



Bos.Pay



Pitch Deck

for Bos Technology (PTY)
Ltd Trading as BOS.Pay™



BOS Technology (Pty) Ltd T/A BOS.Pay™.
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Contents

01 Introduction

02 Company Overview

03 Management team

04 Market analysis

05 Business Model

06 Traction/Milestones

07 Marketing & Sales Plan

08 Competition

09 Financials

10 Deal Information

11 The Ask

12 Call to action

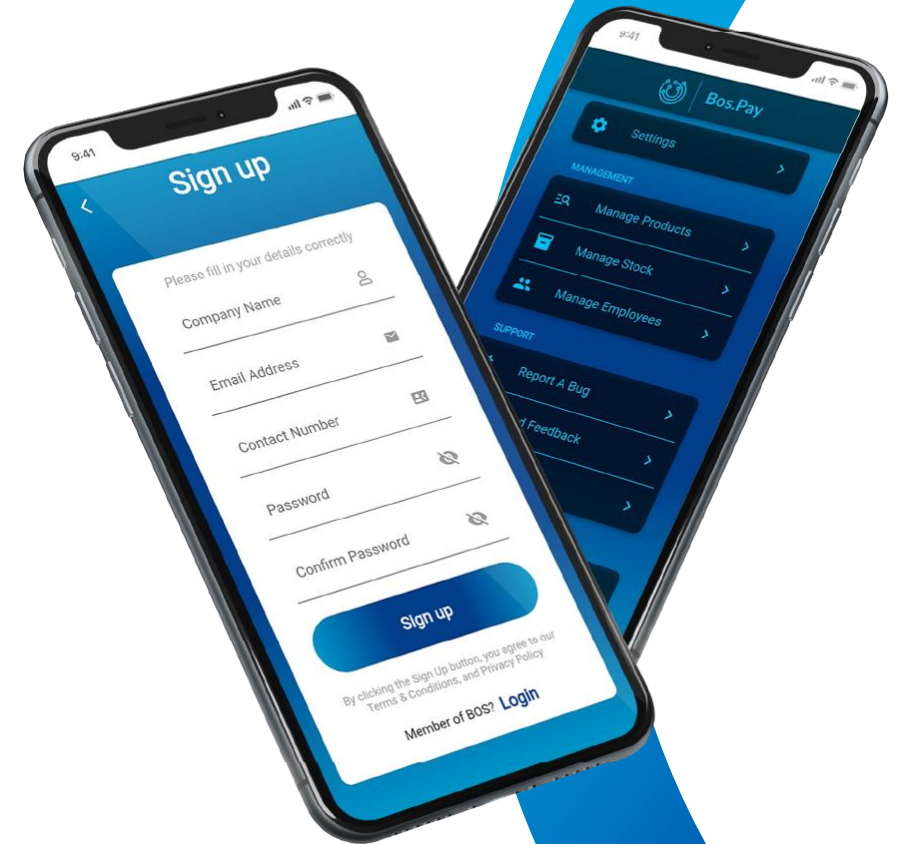
Introduction

Good day,

We are pleased to present an exceptional investment opportunity in the fintech payment industry: **BOS.Pay™**. At **BOS.Pay™**, we are on a mission to revolutionize the retail, banking, and financial sectors with our innovative and secure payment processing solutions. This is a unique opportunity to be part of a transformative movement in the world of fintech payment systems.

Bos Technology (Pty) Ltd, trading as **BOS.Pay™**, is a dynamic technology startup at the forefront of developing cutting-edge software solutions tailored for the financial and retail industries. Our flagship product, the **BOS.Pay™** system,

Thank you for considering this exciting investment opportunity with **BOS.Pay™**, where innovation meets opportunity in the evolving landscape of fintech.



