

Spotter

The logo for 'Spotter' features the word in a blue, sans-serif font. The letter 'o' is replaced by a stylized magnifying glass with an orange handle and a blue lens. Inside the lens is a blue eye with a black pupil and a white highlight.

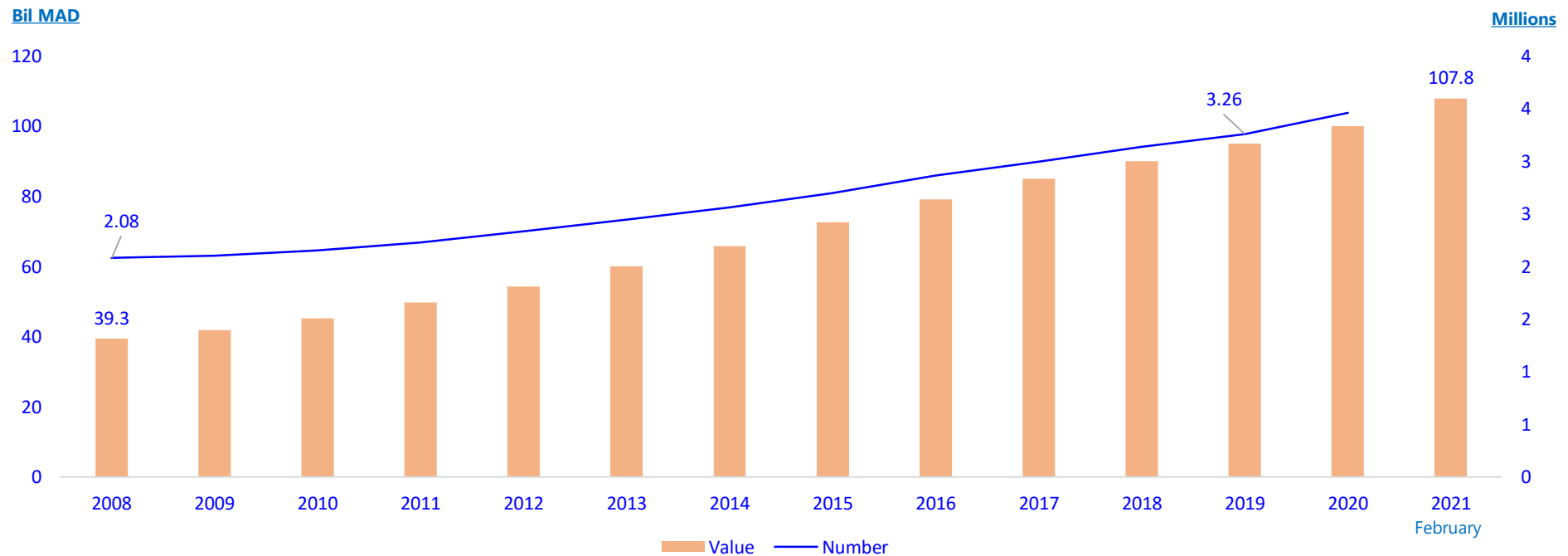
**Is a fintech offering Instant Cheque
Verification to Businesses**

RETURNED CHEQUES IS A COMMON CONCERN FOR BUSINESSES IN MOROCCO



470,515
unsettled payment incidents
amounting to
13.8 billion dirhams.
(\$ 1,518 M)

Outstanding Dishonoured cheques



RETURNED CHEQUES IS ALSO A COMMON CONCERN FOR BUSINESSES IN AFRICA



68,364
unsettled payment incidents
amounting to
84.5 billion Dinars
(\$633M)



494,000
unsettled payment incidents
amounting to
3.37 billion Dinars Tunisien
(\$ 1,247 M)



Central Bank of Nigeria

167,507
unsettled payment incidents
amounting to
166 billion Naira (\$ 431 M)

