





### Conference Hightlights:

Payment Innovation Pitch

Women in Fintech Session

Young Founder's Forum

Millennials & Gen Z Payment Forum

Big Data and AI in Fraud Prevention



5<sup>th</sup> - 6<sup>th</sup> June 2024



Eko Hotel & Suites, Victoria Island, Lagos

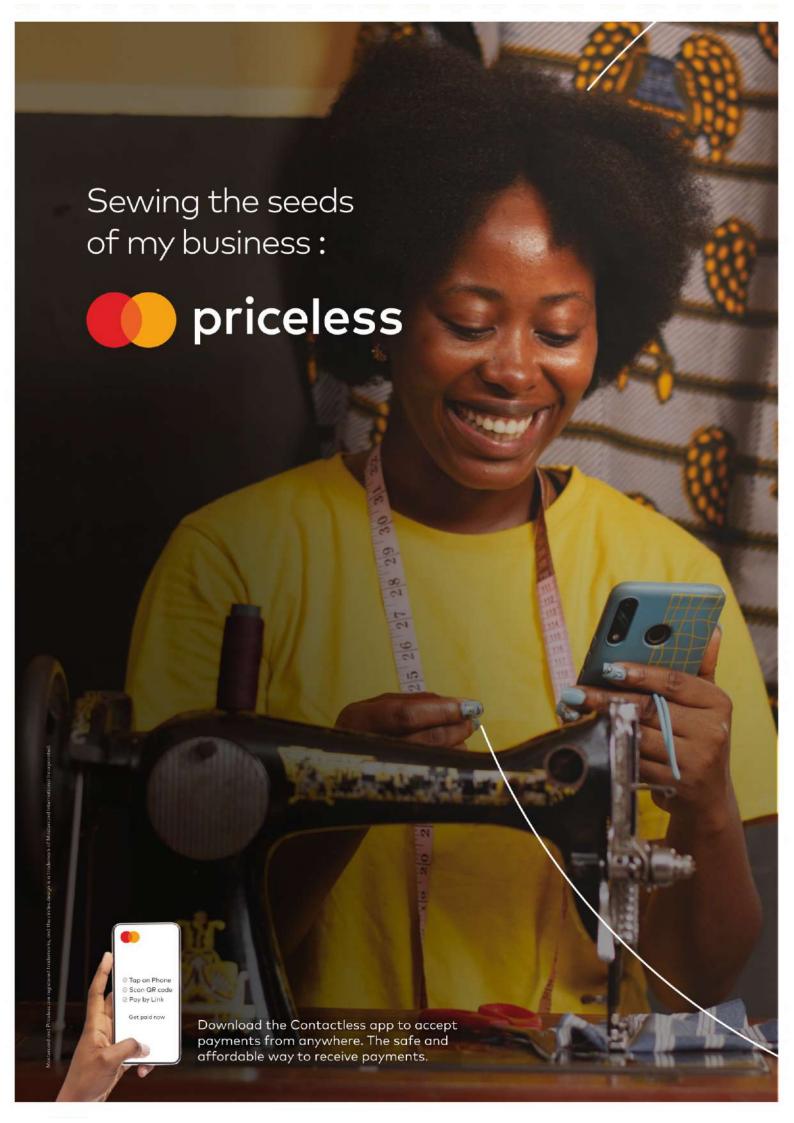
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www.digitalpayexpo.com

Organizer:







## Welcome Note

istinguished delegates, ladies and gentlemen, good morning and welcome to Digital PayExpo 2024.

We are delighted to have you all in the audience at this 24<sup>th</sup> edition of the Digital PayExpo Conference and Exhibition with the theme "Defining Payment". It is also interesting to note that we have a significant number of online audience registered to join virtually from the global digital community.