Company Overview

BOS.Pay™ is a cutting-edge fintech startup dedicated to simplifying digital payments through an innovative payment platform. Our mission is to empower businesses and individuals to effortlessly accept traditional digital currencies, cash, debit/credit card payments, and, as an added advantage, cryptocurrencies and Central Bank Digital Currencies (CBDCs). Our platform includes a built-in POS system, ensuring seamless transactions and financial management by leveraging blockchain technology, **BOS.Pay™** offers faster, more secure, and cost-effective transactions, allowing businesses to thrive in the evolving digital economy.



Streamline Card Payments

Say goodbye to complexity and card payment limitations—with **BOS.Pay™**, vendors can effortlessly accept card payments directly through their smartphones.



Crypto & CBDC Transactions Made Easy

Our platform bridges traditional finance with the digital age, offering an intuitive interface for transactions in both cryptocurrencies and CBDCs.



Unlock Financial Empowerment

Experience unprecedented financial empowerment and step into a world where your money moves swiftly.



THE PROBLEM

At **BOS.Pay™**, we're committed to tackling critical issues in the world of payments and financial services.



High Costs of Card Payment Machines

Small vendors often struggle to afford traditional card payment machines due to their high upfront costs and ongoing fees, to adopt card payments as an option for their customers.

Limited Financing Options

Vendors lack access to financial resources or support to afford the infrastructure necessary for digital payment solutions. Without affordable financing or leasing options, many small businesses are unable to integrate these payment systems, stunting their growth and ability to serve a broader customer base.

Small Vendor and Crypto User Base

For many vendors, the demand for crypto payments is still relatively low. As a result, it may not make financial sense for them to invest in crypto payment infrastructure, given that the local market for digital currencies is not large enough to justify the expense. This, combined with limited customer demand, discourages vendors from embracing crypto as a viable payment option.

The Solution

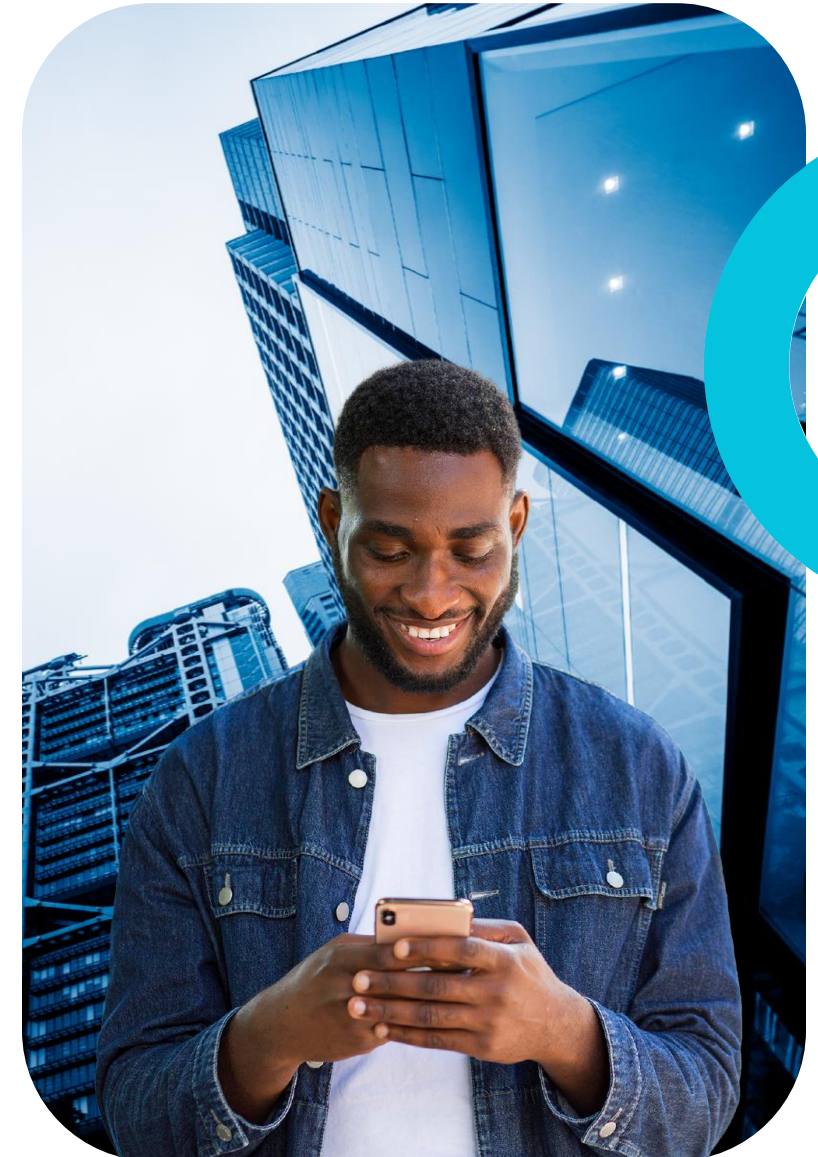
BOS.Pay™ bridges traditional finance with modern technology, offering an intuitive interface for transactions in traditional digital currencies, cash, debit/credit cards, and, additionally, cryptocurrencies and CBDCs. Merchants can accept these payments seamlessly through our app on their smartphones or tablets.

