A hand holding a pencil is positioned over a tablet. In the background, a pencil case filled with various colored pencils is visible. The scene is dimly lit, with the text overlaid in white.

“ Mobile devices, high-speed data communication, and online commerce are creating expectations that are convenient and secure. Real-time payments and banking capabilities should be available whenever and wherever they are needed. ”

_____ Jerome Powell _____



POINT-Of-Sale (POS)

MID-YEAR 2019 ANALYSIS

Hi everyone, the following slides will take us through an in-depth look at activities on the POS platform.

The slides show a side by side comparison between our performance from Jan-June, 2018 and 2019 respectively.

Without further ado, lets dive in

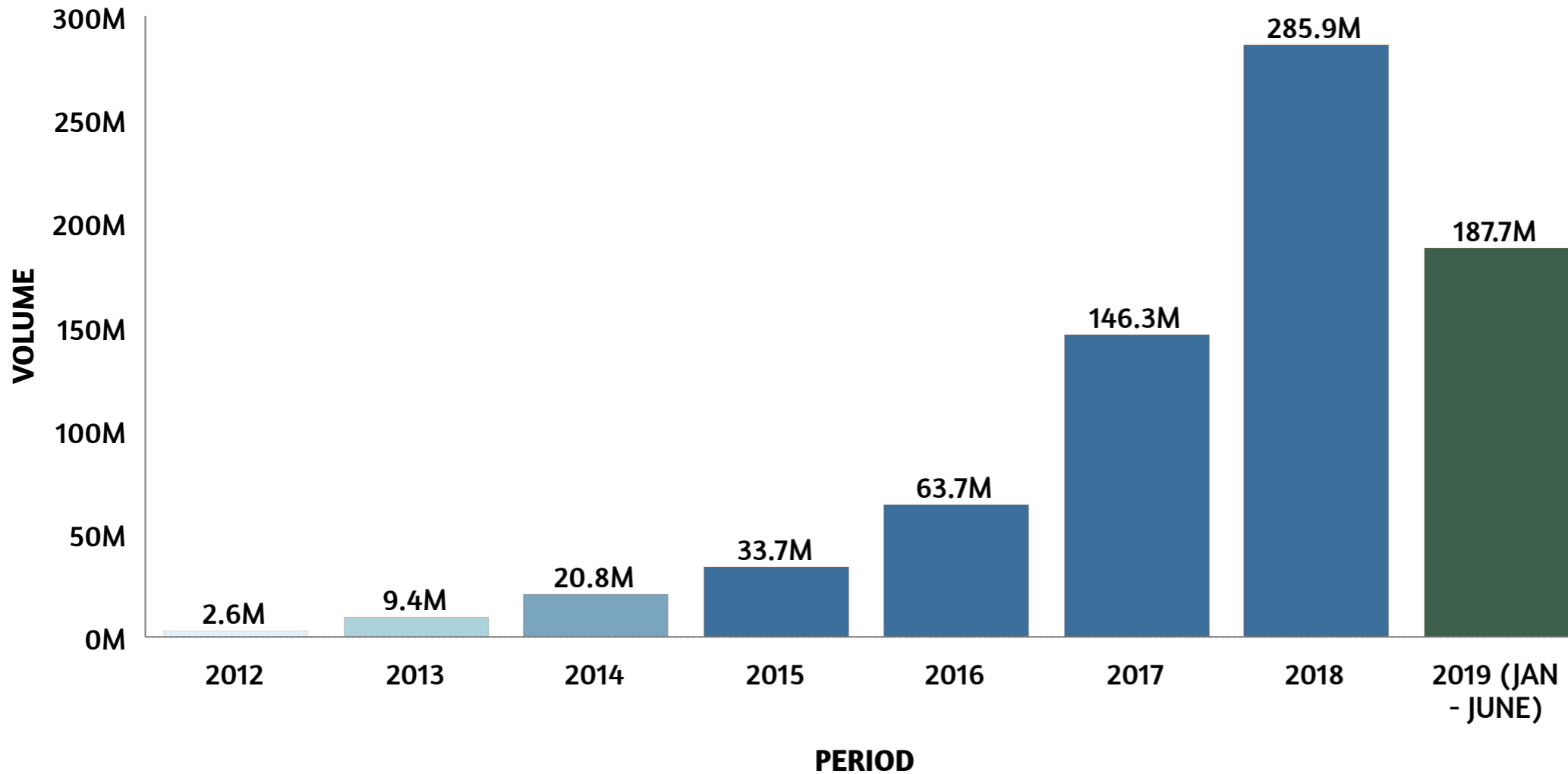


A blue-tinted background image showing a group of business professionals in a meeting. They are gathered around a table, looking at documents and laptops. One person is pointing at a document with a pen. The overall scene is professional and collaborative.

