



The Standard in
Industry-Focused
Payment Solutions

CORPORATE BROCHURE

This proposal and supporting materials contain
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Xpress Payment Solutions Limited



ABOUT US

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Incorporated in Nigeria in 2016, Xpress Payments specialises in the design, implementation and provision of platforms for electronic payments, collections, bills payment and funds disbursement. The Company also provides payment services around transaction switching and processing, as well as serves as a licensed payment terminal service provider (PTSP) to supply and manage point of sale terminals.

Xpress Payments' unique mix of people, processes, products and services makes her stand out as a Company. It enables her to deliver on her mission in a way no other company can. Her people live and work by her core values, denoted by the acronym TIP-C: Teamwork, Integrity, Professionalism and Customer satisfaction, in a highly motivated and conducive work environment, where everyone is challenged to continue to give their best.

The Company's processes are dynamic and forward-looking to ensure excellent service delivery. Her products are client-focused, innovative and technology-driven. The Company is continually disrupting markets in a bid to further simplify and enable smarter living for all Africans.



OUR MISSION

Our purpose is to simplify and enable smarter living



OUR VISION

To be the preferred choice for e-payments in Africa

KEY DRIVERS TO ACHIEVEING OUR VISION & MISSION:

- Smart living solutions
- Stress-free experience
- Leading edge technology
- Winning team



Give us opportunity to take your innovative needs and transform them into reality through our ability to formulate, develop and implement smart living solutions. We instinctively help businesses recognise their unique capabilities and position them as top-notch by implementing on business strategy, tactical projects, policy formation and execution; resulting in significant revenue and profit growth.

Wale Olayisade
Ag. Managing Director

Company Overview

1



Obtained CBN Switching and Processing Licence Category: Transaction Switch, PSSP, PTSP, 3rd Party Processor (TPP), non-bank acquiring and Super-Agent.

2

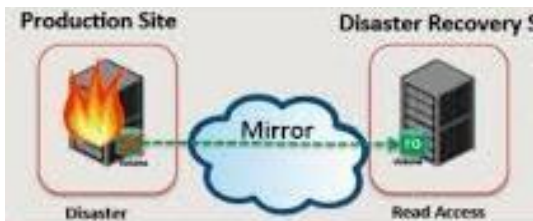


Huge investment in state-of-the art Switching and Processing Infrastructure.

3



4



Implemented a functional and robust disaster recovery site.

5



24/7 Multi-lingual Customer Care Centre

AWARDS AND RECOGNITIONS



AWARDS AND RECOGNITIONS



OUR PAYMENT PHILOSOPHY

Here at Xpress Payments, we have an accommodating payment philosophy that allows us to serve B2B, B2G and B2C markets. We are enabling smarter living through our ePayment solutions and a stress-free customer experience with our product and solution teams, through our robust, innovative and cutting-edge technology.



B2B

Business to Business

B2G

Business to Government

B2C

Business to Consumer

OUR PRODUCTS AND SERVICES

Xpress Payment Solutions Limited is positioned to be an integral part of our customers' lives through seamless, easy-to-use, secure, fast products and services that create convenience and confidence in carrying out transactions.

PRODUCTS



SERVICES



For more information, Visit our website <https://xpresspayments.com> for more information on our Products and services.

OUR PRODUCTS

eCashier

**Multi-account/bank collections
made easy** via our network

eCashier is an easy platform for payment collection from multiple accounts and multiple banks. Collect payment with ease from Customers, Donors, Subscribers and more through a network of over 8,000 bank branches and electronic channels. Integration to our API affords Banks the ability to not only use their own interface for collections, but can also extend to other channels to include web, mobile and POS.

Product Features

- Accepts payments with cash, cheque and transfer.
- Supports payment with multiple currencies.
- Supports online and offline payment modes.
- Available across bank branches nationwide.



OUR PRODUCTS

XpressPayout

Make Bulk and Single Payments
with ease and accountability

With XpressPayout, you can make bulk or single payments on the go from multiple accounts and multiple banks. Transfer funds through the web securely and with ease to vendors, contractors, staff, etc.

Product Features

- Single debit and multiple credit to beneficiaries.
- Designed to be adaptable to customer's internal approval flow process.
- Bank account and transaction compartmentalisation based on transaction type.
- Seamless integration with merchants' 3rd party platforms e.g., payroll system, ERP, etc.
- Pre-beneficiary data validation to avoid wrong transaction posting.

