About Multicent

Multicent is an American global cryptocurrency exchange platform, digital investment banking and payment processing company

The company provides platform for trading various cryptocurrencies exchange token, fiat currency, stocks investing, banking via mobile. and it provide APL and payments solutions to businesses and individuals to enable merchants and small businesses around the world to accept web and mobile payment

Industry: Fintech

Target Country: Worldwide

Business Model: App, Web

Customer Model: B2B2C, B2C

Tags: Cryptocurrency, Investing, Payments.

Website: https://www.multicent.com

Legal Name: Multicent

Multicent

Beyond Trading, Investing, Banking And Empowering Your Business

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Product Description

Multicent will allow customer to do more with few clicks , we will be providing our customers access to the full global economy at affordable price for investment opportunities in cryptocurrency exchange, NFTs and investing in stocks with attractive returns for the medium- and long-term financial goals and we provide APL and software that enable business of all size to accept web and mobile payment with built in one click checkout

Money management tools

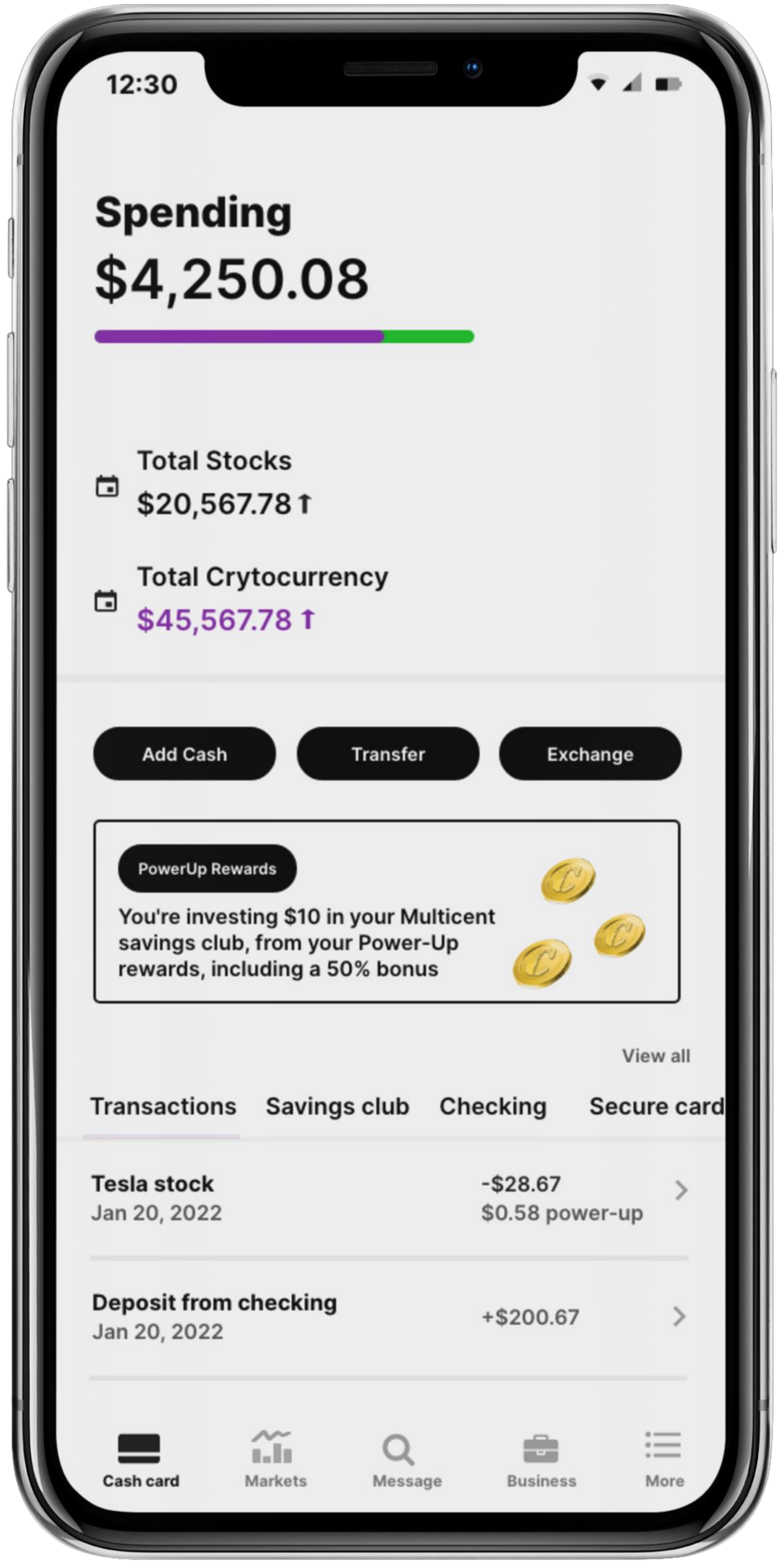
Allows our users to stick to their financial goals, you can set a periodic budget , open account in any local currency, spend and invest the rest to earn weekly rewards

Invest in stocks

Our user can invest in their favorite companies with as little as a dollar to build

Multi-currency Exchange

Our Users can Exchange/send/receive/hold foreign currencies at a fair and transparent rate



Buy/sell/send/trade Crypto token

Our users can now instantly buy/sell/request/swap crypto without leaving the platform.

NFTs

Buy/sell create NFT, bid and auction

Vault

Allow our users to put money aside effortlessly for the future as savings club

Problem

Majority of young people and household in the world are underserved by financial institution

Banking

Registration and verification (KYC Know your client delays)

Inequality & automated trading

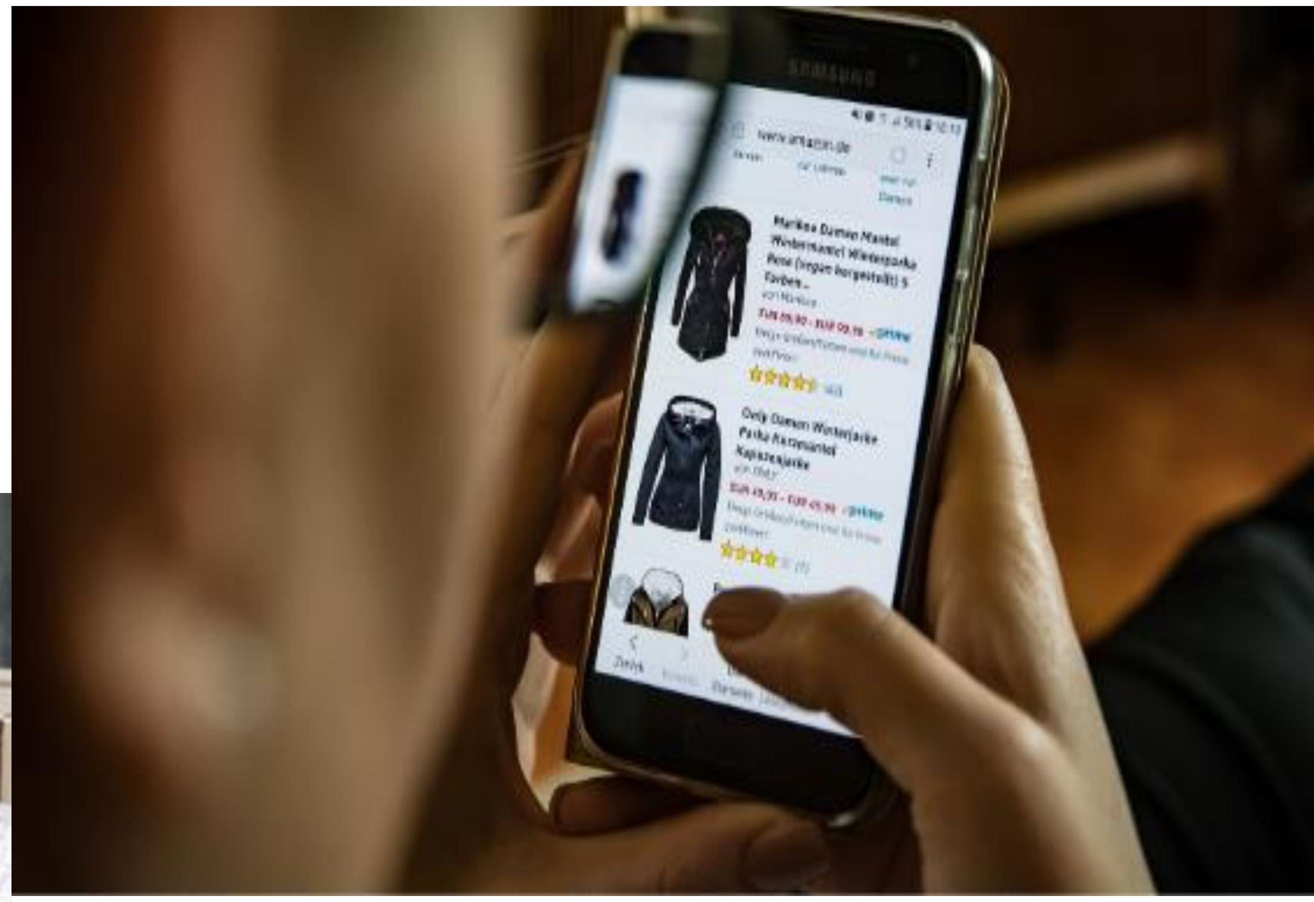
Spending, high banking fees, poor customer service and sending money abroad are suck and not secure

