



دينارك
DINARAK

INVESTMENT DECK



An Economic Gap: the unbanked



Middle East

59% of the adult population remain unbanked
90M of individuals borrow informally
96% of registered companies in MENA are SMEs
7% rely on online financial services



Jordan

42% of the adult population remain unbanked
2M refugees
99.4% of registered companies in Jordan are SMEs, **12%** rely on financial services

Financial Exclusion

65% of the MENA population & **95%** of the **Jordanian** population own mobile & smart phones, with Jordan having one a mobile phone penetration rate of **150%**. Digital transactions are avoided due to:



Mistrust in security



High transaction fees & long time cycles with traditional services



Lack of physical access to finance
In rural areas & refugee camps

Dinarak connecting the unbanked

Launched in 2017, Dinarak is a fully licensed mobile payment service provider with a fully integrated digital wallet enabling users to perform real-time, affordable, & secure transactions.

Licensed by

SHARIAH
COMPLIANT



JoMo Pay
Jordan Mobile Payment



What We Do



Products & Services

Consumer Services

Corporate & Merchant
Solutions

Dinarak Prepaid Card



Channels

Dinarak Branches & Application

Authorized Agents

Partners



Users

Individual users

B2B & Merchants

Governmental &
Humanitarian Agencies

Our Network - Jordan

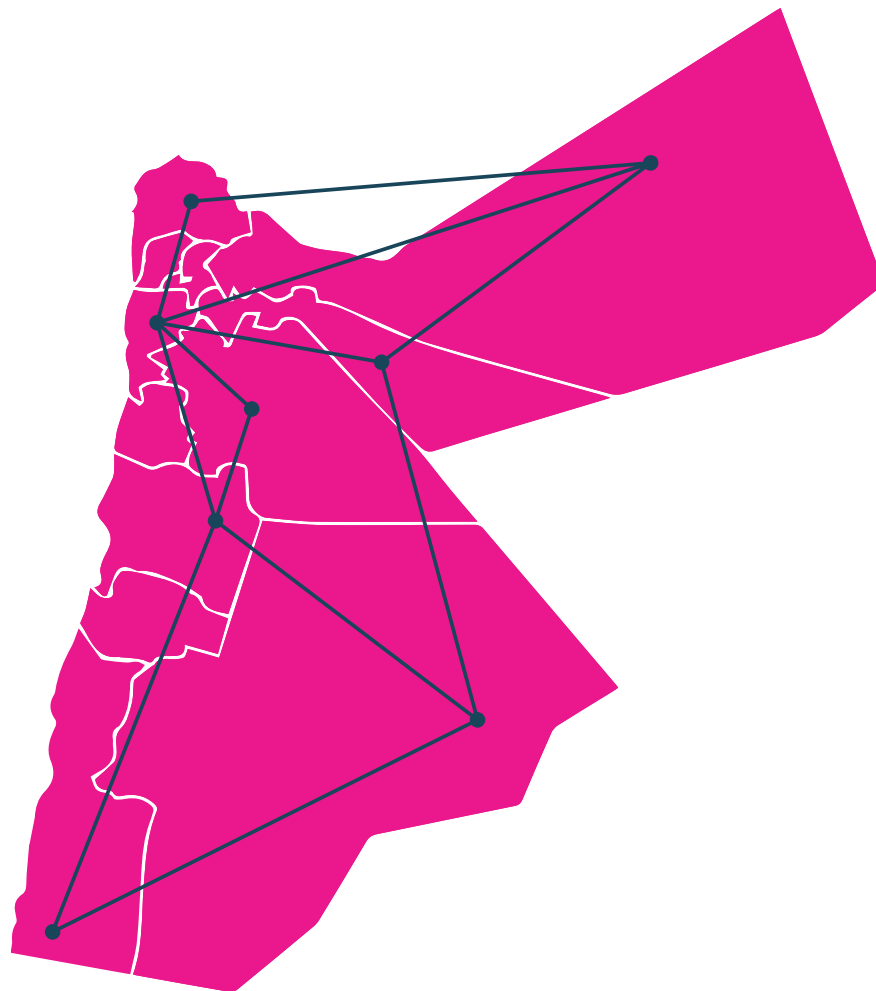
1500+ Active authorized agents

