

2023
digital pay expo
Payment • Identification • E-Commerce

THEME:

The Future is 
Contactless

 7th & 8th
June 2023

 10:00 AM
WAT

Eko Hotel, Victoria Island
Lagos, Nigeria.

Virtual Platform



Organized by



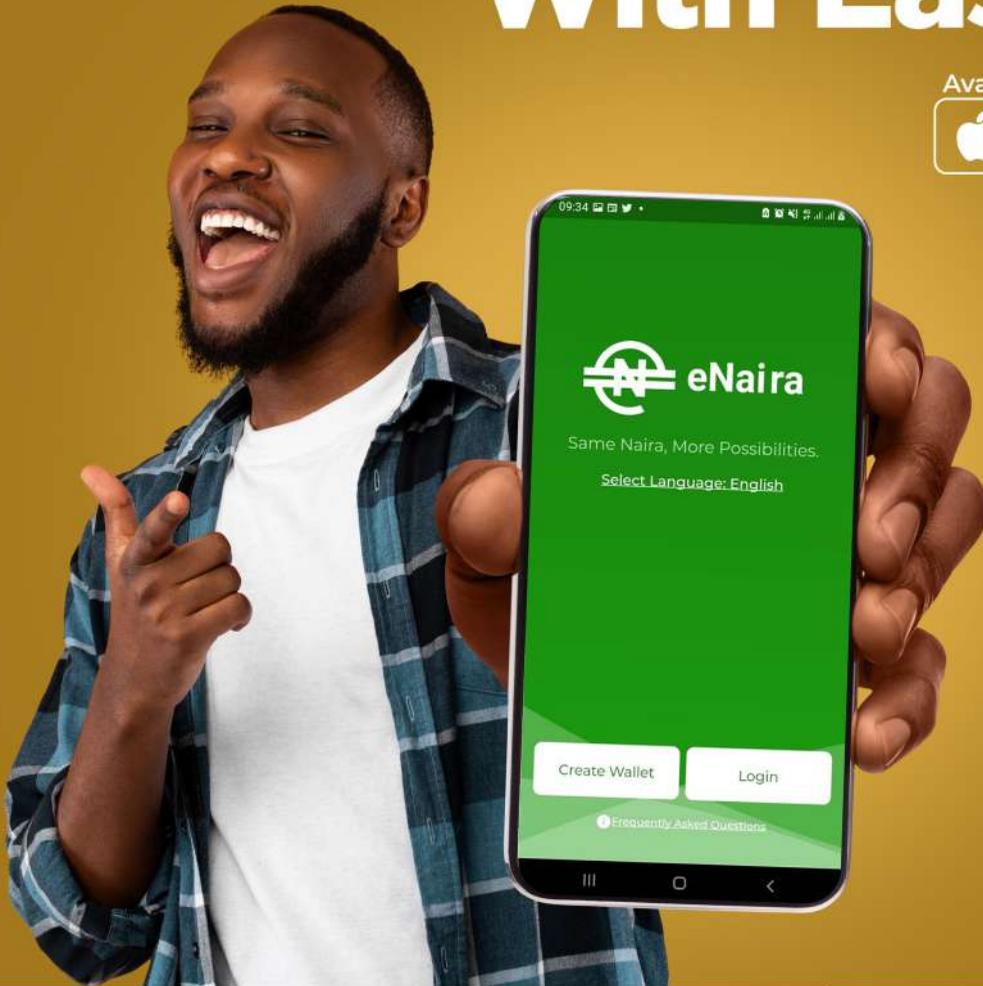


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Welcome Address



Distinguished guests, ladies and gentlemen good morning and welcome to Digital PayExpo 2023

It is exciting to see all of you attending in-person today. We have people from all industry types and sectors, including many scholars, industry stakeholders, colleagues from the private and public sectors as well as all those joining virtually from the global digital community. Most of us are here to further our understanding of the impact, implications and direction of financial technologies, particularly to glean into the future of contactless payments. Thank you for coming and for helping us to deepen this important dialogue.

The conference agenda covers a number of relevant topics which address the different verticals in fintech generally and particularly areas around what will impact our lives and our businesses in the near future. However, we expect the conversations to focus on how to expand the efficiencies that technology brings into the different aspects of our everyday lives in the different parts of the world and how we can create the world that we truly desire with the advantage of the interesting technologies out there.

This is the mandate of the Digital PayExpo platform and like other payment industry events across the globe, we have proven that there is a place for conversations to be had because, like a friend of mine likes to say, "knowledge is everything". Although, we have seen a quantum leap in the volumes, values and all other measurement fundamentals in the industry in Africa, yet, I dare say that the possibilities in future are even bigger and more interesting.

Permit me to take the opportunity to appreciate our sponsors, exhibitors and speakers, who are the pillars that have kept the platform going for such a long time. We say Thank You for the support. We would also like to thank all participants and attendees, whether you are attending in person or virtually, for making time to attend this event in spite of your busy schedules.

I now invite you to sit back and enjoy the next two days with us. It promises to be exciting and educative, as we will be going into the future of contactless payments where everything is seamless and open. Although that future is already on us, it remains the next frontier of digital transformation in societies.

Distinguished guests, ladies and gentlemen, I now present Digital PayExpo 2023. Please enjoy your time with us.

Thank you.

