



Digitise African Banking – With PAYS


**Enabling sovereign digital finance and
real financial inclusion across Africa.**

The Problem


Outdated financial systems exclude billions.



57% of Africans remain unbanked



Most money is held in cash – unsafe, idle, and vulnerable



Infrastructure is dominated by SWIFT, intermediary banks, and outdated local systems



No direct, compliant financial bridges between Africa and key global hubs



Citizens lack tools to store, protect, or grow their wealth

PAYS – The Financial Engine for Inclusion

A self-custodial, white-label platform for governments, banks, and telecoms.

Core Development

- Built by **top Polish blockchain and banking developers**
- Operated from the **UAE**, under a trusted fintech regulatory environment

Modular Design

- Mobile wallets
- Cards
- Stablecoins (USDC via **Circle**)
- FX, ID, and compliance layers

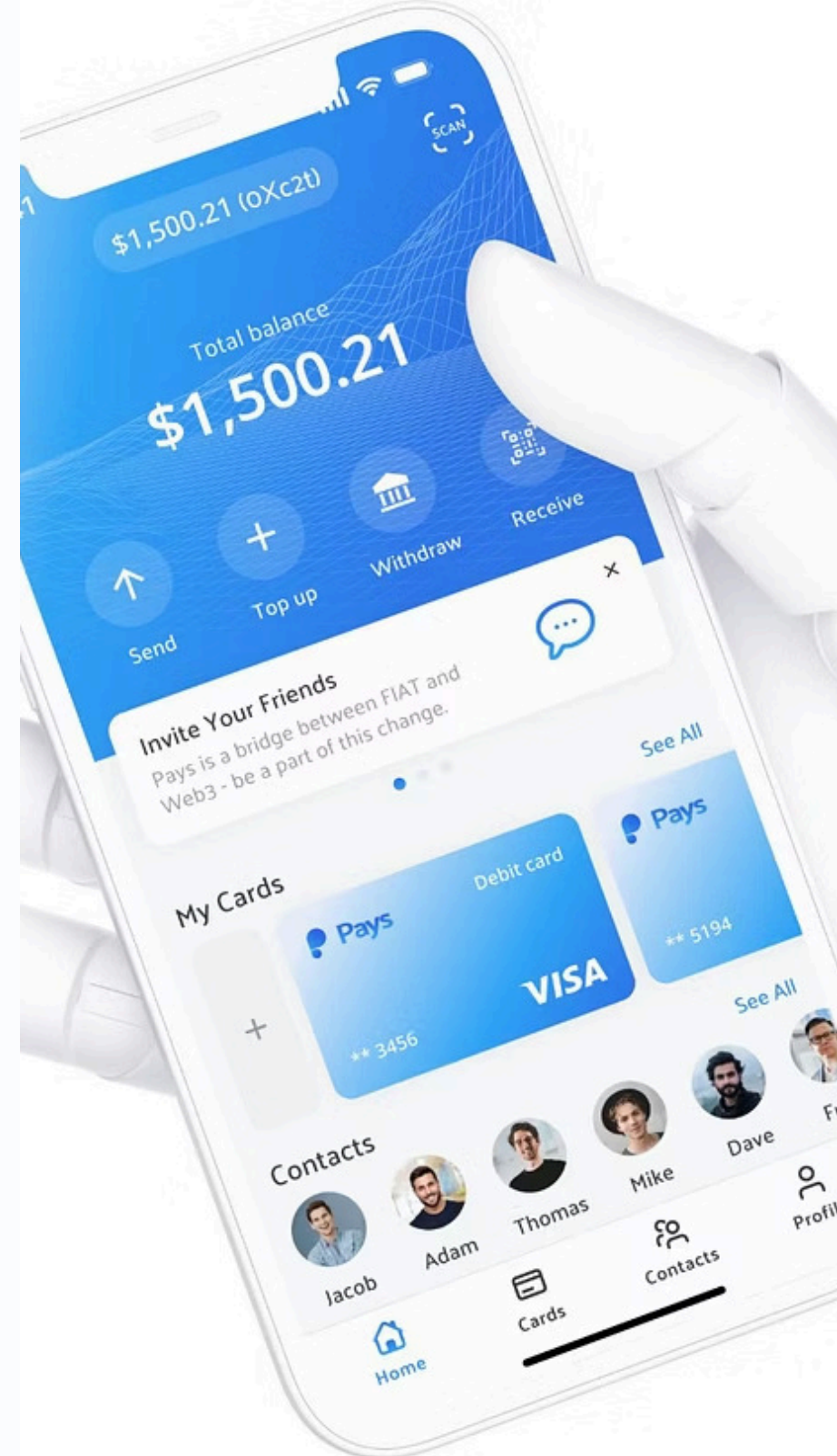
Integrations

- **Circle** (stablecoin infrastructure)
- **M2 Exchange** (regulated AED/USD off-ramps)
- **Apple Pay, Visa, MasterCard**

Available in **100+ currencies and countries** – users can buy/sell USDC into local currency within minutes where infrastructure exists

In markets lacking infrastructure – **partnership with central banks** enables instant national deployment

Backed by Google, Circle, and Lulu



Why Now? Why PAYS?

