



Enaqd: Redefining Financial Access

A next-generation fintech super-app designed to democratise digital finance across emerging markets, combining payments, cryptocurrency, marketplaces, and innovative services in one seamless ecosystem.

The Opportunity

The Challenge

Across global emerging markets, millions navigate fragmented financial services. Users juggle multiple applications for payments, banking, cryptocurrency, and shopping—creating friction, complexity, and exclusion.

Traditional banking infrastructure often excludes underbanked populations, whilst existing fintech solutions lack the comprehensive features users need.



18-20%

Unbanked Population

Adults in many emerging markets without formal bank accounts

80%+

Smartphone Penetration

Creating unprecedented digital access opportunities

\$85M

Projected Revenue

Target revenue by year five of operations

Our Vision

To become the definitive financial super-app for emerging markets globally, leveraging a robust partner ecosystem to enable individuals and businesses to manage all financial needs through one secure, intelligent platform—without barriers, without borders.

Technology Layer

Enaqd operates as a sophisticated technology and orchestration platform, integrating licensed partners to deliver comprehensive financial services compliantly.

Partner Ecosystem

Collaborating with regulated payment service providers, card issuers, cryptocurrency platforms, and digital asset custodians to ensure compliance and security.

User Experience

Delivering seamless access to diverse financial services through an intuitive interface designed for everyday users.

Comprehensive Platform Features



Multi-Currency Wallet

Manage fiat and cryptocurrency balances seamlessly via licensed partners. Support for diverse local and international currencies alongside BTC, ETH, and stablecoins, enabling instant conversions and transfers through integrated partner services.



P2P Transfers

Send money instantly to friends and family through partner-powered services. Support for both fiat and cryptocurrency peer-to-peer transfers, split payments for shared expenses, and scheduled transactions via our integrated partners.



Merchant Payments

QR-based payment acceptance for businesses of all sizes, facilitated by our licensed payment partners. Comprehensive merchant dashboard with real-time analytics, settlement reporting, and category-based discovery, all supported by partner services.



Card Solutions

Virtual cards for secure online purchases and physical debit cards for everyday spending, issued through regulated partners. Multi-currency support with automatic FX conversion provided by our integrated card partners.



Digital Gold Trading

Buy, sell, and hold digital gold as a store of value through regulated partners. Transparent pricing, secure custody through our trusted partners, and marketplace trading capabilities are all partner-powered.



Integrated Marketplace

A user-to-user and business-to-consumer trading platform, powered by integrated partner services. Purchase goods and services using fiat, cryptocurrency, or digital gold with built-in escrow protection, all managed via our partner network.

The Enaqd Advantage: Orchestrating the Future of Fintech

1

Compliance-Ready Architecture

Our platform's partner-first design ensures seamless integration with licensed providers, facilitating adherence to local regulations without direct financial licensing burden on the core platform. This enables rapid, compliant scalability.

2

Technology & Partner Ecosystem

Enaqd provides a seamless integration layer, connecting best-in-class licensed financial service providers. This robust ecosystem leverages advanced technology for efficient orchestration of diverse services.

3

Unified User Experience

Through our super-app strategy, users access a comprehensive suite of partner-driven services, from localized payment solutions to specialized financial products, all within a single, intuitive platform.

Future-Ready Orchestration

Built on a modular microservices architecture with sophisticated API integration, Enaqd orchestrates connections between fiat payment rails, cryptocurrency infrastructure, digital asset custody, and marketplace functionality provided by our partners.

The platform supports multi-layer security encryption, AI-driven fraud detection, and automated monitoring tools to aid partners in ensuring user protection and regulatory adherence.