Adeyinka Adeyemi

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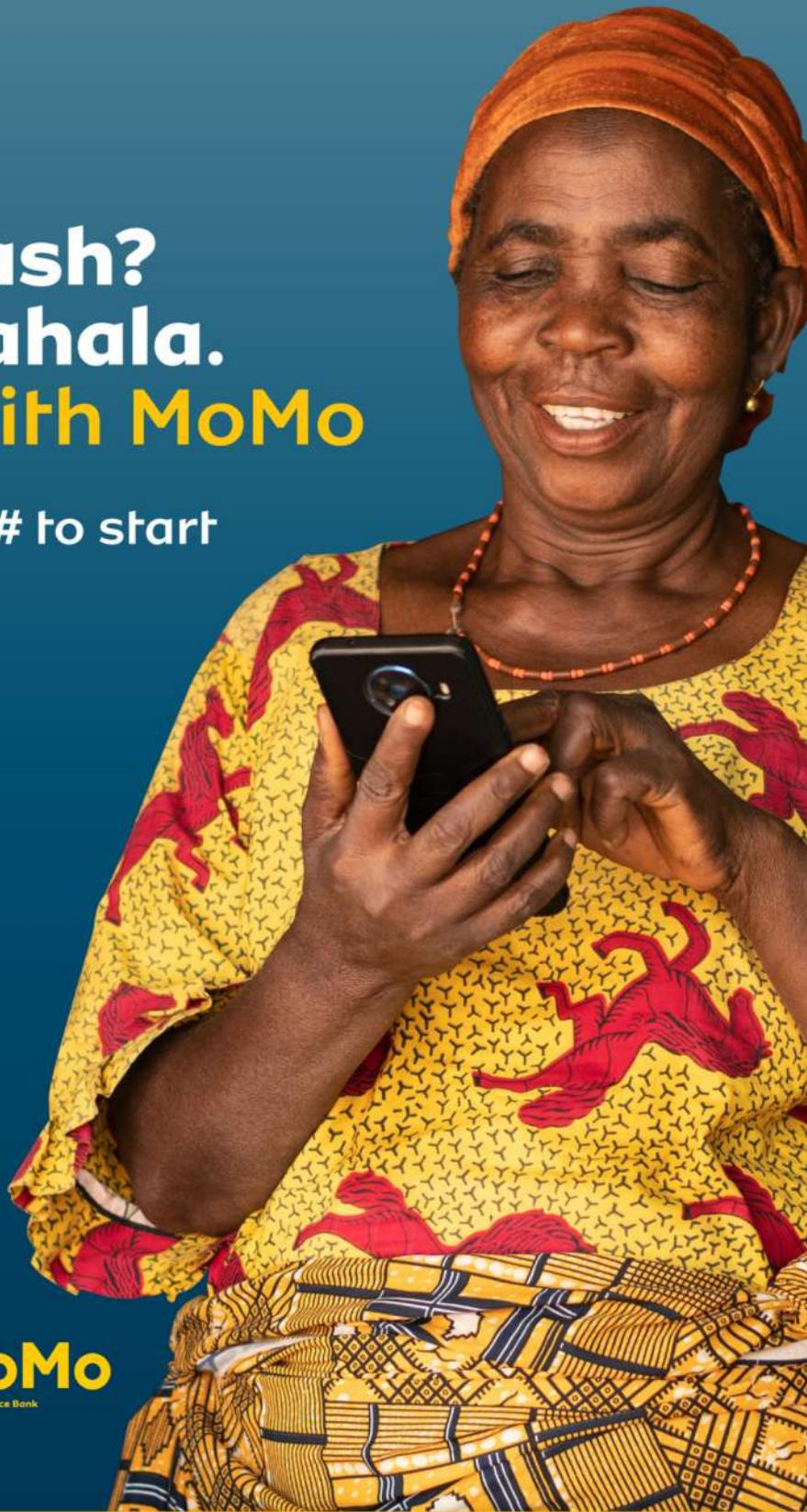
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Smart Card

Smart Kiosk

Smart POS

Smart Printer

Payment Platform

Card Issuance Solution

Conference Agenda

DAY ONE

TIME	SEGMENT	TOPIC	SPEAKER
08:30am - 10:00am	Arrival and Registration		
10:00am - 10:05am	Welcome Address		Adeyinka Adeyemi Managing Director Intermarc Consulting Ltd.
10:05am - 10:15am	Open Remarks	Financial Inclusion in Nigeria	Bello Hassan Chief Executive Officer Nigeria Deposit Insurance Corporation (NDIC), Nigeria
10:15am - 10:25am	Guest Speaker	Contactless Policy and Financial Inclusion	Musa Jimoh Director Payments System Management Department, Central Bank of Nigeria
10:25am - 10:35am	Guest Speaker	Perspectives on the Future of banking	Elias Igbinakenzua Managing Director/CEO Globus Bank, Nigeria
10:35am - 10:45am	Guest Speaker	Perspectives on Payment Systems in Nigeria	Ademola Odeyemi Managing Director/CEO Optimus Bank, Nigeria
10:45am - 10:55am	Guest Speaker	Perspectives on Contactless Payments	Daniel Awe Managing Director Africa Fintech Foundry
10:55am - 11:05am	Keynote	Contactless Payment as the Next Frontier of Payment	Olanrewaju Oke Group Chief Operating Officer SecureID Group
11:05am - 11:10am	WRAP UP / VOTE OF THANKS		
11:10am - 11:20am	PHOTO SESSION		
11:20am - 12:00pm	OPENING/TOUR OF EXHIBITION		