GENERAL MARKET OVERVIEW

VOLUME TREND

Volume (Millions)



83M

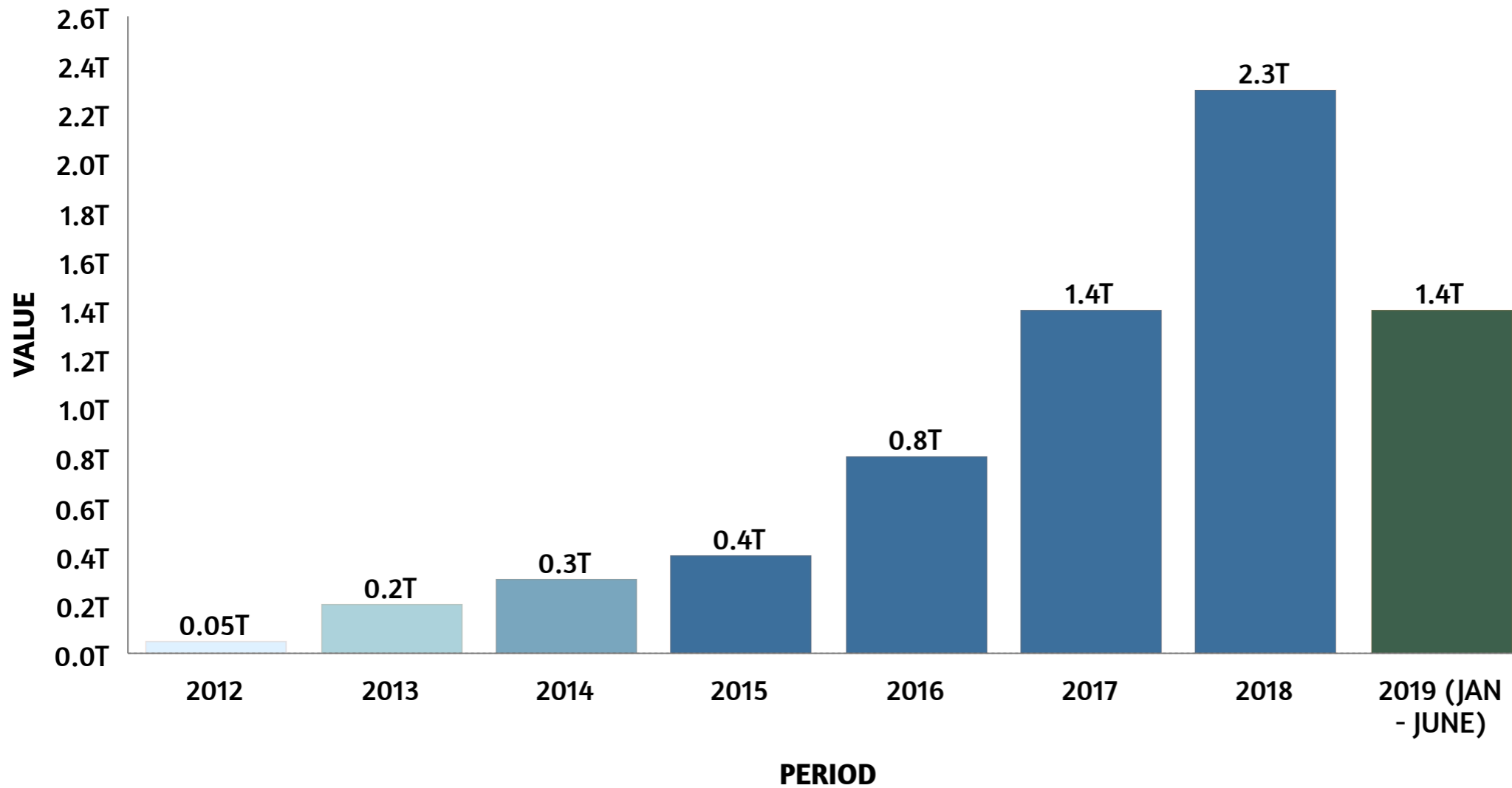
Average yearly Volume of transactions from inception till date (June 2019).