Affordable and Accessible Payment Infrastructure

Vendors can accept card payments without purchasing costly card machines, as BOS.Pay™ turns smartphones into full POS systems. This makes adopting digital payments easier for small businesses.

Seamless Crypto Integration

BOS.Pay™ allows vendors to accept cryptocurrency without the need for extra hardware or costly add-ons, streamlining their payment processes and reducing costs.





Key Features

- **Card Payment Acceptance via Smartphone**

Vendors can effortlessly accept card payments using their smartphones, eliminating the need for expensive card machines or additional hardware.

- **Crypto Payment Integration**

The app allows merchants to accept cryptocurrency payments without requiring extra tools or devices, offering a seamless and cost-effective way to handle digital currency transactions.

- **Cross-Border Payments**

BOS.Pay™ simplifies international payments by offering low-cost, real-time cross-border transactions, helping businesses expand globally without high fees or delays.

- **All-in-One Financial Management**

In addition to card and crypto payments, the app manages transactions for CBDCs (Central Bank Digital Currencies), cash, and debit/credit cards, offering a comprehensive financial solution for vendors.

Meet The Team



CEO
Yousuf Munshi



COO - OPERATIONS
Kenneth Kayser
ABSA, Nedbank, MTN



CFO
Cordicel Consulting



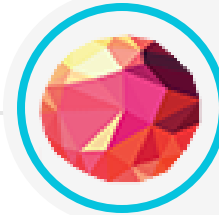
DEVELOPMENT
Bheki Gumede
Yellow Card, Post Office



CTO - TECHNOLOGY
Jairus Kasapo
MTN, Eskom, SARS(E-Filing)



RISK & COMPLIANCE
BFG



RISK & COMPLIANCE
Horizon Compliance



CMO - MARKETING
Nabeelah Mayet



SALES
Bradley Leon



CO-CTO - SENIOR
Andile Ndlovu

Target Market Opportunity

TOTAL ADDRESSABLE MARKET (TAM)

With the surge in digital finance adoption, the global digital payments market is projected to reach \$10.07 trillion by 2026. Our solutions cater to this massive market, offering a transformative way to manage finances and transactions.

SERVICEABLE AVAILABLE MARKET (SAM)

Focusing on the African continent, we tap into a market hungry for accessible and inclusive financial services. With 66% of sub-Saharan Africans unbanked, BOS.Pay™ addresses this gap, targeting millions seeking digital financial inclusion.

SERVICEABLE OBTAINABLE MARKET (SOM)

Starting with South Africa, we enter a market where mobile phone penetration is over 90%, presenting a substantial opportunity for digital payment adoption. As we expand across Africa, our reach grows even further.



Business Model & Revenue Streams

BOS.Pay™ boasts a dynamic business model. Our revenue streams are designed to ensure sustainability and profitability while delivering exceptional value to our customers.