Conference Agenda

DAY ONE

PLENARY SESSION			
TIME	SEGMENT	TOPIC	SPEAKER
12:00pm -12:05pm	Goodwill Address		Malik Kotadia Board Chairman, Global Impact FinTech (GIFT) Singapore
12:05pm -12:20pm	Keynote Presentation	The Future of Contactless is already here: Cashless Society	Deremi Atanda Managing Director/ CEO Remita Payment Services
12:20pm - 12:30pm		Anatomy of the New Fraudster	Emmanuel Obinne Head of Growth & Partnerships - West Africa BPC Banking Technologies
12:30pm - 12:40pm		Running a Contactless Business in Nigeria	Olamide Afolabi Chief Executive Officer Touch and Pay Technologies
12:40pm - 01:25pm	Virtual Panel	Driving Collaboration for the adoption of Financial Technology in Africa. Moderator: Dr. Babatunde Oribmah Chief Operating Officer Fintech Association of Nigeria	Panelists: Ali Hussein Chief Executive Officer, Kipochi Limited, Kenya Martin Kwame President, Ghana Fintech and Payment Association, Ghana Lavina Ramkisoan Advisor, African Union South Africa Zianah Nyiramanza Muddu General Secretary, Africa Fintech Network/ CEO, Financial Technology Service Providers Association (FITSPA), Uganda
01:25pm - 01:35pm	Product Presentation		Chioma Nddiamaka Nwahiri Head, Customer Engagement Yellow Digital Financial Services
01:35pm - 01:45pm		Secure Payment Solution	Andrew Wang Country Manager CEMEA SZTZ
01:45pm - 01:55pm		The Journey of Bank Transformation under the AI Wave	Kevin Yi Vice President WiseCard
02:00pm - 03:00pm	SID DIGITAL SPECIAL FORUM		
02:00pm - 04:00pm	LUNCH/TOUR OF EXHIBITION		

Conference Agenda

DAY TWO

TIME	SEGMENT	TOPIC	SPEAKER
09:00am - 10:00am	Arrival and Registration		
10:00am - 10:15am	Keynote Presentation	Driving Ecosystem Partnerships for Financial Inclusion	Olumide Akanmu Chief Executive Officer OPay Nigeria
10:15am - 10:30am		Financial Inclusion and the New Customer Orientation	Branka Mrcajac Chief Executive Officer 9PSB
10:30am - 10:45am		Addressing Consumer Demands for Contactless Payments - The Evolution of Digital Payments Technologies	Adedamola Giwa Managing Director Jumia Pay, Nigeria
10:45am - 11:00am		Embedded Finance, Open Banking & The Future of Payments	Emmanuel Obinne Head of Growth & Partnerships – West Africa BPC Banking Technologies
11:00am - 11:15am		Cybersecurity	Bimbo Reis Group Head, Financial Services & Utility Payments eTranzact International Plc
11:15am - 11:30am		Navigating the Payment Revolution: How Financial Services Providers can Transition from Legacy Systems to Cutting-Edge, Interoperable Technologies	Obi Emetarom Group Chief Executive Officer Zone
11:30am - 11:45am		Future of Contactless Solution in Africa	Chinwe Uzoho Regional Managing Director West & Central Africa Network International
11:45am - 12:00pm		Sustainable Solutions for Pressing Payment Challenges in Africa.	Emmanuel Ojo Chief Executive Officer Redtech

Conference Agenda

DAY TWO

TIME	SEGMENT	TOPIC	SPEAKER
12:00pm – 12:40pm	CeBIH Panel	<p>Pushing The Frontiers of Industry Led Contactless Payment</p> <p>Moderator: Ajibade Laolu-Adewale Group Head, Partnership & Ecosystems Wema Bank Plc / Secretary, Emerging Payments (CeBIH)</p>	<p>Panelists:</p> <p>Adeyemi Atanda Chief Marketing Officer Squad</p> <p>Emmanuel Obinne Head of Growth & Partnerships, West Africa BPC Banking Technologies</p> <p>Oluremi Tinuolu-Gabriel Head, Digital Channels Access Bank Plc</p> <p>Rakiya Mohammed Director, Information Technology Central Bank of Nigeria</p> <p>Oluwale Michael CGO & Co-Founder Touch and Pay Technologies</p>
12:40pm – 12:55pm	Keynote Presentation	The Future of Payment as Characterized by Global, Immediate and Frictionless Service	Wole Ayodele Chief Executive Officer Fincra
12:55pm - 01:10pm		Impact of Skilled Workforce Emigration to the Future of Payment in Africa	Ashley Immanuel Chief Operating Officer Semicolon
01:10pm - 01:25pm		Managing Diverse and Dynamic Workforce in the Era of Globalization	Adekunbi Ademiluyi Managing Director HumanManager
01:25pm – 01:35pm	CONFERENCE WRAP-UP		
01:35pm – 03:00pm	LUNCH AND TOUR OF EXHIBITION		

Conference Speakers



Bello Hassan
Chief Executive Officer
Nigeria Deposit Insurance
Corporation (NDIC), Nigeria



Ademola Odeyemi
Managing Director
Optimus Bank, Nigeria



Elias Igbinakenzua
Managing Director
Globus Bank, Nigeria



Musa Jimoh
Director,
Payments System Management
Department, Central Bank of Nigeria



Olumide Akanmu
Chief Executive Officer
OPay Nigeria



Malik Kotadia
Board Chairman
Global Impact FinTech
(GIFT), Singapore



Branka Mrcajac
Chief Executive Officer
9 Payment Service Bank
(9PSB)



Daniel Awe
Managing Director
Africa Fintech Foundry



Olanrewaju Oke
Group Chief Operating Officer
SecureID Group

Conference Speakers



Deremi Atanda
Managing Director/ C.E.O
Remita Payment Services



Adedamola Giwa
Managing Director
Jumia Pay, Nigeria



Emmanuel Obinne
Head of Growth & Partnerships
West Africa
BPC Banking Technologies



Ashley Immanuel
Chief Operating Officer
Semicolon



Obi Emetarom
Group Chief Executive Officer
The Zone



Emmanuel Ojo
Chief Executive Officer
Redtech



Olamide Afolabi
Chief Executive Officer
Touch and Pay Technologies



Wole Ayodele
Chief Executive Officer
Fincra



Chinwe Uzoho
Regional Managing Director,
West & Central Africa
Network International