More than 20 million U.S. youth and households are unbanked due to high banking fees. Poor perception, fraud

Over 60% of adult and youth in Africa have smartphone but don’t have bank account and are underbaked and underserved by financial institution, due to minimum balance, high banking fees, redundant old technology, inadequate bank security, low card adoptions, bank too far away, lack of documentation.

Force users to trade in their own cryptocurrency token instead of stablecoins like Ethereum or Matic, etc

Business



Expensive point of sales channel that doesn't enable fast frictional contactless checkout for time conscious consumers at retails stores , supermarket, restaurants

98% **Of shopper have 2-4 ecommerce store accounts**

75% **Of shopper have more than 6 accounts**

Separate store and network accounts lead to customer confusion and retailers are burdened with questions and complaints

No affordable platform to help small scale existing retailers effectively manage their day-to-day retailing and store management and sales right from only a smartphone in their pocket

Chargebacks and credit card fraud is on the rise worldwide. In the U.S. alone, fraudulent losses exceeded $10 billion in 2020. this have caused a negative impact on the store’s rating worldwide, raising the red flags in payment gateways, and sometimes making the store close their store

Solution

A game changing platform that could change the way we, bank, trade, invest and do business

Multicent Inc.

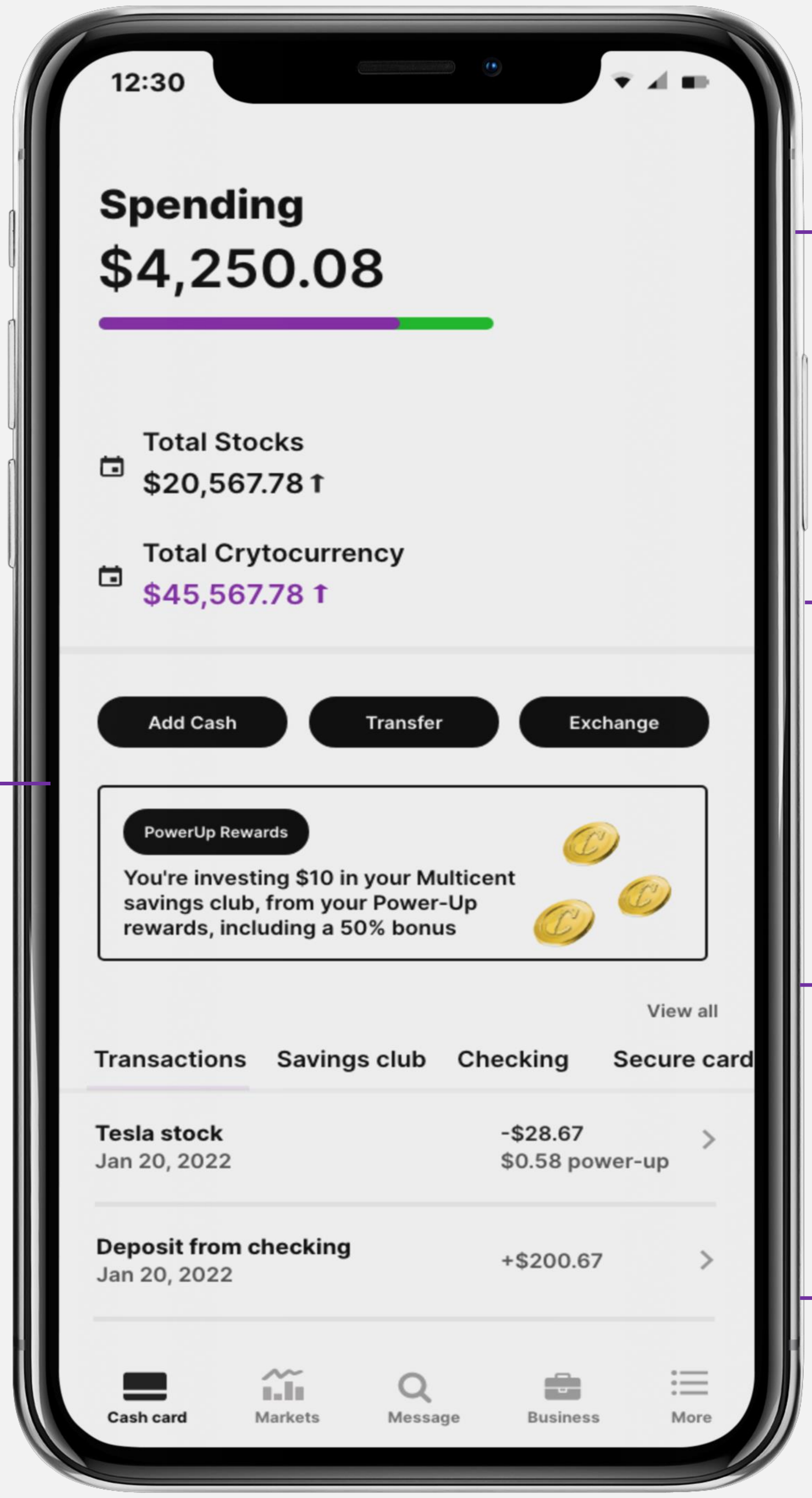
Investing is simple, and affordable for everyone . Multicent Cash Card makes it easy to build investing habits, build credit history as you spend. A unique roundup bonus program means Multicent matches the spare change you invest — up to $10 a week. Competitive interest. Earn 2% APY on uninvested funds.