XpressPayout 



OUR PRODUCTS

XpressPOS

A POS Solution
Your business can count on

XpressPOS is an innovative payment solution using Point of Sale (POS) Terminals at payment point. Enjoy simple, secure and fast payment with various electronic cards and customisable payments for specific services.

Product Features

- Accepts all cards.
- Supports local and Foreign currency payments.
- Supports multiple merchants to one terminal.
- Provides VAS business-additional revenue.
- Supports electronic card register (ECR) integration.
- Remote monitoring or fault detection.
- Supports customization based on customer's request.
- Provides access to XpressReport for transaction reports and reconciliation.

Xpress  **POS**



OUR PRODUCTS

XpressPay


A Payment Gateway to new possibilities

An organisation's website or mobile app can be enabled with our payment gateway for the collection of payments from customers using cards (Visa, Verve and Mastercard), bank accounts and eWallets, USSD, and Transfers without having to redirect customers to another site for payment to be made.

Product Features


- Convenient means of making payment as customers can now make payments from the comfort of their homes/offices or wherever they are.
- Profile management
- Supports payment option of card/bank account numbers
- User segmentation
- Detailed Transaction Report
- 3rd-Party system integration
- Transaction re-query





 Mui Tech

Pay NGN 100
adebola_o@yahoo.com

Select a payment option

>  Card

>  Bank

✓  Transfer

Select bank to process payment

Bank

—Select Banks—

▼

Enter your Details

First Name

John

Last Name

Doe

Proceed

OUR PRODUCTS

PayXpress

Payments and Collections All in one place

PayXpress is a one-stop Value Added Services (VAS) platform designed to provide customers with easy access to purchase of airtime, Payment of Bills, transfer of funds, set up recurring payments, collections services for Government Parastatals and other Organizations.

Product Features

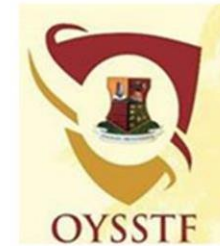
- Supports payment with: bank accounts, Mastercard, Visa, Verve, etc.
- Allows airtime purchase (single and bulk).
- Allows repost of same transaction without having to create from the beginning.
- Transaction report and monitoring.



OUR PARTNERS



OUR CLIENTS



OUR REGIONAL OFFICES

Lagos State (Head Office)

23 Oba Akinjobi Way, G.R.A
Ikeja, Lagos, Nigeria.

lagos@xpresspayments.com
+234 818 886 6022

Oyo State

36, Francis Okediji, Old
Bodija Ibadan, Oyo State.

oyo@xpresspayments.com
+234 818 886 6022

Delta State

Plot 1, Phase 4, block 111
Core Area Okpanam Road,
Asaba, Delta State.

delta@xpresspayments.com
+234 818 886 6022

Abuja FCT

20 Freetown Street, Wuse II,
Abuja.

abuja@xpresspayments.com
+234 818 886 6022

Ogun State

11B, Lafenwa Rd, Opposite
Precious Pharmacy,
Lafenwa, Abeokuta.

ogun@xpresspayments.com
+234 818 886 6022

Gombe State

Inuwa Garba plaza, beside
fire service, Gombe Main
Market, Gombe State

gombe@xpresspayments.com
+234 818 886 6022

Kano State

20, Audu Bako Way, Binta,
Danbaffa Plaza Suite 5,
Opposite Nation plaza,
Nasarawa, Kano State

kano@xpresspayments.com
+234 818 886 6022

Rivers State

AKC Plaza, 59, Market Road,
Rumuomasi, PH, Rivers state.

rivers@xpresspayments.com
+234 818 886 6022

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BOARD OF DIRECTORS

High Chief SAMUEL ONI



CHAIRMAN

High Chief Samuel Oni is a Chartered Accountant with a distinguished career in both private and public sectors that spanned well over 35 years. Having qualified as a Graduate Member of the Association of Certified and Chartered Accountants (ACCA), London in 1980, he held the position of a Senior Accountant/Company Secretary in various establishments ranging from New Foods & Drinks Company Ltd, Kaduna (1980-1982), Abiola & Sons Bottling Company, Ilorin (1983-1985) and Kwara Breweries Ltd, Ijagbo-Offa (1985-1989). He joined Kwara State Government and was deployed to Kwara State Agricultural Development Project (KWADP) as the Financial Controller of the Project between 1990 and 1993.