Adekunbi Ademiluyi
Managing Director
HumanManager

Panel Session

Moderator



Dr. Babatunde Oribimah

Chief Operating Officer
Fintech Association of Nigeria

Virtual Panel Session

Driving Collaboration for the adoption of Financial Technology in Africa



Zianah Nyiramanza Muddu

General Secretary, Africa Fintech Network/
CEO, Financial Technology Service
Providers Association (FITSPA), Uganda



Ali Hussein

Chief Executive Officer
Kipochi Limited, Nairobi, Kenya



Martin Kwame

President
Ghana Fintech and Payment
Association, Accra, Ghana



Lavina Ramkissoon

Advisor
African Union, South Africa

Panel Session

Hosted by **CeBIH**
COMMITTEE OF E-BUSINESS INDUSTRY HEADS

Pushing The Frontiers of Industry Led Contactless Payment

Moderator



Ajibade Laolu-Adewale

Group Head, Partnerships & Ecosystems
Wema Bank Plc / Secretary, Emerging Payments (CeBIH)



Rakiya Mohammad

Director,
Information Technology
Central Bank of Nigeria



Adeyemi Atanda

Chief Marketing Officer
Squad



Emmanuel Obinne

Head of Growth & Partnerships
West Africa
BPC Banking Technologies



Oluremi Tinuola-Gabriel

Head, Digital Channels
Access Bank Plc



Oluwole Michael

CGO & Cofounder
Touch and Pay Technologies



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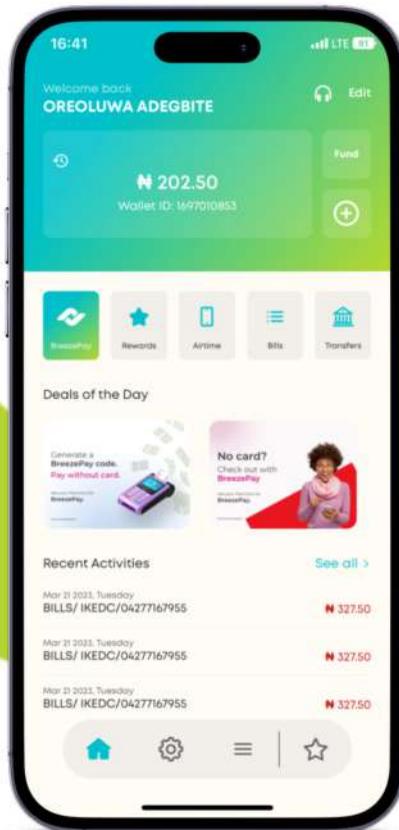


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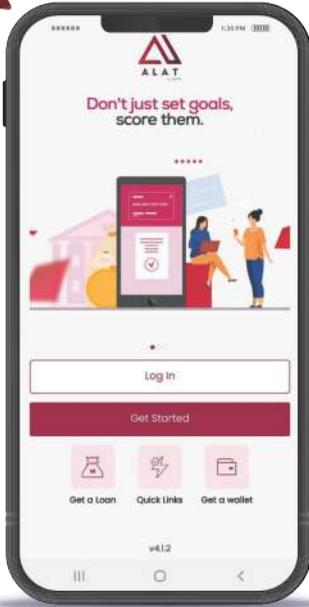
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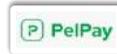
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This commitment has continuously driven us to develop innovative strategies, interventions and solutions that are propelling the Nigerian economy towards sustained growth. The Bank continues to support growth across various sectors including Agro and Food Processing, Creative Industries, Engineering and Technology, Healthcare and Petrochemicals, Oil and Gas, Renewable Energy and Solid Minerals; leveraging its 30 state offices nationwide.



SID Digital is a division of SecureID and a Digital Solutions and Fintech company. SID Digital provides innovative end-to-end digital payments (digital cards, customer loyalty solution, MPOS) solutions, including mobile NFC/Tokenization, loyalty, digital identity and e-fare collection systems and services. SID Digital's mission is to be the fastest-growing digital security solution provider in West Africa. SID has taken the bold step of investing in the highest security printing machines to produce unique products and services across all various sectors. SID Digital products and services include Digital card payment solutions, instant card issuance, BUCCA, Automated fare collection system, eSIM solutions, IOT, loyalty solutions, and automated Door-to-door delivery system.



The NDIC - Nigeria Deposit Insurance Corporation, is an independent agency of the Federal Government of Nigeria. The purpose of the deposit insurance system is to protect depositors and guarantee the settlement of insured funds when a deposit-taking financial institution can no longer repay their deposits, thereby helping to maintain financial system stability.

The NDIC is a parastatal under the Nigerian Ministry of Finance. The corporation is charged with protecting the banking system from instability occasioned by runs and loss of depositors' confidence.

The NDIC is a member of the Financial Reporting Council of Nigeria, and it complements the regulatory and supervisory role of the Central Bank of Nigeria (CBN), although it reports to the Federal Ministry of Finance.

Sponsors' Profile



Network International is the leading enabler of digital commerce across the Middle East and Africa (MEA) region, providing a full suite of technology-enabled payments solutions to merchants and financial institutions of all types and sizes, including acquiring and processing services and a comprehensive ever-evolving range of value-added services.

Network currently operates in 50 countries across the MEA region, including more than 40 African markets. In 2021, and to leverage synergies, expand capabilities and drive growth in the region, Network acquired Africa-based DPO Group. DPO Group brings a wealth of experience in merchant solutions with a network of over 60,000 merchants across 21 countries in Africa. The expansion caters to the unique needs of African merchants across online, mobile and alternative payments.

In 2022, Network processed over USD 45 billion in payment volumes for over 150,000 merchants and 1.3 billion transactions for more than 200 financial institutions and fintechs.



OPay Digital Services Limited is a company founded by Opera Norway AS Group with footprints in emerging markets across Asia, Africa and Latin America. OPay provides various financial services, including money transfers, bill payments, airtime purchases, and mobile banking.