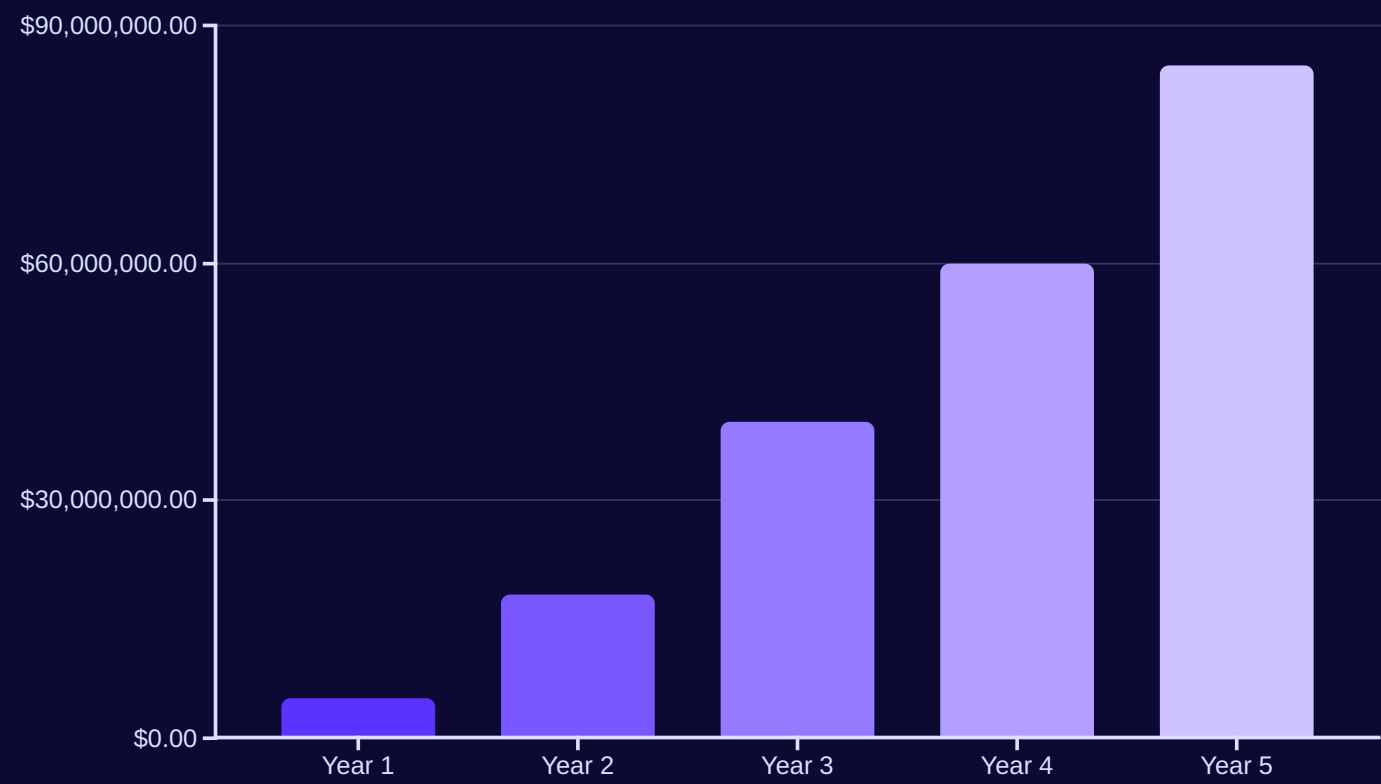


Key Differentiators

- Modular, scalable design
- Low regulatory friction model
- Partner-driven growth strategy
- Multiple revenue streams
- Emerging market optimisation

Revenue Model & Business Case

<div>Transaction Fees</div> <div>FX spreads (0.6–1.5%), cryptocurrency trading fees (0.3–1.5%), merchant QR payments (1–1.5%), and remittance services (1–3%).</div>	<div>Marketplace Commission</div> <div>Revenue share from goods, services, and digital asset trading. Commission structure scaled by category and transaction value.</div>	<div>Card Revenue</div> <div>Issuance fees, monthly subscriptions, and interchange revenue from virtual and physical card programmes.</div>
<div>Mini-App Ecosystem</div> <div>Commission (10–30%) from third-party services, API usage fees, and subscription tiers for premium integrations.</div>	<div>Corporate Services</div> <div>FX desk commissions, SME dashboard subscriptions, and enterprise payment solutions.</div>	



Diversified revenue streams create resilience and predictability. Break-even projected in Year 2, with strong profitability trajectory thereafter as user base scales to 5 million users.

Launch Strategy & Market Entry

Rapid Launch, Global Reach: Your Digital Finance Future



Days to Launch

Agile partner integrations



Initial Deployment

Minimal cost for rapid entry



Key Partner Categories

Foundational for seamless integration

Join Our Partner Network



Payment Service Providers

Integrate your solutions for efficient local and cross-border transactions, including QR services and remittances.