Activation Fee Free

We're removing barriers to entry by offering a **FREE activation fee** for all new customers. This complimentary setup covers the entire onboarding process, granting immediate access to our intuitive platform. From the moment they sign up, businesses can seamlessly start accepting crypto payments without any upfront costs, ensuring a smooth and effortless transition to BOS.Pay.



Monthly Service Fee R25

Our primary revenue stream comes from the monthly service fee, ensuring a steady income flow. This fee grants customers continued access to our comprehensive suite of digital finance tools and features.



Transaction Fee 0.5%-1.5%

We capitalize on the growing digital payment trend with a transaction fee of 0.5% per transaction. This fee is applied when customers use our platform to facilitate secure and seamless transactions.

Traction/Milestones

Established Idea: Conceptualized and laid the foundation for BOS.Pay™.

Accepted for the Microsoft Start-up Program: Gained access to invaluable resources and mentorship through the Microsoft Start-up Program.

2021

2022

2023

2024

Memberships and Associations:

- Became a member of the Digital Euro Association.
- Joined the International Token Standardization Association (ITSA) on Central Bank Digital Currencies (CBDCs).

Recognitions and Invitations:

- Invited to the Center of Excellence Working Group.
- Invited to speak at the Fintech Summit South Africa on Payment Modernization.

Awards: Won the World Association for SME Award for Resilience.

Challenges: Faced a significant setback by losing 10 employees, driving us to rebuild stronger.

Programs and Showcases:

- Selected for the EY Africa Enterprise Impact Program.
- Showcased our solutions at GovTech.

Investments and Partnerships:

- Received an R150,000 investment from IBM for product development.
- Secured a Visa license for third-party payment processing.

Expansion:

- Showcased at Seamless, expanding our market presence.
- Grew our team with experienced professionals from the fintech and banking industries.

Investments: Secured the first cash investment from Francois Groepe.

Programs and Invitations:

- Selected for the Soft Landing Program for France.
- Invited by the Bank of Ghana to partake in their CBDC sandbox initiative.
- Invited to showcase at the BRICS+ Youth Innovation Summit.

Memberships: Became a member of the South African BRICS+ Association.

International Engagements:

- Invited by the Russian government to the Saint Petersburg International Economic Forum.
- Invited by Finasa to showcase our product in Saudi Arabia.

Marketing & Sales Plan



Marketing Strategy

Our marketing strategy focuses on establishing a strong digital presence, engaging with the target audience, and building brand credibility. Through content marketing, social media engagement, partnerships, and email campaigns, **BOS.Pay™** aims to position itself as an industry leader. We leverage events, webinars, and influencer engagement to showcase the product's capabilities and attract a wider audience. Our user referral program fosters customer loyalty and drives organic growth.



Sales Strategy

Our sales strategy at **BOS.Pay™** is centered on competitive pricing and market disruption. By offering significantly lower prices than competitors, we aim to break into the market and quickly gain traction. Our approach includes a combination of personalized outreach, product demonstrations, and addressing the specific pain points of our potential clients.

Key aspects include:

Competitive Pricing Advantage
By offering lower rates than traditional payment systems and other mobile POS providers, we aim to appeal to small to medium businesses that need cost-effective solutions.

Marketing & Sales Plan

Our target audience includes small to medium-sized businesses, such as local vendors, retail shops, spas, and independent service providers who need a simple, cost-effective way to accept digital payments. These businesses often face challenges with high fees and complex setups associated with traditional payment solutions. BOS.Pay™ offers a streamlined alternative that allows them to easily accept card, crypto, and digital currency payments directly through their smartphones or tablets—no expensive hardware required.

Our solution empowers businesses to grow by providing accessible, affordable, and seamless payment technology.

Competitive Advantages

BOS.Pay™ unique selling point is a simplified payment solution that is user-friendly, secure, diversified, efficient, coupled with a robust fraud detection system that ensures safe transactions.



