FINSWITZ

The financial infrastructure layer for African businesses.

One integration. Multiple financial rails.

96
users / developers

9
payment providers

$377K
pre-seed raise

Africa's financial rails are fragmented.

The complexity compounds as businesses scale across providers and countries.

Multiple integrations

Cards, bank transfers, mobile money, collections and payouts each bring separate APIs.

Operational overhead

Credentials, webhooks, retries, reconciliation and provider-specific logic become a permanent burden.

Cross-border friction

Expanding into another market often means another set of providers, institutions and operational processes.

Wrong use of engineering time

Businesses end up building financial infrastructure instead of focusing on their core product.

The missing layer is orchestration.

Banks and payment providers already own the rails. Businesses need a simpler way to access them.

BUSINESS → FINSWITZ → FINANCIAL RAILS

ONE API

A unified developer integration instead of provider-by-provider builds.

SMART ROUTING

Route transactions to available rails and coordinate provider responses.

RECONCILIATION

Bring status, ledger, settlement and transaction events together.

One integration. Multiple financial rails.

FinSwitz abstracts provider complexity while preserving access to the underlying ecosystem.

01
Customer initiates
Payment or collection starts.

→

02
FinSwitz routes
Available rail/provider is selected.

→

03
Provider processes
Bank, fintech or payment provider executes.

→

04
FinSwitz reconciles
Status, ledger, settlement and events are coordinated.

Infrastructure, not another payment link.

The platform is designed around the hard parts of financial infrastructure.

Orchestration

Payment routing and provider abstraction

Developer layer

Unified API, SDKs and webhooks

Financial flows

Collections, transfers and account-based flows

Ledger & settlement

Transaction state, settlement and reconciliation

Reliability

Retries, idempotency, monitoring and failure handling

Security

Authentication and controlled provider access

Connect the ecosystem. Don't replace it.

FinSwitz sits between businesses and the financial infrastructure they already need.

Banks

Accounts and core financial infrastructure

Fintechs

Financial services and specialized capabilities

Payment providers

Payment rails and local processing

Mobile-money operators

Local networks and distribution

FinSwitz = the orchestration + integration layer

Early adoption is moving from concept to ecosystem.

Current traction gives the next phase a concrete base to build on.

96
users / developers

9
payment providers

1
working product

NEXT MILESTONE

Convert early adoption into paying businesses and meaningful transaction volume.

Revenue scales with financial activity.

Multiple monetization layers allow FinSwitz to grow with the depth of each customer relationship.

Transaction revenue

Fees / margins from transactions processed through FinSwitz.

Subscriptions

Recurring plans for businesses requiring advanced capabilities.

API & infrastructure

Usage and infrastructure fees for deeper integrations.

Enterprise & partnerships

Commercial arrangements with larger businesses and financial institutions.

More businesses → more transactions → more financial relationships → more revenue

Build the rails. Acquire the businesses.

Distribution combines direct sales, ecosystem partnerships and developer-led adoption.

Direct B2B

Target businesses with collection, settlement and infrastructure needs.

Financial partnerships

Banks, fintechs and payment providers become strategic infrastructure partners.

Developer distribution

APIs and SDKs enable direct product integrations.

Country expansion

Enter markets through local financial partnerships and distribution.

Nigeria is the starting point. Africa is the market.

The strategy is to expand market-by-market through local financial relationships.

WAVE 1

Nigeria + selected strategic African markets

WAVE 2

Additional high-potential markets

WAVE 3

Broader African coverage

18-MONTH TARGET • 10 African markets • 20+ financial institutions

The raise is designed to turn infrastructure into scale.

Milestones are focused on distribution, financial relationships and recurring transaction activity.

5,000+
Businesses

2,000+
Paying businesses

$377K+
Monthly TPV

$22.6K+
Monthly revenue

20+
Financial institutions

10
African markets

Founder-led product and infrastructure execution.

The next phase adds specialist capacity around engineering, growth and business development.