Built in the UAE

Global hub of over 200 nationalities

Deep Corridor Experience

Africa – UAE – Europe

Ready Integration

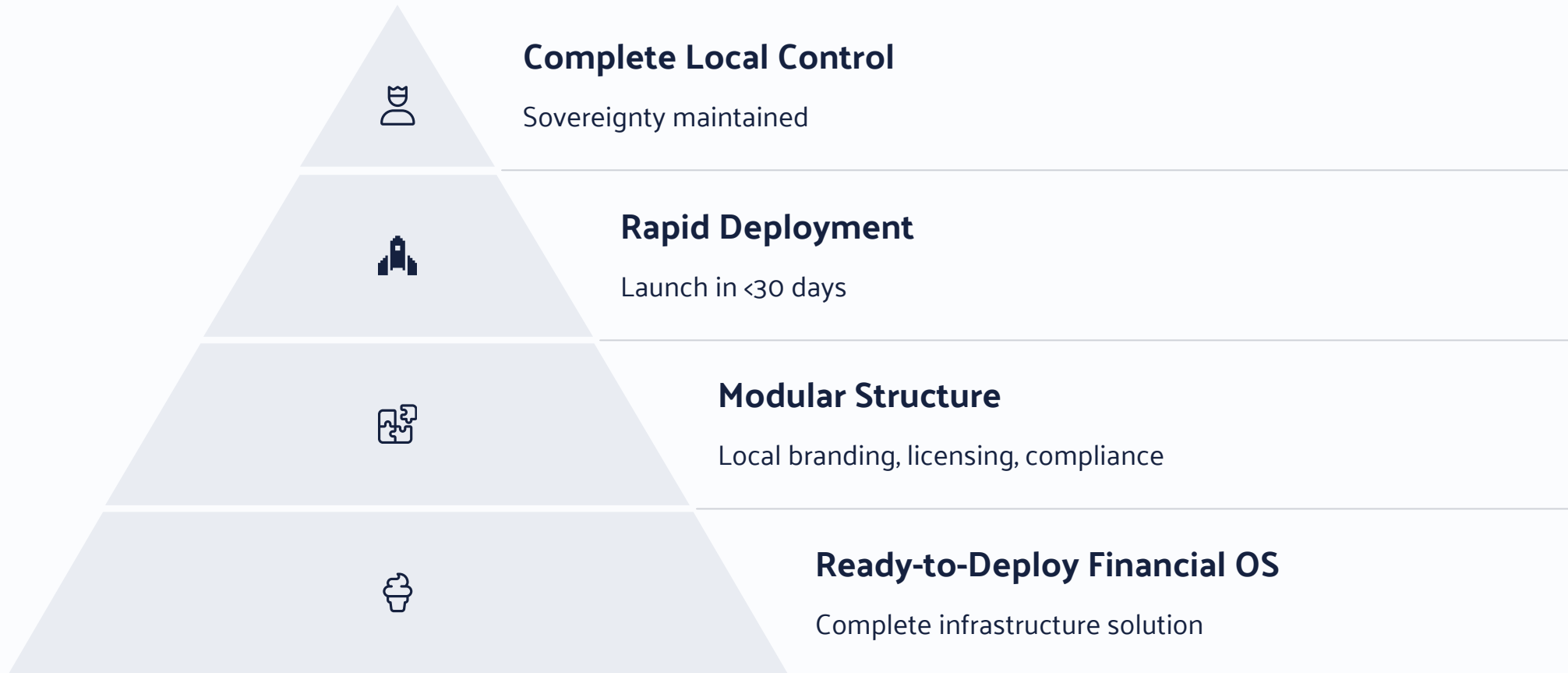
With mobile money, telecoms, local FX

Built for Scale

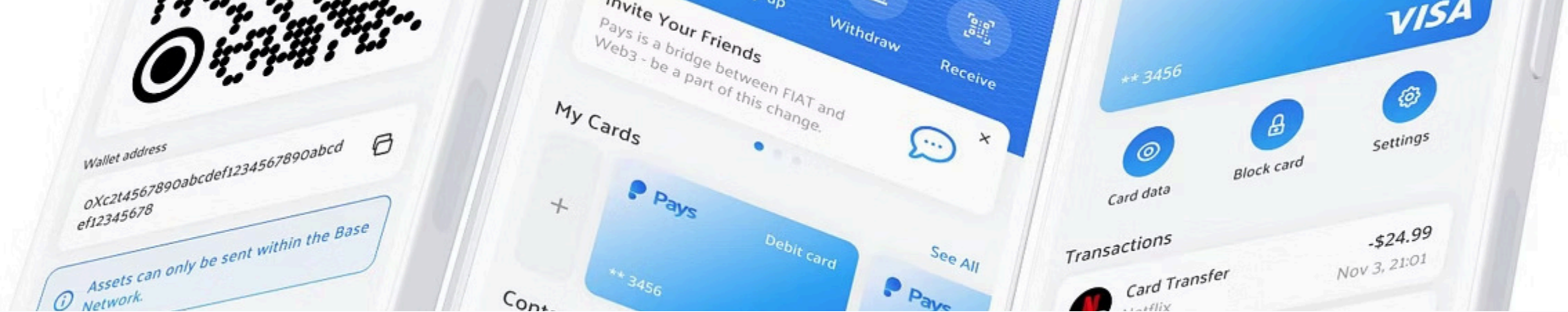
National scale, not crypto speculation



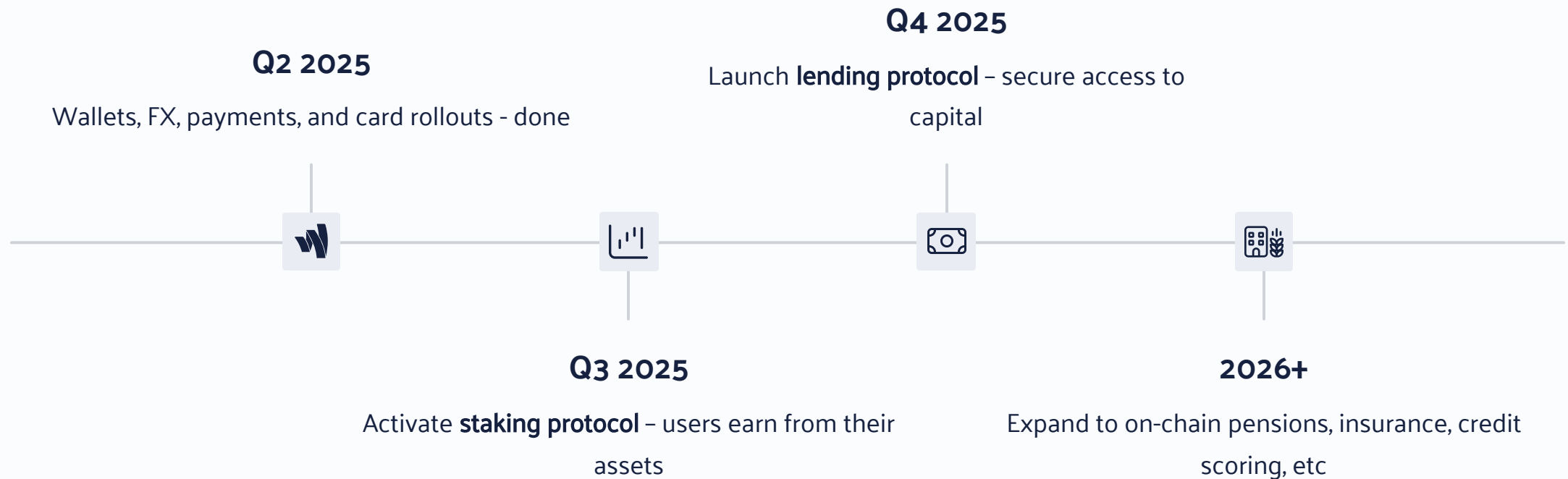
Sovereign Infrastructure at Scale



Ideal for governments, fintech alliances, central banks, and telcos



Roadmap – Building Africa’s Financial OS



Empowering users to earn, save, and build – with full asset control.

Why It Matters



Financial Exclusion

57% of people in Africa have no bank account



Cash Limitations

Cash is unprotected, unproductive, and unsafe



Banking Restrictions

Local banks can fail or restrict access



PAYS Solution

Users hold and grow their assets directly – no intermediaries