Digital PayExpo 2024 is a landmark event. In the dynamic landscape of digital payments, businesses are reshaping the way they conduct transactions. From the surge in popularity of digital wallets to innovative payment methods, the payments industry in Africa is undergoing a transformative shift. This is evident in e-commerce, travel, retail, corporate and even with government payments. All these segments and more, emphasize the critical role of data in steering the new revolution. As we look at the nuances of this digital-first era, it is important for stakeholders driving the changes in the payment landscape to work with market segments on the demand side.

As consumers increasingly gravitate toward online platforms for their shopping and other transactional needs, digital payment will continue to experience a shift, offering streamlined checkout processes and

intuitive integrations within the ecosystem. These technologically driven wallets redefine the transactional experience by fostering speed, convenience and heightened security.

This is therefore the mandate of Digital PayExpo 2024, to show that the possibilities in the future are even bigger and more interesting, when we onboard the perspectives of the market to reshape the dynamics between consumers and merchants even as user experience (UX) and customer experience (CX) continue to be at the forefront of the digital payments value proposition, especially for improving conversion rates.

On that note, we would like to appreciate all Digital PayExpo 2024 sponsors, exhibitors and speakers. Thank you. We would also like to appreciate the attendees.

I now invite you to sit back and enjoy the next two days at this conference with informative and thought provoking presentations, panel sessions and exhibition. It promises to be exciting and educative.

Distinguished guests, ladies and gentlemen, I present Digital PayExpo 2024.

Thank you.



Managing Director
Intermarc Consulting

## Urovo

# Leading Payment Solutions Provider



### i5000

Smart POS
Payment Terminal

- ·Android 10
- ·19keys keypad
- ·Lightweight
- ·PCI & EMV Certified



### i9100

Smart POS Payment Terminal

- ·Android 12, Quad-core 2.0GHz
- ·5.5"Display
- ·PCI & EMV Certified



### i2000

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- ·PCI & EMV Certified



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### **Exhibitors**

























### Media Partners











## Agenda

Day One: Wednesday 5<sup>th</sup> June 2024 Opening Session

Time	Topic	Speaker
09:00am - 10:00am	Arrival and Registration	
10:00am - 10:05am	Welcome Address	Adeyinka Adeyemi Managing Director Intermarc Consulting, Nigeria
10:05am - 10:10am	Video Documentary on Changing Payment Landscape	
10:10am - 10:20am	Opening Remarks	Premier Oiwoh Managing Director/CEO Nigeria Inter-Bank Settlement System Plc, Nigeria
10:20am - 10:30am	Opening Address	<b>Dr. Aminu Maida</b> Executive Vice Chairman Nigerian Communications Commission (NCC), Nigeria
10:30am – 10:45am	Rethinking National Identity	Engr. Bisoye Coker-Odusote Director-General/CEO National Identity Management Commission (NIMC), Nigeria
10:45am – 11:00am	Harnessing Digital Infrastructure for Payment	Prof. Ibrahim Adeyanju Managing Director/CEO Galaxy Backbone, Nigeria
11:00am - 11:15am	Work and Life in the Age of Al	Folasade Femi-Lawal Country Manager Mastercard West Africa
11:15am - 11:20am	Goodwill Message	Mr. Abayomi Oluyomi Commissioner of Finance Lagos State Government, Nigeria
11:20am – 11:35am	Capacity Development and Talent Management in the 21 <sup>st</sup> Century	<b>Musa Jimoh</b> Director, Capacity Development Central Bank of Nigeria
11:35am – 11:50am	Fintech Innovation in Africa	<b>Dr. Segun Aina</b> President Africa Fintech Network, Nigeria
11:50am - 12:05pm	Industry Perspectives on Payment	Mrs. Celestina Appeal Chairman, Committee of e-Busines Industry Heads (CeBIH), Nigeria
12:05am – 12:30pm	Keynote Presentation The Future of Payment	Anand Gururajan Head of Market Development Worldline Global, France