The OPay app allows users to link their bank accounts, make peer-to-peer transfers, pay utility bills, purchase airtime and data bundles, and even order groceries and food delivery. OPay has also introduced other services such as OWealth, which is a platform for investment and savings products.

Overall, OPay has played a significant role in increasing financial inclusion in Nigeria by providing convenient and accessible financial services to individuals and businesses.



Wisecard Technology is a solution provider focusing on payment innovation, financial innovation, intelligent data and Internet of Everything application platforms. Wisecard's core team has more than 15 years of bank payment systems, bank card COS and card issuing system, artificial intelligence, Internet of things system experience, the company research and development of financial payment terminals, bank card issuing and payment backend solutions obtained the height of the domestic and international market recognition, related products have been deployed more than 60 countries and regions. Adhering to the core values of customer first, the pursuit of excellence, collaborative sharing, Wisecard Technology, relying on the company team research and development of high security, high intelligence and high stability of the terminal products and software platform, to provide customers at home and abroad with one-stop Card Management & EFT switch, bank card issuing & acquiring and financial payment system solutions.

redtech

Redtech Limited is an Africa- focused integrated digital switching, payments, and commerce company that facilitates the electronic circulation of money as well as the exchange of value between individuals, organizations, and governments on a timely, secure, and consistent basis. Redtech customers and partners include some of the biggest companies in Africa who rely on their solutions to serve and secure their organizations.

Redtech is at the forefront of creating intuitive ways to pay and transact using digital technologies. It sees the distinction between traditional channels and customer touchpoints like bank branches, ATMs, POS Terminals, Kiosks, PCs, etc., gradually fading and giving way to a set of digital cloud services that can be assessed anywhere and anytime using mobile devices and wearables and delivering payment experiences like never before. Redtech gives businesses and governments around Africa and from very diversified sectors information, insights, and tools they need to be successful.

Sponsors' Profile



PROVIDUSBANK

Providus Bank is an innovative financial institution that provides personal, private, corporate, commercial and digital banking products and solutions. Providus bank offers a range of services including business advisory, portfolio management, personalized relationship management, fast-tracked service delivery and self-service solutions.

ProvidusBank competitive advantage in Private, Institutional, Business and Personal Banking is driven by the philosophy to create support and value for Institutions, Agencies, SMEs and HNIs. Providus bank business development strategy also focuses on developing expertise and collaborating to improve the non-oil (emerging) sector of the Nigerian Economy, which includes, but not limited to, Agriculture, Mining, Hospitality, E-commerce, and Art & Entertainment. ProvidusBank, we believe that the New World of Fast, Smart, Personal, and Borderless banking relationships is here.



MoMo PSB was granted final approval by the Central Bank of Nigeria in April 2022.

Following the final approval for a Payment Service Bank (PSB) license granted by the Central Bank of Nigeria (CBN), MTN Nigeria's fintech subsidiary, MoMo Payment Service Bank (PSB), formally launched a range of financial services for Nigerians in May 17, 2022

MoMoPSB is committed to providing financial services in a secure technology-driven environment to further deepen financial inclusion in Nigeria.

MoMoPSB is a subsidiary of MTN Nigeria, Africa's largest provider of communications services. For More Information on MoMo Payment Service Bank and for answers to questions you might have please visit www.momopsb.com



Touch and Pay Technologies Limited is a passionate new age IT service company that is totally dedicated to quality and innovations with highly competitive cost, employing processes and methodologies that increase efficiency. TAP integrates digital technology services to help communicate ideas, products, services and information through end-to-end business solutions from idea, prototyping, production, quality checking, product launches, to maintenance by leveraging the use of the NFC (Near Field Communication) technology.

Touch and Pay Technologies Limited has set out to build a unique mobile payment and services platform capturing Offline and Online transactions in a seamless way.



BreezePay is a payment company revolutionizing the way people make payments in the digital era. With a mission to create a seamless and secure payment experience, we have developed innovative technologies and solutions that enable individuals and businesses to transact without the need for physical payment cards. By leveraging cutting-edge technology and a customer-centric approach, we are reshaping the future of payments, making them faster, simpler, and more convenient than ever before.

BreezePay is at the forefront of the cardless payment revolution, offering innovative solutions that transform the way people transact in the digital age. With a commitment to convenience, security, and financial inclusivity, we empower individuals and businesses to embrace a cashless future. Join us on this journey as we redefine the payment landscape and shape the future of commerce.

Sponsors' Profile

PROPHIUS

PROPHIUS is on a mission to enable commerce for small businesses in simple yet powerful ways using technology. Prophius believes that small businesses can create wealth for themselves, individuals, corporate institutions, and society when given the tools, platform, and support to succeed, and they are building these capabilities across several markets toward a more inclusive world.

*Prophius is a leading company dedicated to simplifying payments and empowering business growth. Prophius offers two services: **PayContactless** and **FinTribe**;*

PayContactless is a contactless solution that revolutionizes payments by enabling seamless in-person transactions on mobile devices both online and offline, without extra hardware. Simplify your finances with FinTribe and scale your business digitally with PayContactless.

SZZT 证通

SZZT Electronics Co., LTD was established in 1993 and is situated within the SZZT Industrial Park in Shenzhen, China. Spanning an impressive building area of over 110,000 square meters, the company has made a significant investment of more than USD 46 million. With a workforce of over 1800 employees, a registered capital of USD 35 million, 22 branches, and 172 service offices throughout China, SZZT Electronics has established a strong presence in the industry. In 2007, SZZT went public on the Shenzhen Stock Exchange Center under the Stock Code: 002197.

SZZT Electronics proudly holds a prominent position as a top producer of secure payment and self-service terminal products, including EPP (Encrypting PIN Pad), POS (Point of Sale), and Kiosk solutions. Its commitment to quality has solidified its reputation in the market.