In October 1993, High Chief Oni, transferred his Services to the Central Bank of Nigeria (CBN) and assumed the position of an Assistant Director. He became a Commissioned Examiner and rose through the ranks in CBN and was appointed the Director of Bank Examination Department in 2003. He also served as the Director of Other Financial Institutions and Internal Audit Departments between 2005 and 2008. In 2009, he became the Director of Banking Supervision Department where he played a prominent role during the intervention process of the CBN that restored stability in the banking system, following the Financial Crisis of 2008/2009.

He voluntarily retired from the CBN in June 2011, having completed the eight years as a Director in line with the Tenure Policy for all Directors in Government Ministries, Agencies and Parastatals of Federal Government of Nigeria.

He attended both local and overseas training, workshops and seminars during his career some of which included:

- Strategic Human Resources Program, University of Michigan, Ross School of Business September 2011.
- International Housing Finance Executive Program University of Pennsylvania, 2007
- Bank Analysis and Examination School Federal Reserve System (FRS), Washington DC, USA
- Banking Leadership Program, Toronto Leadership Centre, Canada 2005
- IMF/WB/FRS Seminar for Senior Bank Supervisors from Emerging Economies, Washington DC, USA
- Examination Management School, Federal Deposit Insurance Corporation (FDIC), Arlington, Virginia, USA

High Chief Samuel Oni holds a Master's Degree in Business Administration from the University of Ilorin and a Fellow of both the Association of Certified and Chartered Accountants of London and the Institute of Chartered Accountants of Nigeria. He is also member of the Institute of Taxation of Nigeria and an Honorary member of Chartered Institute of Bankers of Nigeria.

He is an Independent Non-Executive Director (INED) in United Bank for Africa (UBA Plc), Abbey Mortgage Bank Plc and Chairman, Board of Directors of UBA Capital (Europe) Ltd.

Mr 'Wale OLAYISADE



Ag. MANAGING DIRECTOR

Adewale ('Wale) Olayisade is an accomplished digital transformation agent with a solid background in information technology and extensive experience in payment solutions. Recently appointed Acting Managing Director of Xpress Payment Solutions Limited, a leading fintech Company in Nigeria, he has spent over 20 years at the intersection of information technology, communications technology and financial services – designing, implementing and secure-scaling customer-centric technology solutions and payment platforms.

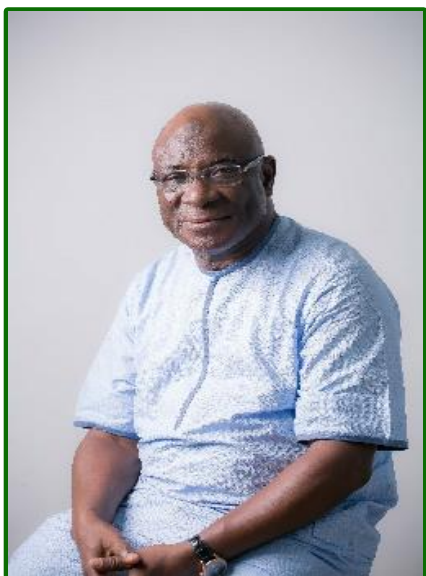
Before his appointment as Acting Managing Director, he was Executive Director/Chief Information Officer (CIO) at Xpress Payments, with responsibility for the entire information technology and service delivery function. He oversees all the strategic information technology architecture and initiatives, solutions delivery, database and analytics, quality assurance and application support activities critical to the day-to-day operations of the Company and improved customer experience of its different market segments.

Prior to joining Xpress Payments, he was Head, Information Technology/CIO at SmartCash Payment Service Bank (a member of Airtel Africa Group), where he led the rollout of consumer and agency banking market entry products, deployment of service channels (USSD, mobile app, agent app and QR) and third-party integration, among others. Before then, he had worked at Interswitch Limited as pioneer Chief, Group Service Delivery, working with a team of ambitious and passionate young Africans in shaping and re-shaping the African continent eBusiness and e-payment space with value driven solutions.

In addition to executive education at Columbia Business School (Digital Strategies for Business) and Lagos Business School (Senior Management Programme), Mr Olayisade holds a B. Tech. in Computer Science from Federal University of Technology, Akure and an MSc in International Management from University of Liverpool.