## Day One: Wednesday 5<sup>th</sup> June 2024 Afternoon Session

Time	Торіс	Speaker
01:15pm - 01:35pm	Accelerating Seamless Cross-Border Payments	Nneka Umeh Director, Account Management Mastercard West Africa
01:35pm - 01:45pm	Digital Payment Trends 2022 - 2027	Bolanle Enigbokan Head, Enterprise Support Services Nigeria Interbank Settlement Systems (NIBSS), Nigeria
01:45pm - 03:15pm	Millennials 😝 Gen Z Payment Forum	
Keynote Speaker  Prof. Tunde Ope-Davi Center for Digital Hum University of Lagos Nigeria		
Panel Session	Theme: The Future of Paym  Panelists	ent
Moderator:  Abidemi Asunmo Secretary, OFIs & Fintech Relations, CeB Group Head,E-Busines Premium Trust Bank Nigeria	Head of Growth, Cashaam,  Wilson Nometa Founder & CEO, Wiltecon, Nig  Adeola Owosho Co-founder, Midddleman, Ni  Fiyinfolu Okedare	se, Nigeria Nigeria geria
03:15pm - 03:30pm	Mobile Payments and Digital Wallets	Oladepo Lawal-Solarin Associate Vice President Merchant Acquiring Opay, Nigeria
03:30pm - 03:40pm	The Future of Commerce: Embracing Digital Payments and POS Integration for a Smoother Transaction Journey	<b>Dustin Yang</b> Regional Sales Executive Urovo Technology Co.Ltd China
3:40pm	Day 1 Wrap up	мс



## Agenda

Day Two: Thursday 6<sup>th</sup> June 2024

**Plenary Session** 

Time	Topic	Speaker
09:00am - 10:00am	Arrival and Registration	
10:00am - 10:20am	Decentralized Payment Infrastructure: Rails for the Next Generation of Payment Solutions	<b>Obi Emetarom</b> Chief Executive Officer Zone, Nigeria
10:20am - 10:40am	Balancing Customer Experience (CX) and Security of transactions	<b>Dr. Stanley Jacob</b> Chief Executive Officer Zest Payments Limited, Nigeria

10:40am - 12:10pm

**Keynote Speaker** 

**Tunde Mabawonku** Executive Director Digital and Retail Banking Wema Bank Plc, Nigeria

Wema Techtalk



**Panel Session** 

**Moderator:** 

Solomon Ayodele Head Innovation Wema Bank Plc Nigeria BIG DATA
AND AI IN FRAUD
PREVENTION

**Panelists** 

Ochanya Dan-Ugo Director/Chief Risk Officer Unified Payment Services Limited, Nigeria

Oluwadamilare Akinwunmi Chief Data and Al Officer, Interswitch Group

**David Adeleke** 

Chief Executive Officer, Zeeh Africa, Nigeria

Nixon Wampamba

General Manager, Business Assurance and Fraud Management, MTN Nigeria

12:10pm - 12:35pm	The Future of Mobile Money and Agency Banking in Africa	<b>Barney de Jongh</b> Senior Consultant Amarante Consulting, South Africa
12:35pm - 02:00pm	PAY INNOVATION PITCH  Theme: Modernizing Payment	Ajibade Laolu-Adewale Vice Chairman, CeBIH/ Group Head, Partnership & Ecosystem, Wema Bank Plc, Nigeria  Femi Kalejaiye Chief Executive Officer Opolo Global, Nigeria  Uche Uzoebo Chief Distribution & Stakeholder Engagement Officer Shared Agent Network Expansion Facilities Limited (SANEF), Nigeria  AbdulWasiu Popoola Chief Digital Officer Lotus Bank Ltd, Nigeria  Uduma Idika Innovations & New Products Analyst, NIBSS, Nigeria  Jacklyn Okafor Chief Executive Officer Cyberbyte, Nigeria  Seun Folorunsho General Manager FintechNGR, Nigeria  David Nwosu Director, PayGO, Nigeria