TAIWO AYOMIDE LAWRENCE

Founder & CTO

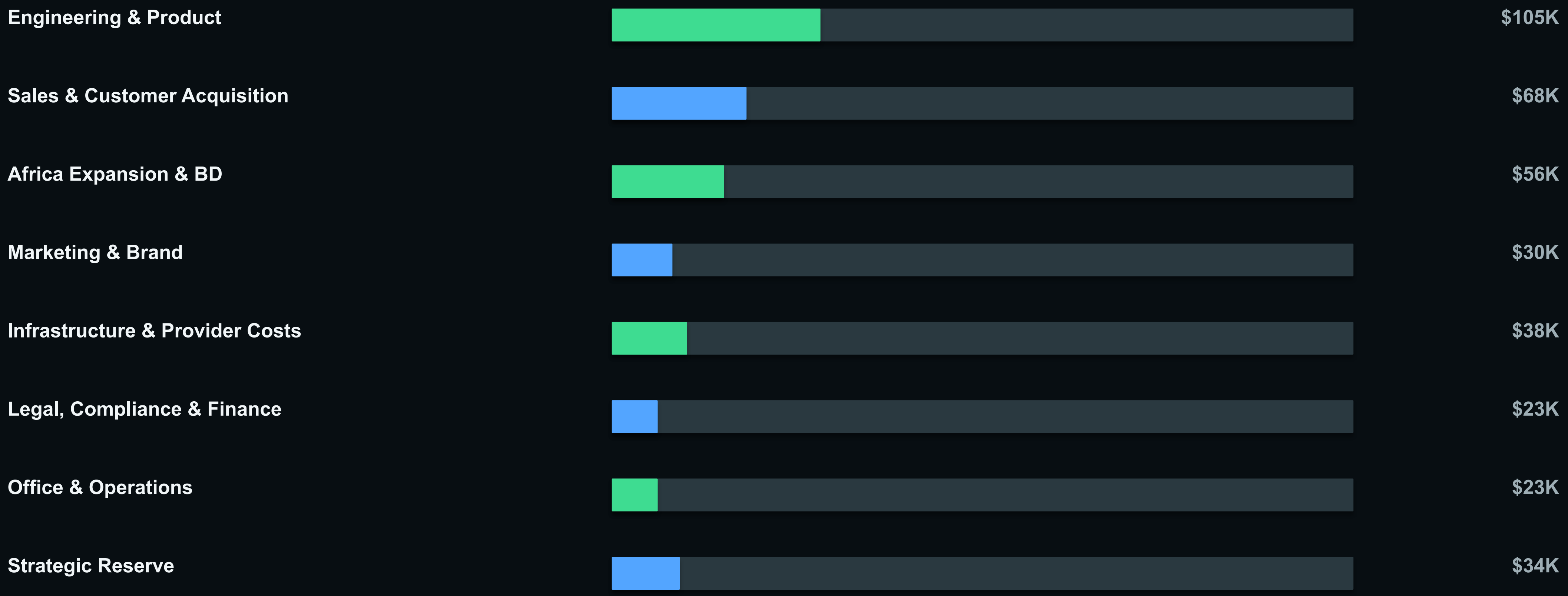
Software engineer and product builder.
Founder-led development of FinSwitz's core architecture and integrations.
Experience across fintech, SaaS, commerce and business platforms.

INITIAL TEAM BUILD

- 3–5 engineers
- Sales & Growth Lead
- Business Development Lead
- Future: QA / DevOps / security / operations

$377K pre-seed to build product, distribution and African expansion.

USD equivalents use ₦1,328 / $1 as the 24 Sep 2026 reference rate.



Largest allocation: Engineering & Product • 28% of the raise

THE ASK

Build the financial infrastructure layer for Africa.

Raising $377K pre-seed to scale the team, deepen financial integrations, acquire businesses and expand across African markets.

$377K	18 MONTHS	96 → 5,000+
PRE-SEED	TO SCALE INFRASTRUCTURE + DISTRIBUTION	USERS / DEVELOPERS → BUSINESSES TARGET

www.finswitz.com

One integration. Multiple financial rails.

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