2,750+ Active merchants

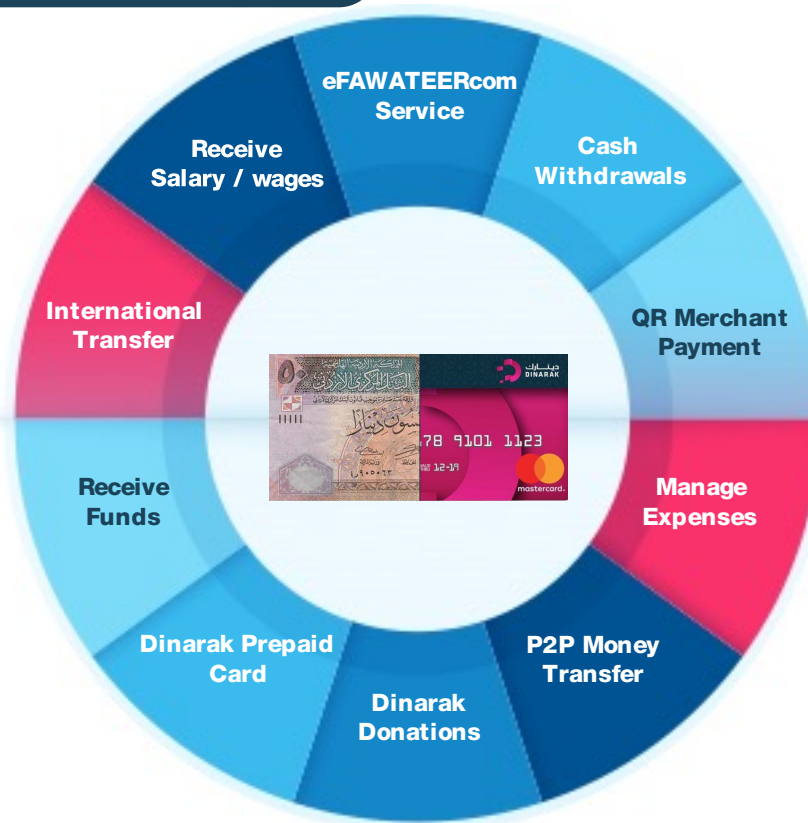
360,000+ B2C Users

48+ B2B Clients

12 Governorates across Jordan

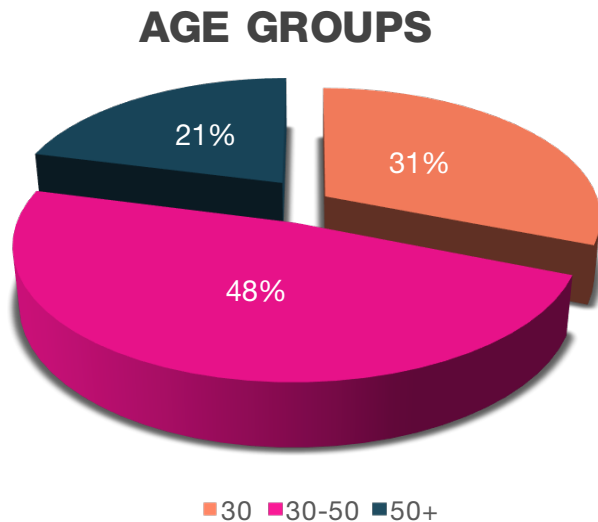


B2C Services



B2C User Segmentation

360,000+
Users

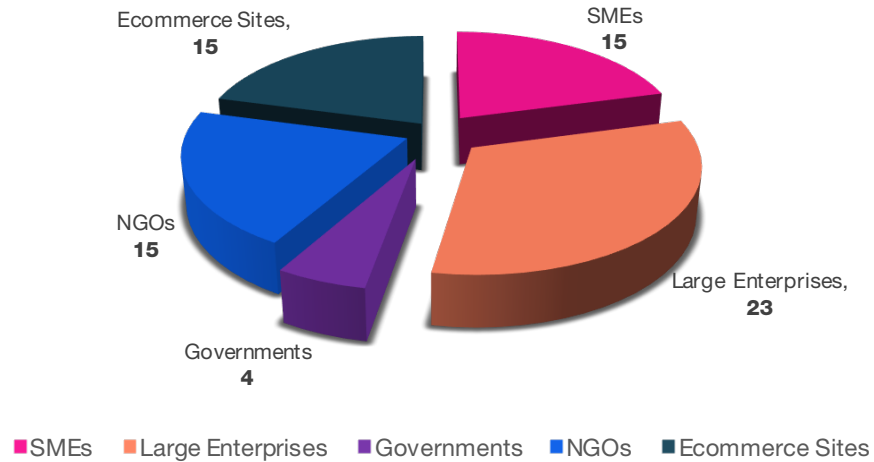


B2B Services



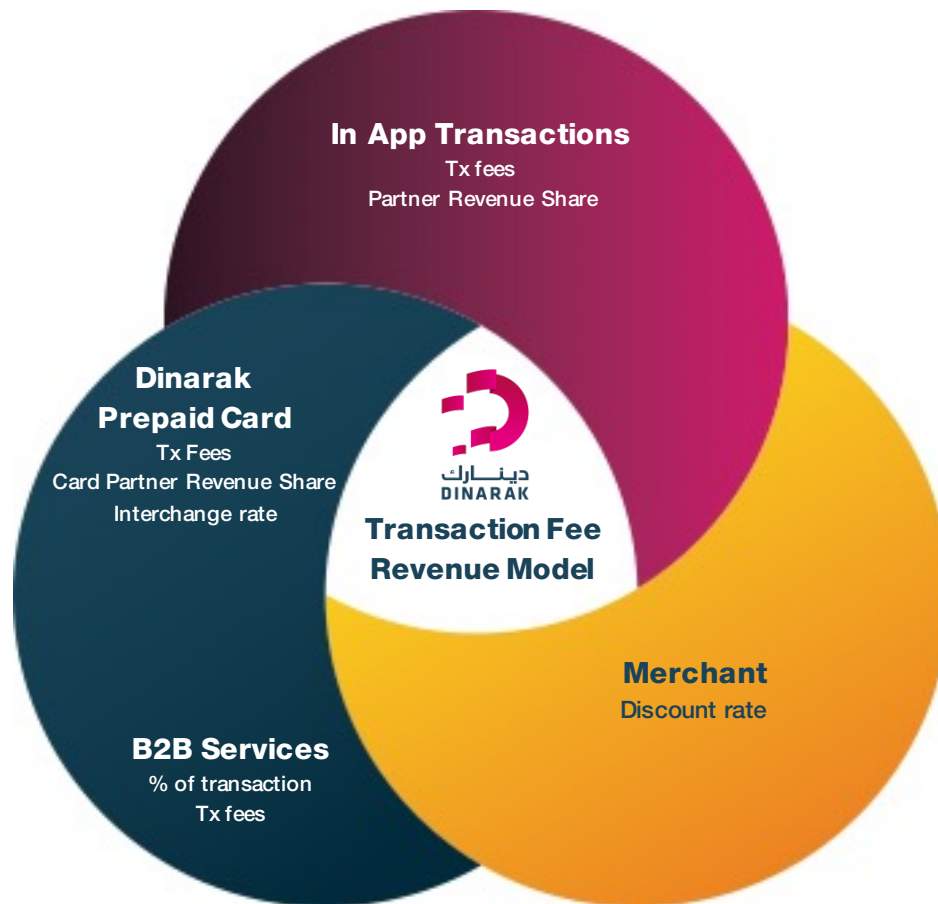
48+
Clients

B2B BREAKDOWN



**SMEs are identified as those with less than 200 beneficiaries*

Business Model



Why Dinarak?



Extensive Agent
Network



Innovative Commercial
PSP



Financial Inclusion through
Fintech



Flexible Technology
Stack



Fully Independent
Mobile Wallet

Tech Stack



**Application Platform
Developed by
ProgressSoft:**

Core MPAY System



In-house Technology Resources:

Dinarak Middleware System

Dinarak Agents Portal

Open API

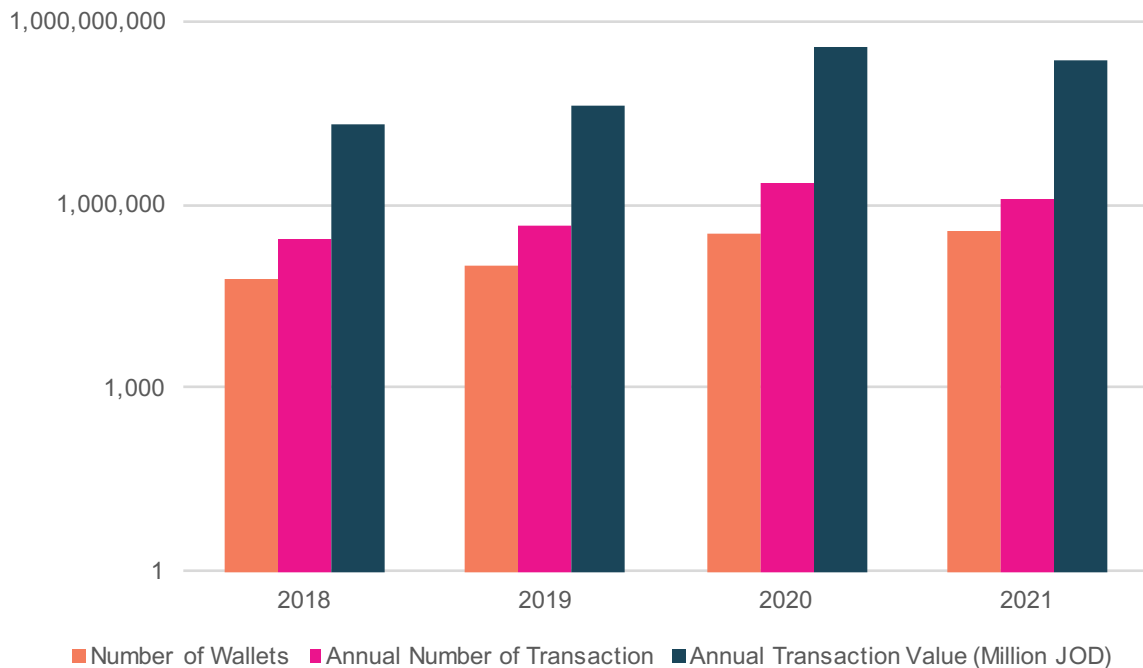
Product Innovation Tech Team

End User Mobile Applications

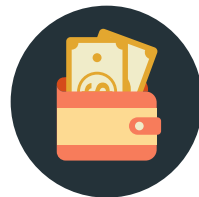
Growth



Key Metrics & Traction



2021 SNAPSHOT



Number of
wallets:
369,039



Number of
Transactions:
1,234,885

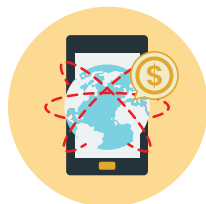


Transaction
Value: JOD
225M

Milestones



Q2 2017:
Dinarak Launches



2018:
Network Activation



2019:
Licensed by Central
Bank of Jordan



2020:
5X Traction Growth



2021:
Launch of International
Remittances & Merchant
QR Code



Q4 2021:
Released Card Issuer










1 **International
Remittances**

3 **Digital
Marketplace**



2 **Data
Monetization**

4 **Loyalty &
Rewards Program**

Market Snap

-  venmo
-  pay
-  Apple Pay
-  PayPal
-  Alipay
-  G Pay
-  Cash App

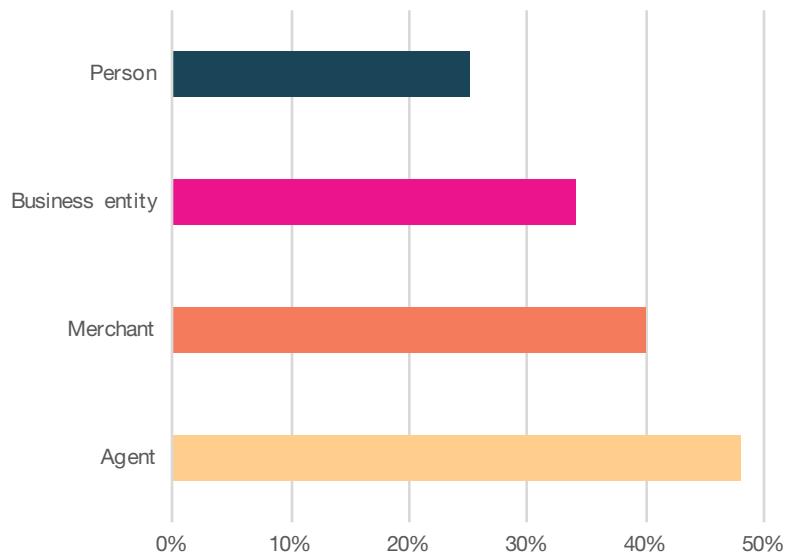


-  JoMoPay
Jordan Mobile Payment
-  mahfazi
محفزتي في موبائلي
-  PALPAY
-  Zain CASH
-  NASSWALLET
Digital Banking
-  CBPAY
For Merchants
-  MPAY
-  CWALLET
-  EMIRATES DIGITAL WALLET
محفظة الإمارات الرقمية
-  e
-  MobiCash
-  FLOUS