### Day Two: Thursday 6<sup>th</sup> June 2024

Time	Topic	Speaker
02:00pm - 02:10pm	The Next Generation Payment Terminal	<b>Denis Deng</b> Media Manager Vanstone Electronic (Beijing) Co., Ltd China
02:10pm - 02:25pm	The Future of Digital Payments in Africa: Trends and Predictions	<b>Emmanuel Ojo</b> Managing Director Redtech, Nigeria
02:25pm - 02:35pm	Virtual Card Platform: Transformation of Banking Technology	<b>Kevin Hongwei YI</b> Vice President Wisecard Technology, China
02:35pm - 02:45pm	Pay Innovation Pitch Winners' Announcement	Panel of Judges
2:45pm	Conference Wrap-up/ Tour of Exhibition	<b>Toba Otusanya</b> Director Intermarc Consulting, Nigeria

### Sideline Event 1 Venue: Abora - Mazonia Suite | Time: 10:30 - 12:00pm

Theme	Panelists
Women in Fintech	Ronke Kuye Chief Executive Officer Shared Agent Network Expansion Facilities Limited (SANEF), Nigeria
	<b>Branka Mracajac</b> Chief Executive Officer 9 Payment Service Bank (9PSB), Nigeria
Theme: Inclusive Finance for SMEs	<b>Dr. Markie Idowu</b> Managing Director Xpress Payment Solutions Ltd, Nigeria
Moderator: Lehle Balde Economic Inclusion and Gender Equity advocate	<b>Kemi Okusanya</b> Chief Executive Officer Hydrogen, Nigeria
Nigeria	<b>Yemi Keri</b> Chief Executive Officer Heckerbella Limited, Nigeria

### Sideline Event 2 Venue: Abora - Mazonia Suite | Time: 01:00pm - 02:30pm

Keynote Speaker  Jumoke Bello  Head, Enterprise Banking Stanbic IBTC Bank, Nigeria	YOUNG FOUNDER'S FORUM	<b>Theme:</b> Navigating the Entrepreneurial Journey
Panel Session		Panelists
		<b>Onyinye Okonji</b> Co-founde/COO, Sycamore, Nigeria
Moderator:		<b>Charles Dairo</b> Co-founder/CEO, Beezop, Nigeria
<b>Obi Ebuka David</b> Chief Executive Officer		<b>Temitope Omotolani</b> Co-founder/CEO, Crowdyvest, Nigeria
Autogon Al, USA		<b>Ayomide Oso</b> Co-founder/Product Lead, Dojah, Nigeria
		<b>Seyi Adekanye</b> Founder, Culturvated Limited, Nigeria





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### **FEATURES**

- · E-commerce payment gateway
- Funds transfer
- Airtime top-up
- Bulk SMS
- Bills payment
- P.O.S merchant processing
- Super Agency
- USSD Gateway











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Wisecard's head office is based in Hong Kong and development center is based in Shenzhen, China; sales office in Munich, Germany; with partners around the world in Singapore, UAE, Kenya, UK, US, Panama and etc.

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Smart POS

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### **Conference Speakers**



Dr. Aminu Maida Executive Vice Chairman Nigerian Communications Commission (NCC), Nigeria



Engr. Bisoye Coker-Odusote

Director-General/CEO

National Identity Management

Commission (NIMC), Nigeria



Premier Oiwoh

Managing Director/CEO

Nigeria Inter-Bank Settlement

System Plc, Nigeria



Prof. Ibrahim Adeyanju

Managing Director/CEO

Galaxy Backbone

Nigeria



Mr. Abayomi Oluyomi Commissioner of Finance Lagos State Government Nigeria



Musa Jimoh
Director, Capacity Development
Central Bank of Nigeria



Folasade Femi-Lawal

Country Manager

Mastercard West Africa



Celestina Appeal
Chairman, Committee of e-Business
Industry Heads (CeBIH), Nigeria



