



Africa Showcase

Secure Interoperability & Tiny Purchases

Clear Purchase

Micro Payment Rails
for Developing Countries

Africa Specifics

- Mobile Money: M-Pesa, MTN, Orange, AirTel. *[Note: Mowali & MFS]*
- High Cellphone adoption, fewer Smartphones.
- Worst poverty globally [\$1-\$5 per day], and highest illiteracy.
- International Remittances: walking across border to work.

Desired Solutions

- Easy Transfers between Mobile Money, Mobile Wallets, Neobanks, MFIs & Banks.
- Tiny transactions.
- Purchases with Purchase Guarantees.

#1 - Secure Interoperability

Mobile Money and other FIs are Closed Systems.

- Connect Mobile Money together - a Hub in a Wheel.
- Connect to Mobile Wallets, Neobanks & other FIs.
- Connect to Micro-Lenders (MFIs) cutting costs
- Complex: Connect to Conventional Banks.
- Funds Transfers - fast, easy & cheap.

#2 - International Remittances

Currently Slow & Costly, if available.

- Connect to Exchanges for instant currency exchange.
- Between African Countries: Trade & Work.
- From NGOs in the USA & Europe to workers in Africa.

#3 - Micro-Purchases

Purchases are Complex Transactions with Staggering Risks: Payment Fraud [\$25b/year]

- Cards: 20-35¢ minimum transaction fee.
- Clear Purchase IP means no minimum transaction fee.

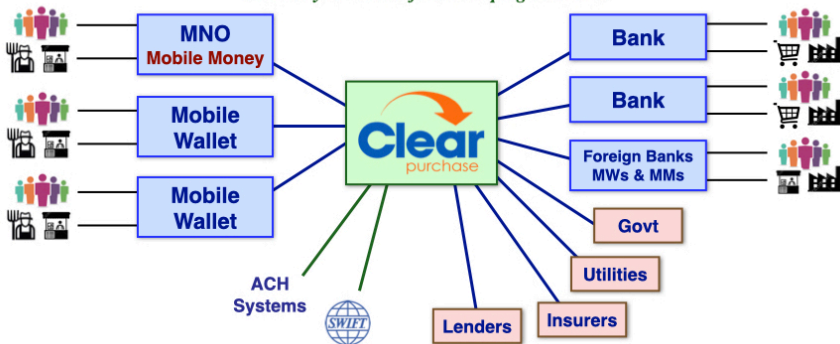
#4 - Integrated Dispute Resolution

What do you do if you buy something, and later receive an empty box or the wrong product?

- Purchase Guarantees are essential.
- Debit Cards: do NOT offer Purchase Guarantees.
- Credit Cards: leave the work for the Banks/FIs.
- Key: Dispute Resolution managed by Clear Purchase.

Clear Purchase

Micro Payment Rails for Developing Countries



People

- Transfer funds to anyone
- Auto bill pay to anyone
- Easy instant Payroll
- Purchases with Guarantees and Dispute Resolution
- Instant transfers to family in neighboring country

Non-Profits

- Instant international transfers
- Guaranteed reach destination
- Track Everything

Micro Lending

- Cheaper Micro-Credit
- Build Credit History
- Track Everything



Partnering with CloudPro for Integration



Nick Brown

Uniquely Qualified

Technical Expert Payment Infrastructure

- Built Visa's Global Debit Card System (1996)
- Written Data Security Standards for the Payment Industry
- Written Patents around Secure Payment Networks
- Author: [Payment Infrastructure Glossary™](#)



Clear Purchase

Secure Payment Switch
10¢ Micro-Purchases
Integrated Dispute Resolution

- Unique IP: System/Transaction security
- Pilot being arranged for The Bahamas
- Possible SF/Cal Wallet for Undocumented
- Quick expansion into Latin America
- Simultaneous expansion into Africa