Licensed Card Issuers

Collaborate on virtual & physical card programs to expand our global reach.



Regulated Crypto Platforms

Offer compliant on/off-ramp services for a growing user base engaging with digital assets.



Digital Asset Custodians

Provide secure infrastructure and accessible trading solutions for digital commodities like gold.



Marketplace Infrastructure Partners

Empower our mini-app ecosystem with your goods, services, and digital asset trading platforms.

Implementation Roadmap

Phase 1: Foundation (0-3 Months)

- Establish legal entity
- Finalize key partner integrations
- Launch core wallet (P2P, QR)

Phase 3: Expansion (6-12 Months)

- Launch physical cards
- Introduce corporate FX desk
- Activate mini-app ecosystem
- Target regional market expansion



Phase 2: Enhancement (3-6 Months)

- Introduce crypto integration
- Enable digital gold trading
- Roll out virtual cards
- Initiate marketplace launch

Phase 4: Maturity & Global Presence (12+ Months)

- Achieve full super-app capabilities
- Integrate AI-driven features
- Explore global licensing
- Solidify global presence

Enaqd's Model: Partner-Powered Trust & Compliance



A Foundation of Regulated Partnerships

Enaqd functions exclusively as a technology and orchestration layer. Our platform facilitates seamless access to financial services, with all regulated activities—including payments, digital assets, and other financial services—fully managed by our network of licensed and compliant **strategic partners** in emerging markets.

Enaqd never directly holds customer funds, whether fiat or cryptocurrency. This clear separation ensures that all financial transactions and holdings are governed by our partners' robust regulatory frameworks.

Partner-Managed AML/KYC

Our licensed partners implement sophisticated customer verification processes, real-time transaction screening, and suspicious activity monitoring to ensure compliance with anti-money laundering regulations.

Partner-Driven Cybersecurity

Robust multi-layer encryption, regular security audits, penetration testing, and disaster recovery infrastructure are maintained by our partners to protect user data and financial integrity.

Partner-Integrated Risk Mitigation

Our partners employ comprehensive strategies, including liquidity buffers for FX and cryptocurrency volatility, and automated failover systems, to minimize operational and financial risk.

Enaqd's Critical Role: Enaqd operates purely as a technology integrator, connecting users to partner services for convenience. We do not act as a bank, electronic money institution, or custodian, nor do we directly perform any financial services. Our role is to orchestrate a secure and intuitive user experience atop services delivered by fully licensed partners. This structure ensures global scalability and facilitates compliance across diverse jurisdictions, offering a robust opportunity for **prospective partners** to integrate with a compliant and expansive ecosystem.

Investment Opportunity



Why Enaqd Wins

- **Comprehensive Solution:** First unified platform combining all essential financial services
- **Emerging Market Expertise:** Deep understanding of diverse market needs and behaviours
- **Technology Excellence:** Modern architecture supporting rapid feature deployment
- **Collaborative Partner Ecosystem:** Strategic relationships with established financial infrastructure providers offering robust opportunities.
- **Clear Vision:** Roadmap extending beyond payments to true super-app functionality

Leadership

Shoev MahmadRuzi, Chief Executive Officer, brings visionary leadership and deep understanding of fintech opportunities in emerging markets. Under his guidance, Enaqd combines technical innovation with commercial pragmatism.

The founding team combines expertise in financial services, technology development, regulatory compliance, and emerging market operations.

Join Us in Redefining Financial Access



Partner With Enaqd

Whether you're a payment service provider, technology partner, or strategic investor, Enaqd offers compelling collaboration opportunities in a high-growth market.

Together, we're building the financial infrastructure for emerging markets—democratising access, eliminating friction, and creating unprecedented value for millions of users.

For Investors

Compelling unit economics, clear path to profitability, and scalable business model in underserved markets with significant growth potential.

For Partners

Access to growing user base, revenue-sharing opportunities, and integration into comprehensive financial ecosystem serving diverse customer needs.

For Users

Simplified financial life, reduced costs, increased access, and seamless experience across payments, savings, investment, and commerce.

Contact Us

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Enaqd is positioned to capture significant market share in the rapidly evolving digital finance landscape of emerging markets. With strategic partnerships, regulatory-compliant architecture, and user-centric design, we're building the super-app that emerging markets deserve.