Dr. Stanley Jacob
Chief Executive Officer
Zest Payments Limited, Nigeria



**Dr. Segun Aina**President

Africa Fintech Network, Nigeria



Anand Gururajan

Head of Market Development

Worldline Global, France



Nneka Umeh
Director, Account Management
Mastercard West Africa



### **Conference Speakers**



Barney de Jongh Senior Consultant Amarante Consulting, South Africa



Prof. Tunde Ope-Davies
Center for Digital Humanities
University of Lagos, Nigeria



Emmanuel Ojo Managing Director Redtech, Nigeria



Oladepo Lawal-Solarin Associate Vice President Merchant Acquiring Opay, Nigeria



Obi Emetarom
Co-Founder/CEO
Zone, Nigeria



Dustin Yang
Regional Sales Executive
Urovo Technology Co., Ltd
China



Denis Deng Media Manager Vanstone Electronic (Beijing) Co., Ltd China



Bolanle Enigbokan
Head, Enterprise Support Services
Nigeria Interbank Settlement
Systems Plc (NIBSS), Nigeria



Walker Shen
General Manager
KOZEN, China



Kevin Hongwei YI

Vice President

Wisecard Technology

China



Adeyinka Adeyemi

Managing Director
Intermarc Consulting
Nigeria



Toba Otusanya
Director
Intermarc Consulting
Nigeria



### **Our Product Offerings**









9 Payment Service Bank

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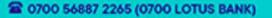
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n recent years, the financial technology (fintech) industry has emerged as a dynamic and transformative force, revolutionizing traditional financial services through innovation and technology. While the sector has seen significant growth and evolution, the representation of women in fintech remains an area of focus and opportunity.

The under representation of Women in Fintech presents an opportunity for the industry to tap into a diverse talent pool. The Women in Fintech Forum aims to create a collaborative and inclusive space where women at different stages of their careers and with varied interests can connect, share knowledge, and contribute to the advancement of women in the fintech industry.

The forum aims to offer networking, mentorship and resources to help women advance their careers in fintech. It is an opportunity to learn from inspirational leaders and leading female practitioners in the fintech space in Nigeria.

### Moderator



Lehle Balde
Economic Inclusion and
Gender Equity advocate
Nigeria



Ronke Kuye
Chief Executive Officer
Shared Agent Network Expansion
Facilities Limited (SANEF), Nigeria



Branka Mracajac
Chief Executive Officer
9 Payment Service Bank
(9PSB), Nigeria



Dr. Markie Idowu Chief Executive Officer Xpress Payment Solutions Ltd Nigeria



Kemi Okusanya Chief Executive Officer Hydrogen, Nigeria



Yemi Keri
Chief Executive Officer
Heckerbella Limited, Nigeria



## Wema Techtalk BIG DATA AND AI IN FRAUD PREVENTION







6<sup>th</sup> June 2024

igital payment methods are increasingly penetrating all markets, thanks to technologies like Artificial Intelligence (AI) and big data. The prevalence of electronic transactions has significantly increased the risk of potential financial fraud. The projected global merchant losses of over \$343 billion by 2027 serves as a wake-up call to the severity of this issue.

Using conventional detection techniques to combat financial fraud is insufficient as it keeps evolving into a more sophisticated crime. Criminals constantly change and employ novel strategies, and the scope and sophistication of their assaults are growing. In the light of the current situation, companies are increasingly focusing on incorporating advanced fraud prevention technologies and risk management approaches that rely on Big Data.

The Wema Bank Techtalk, themed 'Big Data and AI in Fraud Prevention' will address the measures necessary for effective combat against fraud.