Rewards + credits builder

Easy to spend in dollar/euro/naira, save in crypto, foreign currencies, stocks and earn 10% weekly rewards

Turn your spending and purchases into credit history, At the end of the month, we total up all your transactions and report them to credit bureaus as credit worthy payments

BANKING



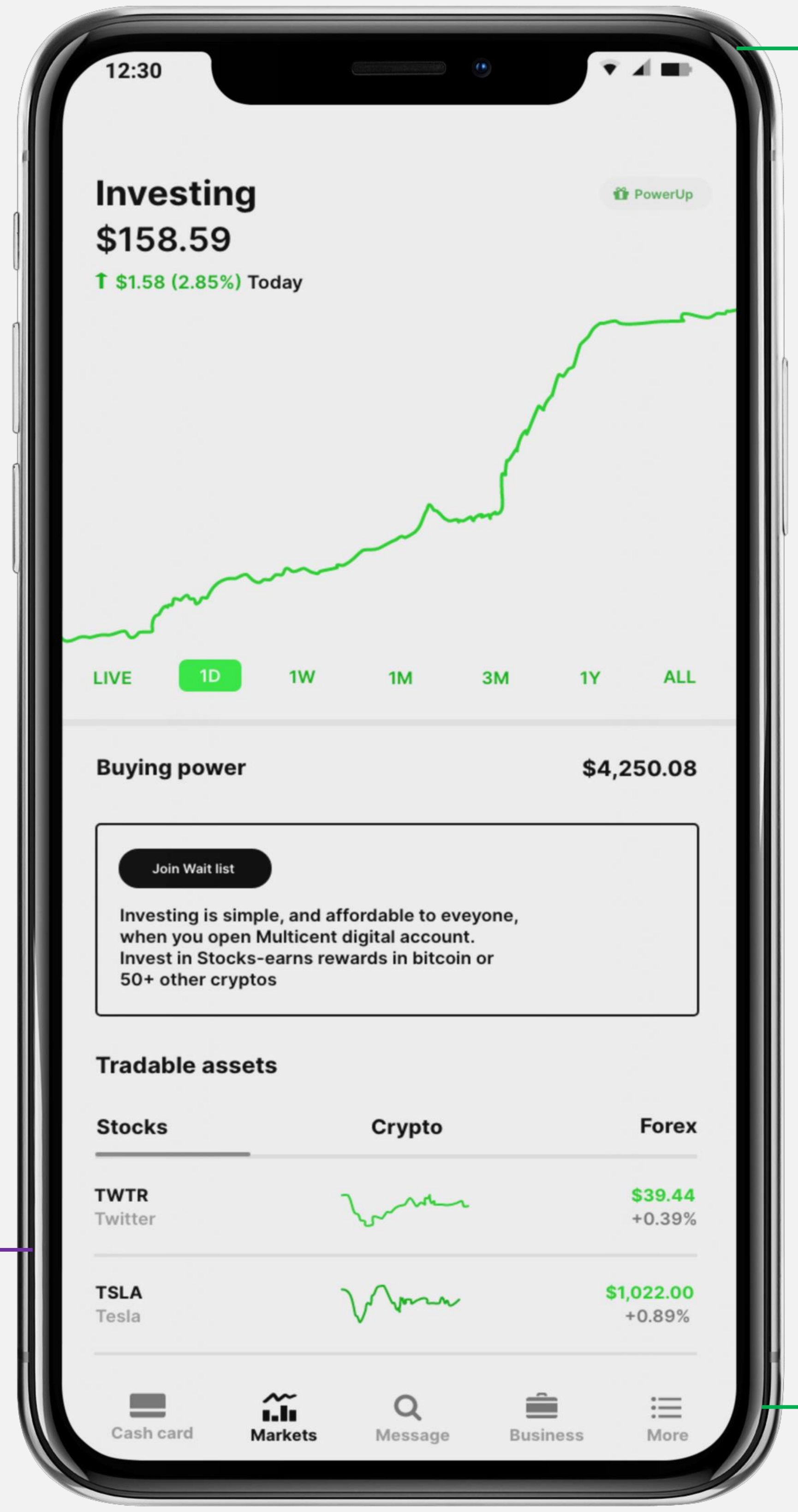
No fees oversea, get paid in crypto, get paid up to two days early with direct deposit, request and send money to family and friends abroad and automatically invest part of every paycheck in your choice of stocks or cryptos

ATM deposit, bank transfer-ACH-SWIFT, ability to send checks, Free card and edit card setting, help build credit history as you spend and invest, card deposit through debit/credit card

Payroll Integration, cash out your crypto instantly, easy to use and automatically connect your spending account to your brokerage account to start trading and investing

Our algorithm is screening the markets for the best price possible (including fees) and then acquire the cryptocurrency from the proper source.

TRADING



Cryptos/ NFT/Stocks

Built-in Web3 cryptocurrency that will allow our customers to have total control of their assets

Adequate for the general public with a one –click hand –on simple purchase solution through our mobile application

Accept all type of cryptocurrency token and trade more than 500 token from anywhere in the word

Light “Know Your Client”, and fast registration process.

Invest in stocks, options, and ETFs at your pace and commission-free.

Built by traders for traders

Allow users in more than 180 countries to deposit funds via dozens of local payment methods. With Connect, pay out fiat currencies in 45+ countries.

Options trading, Spot markets, MOVE contracts, Futures contracts, leveraged tokens

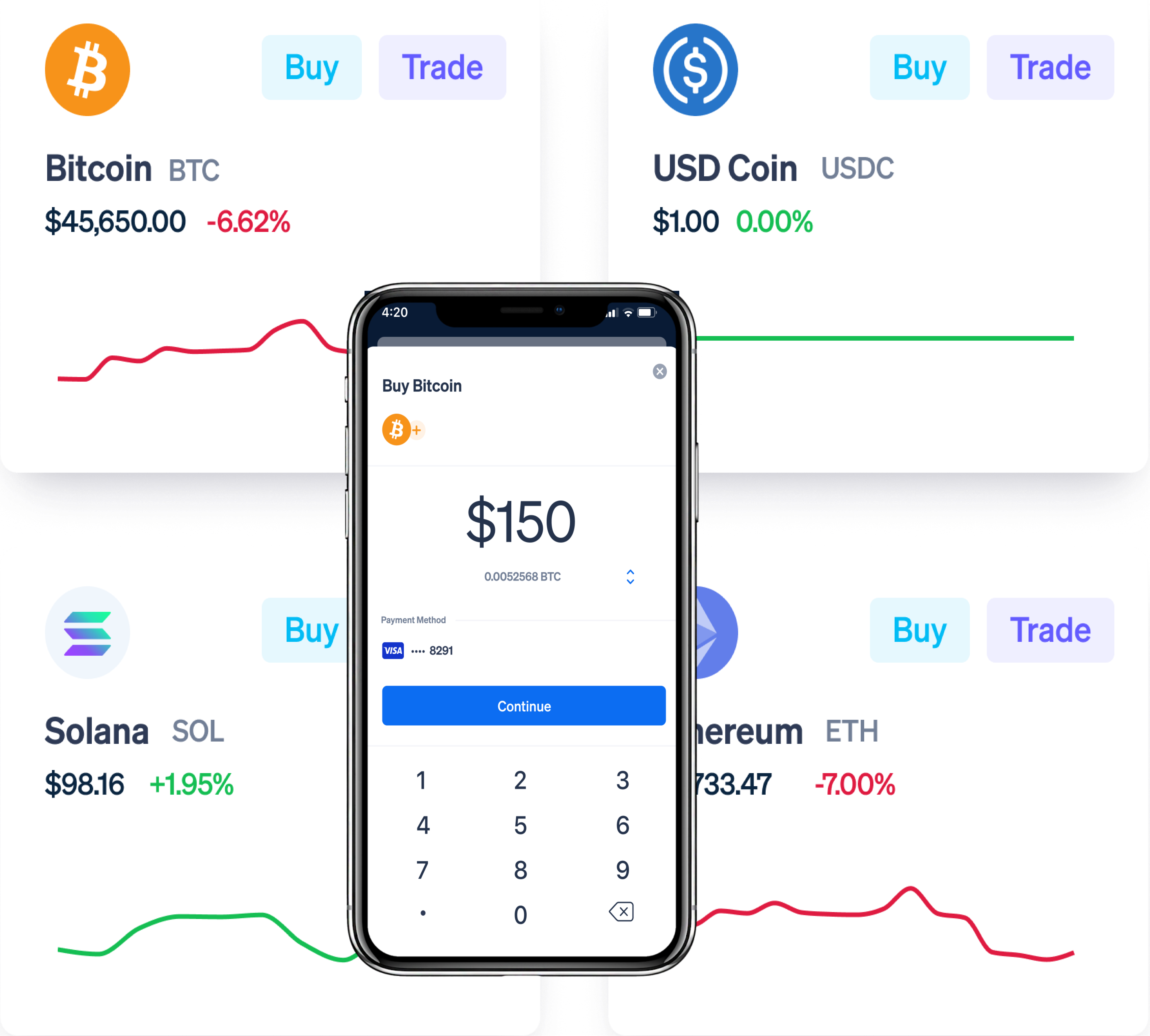
Trade and swap crypto with no network fees on our web3 wallet