Wema Bank is a Nigerian commercial bank and the pioneer of Africa's first fully digital bank, ALAT. Wema bank provides a range of financial services to individuals, small and medium-sized enterprises (SMEs), and corporate organizations. The bank was established in 1945 and is headquartered in Lagos, Nigeria.

With decades of experience in the business of banking, the Bank has remained innovative in delivering value to its stakeholders. The publicly quoted Nigerian company provides business solutions which includes corporate banking, trade services, and e-banking. Its investments and loans include overdraft, term loans, import finance facility, finance lease facility, and agricultural finance.

Wema bank has successfully built a legacy of trust and resilience that has won it the loyalty of its customers.



Tianyu Information is a leading technology company providing comprehensive digital solutions, from fintech to smart devices, IoT, data security, and enterprise services. With 20+ years of experience, Tianyu is an industry leader in China's telecom and banking smart card markets and a top-four global POS provider, dominating Asia's POS business. The innovative R&D and strong production capabilities make it a trusted partner for businesses seeking to thrive in the digital era. With over 2,000 employees, Tianyu empowers its vision for a secure and intelligent information life for all. As a leader in offering innovative products and services, Tianyu delivers exceptional value and unparalleled customer support through its extensive network of regional service centers and global marketing channels, with reach extending to over 120 countries and regions in the Asia Pacific, MENA, Europe, North America, and Latin America. We serve a diverse range of industries, including finance, telecom, transportation, government, and retail, with a focus on helping our customers achieve their goals.

Sponsors' Profile



Globus Bank

Globus Bank is a commercial bank with National Authorization. Registered as a limited liability company on March 6, 2019, licensed by the Central Bank of Nigeria on July 10, 2019, and commenced operations on November 6, 2019, the Bank aims to be Nigeria's foremost digital Bank, providing best-in-class solutions that are specifically tailored towards meeting customer needs in a timely and efficient manner.

The focus of Globus Bank is on revolutionizing the Financial Services Industry by leveraging Technology and People to deliver exceptional customer experience. It boasts of having a workforce of seasoned professionals, as well as visionary leadership and expertise needed to positively alter the industry service equilibrium.



DSPREAD

Founded in 2009, Dspread Technology (Beijing) Inc. is a high-tech enterprise dedicated to providing innovative payment products and end-to-end payment solutions for the payment industry. The products and services of Dspread Technology have been sold to more than 60 countries and regions all over the world.

Dspread has global partners ranging from banks, acquirers, payment solution providers to third-party payment service organizations, service institutions for small and medium-sized enterprises and payment solution integrators. Dspread has never stopped bringing new products to meet the diverse demands in the new market, keeping up with the latest development of payment technologies and mobile internet technologies.



Founded in 1996, BPC delivers innovative and best-in-class proven solutions and services which fit with today's consumer lifestyle when banking, shopping, or moving in both urban and rural areas, bridging real life and the digital world. BPC which is often referred to as the 'globetrotter in fintech' collaborates with all ecosystem players ranging from tier-one banks to neobanks, Payment Service Providers (PSPs) to large processors, e-commerce giants to start-up merchants, and government bodies to local hail riding companies.

BPC is headquartered in Switzerland, and serves customers in over 100 countries across Europe, America, Middle East, Africa as well as Asia. Their "SmartVista" Platform is used by central banks, commercial banks, issuers, acquirers, PSPs, transport operators, and governments to connect payments and data assets into full end-to-end transactions. BPC Banking Technologies continues to establish itself as a leading provider of digital payment solutions and banking software, catering to the evolving needs of the financial industry.



Established in 2020, 9 Payment Service Bank (9PSB), Nigeria's pioneer Payment Service Bank is registered and operating under approval of CBN to provide access to useful and affordable financial products and services to the unbanked and underbanked, as well as innovative payment services to individuals with bank accounts and corporates.

9PSB operates as a fully digital bank, while running its own agent banking network. 9PSB is the bank for everyone and offers seamless access to online & offline banking and payment experience.

We are committed to driving socio-economic growth through financial inclusion and our value proposition is to be "Your reliable growth partner", offering simple yet robust products and solutions tailored to key segments: Customers, Businesses and Agents.

Exhibitors' Profile

Chams

Chams Plc provides enterprise technology solutions for identity management and transaction payments to the public and private sectors in Nigeria. The company builds robust, secure and adaptable platforms to facilitate identity management, identity transactions and verification systems. Established in 1985, Chams Plc has executed identification and verification projects for major institutions including INEC, NCC, NHIS, PeNCOM, ICAN, Customs, Nigeria Air Force, NAHCO, Head of Service of the Federation as well as government departments and private education institutions.

The company has also handled identity management and transaction payments for the governing bodies of the states of Osun, Anambra, Ogun, Adamawa, Benue and Oyo. Chams Plc handled the execution and deployment of identity management solutions for the Bank Verification Project which was a multi-million dollar initiative of the Central Bank of Nigeria (CBN) and the Banker's Committee.

DC
DynamiCode

DynamiCode Company Limited was founded in 2006 with corporate headquarters in Shanghai(China). DynamiCode is a leading global provider of innovative electronic payment terminal and identity authentication terminal product solutions. The company has been always committed to the independent R&D, manufacture, sales and service of the mobile payment and information security products.

DynamiCode is consistently ranked as one of the most important suppliers of dynamic token, secure electronic payment terminal, identify authentication system and transactional software services. Their list of products includes DynamiPOS, DynamiKey series of products, including Smart Cashier, Smart Pos, mPos, BT Card Reader, Scan Pos, TMS and AMS softwares, which serve the global clients.

D **TRENDIT**

Trendit is a leading company in the payment industry focused on providing tightly integrated POS terminals and software solutions and services that enable smart payment solutions.