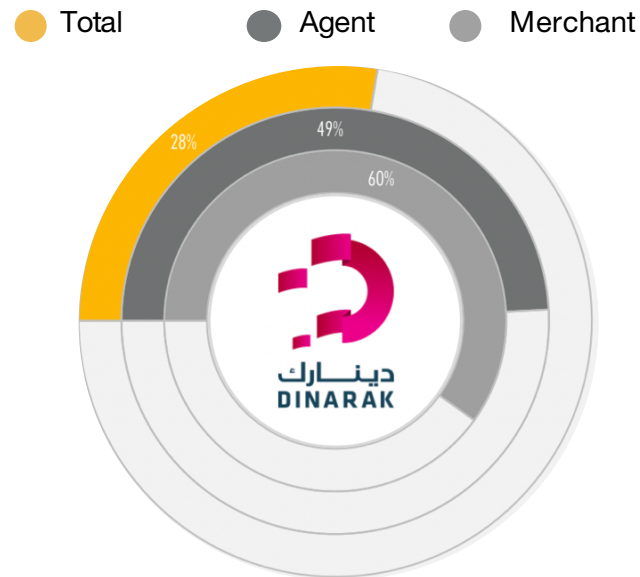
Market Snapshot: Jordan

Dinarak's Jordanian Market Share on JoMoPay Compared With All mPSPs (Q2 2021)

Wallets from total mPSPs by client type (Q2, 2021)