Unmatched Versatility

BOS.Pay™ brings the best of both worlds—effortless crypto transactions alongside traditional payment options. Unlike other platforms, BOS.Pay™ gives you the flexibility to accept both digital currencies and conventional payments, ensuring you're never confined by one method. And it all happens seamlessly through your mobile device.



User-Centric Design

With a user-centric approach, BOS.Pay™ prioritizes simplicity and accessibility. Our intuitive interface ensures even beginners can navigate the world of digital finance effortlessly, making transactions a breeze for everyone.



Secure and Reliable

Your financial security is our top priority. BOS.Pay™ employs cutting-edge encryption and security measures, providing you with peace of mind while you explore the world of digital transactions. Our commitment to reliability ensures your funds are always safe and accessible whenever you need them.

Competitive Analysis

In contrast to these competitors, BOS.Pay™ offers a holistic solution, seamlessly integrating both crypto and CBDC transactions, enhancing financial options and accessibility for users and merchants alike.

The logo for PUNDIX features the word "PUNDI" in a bold, black, sans-serif font, with a yellow "X" symbol positioned above the "I".

PUNDIX

PUNDIX

PundiX offers crypto payment solutions but lacks traditional integration, limiting options for users. BOS.Pay™ stands out with its dual focus on both crypto and traditional transactions, providing a broader spectrum of digital financial activities.

The logo for iKhokha consists of a yellow square containing the letters "iK" in white, followed by the word "iKhokha" in a bold, black, sans-serif font.

iK iKhokha

IKHOKA

While iKhokha offers tap-to-phone functionality, it still requires merchants to invest in additional hardware, making it less cost-effective. BOS.Pay™, on the other hand, is fully mobile-based with no hardware costs and supports modern digital currencies, offering a more affordable, flexible, and future-focused solution for businesses.

The logo for YOCO features the word "YOCO" in a white, sans-serif font, enclosed within a blue rounded rectangular shape with a registered trademark symbol (®) to its upper right.

YOCO

YOCO

Yoco's reliance on a physical card machine and higher transaction fees creates barriers for smaller businesses looking for more affordable payment solutions. BOS.Pay™, with its mobile-based platform, no hardware costs, and lower transaction fees, offers a more accessible and flexible alternative, particularly for those interested in embracing digital currencies like crypto and CBDCs.

Financials

Bos Technology Financial Projections

The financial projections estimate an average of 26x return on investment over the next 5 years, with the potential for significant long-term growth as the business continues to innovate and expand its product offerings. With the support of investors, **BOS.Pay™** Solutions can redefine the retail and Banking industry and improve the lives of millions of clients worldwide.

Summary of Important Metrics

YEAR	YEAR 01	YEAR 02	YEAR 03	YEAR 04	YEAR 05
EBDTA (Rm)	10.99	81.47	101.91	138.97	187.12
Projected Retained Profits per annum (Rm)	8.02	59.47	74.39	101.45	136.60

Financials

Summary of Important Metrics

RATIOS	YEAR 01	YEAR 02	YEAR 03	YEAR 04	YEAR 05
Gross Profit percentage	72.3%	97.1%	97.1%	97.1%	97.1%
Operating Expenses percentage	39.8%	13.8%	16.9%	13.0%	10.0%
Operating profit percentage	32.5%	83.4%	80.2%	84.1%	87.1%
Net Profit percentage	23.7%	60.8%	58.5%	61.4%	63.6%
Earnings per Share	R 12.31	R 91.29	R 114.20	R 155.73	R 209.69
Price Earnings Ratio	N/A	N/A	N/A	N/A	N/A
Return on Investment	1762.9%	686.2%	88.8%	65.6%	53.2%
Debt to Equity Ratio	35.0%	32.4%	19.3%	15.4%	13.3%
Dividend Yield	0.0%	0.0%	0.0%	0.0%	0.0%