90%

CAGR between 2012 and June(2019)

VALUE TREND

Value (Trillions)



0.8T

Average yearly Value
of transactions from
inception till date (June
2019).

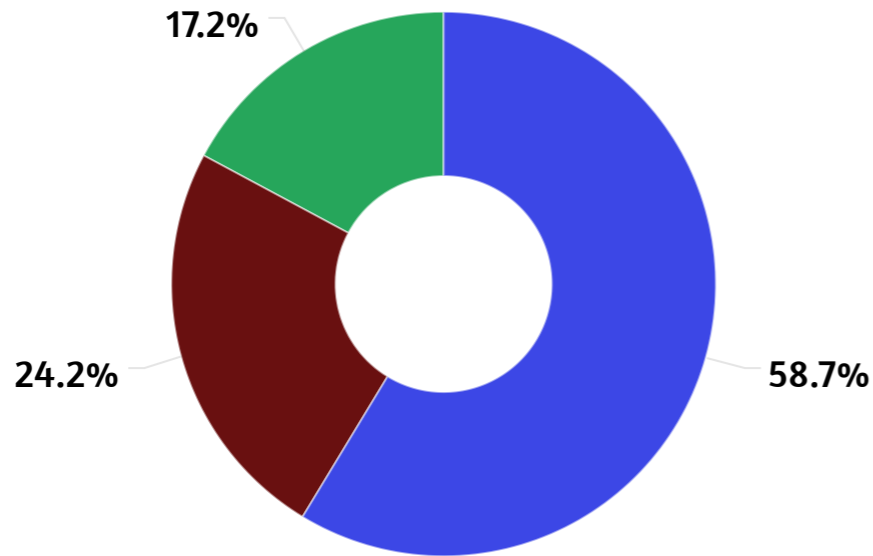
2018 Vs 2019

(JAN. - JUNE)

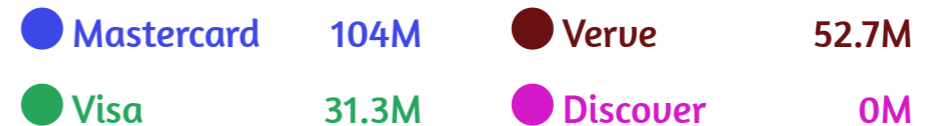
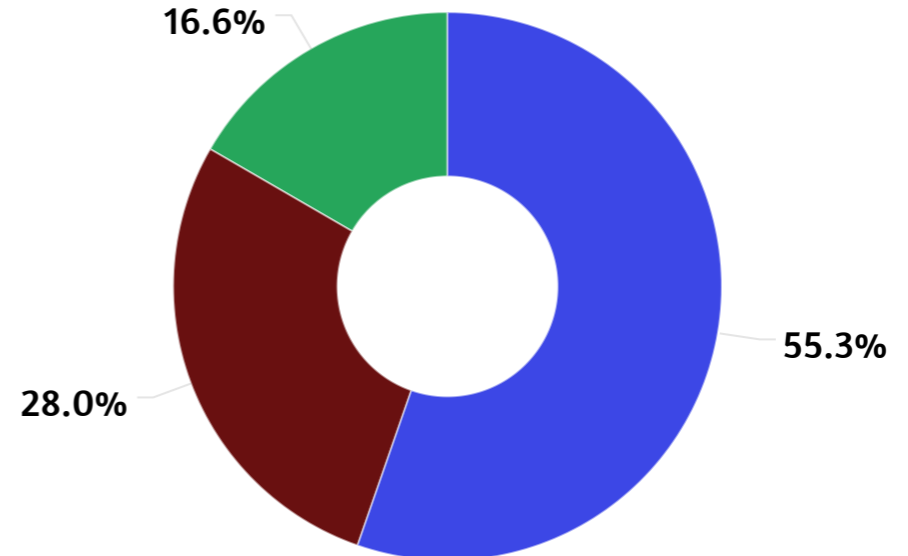
Let the games begin...