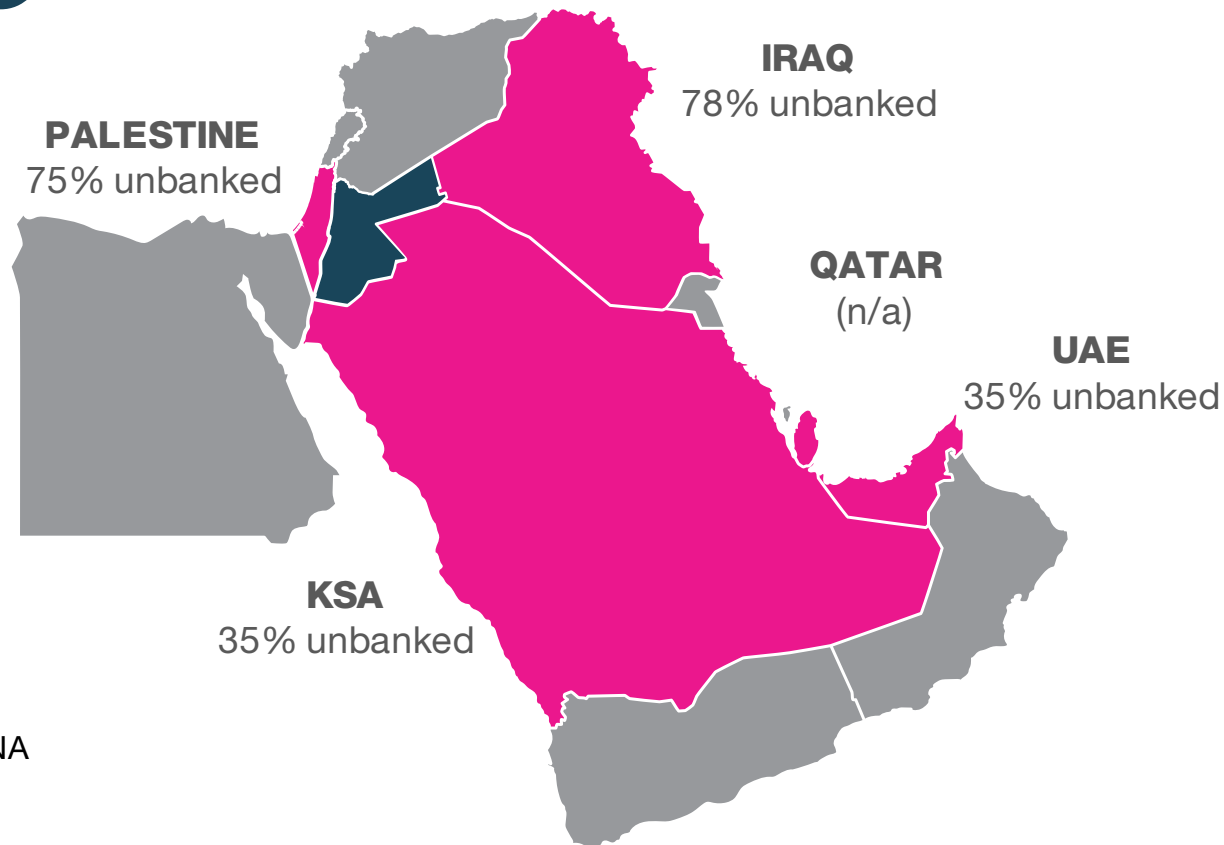


Percentage of Market Share for Total PSP Wallet



Scaling: go-to-markets

- Potential markets
- Current market



Approximately 69% of the MENA market population is unbanked

Social Impact

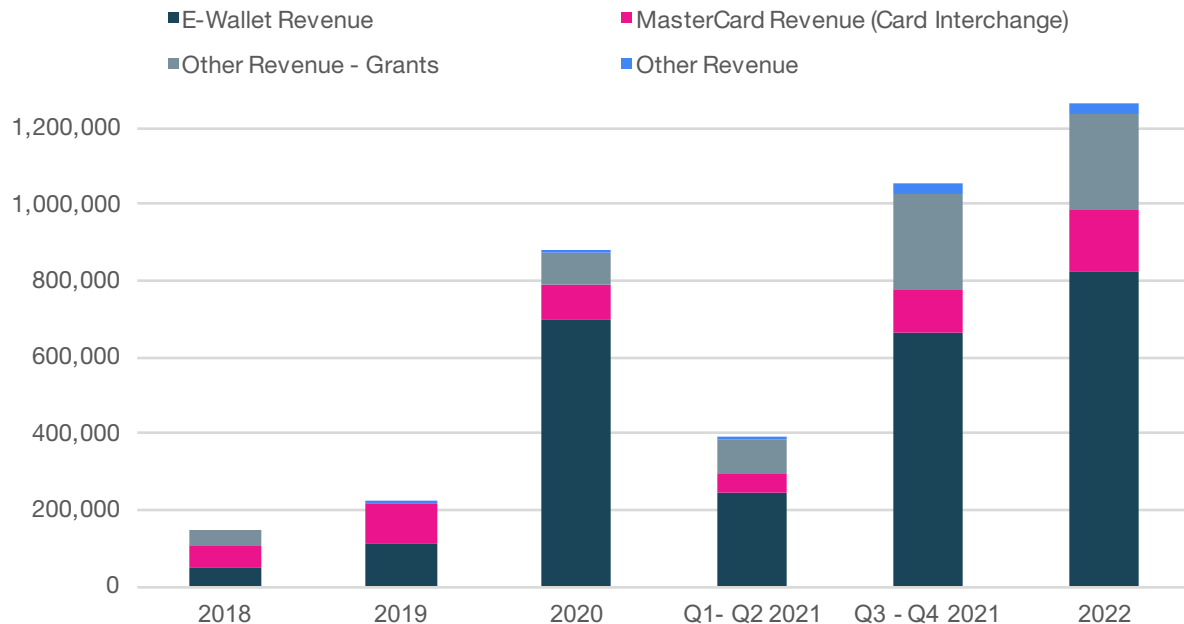


Financials



Revenue Breakdown

Revenue Breakdown



Total Revenues JOD

2018: 144,212

2019: 226,501

2020: 874,294

2021: 1,444,842

2022: 1,266,083

Use of funds



**Marketing & Branding
Facelift**



**Proprietary Technology
Development**



Outreach & Product Expansion

Using working capital to facilitate bulk &
government disbursements



Key Talent Acquisition

focused on operational & tech
human resources

The Team



Bassem Farradj
Chairman



Bilal Abu Aziza
Head of Technology



Ayman Dababneh
Head of Business Development

THANK YOU