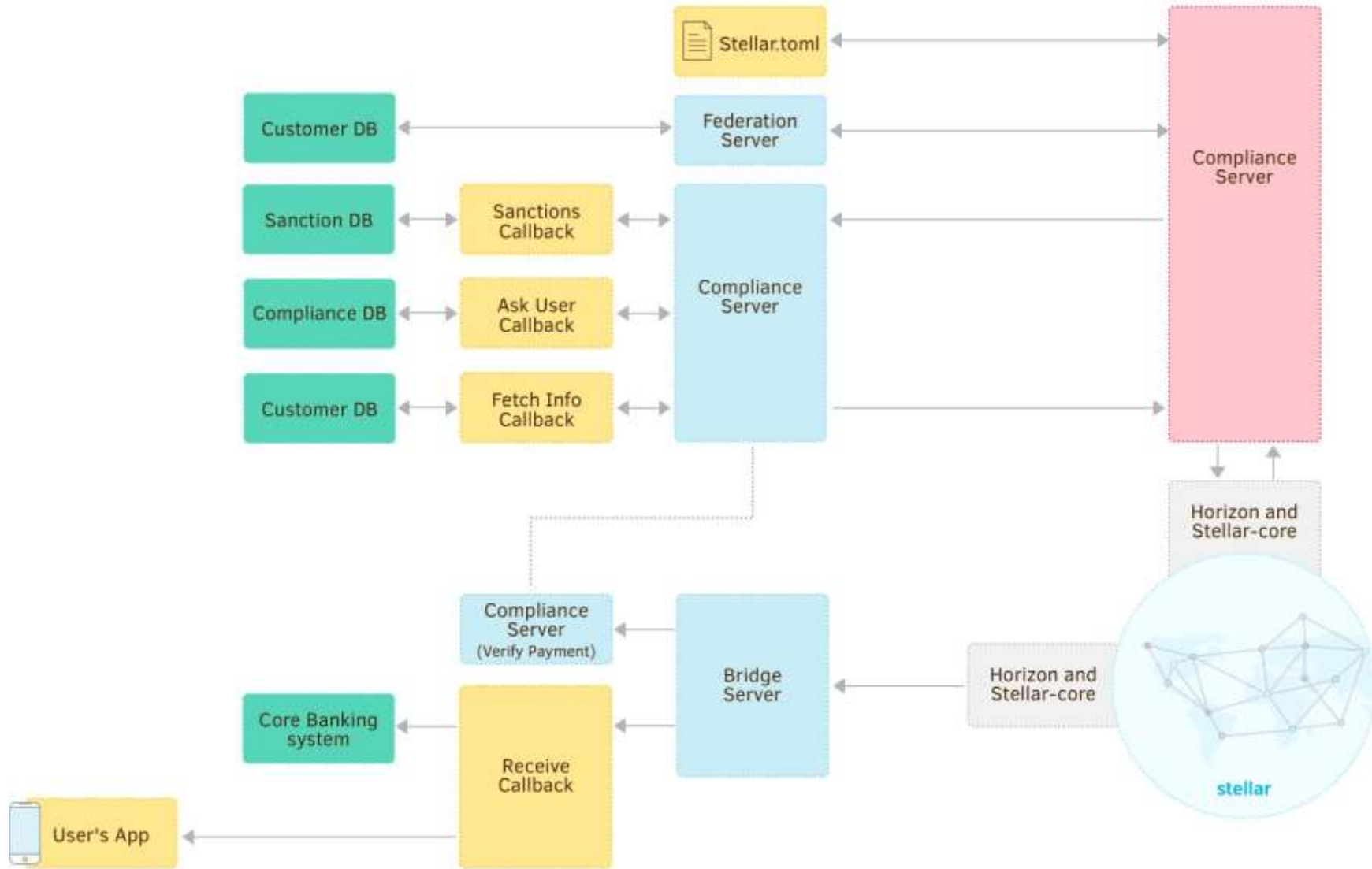


STELLAR SYSTEMS



OTHER BANK

# Receiving a Transaction



**Key**    ● THINGS TO BUILD    ● EXISTING BANK SYSTEMS    ● STELLAR SYSTEMS    ● OTHER BANK

# Dashboard (admin)

[Admin dashboard](#) helps admins, managers and support team members to manage users and transactions.

## General (Admin user)

- ✓ Deposit, Withdraw, Transfer
- ✓ Authentication (including MFA)
- ✓ Permissions and Controls
- ✓ Multi currency configuration
- ✓ Custom fee configuration
- ✓ User Management
- ✓ Account Management
- ✓ Transaction Management
- ✓ Custom search / filters
- ✓ Analytics and alerts

## Developer / Security

- ✓ Access control (IP address control)
- ✓ API tokens (temp or permanent)
- ✓ Request logs
- ✓ Web hooks
- ✓ [API Documentation](#)
- ✓ [Status dashboard](#)
- ✓ **PSD2 - conformant**
- ✓ **GDPR - conformant**

## Global Settings

- ✓ KYC framework
- ✓ Configurable allow countries
- ✓ Configurable allow transaction types
- ✓ Configurable require T&Cs
- ✓ Configurable require privacy policy
- ✓ Setup defaults (accounts, currencies, user groups, user status)
- ✓ Activate and configure Extensions

lateral  
insight **IDATA**  
mining.com