He is a Certified Managing Successful Programmes Practitioner (APM Group); PRINCE2 Certified Practitioner (APM Group); Certified Information Systems Security Professional, CISSP ((ISC) 2) – Retired; Certified Information Systems Auditor, CISA (np) (ISACA); Certified Novell Administrator, CNA (Novell Inc.); and Microsoft Certified Solution Developer, MCSD (Microsoft Corp.). He is also a business strategist who sets divisional goals, determines actions to achieve the goals and mobilises resources to execute strategic initiatives required to achieve the tri-pillars of operational excellence, product leadership and customer intimacy.

Dr Awa IBRAHEEM



NON-EXECUTIVE DIRECTOR

Dr Awa Ibraheem is the CEO of ICMA Professional Services, a company engaged in integrated Consulting, Management and Accountancy Services. He is a fellow of the Chartered Institute of Management Accountants, UK, the Institute of Chartered Accountants of Nigeria, Chartered Institute of Taxation of Nigeria and Chartered Institute of Stockbrokers.

He currently sits on the board of many companies including Port-Harcourt Electricity Distribution Company, Force Select of United Kingdom and Lagos Executive Business School. He currently chairs the boards of Prime Metro Properties limited, Afrocommerce (WA) Limited, Oceanic Health Management Company Limited and Oak Pensions Limited amongst others. He had earlier experience in auditing and tax planning with a couple of accounting firms and was Assistant General Manager Finance & Accounts at New Nigeria Development Company (NNDC), Kaduna.

He has a BSc (Accounting) with first class Honours from University of Lagos, an MBA (Finance) from Ahmadu Bello University, Zaria and a PhD (Management science) from University of Ilorin. He has attended various professional courses both in Nigeria and Overseas including Harvard Business School, Strathclyde University, UK and ILO Institute in Turin, Italy. He was in 1992/93 a Hubert Humphrey Fellow at University of Texas at Austin, USA. He is also a 2012 University of Lagos distinguished alumni awardee.

Chief Charles ILE NENYIABA



NON-EXECUTIVE DIRECTOR

Chief Nenyiaba is a 1983 graduate of the University of Benin with a Bachelor of Science Degree in Accounting, Second Class (Hons) Upper Division. He was retained by the university as a graduate assistant on completion of the degree programme. He is a fellow of both the Institute of Chartered Accountants of Nigeria (ICAN) and the Chartered Institute of Taxation of Nigeria (CITN).

He is also a Masters Degree holder in Business Administration (MBA) from the Ahmadu Bello University, Zaria in 1996 and a Ph.D holder in Accountancy from the Nnamdi Azikiwe University Awka in 2016.

Chief Nenyiaba has certifications in Data Processing and Computer Programming among other ICT courses and have over 30 years experience in public accounting practice covering the areas of auditing, secretarial duties, receivership, liquidation of companies, tax and management consultancy in diverse organizations.

He is also a part time lecturer for the Accountancy Tutors Nigeria Limited and the Institute of Chartered Accountants of Nigeria.

Mr Lukman BUARI



NON-EXECUTIVE DIRECTOR



Mr Lukman Buari is a fellow of Institute of Chartered Accountants of Nigeria (ICAN). He holds a Master's degree in Finance and has several years' experience in financial and IT consulting.

He worked in Deloitte Adetona Isichei & Co., one of the foremost accounting firms in Nigeria and later as an Internal Auditor with John Holt Plc and Olusola Adekanola & Co. He has held various top management positions and was the Director, Information Technology at Olusola Adekanola & co before joining ICMA PROFESSIONAL SERVICES as an Executive Director.

In recognition of his astuteness in administration and auditing, he served (2002) as Secretary to the Federal Panel of Inquiry for the Investigation of All Cases of Temporary Imports Permit between 1984 and year 2000 to investigate contraventions in her import permit laws and recover established liabilities from beneficiaries.

Mrs Ololade OGUNLUSI



INDEPENDENT NON-EXECUTIVE DIRECTOR

Mrs Ololade Ogunlusi is an Accounting graduate from the University of Central Lancashire, United Kingdom and a fellow of the Institute of Chartered Accountants of Nigeria.

She is a dedicated and result-driven executive, with invaluable experience of 35 years, spanning various industries including but not limited to Audit and Accounting, Sales and Marketing, Banking, Compliance and Human Resources.