True financial inclusion starts with ownership and control

Execution-Ready



iOS &
Android
apps fully
live



<30-day
deployment
model



Integrated
with Circle,
M2, Visa,
MasterCard,
and Apple
Pay



Scanner
from UAE -
meets
regulatory
and
compliance
standards



KYC, AML,
FX, and
stablecoin
modules
built-in



Sandbox
ready for
government
s, banks, and
telecoms



Gmail



Wallet

\$2,800.50

Deposit

Send

Withdraw

Generate
Payment Link

Receive

Strategic Advantage – Gmail as a Gateway, Google as a partner



Google Collaboration

Collaboration with **Google leadership** to embed payments directly into everyday platforms



Gmail Integration

Our system enables users to **receive, store, and send money to Gmail today.**



Reaching the Underbanked

This is our way to reach underbanked users "under the digital rooftops of Africa"



Frictionless Entry

A frictionless entry point for millions who already use Gmail – no education curve, no app store issues



Who We Are - core team



Filip Bloch

Seasoned Founder, exit from worktrips.com(Google, Vodafone, SAP global vendor)



Adam Larsson

Blockchain & AI architect (Amazon, Credit Suisse, Santander, OTC's)



Rafał Kittel

Fintech leader, 19 years at Paysafe, Country manager Europe



Adam Jenkins

Senior banker from South Africa, deep knowledge of African markets



Karol Rosada

MMA Champions Coach, market expert in Africa



Michał Kramarz

Google executive, fintech and tech partnerships across Europe, Africa, and the Middle East

Built by top Polish blockchain and banking developers. Operated from the UAE. Integrated with Circle, M2, Visa, MasterCard, Apple. Backed by Google, Circle, and Lulu.

