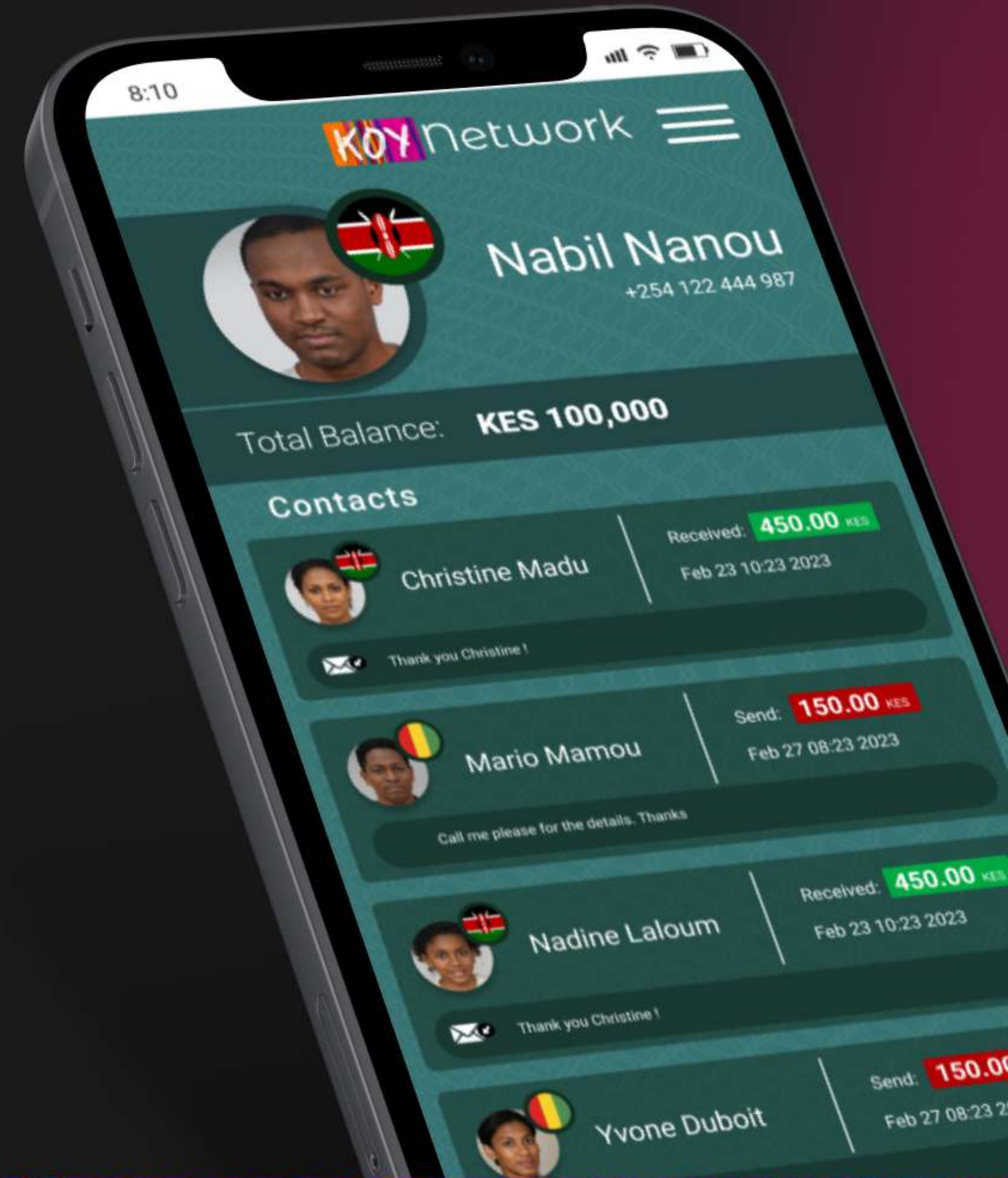


# Africa's Super Computer

 Koy network

Building Africa's distributed financial infrastructure powering trade through payments, logistics and other digital services







## Africa is becoming a smartphone-first ecosystem

Making it the fastest growth region for smartphones



Named for the colorful woven kikoy cloth of Kenya that is used across many parts of the continent, the KOY Network will form an invaluable fabric for economic and digital transformation of African life

## Africa is getting online fast

Internet access and penetration is growing fast and more Africans are getting online everyday



## Home of mobile money

Africa is the home of mobile money. \$701.4BB total mobile money transacted annually, with \$50b of diaspora remittance inflows annually



## Emerging focus on privacy

Most African governments are only now exploring issues of digital and financial privacy. KOY Network offers superior privacy features than public blockchains or cellular pay platforms.