Keynote Speaker



Tunde Mabawonku
Executive Director
Retail and Digital Directorate
Wema Bank Plc, Nigeria





Solomon Ayodele

Head Innovation

Wema Bank Plc, Nigeria



Ochanya Dan-Ugo
Director/Chief Risk Officer
Unified Payment Services Limited
Nigeria



Oluwadamilare Akinwunmi
Chief Data and Al Officer
Interswitch Group, Nigeria



David Adeleke
Chief Executive Officer
Zeeh Africa, Nigeria



Nixon Wampamba
General Manager
Business Assurance and
Fraud Management, MTN Nigeria







n the vibrant business landscape of Nigeria, young founders and entrepreneurs play a pivotal role in shaping the nation's economic future. " Young Founders Forum" is a dynamic and interactive session designed to provide a platform for young entrepreneurs to share experiences, and collectively address the unique challenges they face in their entrepreneurial journey.

The Young Founders Forum is a transformative experience that empowers, inspires, and connects young entrepreneurs on their journey towards building successful and impactful businesses. By providing a platform for learning, networking, mentorship, and collaboration, the forum aims to nurture the next generation of business leaders who will drive innovation, create jobs, and make a positive difference in their communities and the world.

The forum aims to play a crucial role in empowering and equipping the next generation of entrepreneurs to drive innovation, create jobs and make a positive impact on their communities.

### **Keynote Speaker**



Jumoke Bello Head, Enterprise Banking Stanbic IBTC Bank, Nigeria

### Moderator



Obi Ebuka David Chief Executive Officer Autogon AI, USA



Onyinye Okonji Co-founder and CCO Sycamore, Nigeria



**Ayomide Oso** Co-founder/Product Lead Dojah, Nigeria



Seyi Adekanye Founder Culturvate Limited, Nigeria



Temitope Omotolani Co-Founder/CEO Crowdyvest, Nigeria



**Charles Dairo** Co-founder/ CEO Beezop, Nigeria









his forum is an interactive panel session designed to explore and dissect the transformative impact of the digital-first generations on the future of payment systems across Africa. As digital natives, Millennials and GenZs have fundamentally altered the landscape of financial transactions, driving innovation, adoption, and evolution in payment technologies. This forum aims to spark meaningful conversations among industry experts, thought leaders and stakeholders about the pivotal role of these demographics in shaping the payment ecosystem in Africa.

Millennials and GenZ Payment Forum is a dynamic platform where payment industry stake-holders can onboard the opinions and feedback of digital first generations as input for product/solution design.

By understanding Millennials and GenZ preferences and embracing innovation, the forum aims to pave the way for a more inclusive, efficient and resilient payment system that caters to the diverse needs of Millennials and GenZs across the continent.

### **Keynote Speaker**



Prof. Tunde Ope-Davies
Center for Digital Humanities
University of Lagos, Nigeria

### Moderator



Abidemi Asunmo Group Head, E-Business PremiumTrust Bank, Nigeria



Mayowa Olutuyo
Product Marketing Manager
Autogon Al, USA



**Timi Joel**Growth Associate
Cowrywise, Nigeria



Lanre Michael

Head of Growth

Cashaam, Nigeria



Wilson Nometa Founder & CEO Wiltecon, Nigeria



Adeola Owosho

Co-founder

Midddleman, Nigeria



Fiyinfolu Okedare

Director, Technology and Digital Consulting
Forvis Mazars Nigeria









n the fast-paced world of today, young founders encounter difficulties transforming their inventive concepts into practical solutions. Despite harboring creativity and promise, many lack avenues to refine their entrepreneurial ideas.

The Pay Innovation Pitch aims to bridge this gap by offering young founders a platform to present their innovative ideas, refine them through expert guidance and insight, collaboration with peers and engagement with industry professionals. Through the Pay Innovation Pitch, young founders can transition from ideation to implementation, fostering a culture of entrepreneurship and innovation among the next generation.

The finale of the Pay Innovation Pitch will feature presentation by the five finalists who have been selected by the judges through a competitive process that attracted over 350 entries. The top three winners will be presented cash prizes at the finale.