Owner over your coins

Industry leading security

Cold storage for vast majority of our customers’ coins

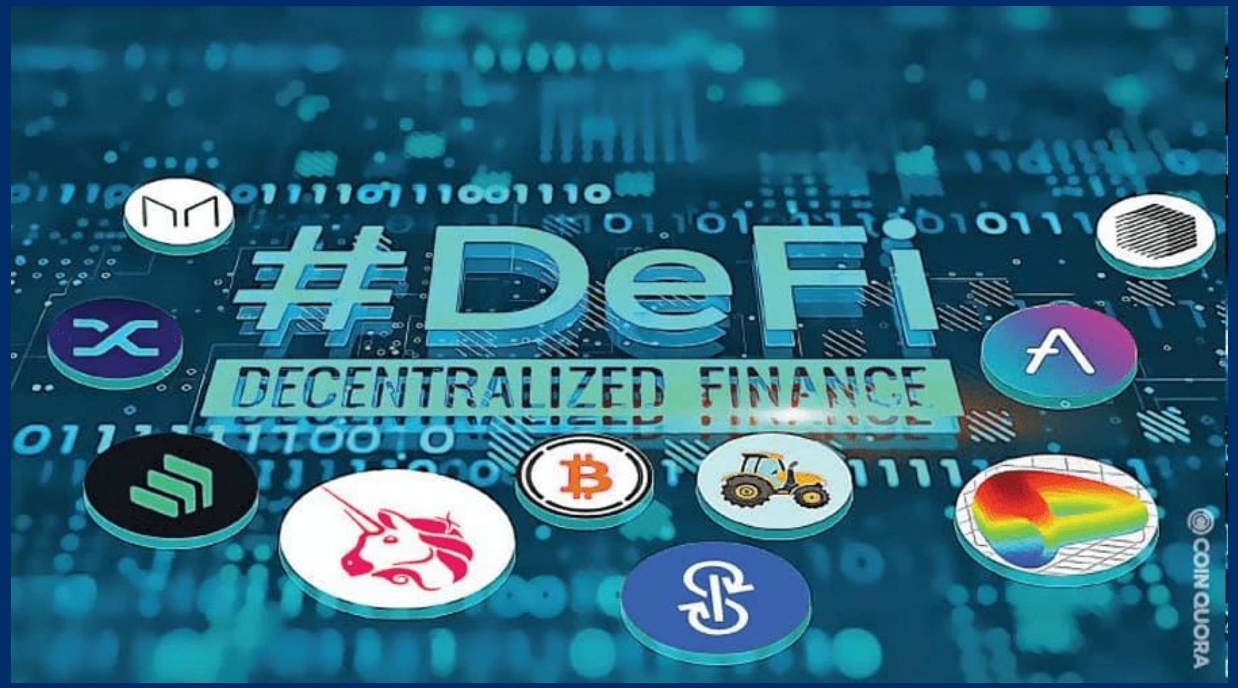
Crime insurance against theft and cybersecurity breaches



Looking Forward : Expanding Horizon

We believe the world's first trillionaire will either be in climate, or in crypto.

- Generate $1billion yearly
- Launches own Crypto-Currency Token (Mcent token) to ease of use of the assets in the metaverse
- Launches own Metaverse for Education and changing teaching methodology

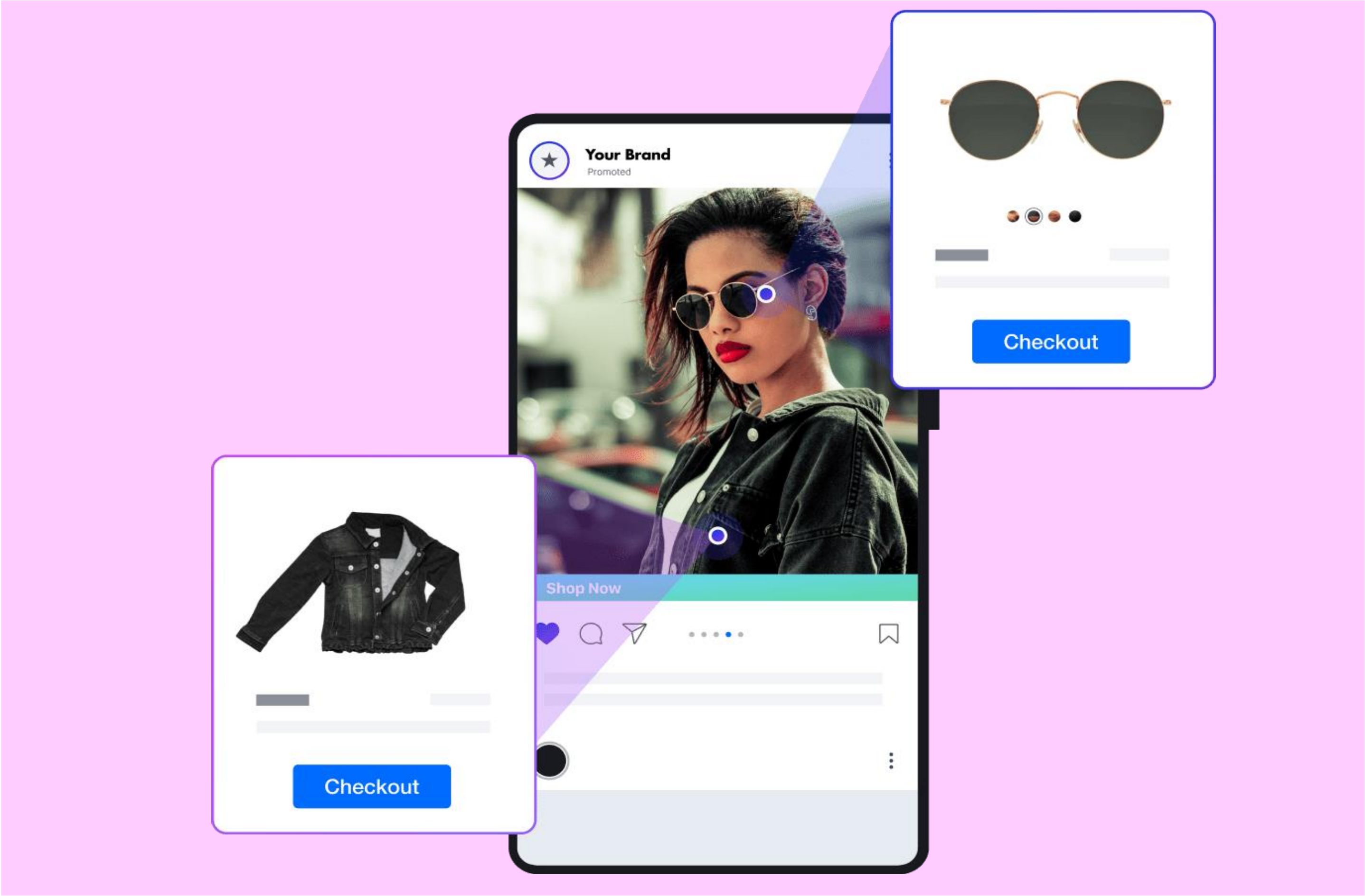


- Become market leader
- Launches finance platform to manage cryptocurrency trade and tokens
- Integration of One-Click Buy Technology in the finance platform for ease of user experience