CARD BRANDS BY MARKET SHARE

2018 (Jan. - June)



2019 (Jan. - June)



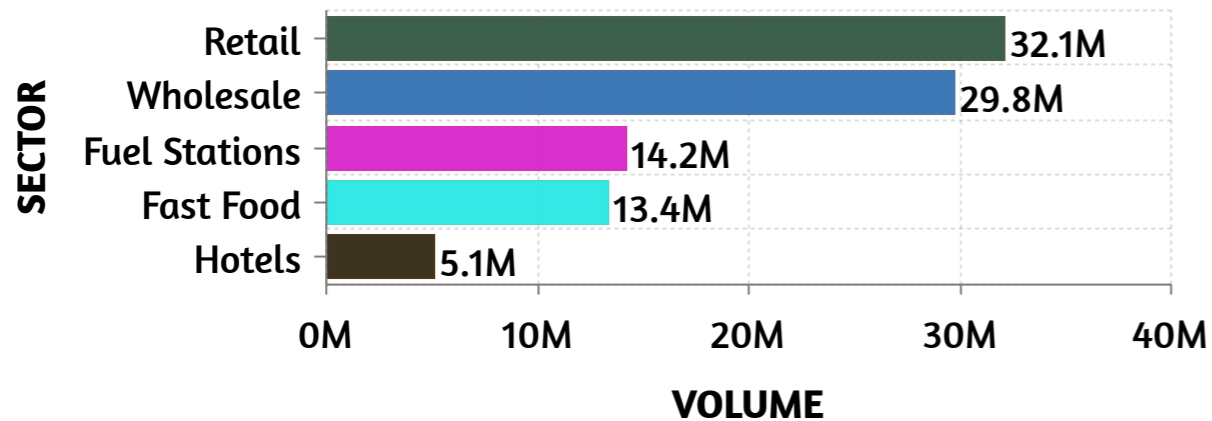
MasterCard continues to be the leading card brand used on POS in the industry. MasterCard, Verve, and Visa's market share increased by 48%, 81%, and 52% respectively as compared to their corresponding market shares in June 2018.

TOP 5 BUZZING SECTORS

2018 (Jan-June)

27%

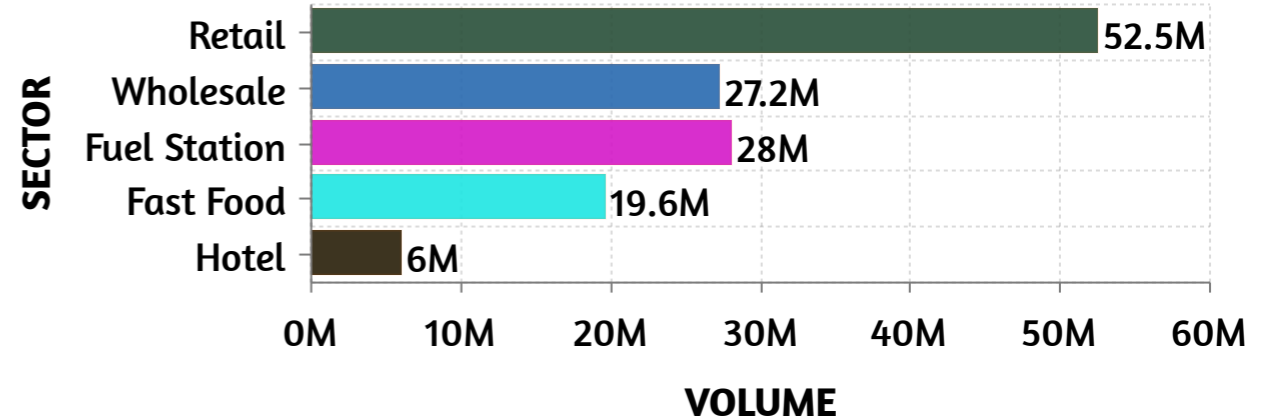
of POS transactions were consummated in the retail space.



2019 (Jan-June)

28%

of transactions were consummated in the retails sector. This is no surprise given the increased number of wholesale merchant registration on POS.