Financials

Summary of Important Metrics

Net Present Value Calculation over a 5 year Period	
Discounting Factor	16%
Net Present Value of the Investment	R 259,045,150



I firmly believe that endorsing BOS.Pay™ aligns with the department's commitment to championing technological innovation in the financial sector. This platform is not merely a product; it represents a transformative force that has the potential to shape the future of digital payments in South Africa. It is our pleasure to recommend BOS.Pay™, and we look forward to witnessing the continued success of your endeavors. - [Craig Meyer: Director: Innovation and Special Projects \(ISDR\)](#)



NOTES TO THE FINANCIAL METRICS

To achieve the revenue streams outlined in the Financial, we have formulated a strategy based on the following assumptions:

Targeting Businesses

For the first year we aim to target 20 businesses with an estimated total of 6,923 stores with 200 stores on-boarded in the first month and balance in the next three quarters in equal numbers of 1681 quarterly. Each store will be considered a user of the BOS.Pay™ platform.

Store Sign-Ups

We assume that out of the 6,923 stores, there will be a 30% year on year growth of new outlets signing up in the subsequent years.

Pricing Structure

The discounted pricing for the initial year is an activation fee of R220 and a service fee of R440 and a transaction fee of 1% of the swiped amount.

Price Increase

We have assumed that there is going to be no change in this pricing structure over the five-year period that has been modelled.

Transaction Value Calculation

To calculate the transaction value, we assume an average transaction of R1,200 at a transaction fee rate of 1%. Each store is projected to conduct an average of 5 transactions per day, with 26 working days per month and 12 months in a year which results in R156,000 store per month. However we have used a worst-case scenario in the model and have used a modest average store revenue of R50,000 per month.

Deal Information

The Company aims to raise funding to support its investment strategy which includes investing in expanding client base, enhancing efficiency, and expanding into new markets within the African continent and the European regions.

The Business is Seeking R50,000,000 Equity funding to be utilized as follows:

- Acquisition of vehicles to increase service capabilities.
- Procurement of larger quantities of laptops and tablets, which items are necessary for onboarding clients.
- Investment in marketing, sales, and promotional activities, including in new markets.
- Acquisition of property to be used as offices including for call centre staff.
- For funding of continuous Research and Development.

Deal Information

Rationale for investing in the Company:



Market expansion strategy

Focus on marketing investments targeting neighboring countries to demonstrate a strategic initiative to tap into new markets to significantly increase its customer base and revenue streams.



Competitive positioning

The company is a start-up currently and needs to hold a prominent position in the industry. By further strengthening its capabilities and expanding its reach, the company aims to solidify its position among the top players in the market.



Price advantage

The company not only offers a unique product platform and exceptional value for money but also aims to reduce its product prices by around 10 to 20% compared to competitors, further enhancing its competitive edge and market position.



The Ask

BOS.Pay™ is seeking a R50 million investment to accelerate the development of its platform and drive marketing and sales efforts to increase on-boarding.

The experienced team has a track record of success in developing AI technologies and transacting software, and we are confident in our ability to scale the Fintech technology to meet the growing demand for digital payment systems.

BOS.Pay™ plans to use the funds for product development, marketing, and hiring talented personnel that will help drive growth and expand into the market reach.