VALUE PROPOSITION

Spotter web and mobile application will be offering Businesses



instant visibility

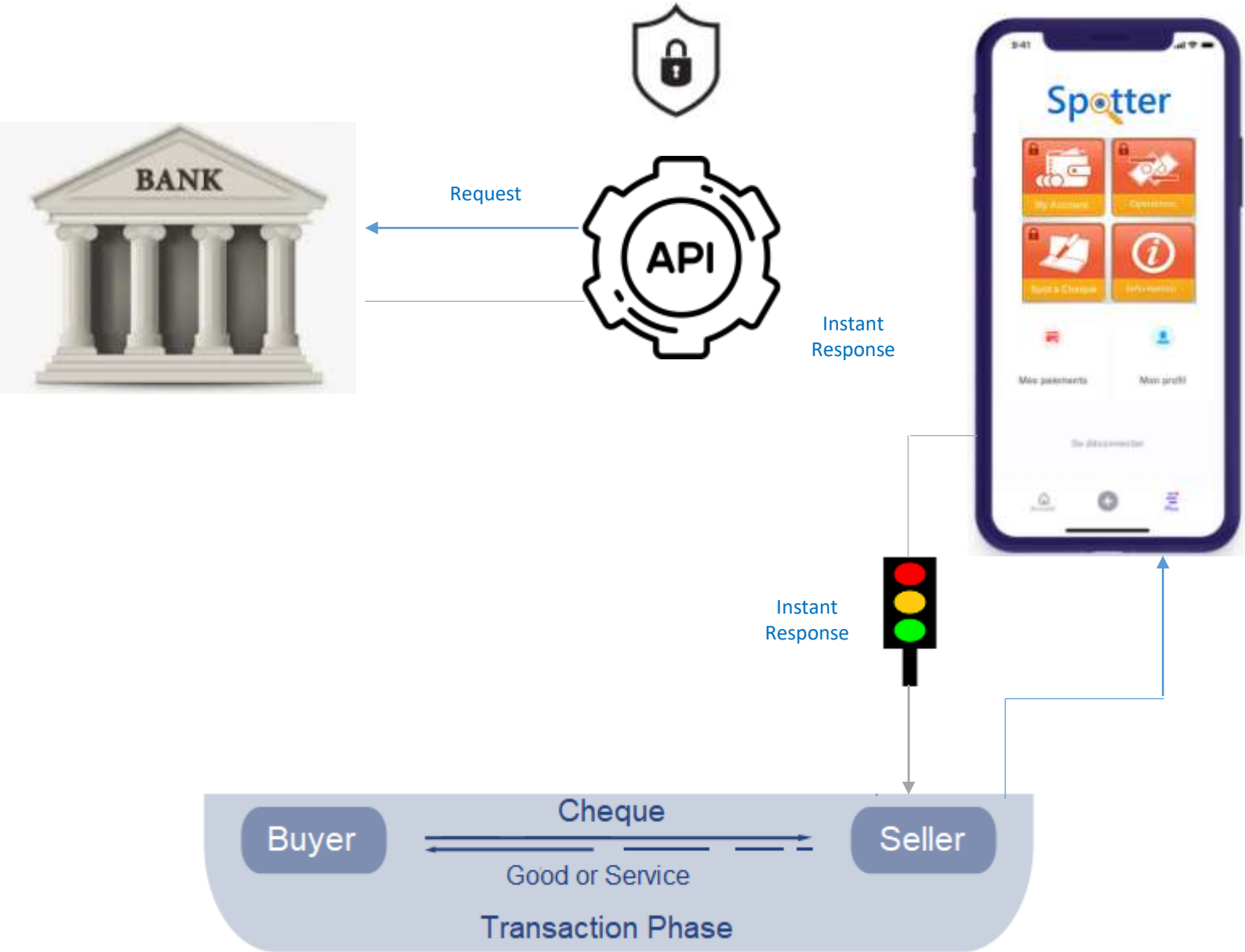
based on accurate banking data,



in order to counter any check fraud possibilities.



A VALUABLE & INNOVATIVE SOLUTION



CUSTOMER SEGMENTS

Spotter conducted interviews with some prospective customers, and succeeded to collect letters of interest from them.