- Launches own Crypto-Exchange platform to swap different cryptocurrencies with local currencies
- **Use any payment method, UPI, Wallets, Debit Cards, etc**

Solutions: for business

We build a powerful payments software for merchants and business to accept payments worldwide and scale fast

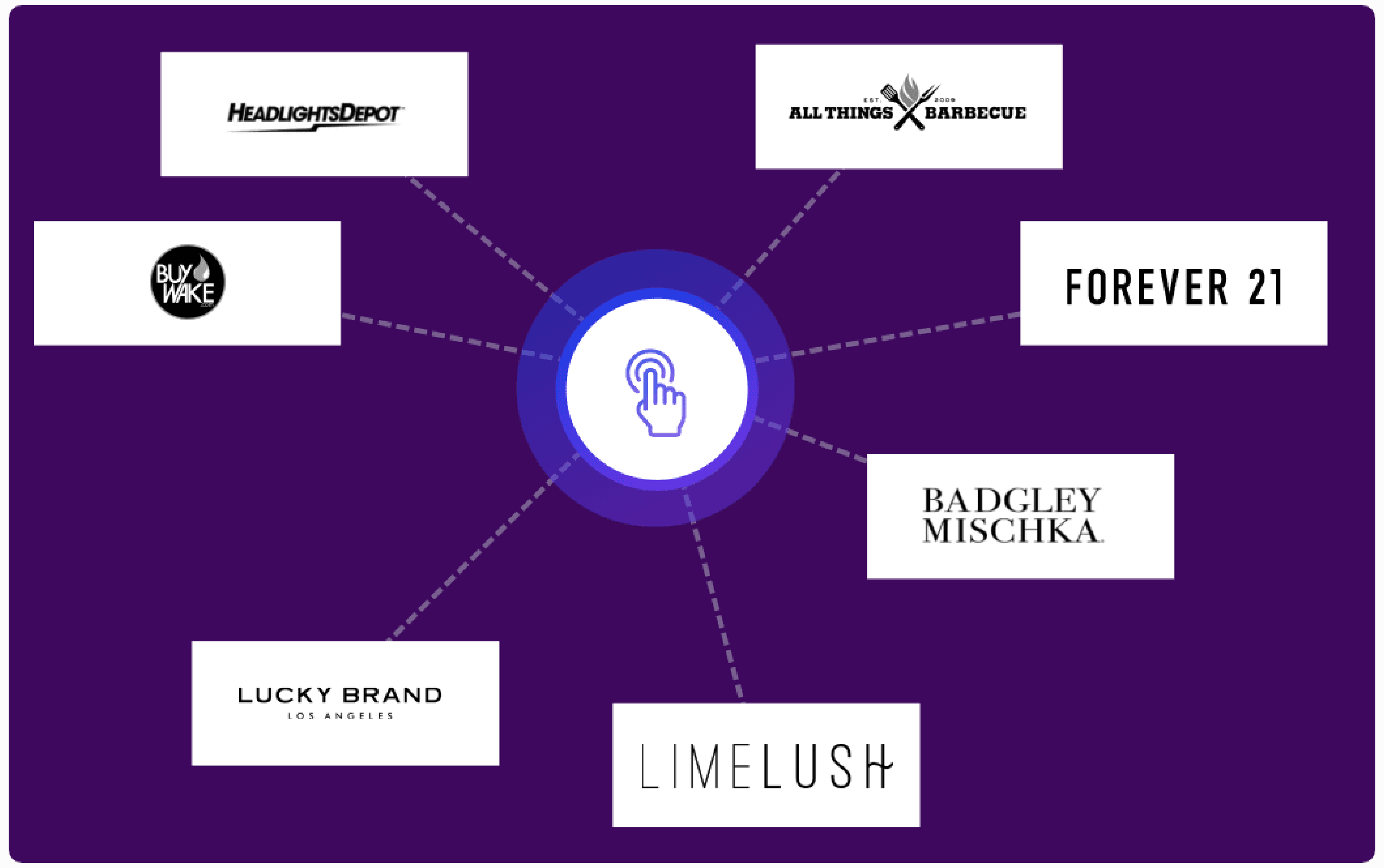


Multicent one-click checkout

With Multicent, tens of millions of shoppers can check out at a merchant's store in just one click, no forms or passwords needed. This simple, intuitive experience create more sales, more revenue and happier shoppers.

Payments for any business

Our payments platform is designed to increase conversion breeze through purchase with one click checkout even on a site your customer never shop before and reduce fraud at every step of the payment flow. Get access to streamlined checkout flows, fraud prevention, issuer-level optimizations, and more so that you can focus on building the next big thing.



Solution for platform and marketplace

Our APL eliminate the headache for merchant-customers managing separate accounts for every online store. Whether your customer shop at one or ten stores, your saved information is ready for use across all stores in Multicent's Network.

Solution: for business (Terminal)

Multicent provides frictionless, contactless Tap To Pay platform to millions of American, Europe and Africa markets to enable merchants to turn their smartphone into POS device

Multicent contactless Tap To Pay will make it simple, time saving, fast, secure way for merchants and business owner around the world to get paid the way they want right from their smartphone. We make it easy to integrate our tech into your app or turn your smartphone into a direct card reader so you can get paid wherever you are and whenever you need to.

Fast and on simple flat rate of 1.7% + $0.10

Get set up quickly and start taking payments in minutes on your smart phone (iPhone and Android)

Secure

We put you in control and help you sell your brand to the world

Time Saving

Get set up quickly and start taking payments in minutes,

Build for any business

Keeping up cash flow, get paid in crypto, Turn your iPad, iPhone, android phone into a professional POS with built-in payments and an intuitive checkout, all on one device.