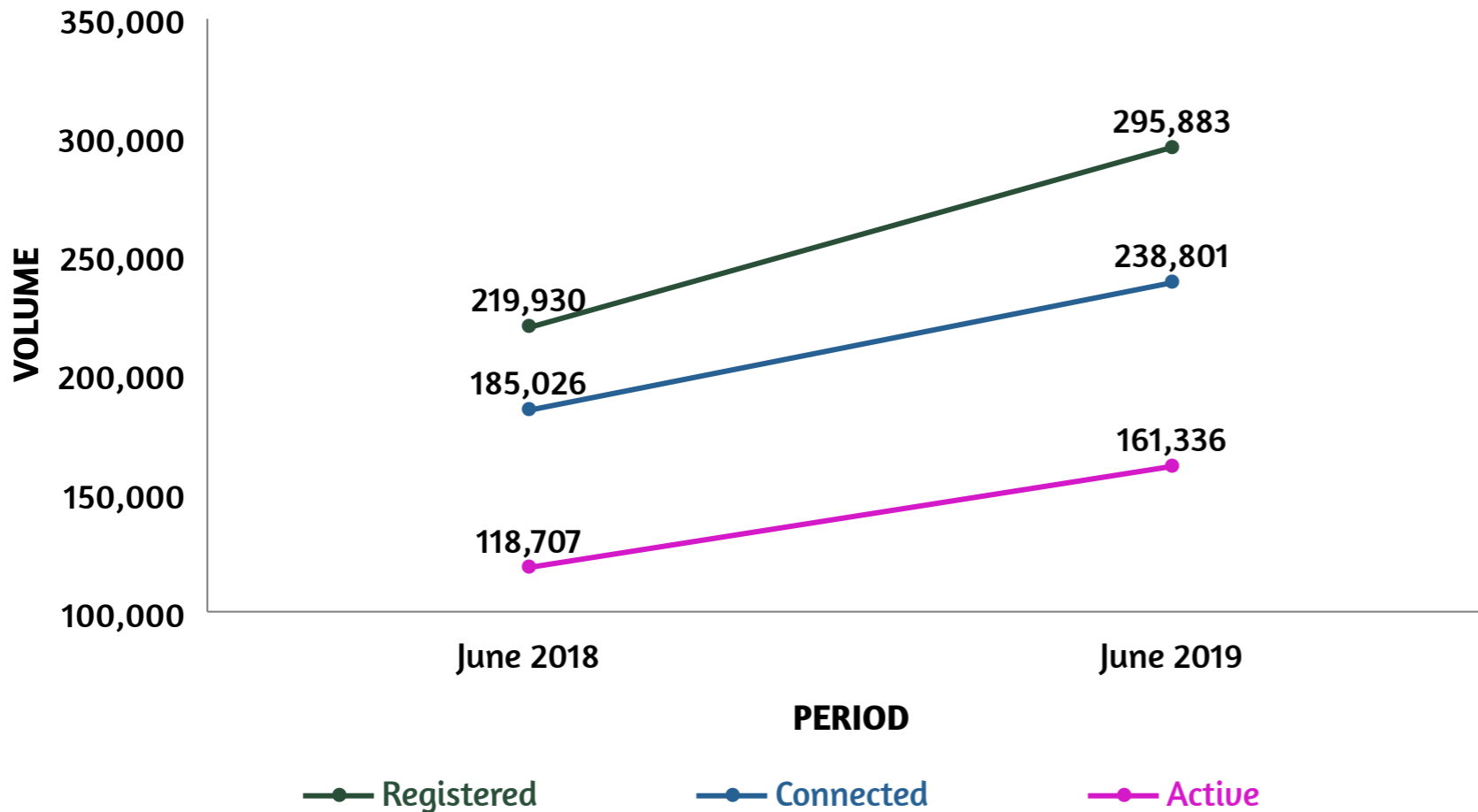


The biggest winners in the POS adoption push, given the period under consideration are the Fuel Station, Retail, and Fast Food sectors. Volume of transactions in these sectors grew by 97%, 63%, and 45% respectively during this period.

GROWTH IN POS TERMINALS?



Terminal Statistics



Registered, Connected and active terminals have gained 35%, 29% and 36% respectively for the period under consideration. Also, the number of merchants have grown by 35% over the same period.