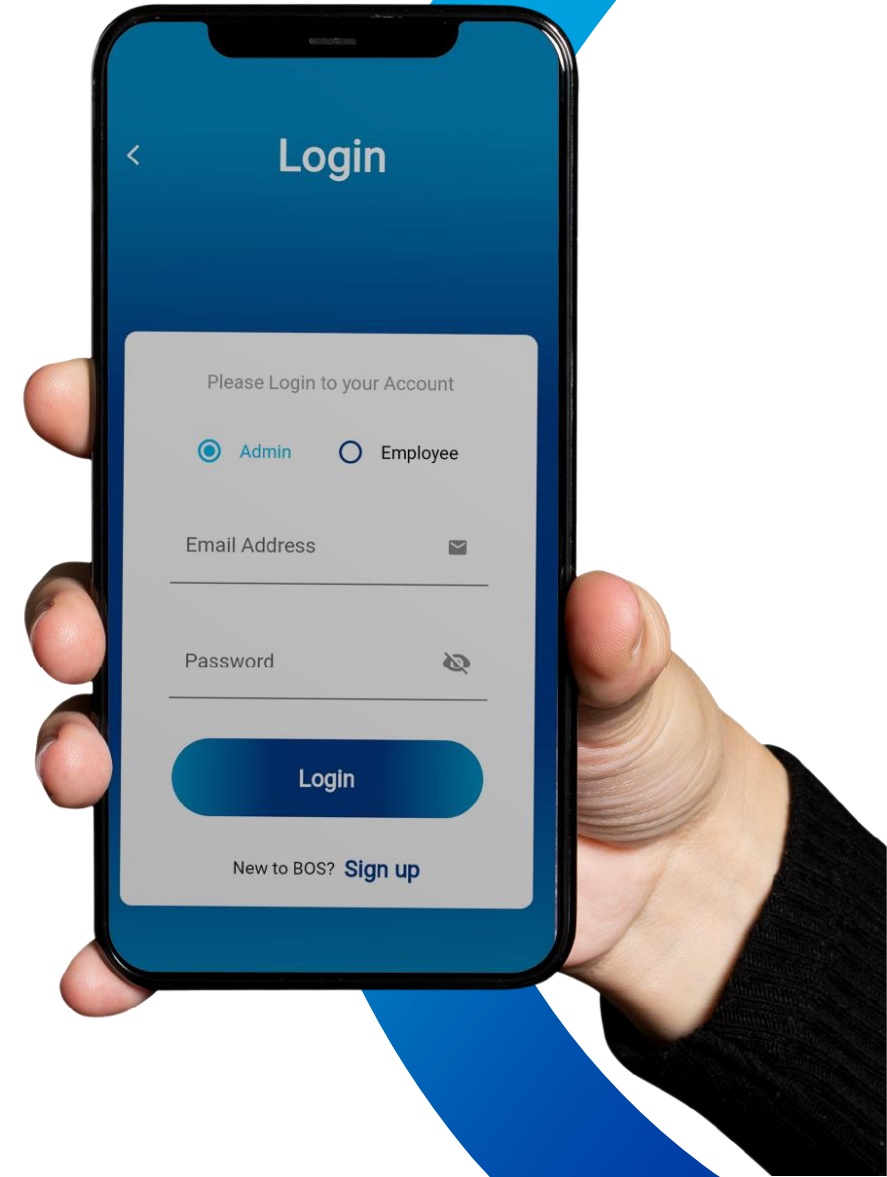
Call to action

BOS.Pay™ is dedicated to innovation, constantly developing new features to simplify payment processing for businesses. We aim to be the top payment solution for businesses of all sizes, and with your investment, we can achieve this.

BOS.Pay™ offers a low-cost, customizable, and user-friendly payment solution with superior customer support and ongoing innovation. Join us in revolutionizing the fintech payment industry.