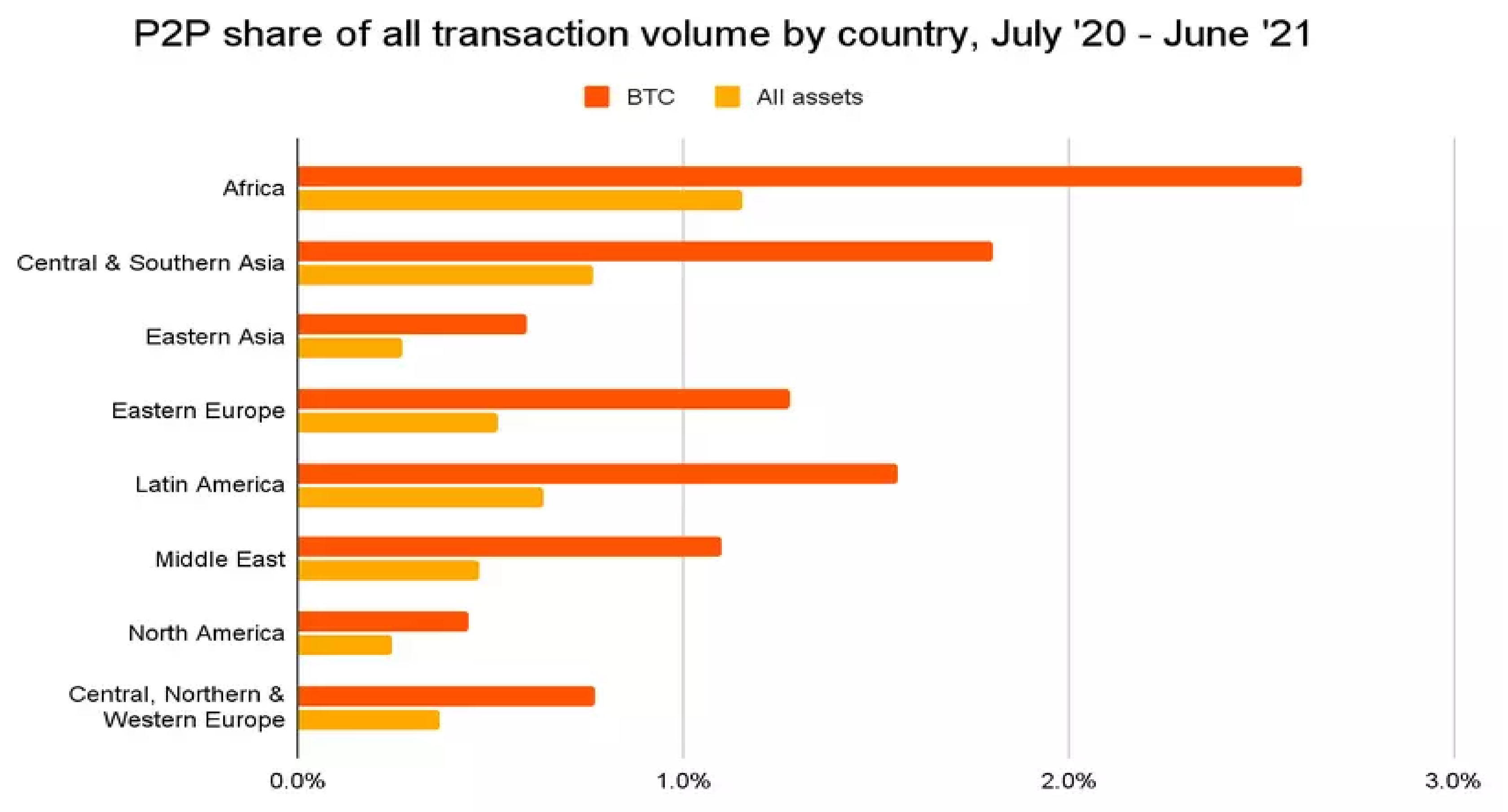
Tap to Pay terminal

We are the first company in the world to launched frictionless, contactless tap to pay on iPhone and android device

The Africa Market is huge

Nigeria is the third largest place for cryptocurrency trade in the in terms of volume. Nigeria ranks 8th position with crypto adoption. The reasons for this fact are not far-fetched. The Nigerian youth has about 58 % of the entire population of about 200 million people. It's easy for a young country like Nigeria to adopt the use of bitcoin because a large percentage of its population falls within the age range that is tech-savvy.

Africa's crypto market has grown by $120.8 billion in the last year



90.5M Bitcoin Transactions

79B Consumer Spending

51.39M Population

711B GDP

Kenya

85M Bitcoin Transactions

180B Consumer Spending

59.62M Population

711B GDP

South Africa

365M Bitcoin Transaction

306B Consumer Spending

206M Population

1.2T GDP

Nigeria

Additional capital will allow us to expand into Canada, Europe(Schengen territory) Australia, Asia and South America

U.S

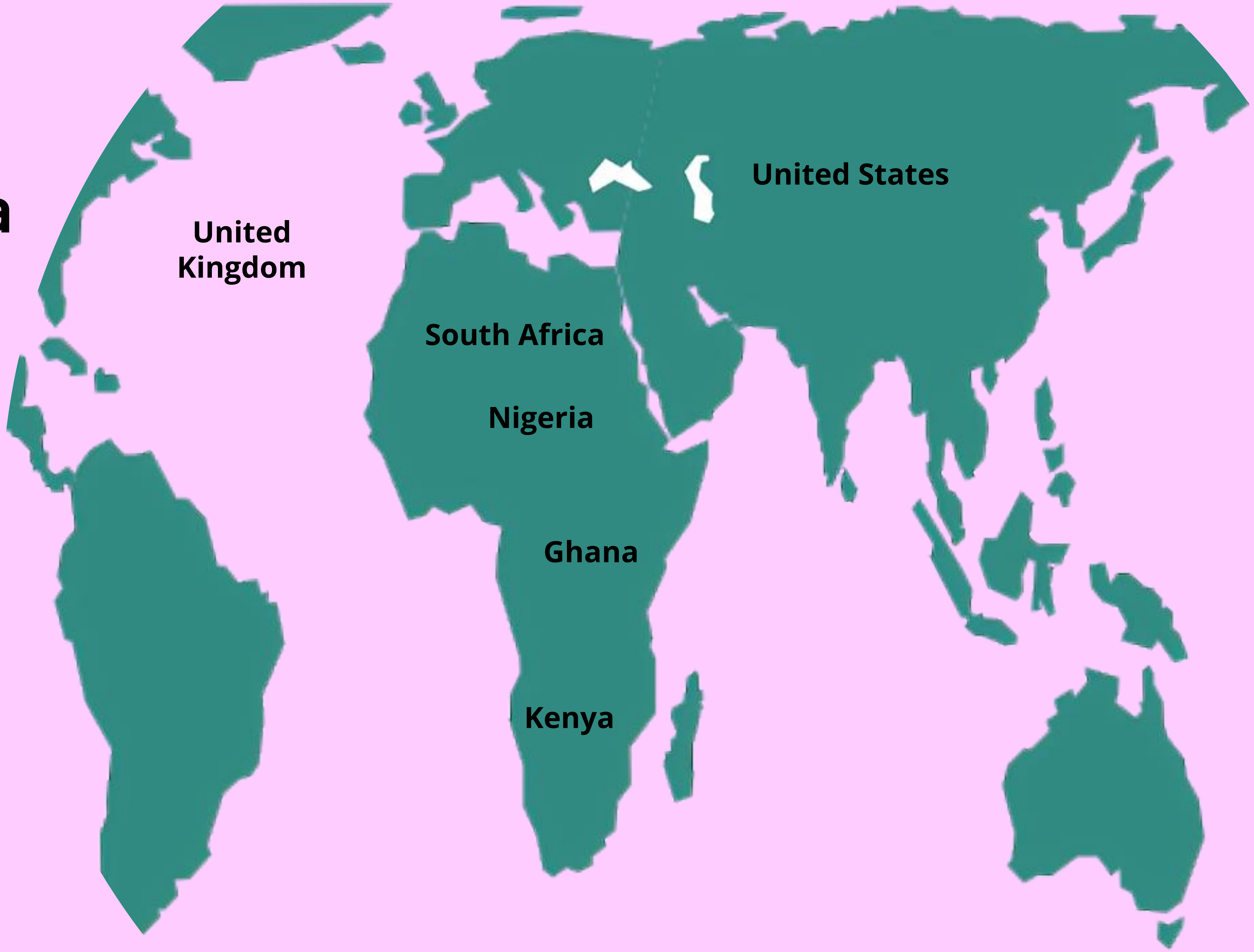
U,S business completed. We partnered with Cross riverbank to backed the issued of our customer ACH account, debit and credit card.

Africa

Ltd business registered in Nigeria, Partnered with Access Bank Nigeria .Nigeria banking license in progress and should be ready in October 2022. we open two local office in Nigeria and in South Africa to enable us to operate across the rest of Africa.