TOP & BOTTOM 5 MERCHANT ACTIVITY FOOTPRINTS



2018 BOTTOM 5 FOOTPRINTS

Borno -191,658
 Zamfara -117,976
 Taraba - 102,469
 Sokoto - 64,968
 Kebbi - 63,899

2019 BOTTOM 5 FOOTPRINTS

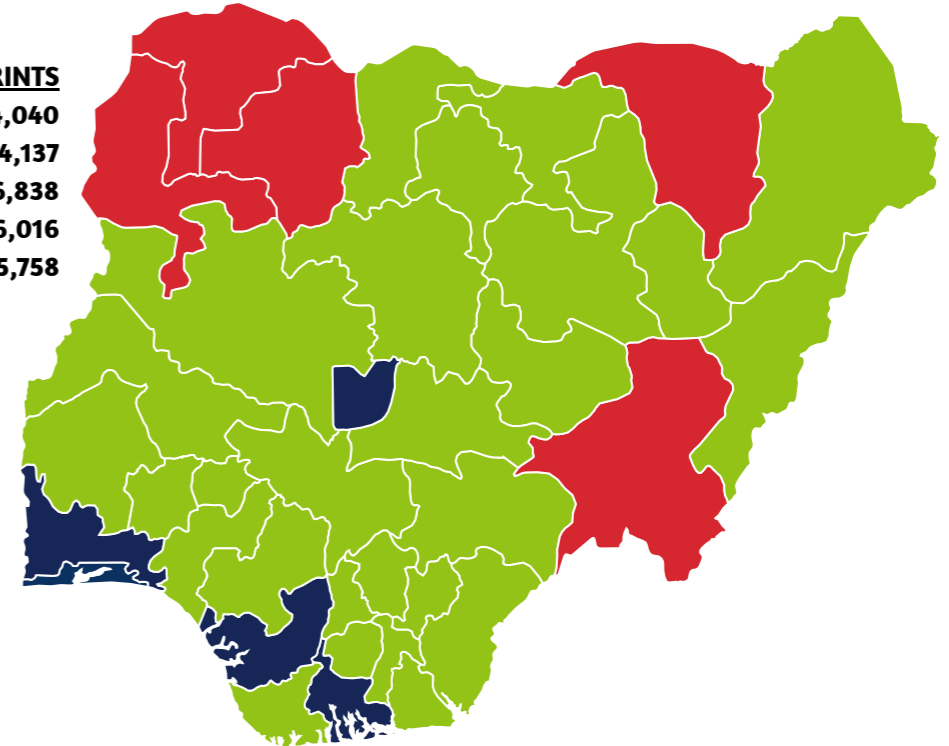
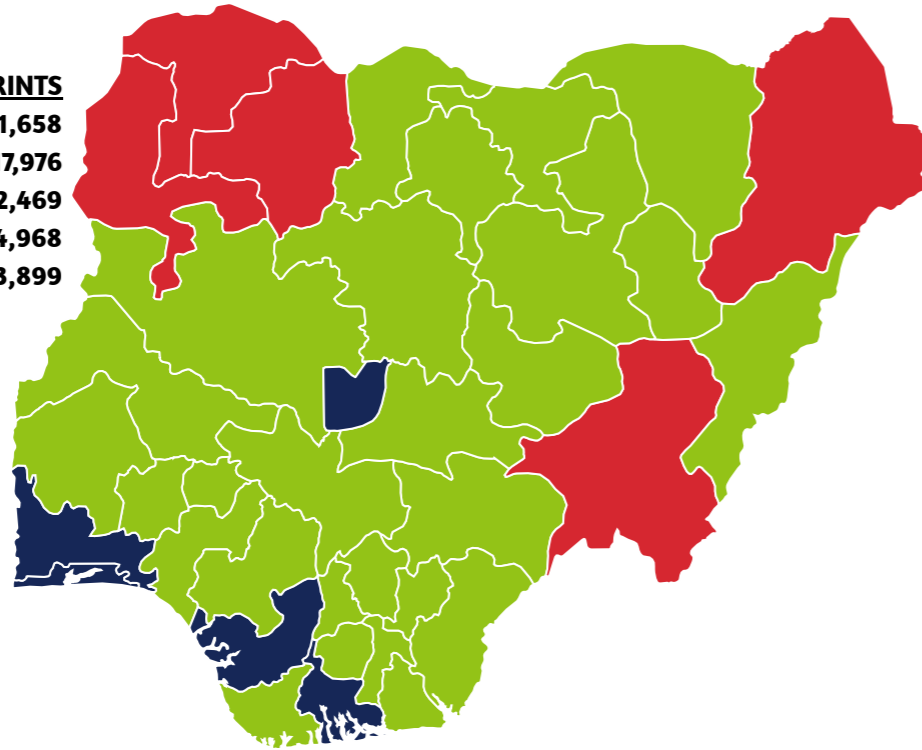
Taraba -224,040
 Zamfara -184,137
 Yobe - 166,838
 Sokoto - 136,016
 Kebbi - 65,758