Utility companies



أمانديس
Amendis

SuperMarkets



SMEs



Large Corporates



SEHI



MARKET OPPORTUNITY

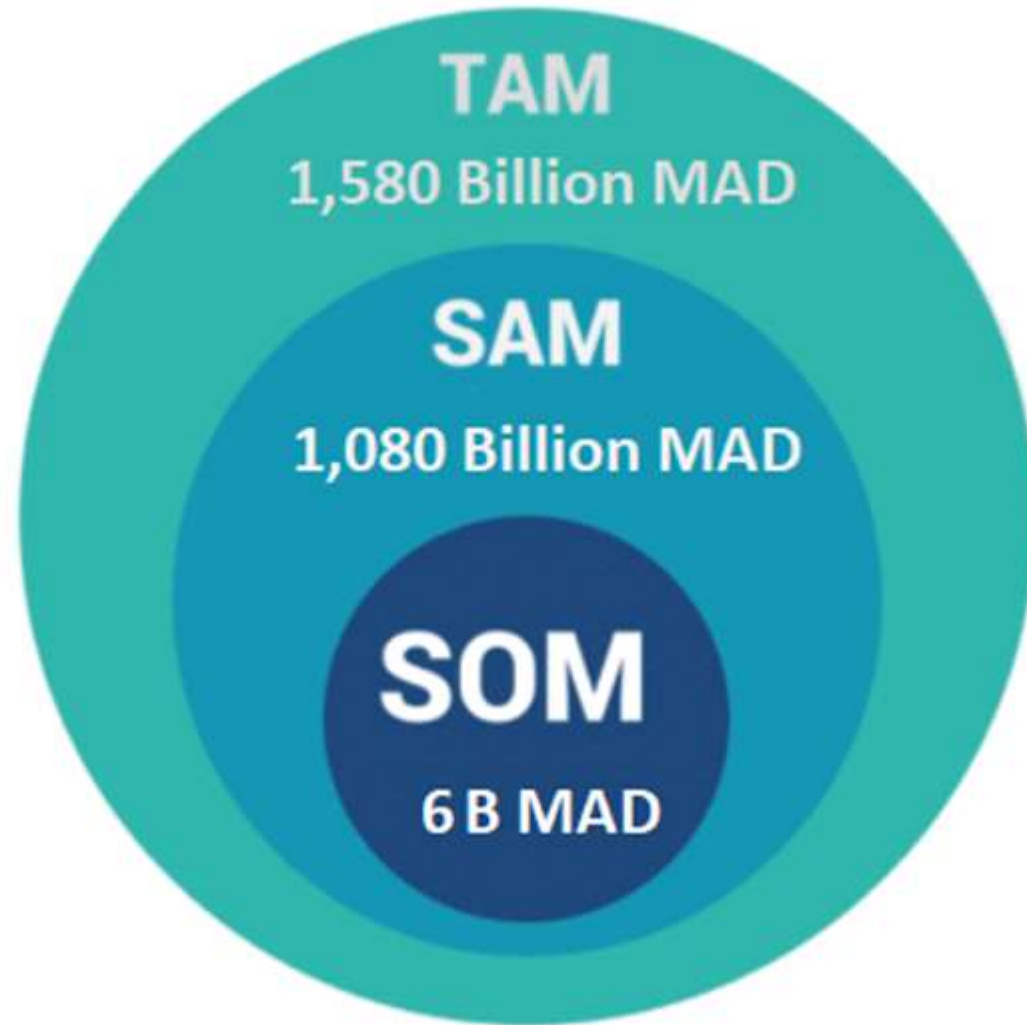
According to data published by the Moroccan Central Bank, in 2019 the overall value of cheques and bills of exchange amounted to nearly 1,580 billion MAD.

Serviceable Available Market.

80% of the cheque transactions are between a thousand and 50 thousand Dirhams. And cheques over 50 thousand represent 6%

Serviceable Obtainable Market.

Supermarkets and Utility companies. Based on the interviews that Spotter undertook with some of these prospective customers, we do estimate the total number of cheques accepted by these companies to 2 million transactions out of 31 million transactions in the interbank market. Which means nearly 6.4% share for Spotter.