Asia

Asian Expansion we be base out of Singapore and Malaysia in the first instant where the monetary authority of Malaysia and Singapore (MAS) has just launched the Fintech and Innovation Group. Any initial launch would be based on partnership with our local sponsor bank



The UK market is huge

61,119

UK customer on our waiting list

£ 1.5 trillion

Total amount held in retail investments

£ 601 bn

Total amount held on all retail platform

£ 250 bn

Direct online investment platforms

£1.9 bn

67 Mln Travelers

Source FCA platforum, mintel 2021 data

Market size

Cryptocurrency Market Value To Reach 58.4% increase By 2027 CACR

Cryptocurrency Market size crossed USD is projected to register gains at over 30% CAGR from 2022 to 2024. The cryptocurrency industry is witnessing substantial growth with increasing volumes of cryptocurrency transactions and their market capitalizations. In Africa, Nigeria is now the No.2 bitcoin market on this fast-growing global marketplace

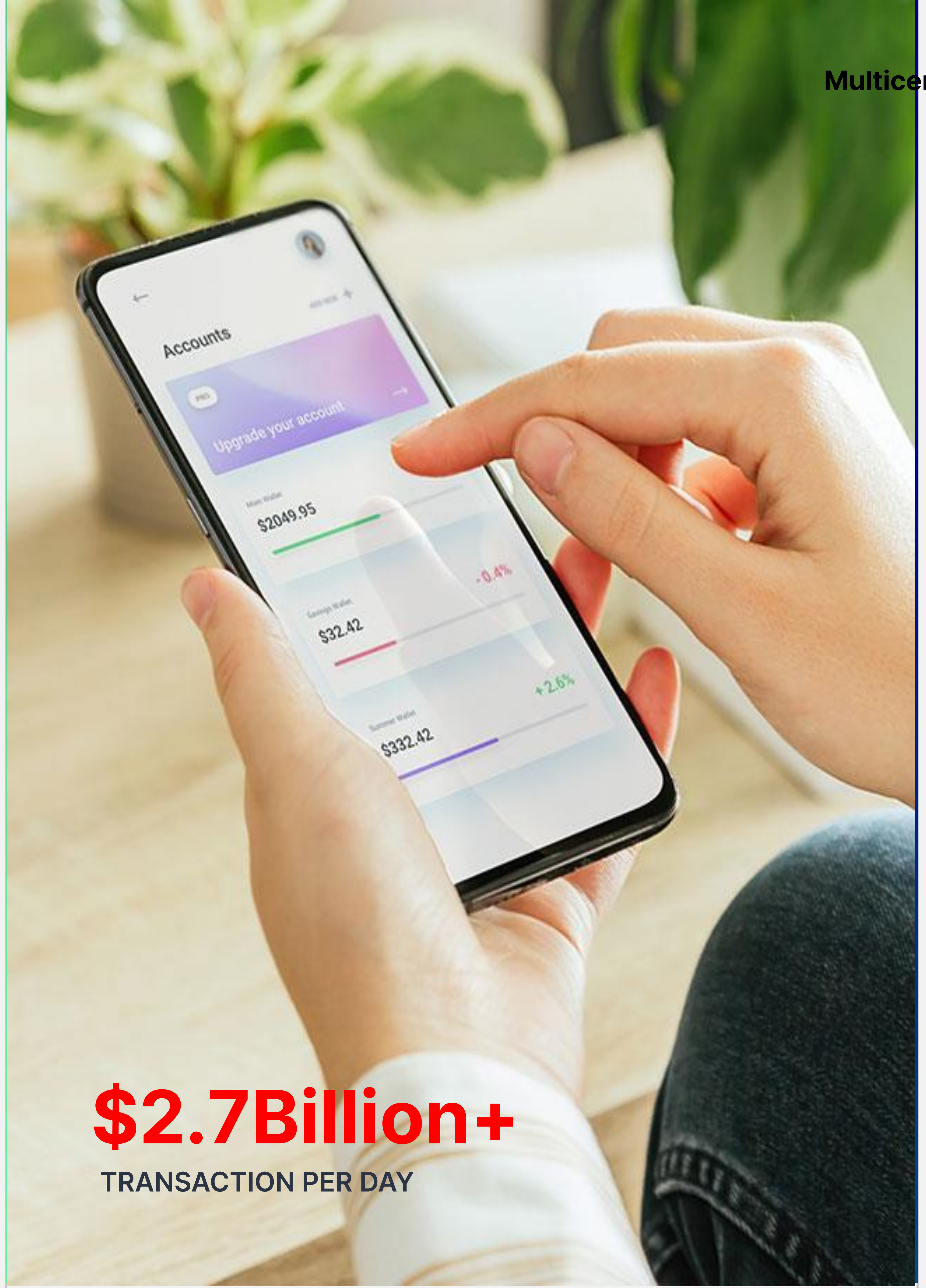
FOREIGN EXCHANGE
$6.6T
PER DAY

CRYPTOASSETS
$2.3T
TOTAL MARKET CAP

DECENTRALIZE FINANCE
$250B
TOTAL VALUE LOCKED

RETAIL PAYMENTS
$1.75T
PER YEAR

REMITTANCE PAYMENTS
$700B
PER YEAR



$2.7Billion+
TRANSACTION PER DAY

Revenue Model

Multicent is Creating A Low-Cost Financial Opportunity For The Delivery Of Financial Services

01 — Transaction Fees (External Transfers)

02 — Interchange and payments fees

03 — Exchange Fees (Buy/ send/sell Cryptos) and 1% - 2% per NFT transaction fees

04 — Trading Fees Of 1% When Our Users Buy And Sell Stocks

05 — Interest Fees credit card and Loan

06 — the standard fee is of $2.50 Money remittance/international transfer

07 — Interest Fees credit card and Loan

08 — Multicent business:Terminal-Connect-Billing : 2% and $0.25 for every successful transactions,

Multicent Inc.

Traction: Progress till date

347,448 ↑10%

People/traders on waiting list

- Product under development
- Two office open in Nigeria and South Africa and Nigeria banking license in progress
- We have partnered with Cross riverbank to issued ACH, debit and credit card to our U.S customer

- Launched in October 2021.
- 10,564+ people sign up for waiting in December 2021,
- The graph below show the total number of people and merchants on our waitlist by country.

19,563

Merchants on waiting list

Our Partners

Multicent has partner with Cross riverbank to backed and issued of our debit and credit Cards, ACH and Checking account

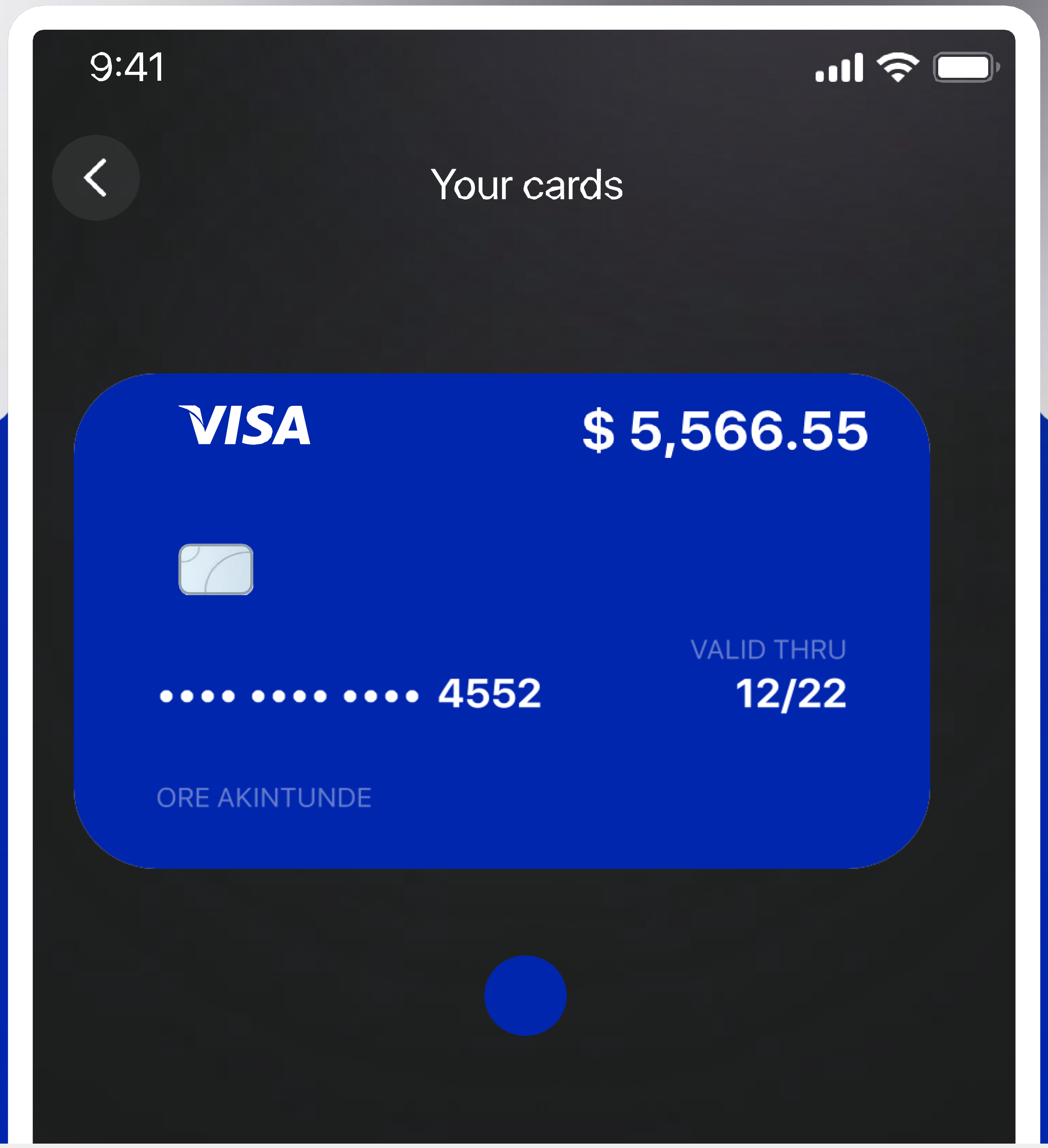
Multicent Powering growth for amazing businesses. We are growth engine for a new generation of innovative, forward-looking organizations operating in the US, Europe and Africa.