Maryam Manga Founder, Moneeshare



Tuaka Castro Founder, Scaza

### Finalists



Timilehin Adeoye



Oluwapelumi Yusuf
Founder, RovaPay



Feyi Akinnola Founder, Payzita

### Panel of Judges



Ajibade Laolu-Adewale
Vice Chairman, CeBIH/ Group Head,
Partnership & Ecosystem
Wema Bank Plc. Nigeria



Femi Kalejaiye Chief Executive Officer Opolo Global, Nigeria



Uche Uzoebo
Chief Distribution & Stakeholder
Engagement Officer
Shared Agent Network Expansion
Facilities Limited (SANEF), Nigeria



AbdulWasiu Popoola
Chief Digital Officer
Lotus Bank Ltd, Nigeria



Uduma Idika
Innovations & New Products
Analyst, NIBSS, Nigeria



Jacklyn Okafor
Chief Executive Officer
Cyberbyte, Nigeria



David Nwosu

Director

PayGO, Nigeria



Seun Folorunsho General Manager FintechNGR, Nigeria





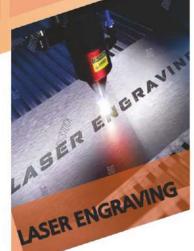




Sim Card Production











System Integration



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## **Payment Terminals**

Smart POS Terminal P40, P10, P30

Smart Mobile Terminal S40, S30

Smart Desktop Terminal T70

Mobile POS Terminal L60, TP50, TP10

mPOS	MP45
Sound Box	CS20-1
Scanbox	Q20
Mobile Card Reader	SR50





Fujian MoreFun Electronic Technology Co., Ltd., established in March 2015, is recognized as a national high-tech enterprise with a substantial registered capital of 60 million yuan. The company is a leader in providing comprehensive solutions for financial payment terminals, intelligent access control, and multiapplication scenarios, backed by a professional team skilled in design, development, production, and customer service.

MoreFun is committed to innovation, evident in its nearly 100 patents and software copyrights. It strictly adheres to China UnionPay's security and technical standards, offering a range of POS products that are popular in the financial industry.

The company's global footprint includes ISO certifications and qualifications from renowned organizations like China UnionPay, Mastercard, and PCI. MoreFun has expanded its reach with a network of subsidiaries, sales outlets, and technical support centers in strategic locations, including China, India, Nigeria, Brazil, and Vietnam.

Looking ahead, MoreFun is focused on diversifying its portfolio and developing an IoT ecosystem. With POS payment terminals as its core business, the company is building a strong core business system in digital production, aiming to become a top domestic supplier of integrated IoT solutions.





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### OUR PARTNERS













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## SZZT 证通

SZZT electronics Co.,Ltd. is a professional fintech solution provider started from 1993, focusing on retail and banking industry, providing comprehensive solutions covering payment terminals, self-service terminals and platform services, helping to build an efficient and convenient financial service network, and leading to a smarter future.





### **Products**



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### **Mobile Payment**

Terminal + App + Platform, one-stop solution to help start mobile payment business



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For banking, retail, transportation, hospital



### **Smart Banking**

Support branch transformation, provide terminal, application and middleware



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Mingsen Technologies has been a trusted provider of smart card-making equipment and related solutions since 1998.

Our wide range of Smart Card making machine includes sheet collator, milling, embedding, SIM card Personalization, banking card Personalization (DOD, laser, embossing & indent), desktop, Kiosk, smart factory and more.

With our experience and flexibility, we offer comprehensive solutions for SIM cards, banking cards, and ID/driving license/voter cards.









### O Guangzhou Mingsen Technologies Co.,Ltd.

**Headquarter Add:** Building 1-5, No. 500, Guangshan 1st Road, Tianhe District, Guangzhou, 510520, China.

Tel: 86-20-3709 4830/31/32 Fax: 86-20-3709 4829

Email: mingsen@mingsen.com.cn, Website: www.mingsen.com.cn

### **O** Germany Office

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Tel: 86-20-3709 4830/31/32 Fax: 86-20-3709 4829

Email: mingsen@mingsen.com.cn, Website: www.mingsen.com.cn



### SUNYARD

### I ABOUT SUNYARD

Sunyard Technology Co., Ltd is the global leading payment solution provider, offering cost-effective and superior quality payment terminals and software solutions including SunTMS, SunPay, payment password systems, same-city liquidation solutions, corporate e-bank systems, risk alarm systems, etc.