Call to Action

Global banking super app

Join forces with PAYS

Technology

Utilize Google's platform



Integration

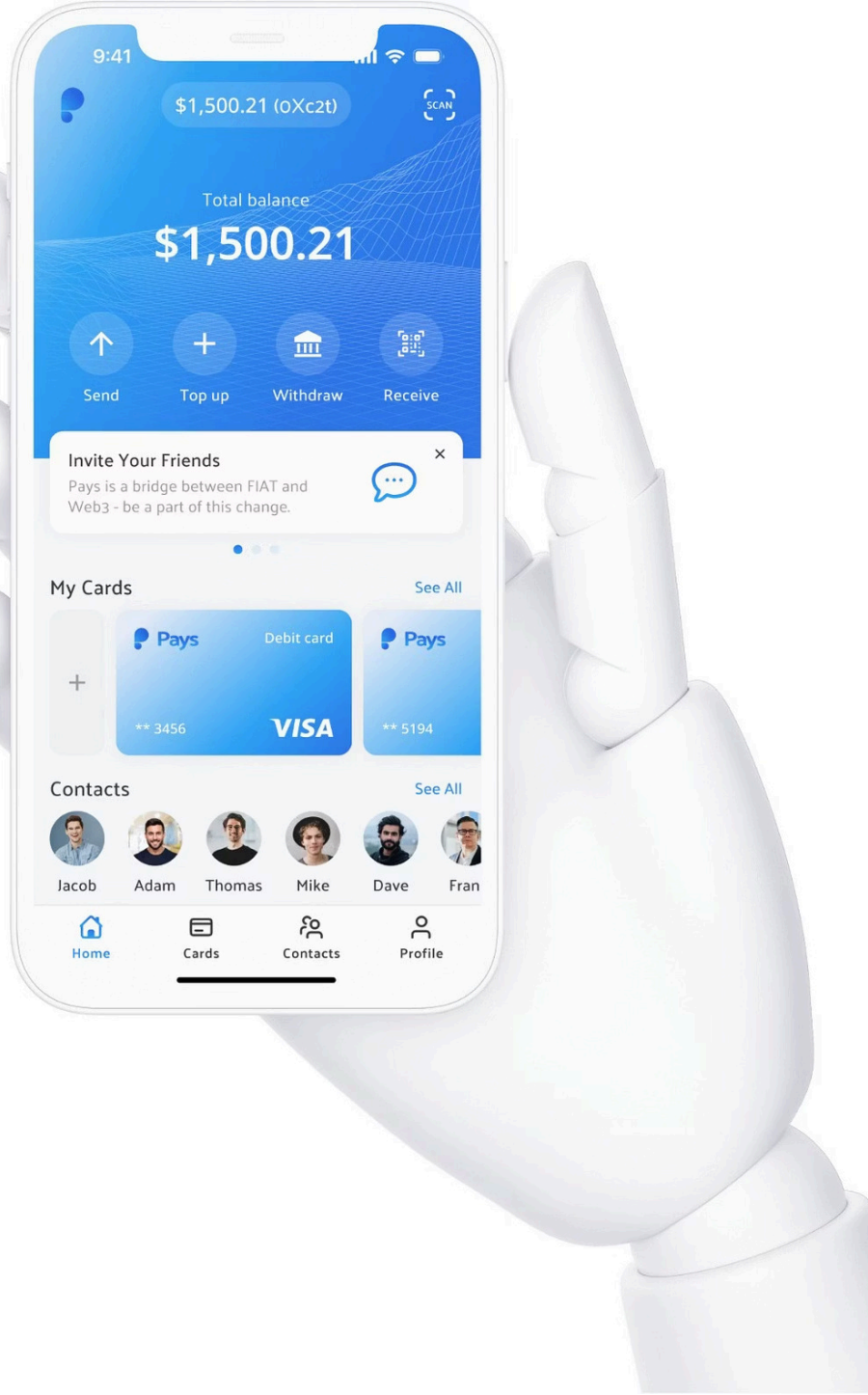
Connect with Circle

Distribution

Leverage Lulu's network

Join forces with PAYS, Circle, Lulu, and Google to digitize African finance.

Together, we unlock inclusion, safety, and sustainable growth.



Contact

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