As a qualified auditor, she has conducted various audits and provided financial and business advisory services to several companies in the Oil and Gas, Manufacturing, Telecoms, Agricultural, Pharmaceutical and Textile sectors.

Her banking career spanned over 20 years, with experience in the Treasury department, Credit and Marketing department, Branch Operations, International Banking and Operations department. She left the banking industry as an Executive Director (operations) of Oceanic Bank International Plc.

She is currently the Managing Director of HR Indexx Limited, a Human Resources consulting company.

Mr Ezekiel OYENIYI AJAO



With 30-year-rich experience in banking, driving innovation and emerging technologies, operations, electronic payments and settlement systems management, Ezekiel Oyeniyi Ajao is a C-level executive who is passionate about the use of digital technology for the growth of digital financial services towards achieving sustainable development. He is versed in innovation and emerging technologies, operations, electronic payments and settlement systems management, digital financial services, and business development. He is also a regular training facilitator in these areas.

In the last 20 years, Ezekiel Oyeniyi Ajao has worked at Nigeria Inter-Bank Settlement System (NIBSS), rising to the position of Deputy Managing Director, from May 2019 to April 2021. He was a member of the NIBSS management team which developed the Bank Verification Number (BVN). Prior to NIBSS, he worked at Societe Generale Bank (now Heritage Banking Corporation) as Head, information Technology.

Ezekiel Oyeniyi Ajao graduated from University of Ife (now Obafemi Awolowo University), Ile-Ife with Bachelor of Science in Computer Science and Economics (combined honours), Second-class upper division in 1985. He obtained a MSc in Computer Science from the University of Lagos in 1987, and an MBA Executive (General Management) from his alma mater, Obafemi Awolowo University, Ile-Ife in 2004. He has attended numerous training courses and programmes in Nigeria and abroad, including Wharton Executive Education, University of Pennsylvania, USA, Sept. 2016; Advanced Management Programme (AMP23), Lagos Business School, Pan-African University, Lagos, 2011, among others.

He is an Honorary Senior Member, Chartered Institute of Bankers of Nigeria (CIBN); Fellow, Nigeria Computer Society (NCS); Member, Computer Professionals Registration Council of Nigeria (CPN); Member, Institute of Directors; Associate Member, Society of Professional Consultants (SPC). He is also a Member, Ikoyi Club 1938 and a Director, Investment 2002 Limited (an investment club).

INDEPENDENT NON-EXECUTIVE DIRECTOR



Mr Ganiyu Musa



INDEPENDENT NON-EXECUTIVE DIRECTOR

Mr. Ganiyu M. Musa, an accomplished C-suite executive with vast experience in the financial services industry, graduated with BSc Honours in Business Administration from the University of Lagos (Unilag). He also holds an MSc in Banking and Finance from the same institution.

A key player in Nigeria's insurance sector, he led efforts in the conduct of due diligence, valuation and negotiation of a merger arrangement involving two mid-sized Insurance entities. He also played a lead role in the creation and initial supervision of the risk management functions at African Reinsurance Corporation.

Mr. Musa is a Fellow, Institute of Chartered Accountants of Nigeria (ICAN), Chartered Insurance Institute, Nigeria and Chartered Insurance Institute, London, he is currently the Group Managing Director/CEO of Cornerstone Insurance Plc. His leadership of the company since 2012 has ensured that Cornerstone remains one of the leading insurance companies in Nigeria.

He is the current Chairman, Nigerian Insurers Association (NIA) as well as Chairman, Council of Bureaux, ECOWAS Brown Card Scheme. He sits on the boards of Oak Pensions (PFA) Limited and FHN Limited.

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MANAGEMENT TEAM

Meet Our Management Team



Mr Adewale ('Wale) Olayisade
Acting Managing Director



Mrs Temitope Ajanaku
Executive Director



Mrs Adetutu Alimi
Group Head, Operations



Mr Olanrewaju ('Lanre) Abdulsalam
Company Secretary/Legal Adviser

The Easy.
Fast.
Secure
way



airtime/data, cable TV, electricity, bill payments.



01

XpressPAY payment gateway

02

XpressPayout funds disbursement

03



bulk airtime, data, cable TV, for resell

04



24/7 point-of-sale terminal solutions

05



Payment collection from multiple accounts/banks



www.xpresspayments.com



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GET STARTED WITH US TODAY

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Email: **info@xpresspayments.com**