Scalable Fintech Payments Platform for Emerging Markets



PRINTED ON: *November 4, 2026, 11:48 PM (EST)* **PUBLISHED ON:** *January 27, 2026, 3:37 AM (EST)* **UPDATED ON:** *September 9, 2026, 4:09 AM (EST)*

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TARGET PRICE
EUR 7,500,000

GROSS REVENUE
EUR 0

EBITDA
EUR 0

BUSINESS TYPE
Financial Services

COUNTRY
United Arab Emirates

BUSINESS ID
L#20260994

The organization has developed it's propriotary IP over the past 6 years and now uses its tech to operate it's B2C business and resells it's tech in B2B as white-label and also as orchestration platform. The company is aiming to be breaking even it's month on month P&L in Q4 2026 and be in profitability early 2027.

As part of it's B2C business it provides cross-border payment solutions. Its operations are always managed alongside a licensed partner operating under official Central Bank licenses. This solution is currently operational in UAE, Kenya, Thailand, Philippines, Cambodia and Laos with several other jurisdictions in the plans for the coming 24 months.

The company was established to address the unmet needs of consumers and merchants in emerging markets while overcoming the limitations of traditional Western banking systems. It operates a full-service payments platform that combines comprehensive merchant functionality with products tailored for unbanked and underbanked users, bringing both sides together in a single, seamless ecosystem. Adoption and financial literacy are driven through a strong network of local agents who support cash deposits and withdrawals in a way that aligns with existing consumer behavior.

The company has successfully launched both its B2C and B2B offerings. With thousands of transactions processed daily, the platform has demonstrated strong product-market fit and the operational scalability required for growth.

The business serves customers traditionally excluded from formal financial services, integrating them into an affordable, accessible, and international payments ecosystem. In addition to its technology infrastructure, the company provides localized deposit and withdrawal points to ensure accessibility and drive adoption. While competitors operate in segments of this ecosystem, the company differentiates itself as the first to deliver a comprehensive, mass-market fintech solution of this kind.

Market traction has been strong since launch, with over 1,400 agents internationally, multiple integrations completed with local payment methods, and signed agreements with merchants which are already live and transacting daily.

Key Highlights

- Already processing millions of transactions
- Already generating revenue
- Own tech (IP) tried, tested and live for over 2 years
- Experienced core management team in place
- Successfully raised strong seed capital from reputable investors following comprehensive due diligence (including security, legal, personal, and technology audits conducted by Deloitte)
- Thousands of active, returning customers
- Fully operational card processing orchestration gateway with 16 integrated acquirers globally
- Mobile application live and operational across six markets: Kenya, UAE, Thailand, Cambodia, Laos, and the Philippines

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- Multiple signed merchant agreements (B2B) expected to drive positive cash flow in the coming months
- Advanced technology stack leveraging Microsoft Azure, deployed AI models, and planned integration of blockchain technology for transaction transparency
- Fully prepared to absorb investment and scale across revenues, geographies, and industry sectors

Key Updates

- Currently in the process of obtaining a Kenyan license to operate as a Payment Service Provider (PSP) and Money
- Remittance Provider (MRP)
- Securing this license will enable strategic partnerships with major organizations such as Kipeto Energy, Kenya Power, and BOLT East Africa, significantly accelerating user acquisition and revenue growth
- Strong growth momentum in Laos, Thailand, Cambodia, and the Philippines, with major corporates adopting the platform as their primary payment solution
- Example: In Laos, onboarding of 180 fuel stations and 12,500 supermarkets nationwide
- In Poipet, Cambodia, the company has onboarded the largest integrated resort and its subsidiaries, assuming responsibility for full payment orchestration across the group
- These merchant rollouts are supported by comprehensive marketing and branding initiatives, positioning the brand as a trusted payments partner across Africa, Southeast Asia, and the GCC

Investment Rationale & Use of Capital

- The valuation is primarily based on current and projected future revenues derived from:
  Already live clients
- Signed commercial agreements already in place
- Demonstrable transaction volumes, which will be made available during the due diligence process

The company is now seeking investment to accelerate scaling across markets, expand strategic partnerships, and strengthen its position as a leading fintech platform for emerging markets.

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