LEGEND

TOP 5 FOOTPRINTS



BOTTOM 5 FOOTPRINTS

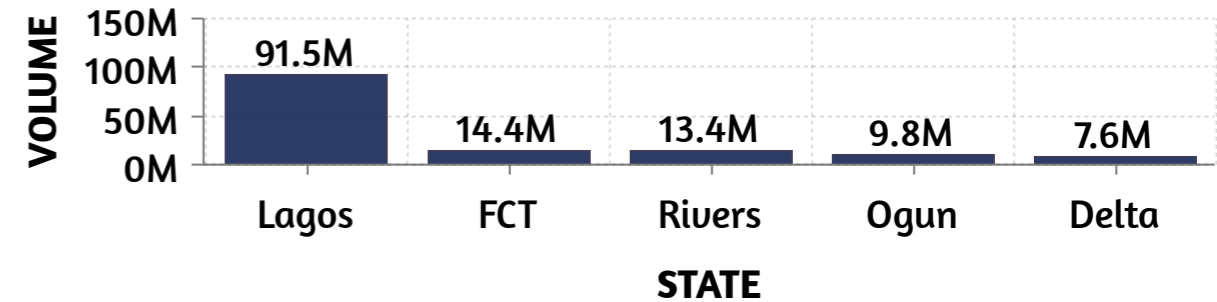
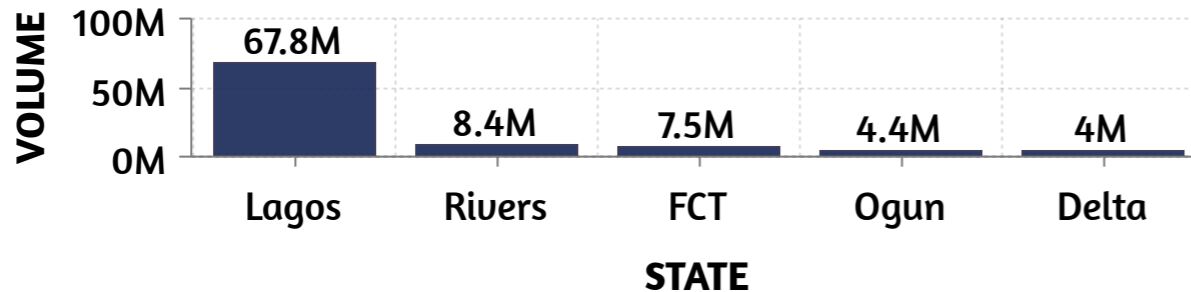


2018 TOP 5 FOOTPRINTS

2018 (Jan. - June)

2019 TOP 5 FOOTPRINTS

2019 (Jan. - June)



POS usage remains concentrated in Urban areas.

TOP 5 POS FAILURE RESPONSES COMPARISON

2018 (Jan. - June)

Failure Response	% of total failure
Insufficient Funds	47%
Issuer Inoperative	14%
Do not honor	5%
No savings account	5%
Incorrect Pin	4%

2019 (Jan. - June)

Failure Response	% of total failure
Insufficient Funds	46%
Issuer Inoperative	14%
Do not honor	7%
Incorrect Pin	4%
Request in Progress	3%

Insufficient funds continues to be the major contributor to failures on POS; it is anticipated that the use of a default account for card transactions would reduce the percentage of failures due to insufficient funds.

VOLUME COMPARISON: %SUCCESS VS %FAILED BY CARD BRAND

2018



VS

Mastercard

Verve

Visa

2019



Successful transactions using Mastercard and Verve have remained steady. Success rate on Visa cards declined by 3%.



THANK YOU!



WE APPRECIATE YOUR TIME.

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