Customer Acquisition

Referral Programs

Reward Programs

Online Marketing



Revenue Opportunity forecasting

Based on the customer high demand and sign-up on our waiting list we expect as follow:

7.9 bn$
Valued at 40 billion USD

345.6 m$
Valued at 14 billion USD

250.6 m$
Become a unicorn

10 m$
Expect 1-2million user

Multicent Inc.

Competition

We are the only company that solve the full circle of customer pain and help business reach their full potential

Multicent

Easy to use, affordable investing app, open account in multiple currency, access to many assets and stocks from any country

stripe coinbase Fidelity INVESTMENTS

Robinhood nubank

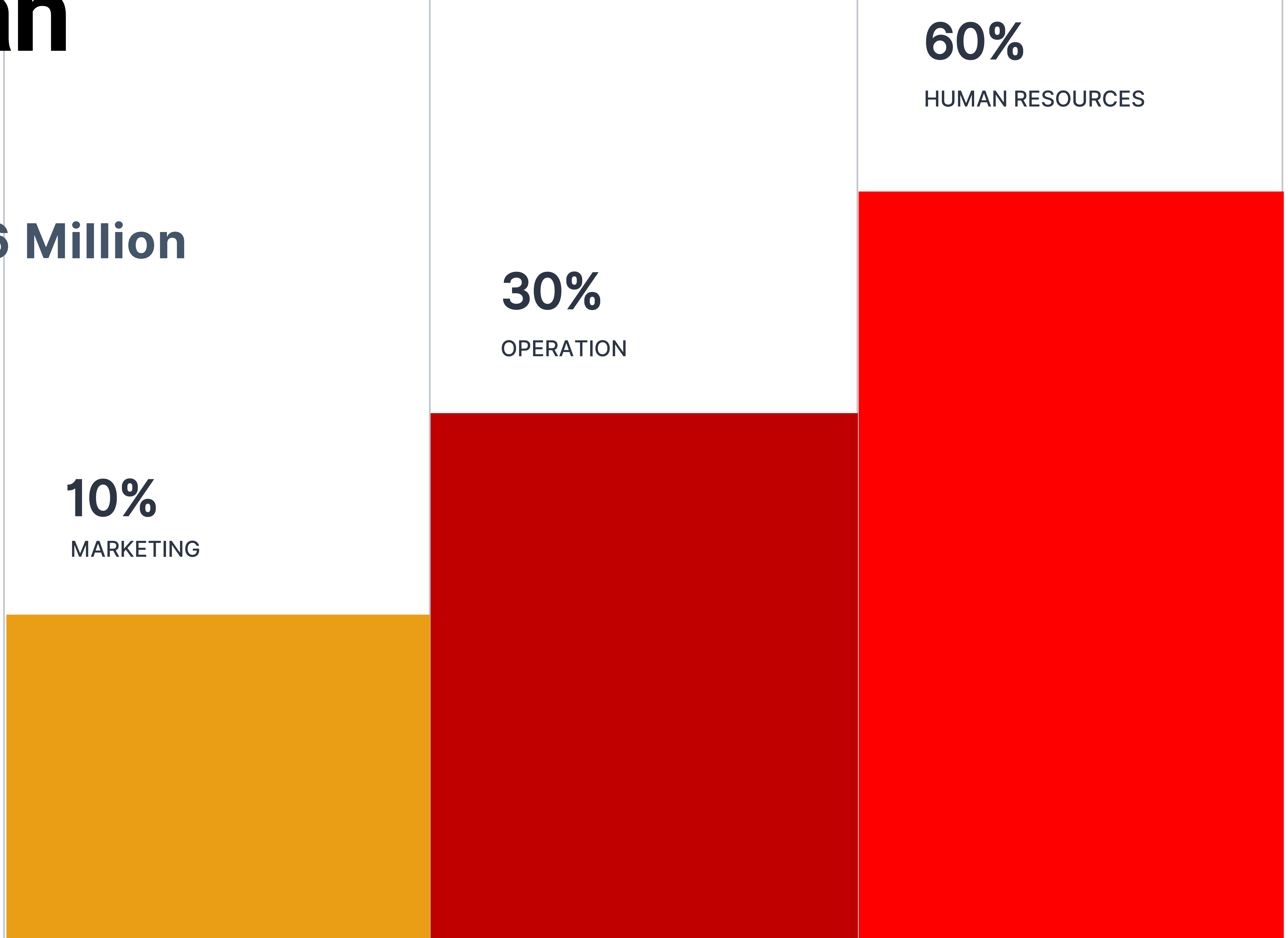
Difficult, Expensive and Inconvenient

Easy & cost effective but only available in one country

	Multicent	FTX	Revolut	Robinhood	nubank	coinbase
Buy & Sell , Trade Crypto and Stocks anywhere in the world	yes	No	3 Country	US only	Brazil only	US only/Limited
Create and issue unlimited virtual cards and travelers' card	yes	No	yes	No	No	No
Zero trading fees	yes	High	High	yes	Low	High
No banking maintenance fees	yes	No	No	yes	No	No
Exchange rate fees	Low	High	high	Low	High	3%
Remittance Fees	$2.50	No	High	Not Available	Not Available	Not Available
Instant deposit with debit card	yes	Yes	yes	No	No	No
Provide tap to pay and POS terminals	yes	No	No	No	No	No

Founding usage plan

We are raising $6 Million



Our team

Joshua S. Oduyemi

Founder and Co-CEO

(Product Architect) former international ETFs traders

TuDelft University, The Netherlands

Harris Zahid

Co-CEO and Chief Technology Officer

(Software Developer)

Sanford university and former backend dev at Uber

Fred Wang

Head of Engineering

(Software and blockchain Developer)

MIT Graduate and former backend dev at Coinbase

Anita Johnson

CFO

Economist and tech investment at Goldman Sachs

CONTACT US

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