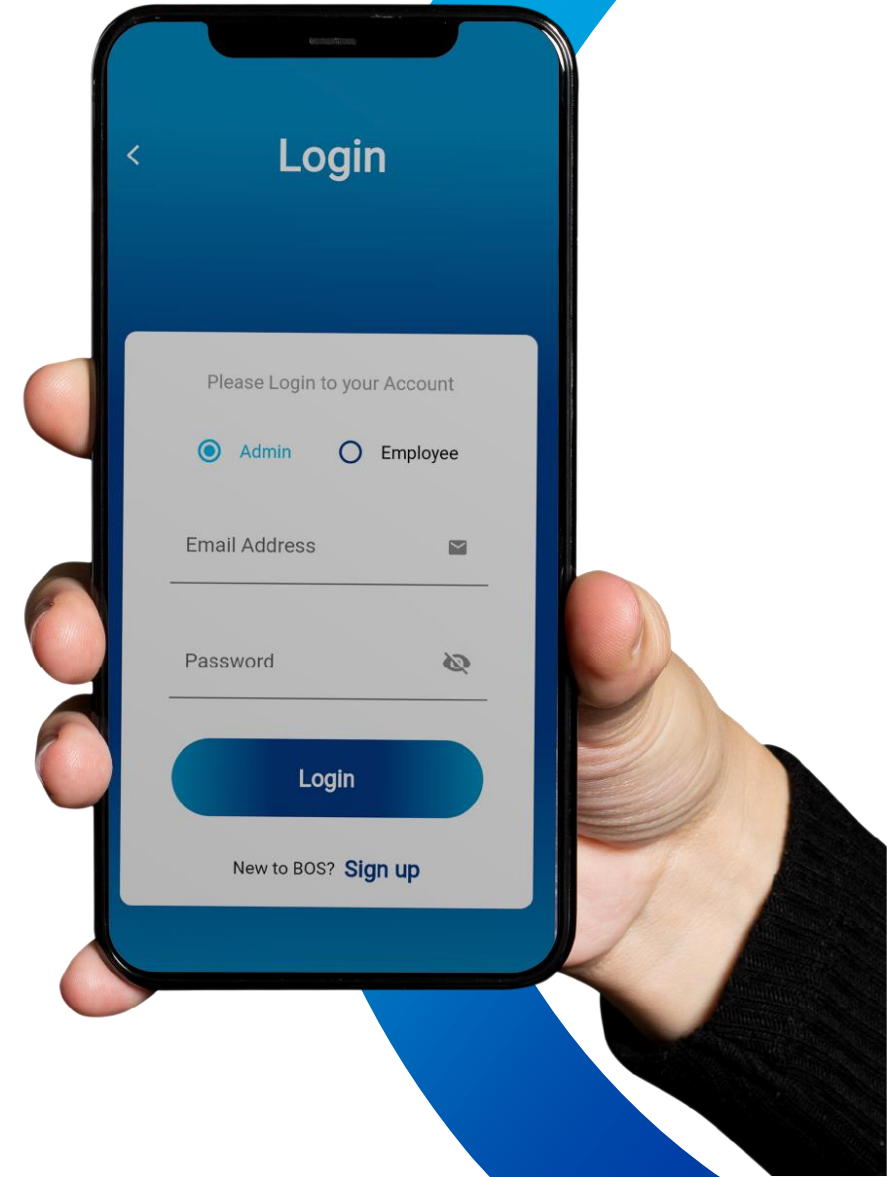
BOS.Pay™ Payment Systems is an innovative company with a significant market opportunity, poised to lead the industry with our unique solutions. We invite you to join us in transforming the payment landscape.

Thank you for considering our investment opportunity. We look forward to addressing any questions and working together to drive change in financial payment platforms.



Fundraising and Traction

We are in the seed-stage of our fund raise and are raising R50 million. We have already gained significant traction, with Delivery Ka Speed onboard, which has 200 merchants on their platform. Additionally, we have 150 early bird sign-ups from local retail stores. This early traction demonstrates the demand and viability of our solution.

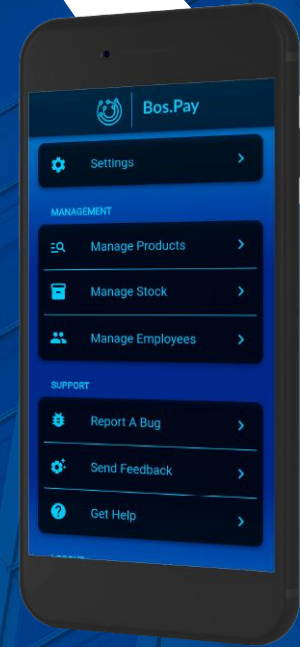




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