As the earliest listed financial IT company in China (SSE Code: 600571), Sunyard has achieved the leading position in the field of the financial industry with more than two decades of professional experience. Based on its solid foundation in the domestic market and its long-term development strategy, Sunyard is committed to expanding international market.

### I SUNYARD PAYMENT ECOSYSTEM











# Reliable POS Terminal and Payment Solution Provider

2016

Establishment

\$ 3mn Registered capital

POS

Payment terminal

SaaS

Sma new retail

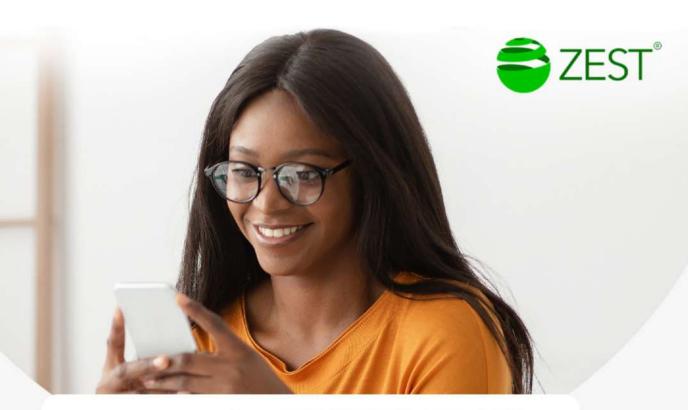
2000+

Sqm o ce area

120

**Employees** 





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Payment Solutions



Customisable Storefront



Lifestyle on Mobile



Biller Services

Seamless integrations. Seamless selling. Seamless payments.

@zestpayment



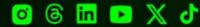


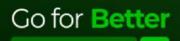














## SELF ORDERING KIOSK







Shenzhen Lean Kiosk Systems CO., LTD.



**ARK TECHNOLOGIES GROUP** 

creating value through technology...

#### HARDWARE SOFTWARE SERVICES

The Pan African

Fintech Support Compay













#### **OUR SERVICES**

- · ATM
- Power Solutions
- Card Issuance
- · Card Printers
- · POS
- Note Counters





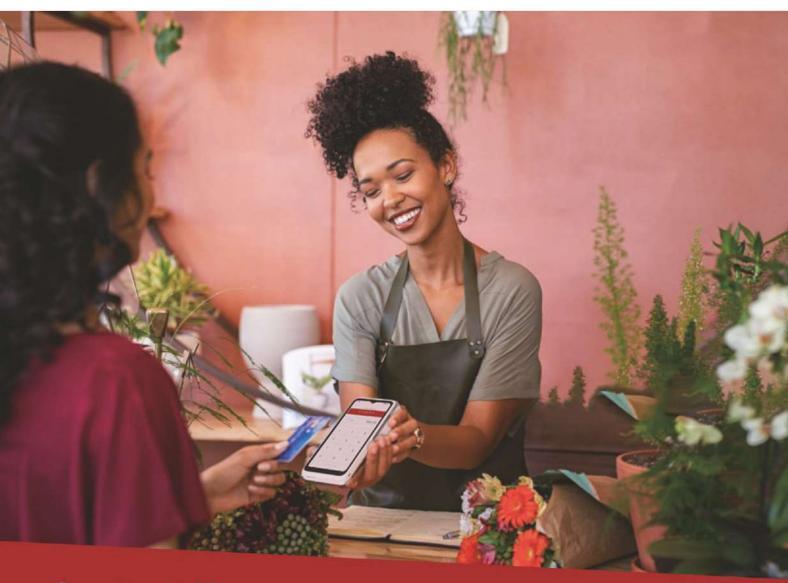


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