## Weak security of competing platforms

Through a combination of strong encryption, government-supported identity verification services, and access controls at the some API's, KOY Network will set a new standard of digital security for Africa.



# The KOY Network, for tomorrow's Africa

A distributed ledger system designed to support smartphone apps serving Africa and its diaspora situated across the globe



Bringing everyday services to the fingertips

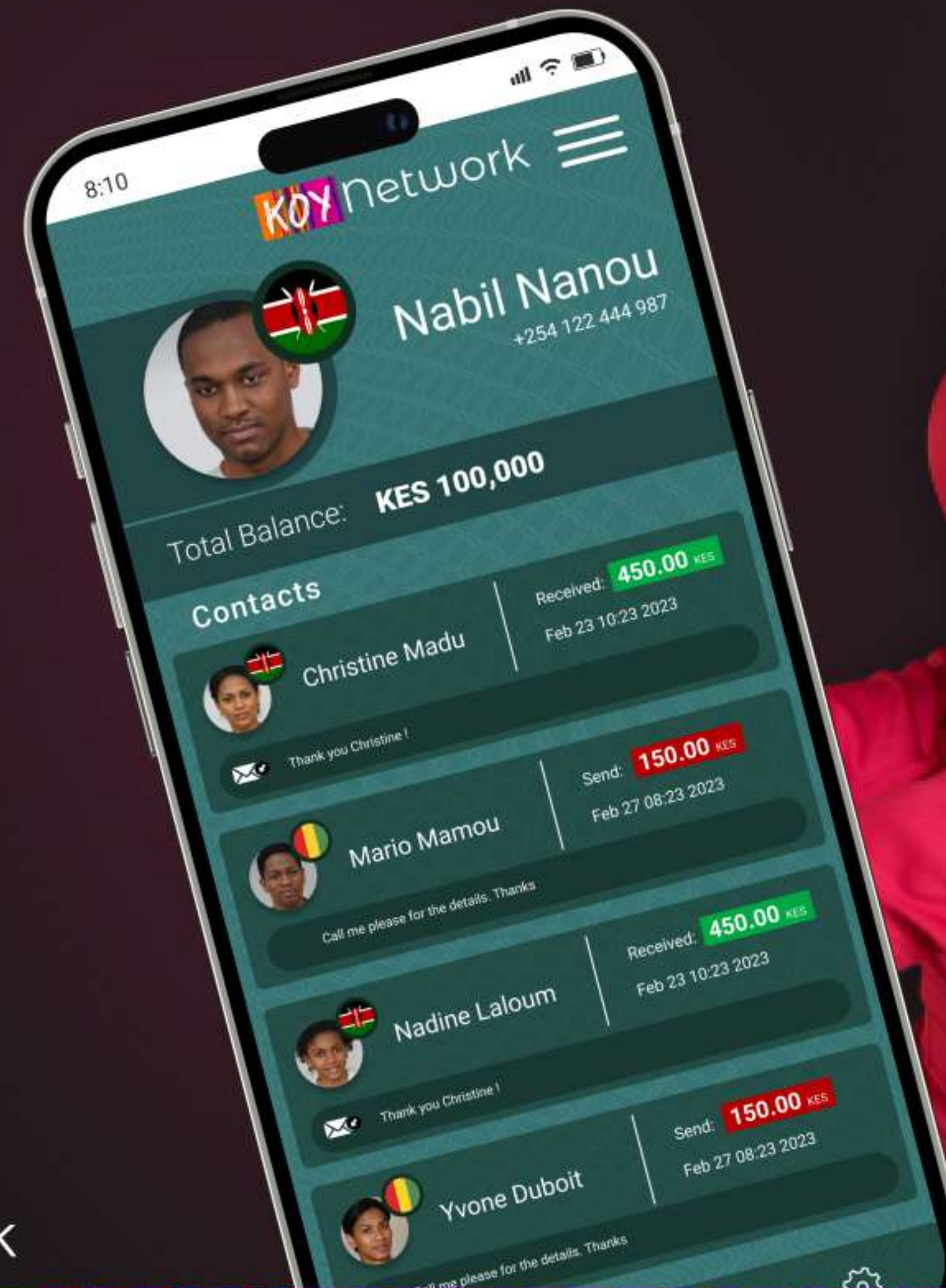


Secure platform, accounts, and transactions



Leverages new low-cost smartphones sweeping Africa

KOY network





# The KOY Network super-app

(think Weibo for Africa)

## Financial Services

Offering fast, efficient and cost effective financial services to support e-commerce, merchants and government services. These will include peer to peer transfers, Point of Sale services, loans disbursements and payroll.



## Digital Assets

Our token foundry will support the digital economy with opportunities to mint and distribute digital goods including vouchers, tokens, ISO national currencies



## Digital Identity Services

The app offers digital ID services that allow users to securely store and share their personal information - national identification numbers, driver's licenses, and passports. This simplifies automated identity verification for financial transactions and accessing various services.



## Account Recovery Services

The secure nature of cryptographically secured accounts make account recovery challenging. The KOY Network will utilize its strong digital identity validation features to provide account recovery services for any identity-verified user.



## Social Media with integrated payments

The KOY Wallet incorporates social media features, allowing users to connect with friends and family, share updates, and make payments directly within the app.



## Certificate/Degree/Health records Verification

Users will be able to securely store and share their educational and health records within the KOY Wallet, including certificates, degrees, and vaccination records.



## Event Ticketing

The KOY Wallet will include ticketing features that allow users to purchase and store event tickets directly within the app. This will simplify the process of attending events and reduce the risk of lost or counterfeit tickets.