In the global market, Trendit is one of the top 15 companies based on yearly POS terminal shipments. Trendit is a national high-tech enterprise integrating R&D, production, sales, technical support, and after-sales service. Trendit is the pioneer of CKD/SKD payment services for global customers. Combining the technology innovation of hardware and software, trendit provides the premier payment experience for the banking payment industry and the more efficient operation experience for the retail industry, to become a reliable partner of global customers.

锦弘霖
JHL FINTECH

Founded in 2014, JHL FINTECH TECHNOLOGY LIMITED is a high-tech enterprise dedicated to providing innovative financial payment solutions, including Mobile POS Terminals, Smart POS, QR code scanning and electronic payment software & hardware services.

As a "Reliable Global Smart Payment Industry Chain Cornerstone" JHL focuses on the smart payment industry and provides customers with innovative, cost-effective, reliable, secure, and customized integrated hardware and software payment solutions worldwide. Their products are widely used across many industries including commerce, finance, insurance, telecommunication, logistics, electricity, government, and petroleum, including Chinese banks. JHL is devoted to becoming the world's leading electronic payment terminal vendor and reliable payment solutions partner.

Cyberbyte
SOFTWARE
...every byte counts

Cyberbyte Software Limited is a financial technology company that creates value by building digital platforms that meet the unique needs of businesses while designing each application for sustainability and optimum brand engagement. CyberByte builds bespoke solutions for financial and non-financial institutions.

Cyberbyte Solutions is committed to providing access and innovation by creating solutions that enhance the financial needs of various businesses. CyberByte builds secure and reliable payment processing solutions that enable businesses to accept cards, online and in-store, and mobile device payments. CyberByte offers a range of customized solutions, including software development, application integration, data analytics, and business intelligence. It also provides flexible options for systems to integrate directly with third-party applications, streamlining operations and improving efficiency.

CHOICE
Delivery · so easy

Guangzhou Saishi Supply Chain Technology Co., Ltd. was founded in 1997, Providing customers in the Middle East, Africa and other countries with perfect one-stop freight services. After years of operation, it has developed into a professional international integrated freight enterprise with transnational operation, engaged in import and export cargo transportation and freight extension services in the Middle East and Africa.

The company is headquartered in Guangzhou City, Guangdong Province, with branches in Shenzhen, Hong Kong, and Yiwu, and wholly-owned branches in Kenya, Uganda, Tanzania, DRC, Congo, Cameroon, Nigeria, Côte d'Ivoire, Senegal, and Dubai. The company's core business sectors are mainly port warehousing, container leasing, ship leasing, shipping company warehouse, aviation warehouse, board, charter, Middle East, Africa project freight, etc.



Agency Banking Solutions



Merchant Solutions



Bespoke Customization



API Integrations



Software Consulting



Automated Settlement Engine



Fraud Analyzer



Transaction Monitoring Portal



Aggregator Portal



Middleware

EXPLORE OUR SERVICES BOUQUET

Agency Banking Solutions

We empower financial institutions to provide banking services through third-party agents, expanding reach and improving financial inclusion.

Merchant Solutions

We build secure and reliable payment processing solutions that enable businesses to accept card, online and in-store and mobile device payments.

Bespoke Customization

We offer a range of customized solutions, including software development, application integration, data analytics, and business intelligence.

API Integrations

We provide flexible options for systems to integrate directly with third-party applications, streamlining operations and improving efficiency.

Software Consulting

Our software consulting service provides expert guidance and customized solutions to help your business achieve its technology goals with maximum efficiency and effectiveness.

Automated Settlement Engine

Our Automated Settlements service revolutionizes the payment process by automating settlement procedures, ensuring accurate and timely settlements, and minimizing the risk of fraud.

Fraud Analyzer

Our Fraud Analyzer service leverages advanced analytics and machine learning algorithms to proactively detect and prevent fraudulent activities in real-time, empowering your businesses to safeguard financial operations and protect against potential threats.

Transaction Monitoring Portal

With our Transaction Monitoring service, businesses can gain actionable insights into their transactional data, effectively detect anomalies, and promptly respond to emerging risks, enhancing their ability to safeguard their assets and maintain regulatory compliance...

Aggregator Portal

Our Aggregator Portal is a comprehensive platform that allows you to consolidate data from multiple sources, providing you with a centralized view of your business operations. Our team of experts is always available to help you optimize your data management and streamline your business processes for maximum efficiency and profitability.

Middleware

Our Middleware service provides businesses with a flexible and scalable integration solution, enabling seamless connectivity and data flow between different systems and applications, optimizing operational efficiency and driving digital transformation.

Corporate Office

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+234 703 392 8635

www.cyberbyte.com.ng



ABOUT US

Founded in 2006 in Shanghai with a registered capital of RMB 75 million, DynamiCode Company Limited is a leading global provider of innovative electronic payment terminal and identity authentication terminal product solutions dedicated in independent R&D, manufacture, sales and service of the mobile payment and information security products.



Secure Your Transaction

Web: <http://www.dynamiccode.com.cn/en/>

WhatsApp: (+86) 173 0181 6498

JHL FINTECH TECHNOLOGY LIMITED was founded in 2014. A national high-tech enterprise focus on research and development, production, sales and service of smart payment terminals. As a "Reliable Global Smart Payment Industry Chain Cornerstone", we focus on the smart payment industry. With the main business of financial POS terminals, mobile payment terminals and smart POS payment terminals as the core, and base on a full range of smart payment terminals development and production, we provide customers with customized integrated hardware and software payment solutions.



CHOICE^{AIR}

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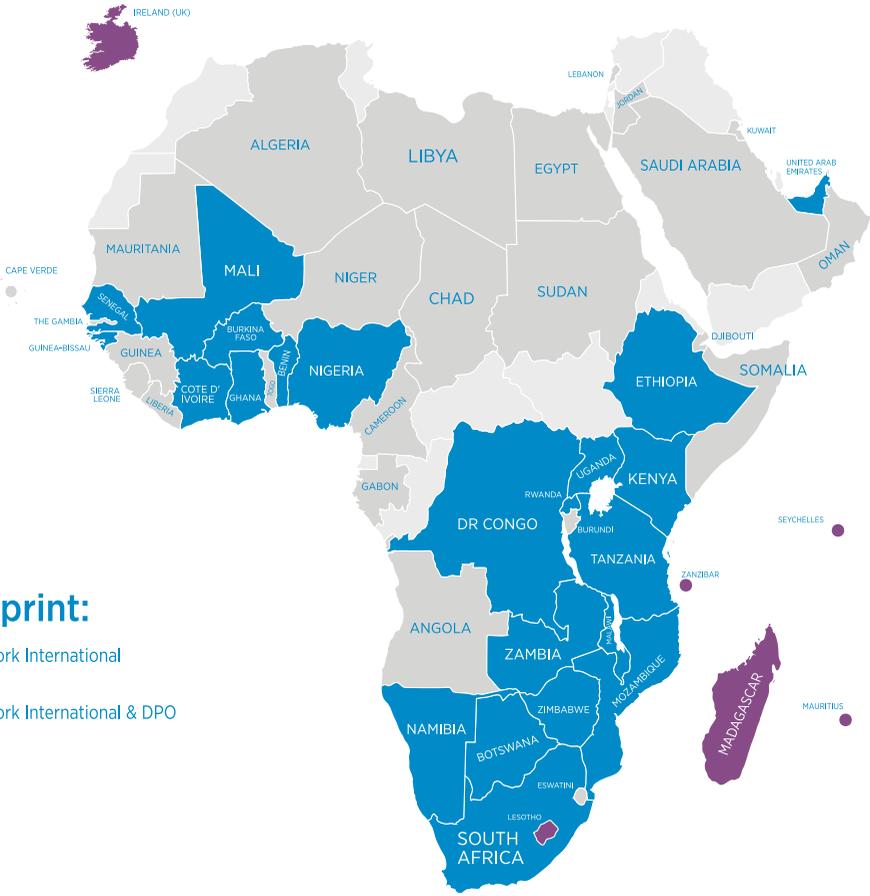
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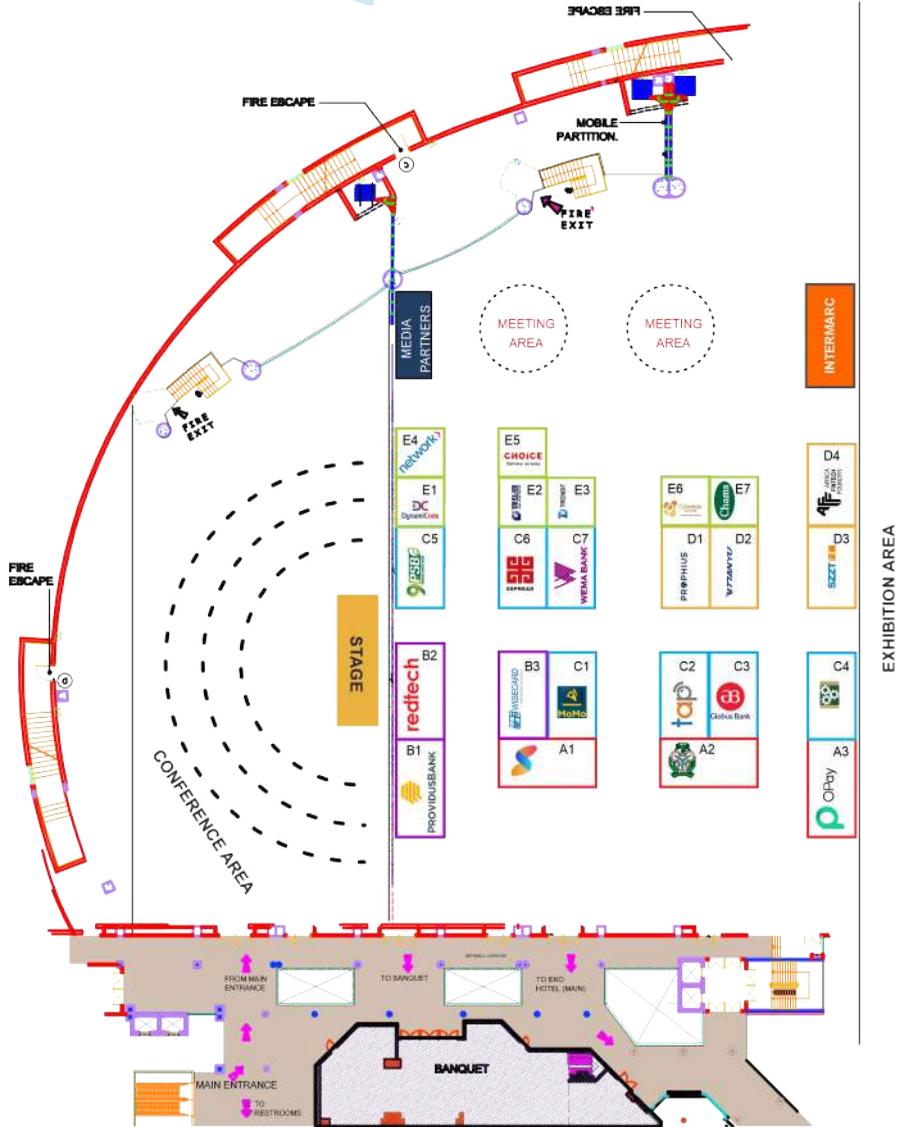


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