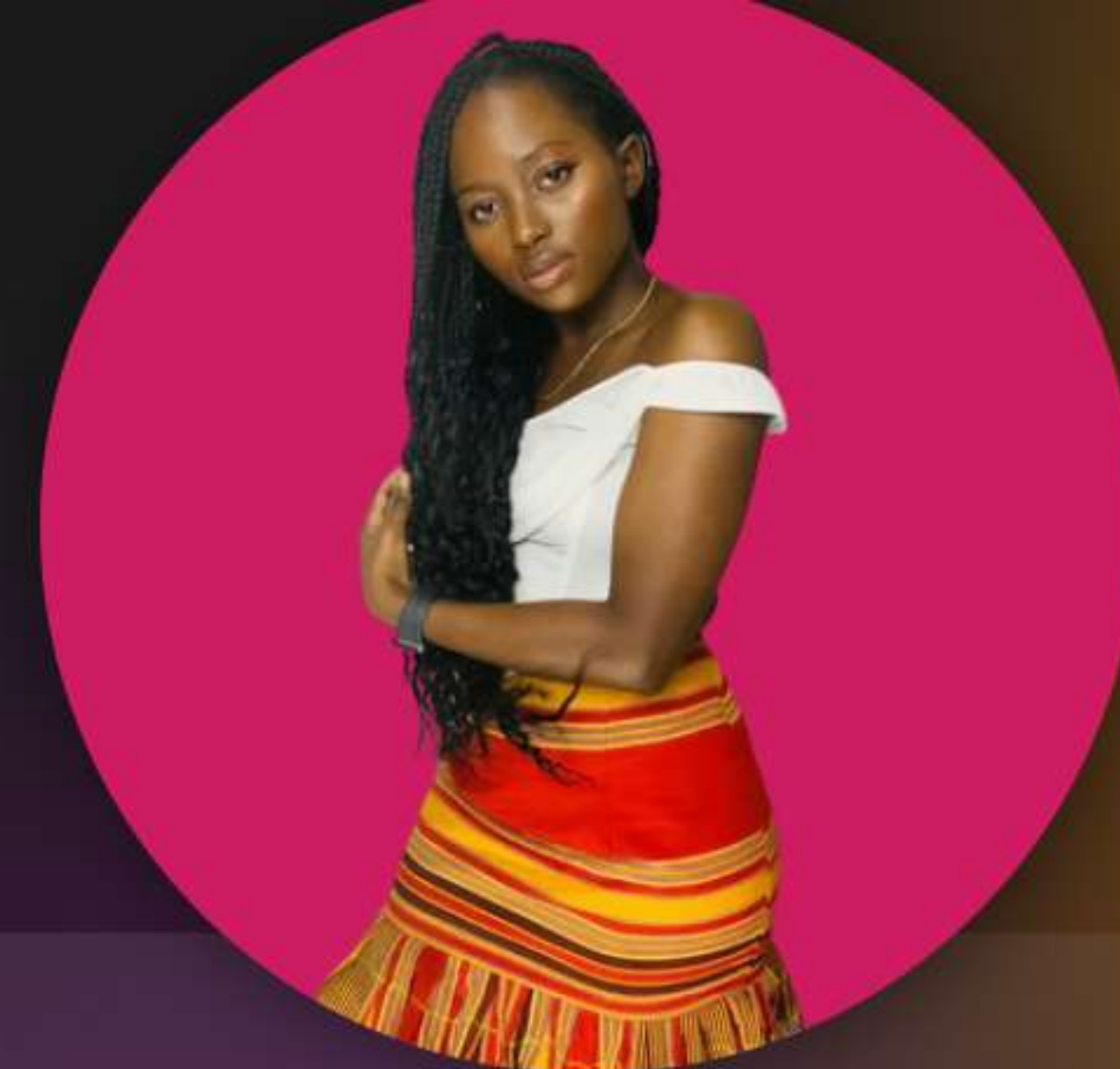
## Ride Share/Bus Transportation

The app will also offer a ride-sharing feature, enabling users to request and pay for rides using local digital currency. This provides users with an additional transportation option and promotes the use of digital currencies for everyday transactions.





# Why KOY Network?



Low/No Code Portal



One distributed ledger across borders



Fast finalisation and settlements



BaaS fee structures for developers and businesses for predictable operations budgets and the ability for businesses to inexpensively cover the network fees for purchasers (even those without paid plans).



Real time security and ISO 20022 compliant



Affordable subscription or pay-as-you-go use plans for individual users cover every cost of operation.



# Ways to use KOY

## Fast deployment of your digital business

Our resource toolkit will enable fintechs and digital businesses to deploy fast and securely. The suite of on-chain smart contract appliances will enable a low/no code environment lowering the barrier to entry for developers



### Ready-built Mobile wallets

A selection of mobile wallets and smart contracts will be available



### Developer tools

An array of developer tools for deploying, updating and managing their apps and users

\* developers pay subscription fees to use network resources



### Support embedded finance

Developers can integrate their custom dApps with KOY APIs to access full capabilities



# Paying business customers eager for launch

Because KOY is lowering the barriers to entry and will support businesses of all sizes and in all sectors across the digital landscape.

Currently six projects have committed to using the KOY Network at or immediately after launch. Examples include:



## **Fintech**

dotSEND a Pan African payments service provider will be deploying on KOY network. This will support payments in the COMESA region and Nigeria. KOY enables dotSEND to provide cross-border payments



## **Ticketing and vouchers**

Milestone Events, an event organiser in East Africa will be launching in Q4 2023. All back end processes will be deployed to the KOY network



## **Identity Services**

dotSEND will be providing third party identity and age verification for e-commerce and the gaming space.



## **dotSEND - Prime payment provider for the network super app**

dotSEND has spent over three years acquiring one of just five digital money licenses issued by the Central Bank of Kenya with expected reciprocal licenses and cross-border instant-exchange payments in up to 22 other COMESA countries.



## **GreenTrace**

Lifecycle track and trace of electronic component in Rwanda with an existing contract with the national government.





# Network



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Our Website  
[koy.network](http://koy.network)