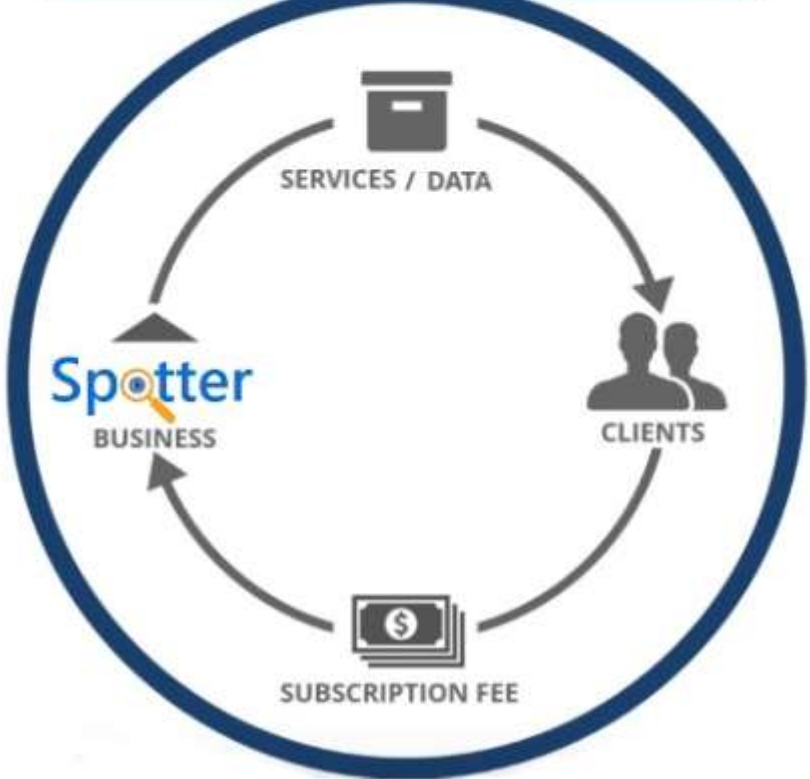
Spotter will be charging a fee to the SOM.

REVENUE STREAMS

DATA SALES

FEE FOR SERVICES

SUBSCRIPTION



MAIN STAKEHOLDERS: THE MOROCCAN BANKS



التجاري وفا بنك
Attijariwafa bank



In progress



MAIN COMPETITORS

| | |  Central Bank Delegate, subsidiary of CreditInfo Group |  Empowered by CIH Bank |  Startup |
|--------------------------|---|--|--|--|
| PROVIDED SERVICES | Cheque Certification |  |  |  |
| | Know Your Customer |  |  |  |
| | Unsettled payment incidents Verification |  |  |  |
| | Connect to the bank account |  |  |  |
| DATA COLLECTION | Web & Mobile App |  |  |  |
| | Scanner |  |  |  |
| | Manuel Entry |  |  |  |
| | Optical Character Recognition |  |  |  |
| SCOPE | Banking sector coverage |  |  |  |
| | Verification of cheques issued by corporates |  |  |  |
| | Verification of cheques issued by individuals |  |  |  |
| | Service available in the market |  |  |  |

BOUKACHABINE Abdeali



40 years old
EMBA student @ ABS
8 y Senior Treasury Manager @ OCP SA
3 y Financial controller @ Siemens
5 y of banking experience as Credit Analyst,
Auditor, Portfolio manager
2 y Treasurer @ Cargill

MOUSSAID Ayoub



22 years old
Software engineer student 3rd year @ FSTS
Student @ 1337 Coding School (2nd year)
Developed TelmidTice Mobile App (Front-end)
More on "ayoubmoussaid.me"

RIAD Nbou



24 years old
Student @ 1337 Coding School (3rd year)
5 years experience in python
6 moths internship (autonomous truck)
as software developer @ OCP SA
Previous experiences with Computer Vision
OCR projects
IOT

BAHLAOUI Youssef



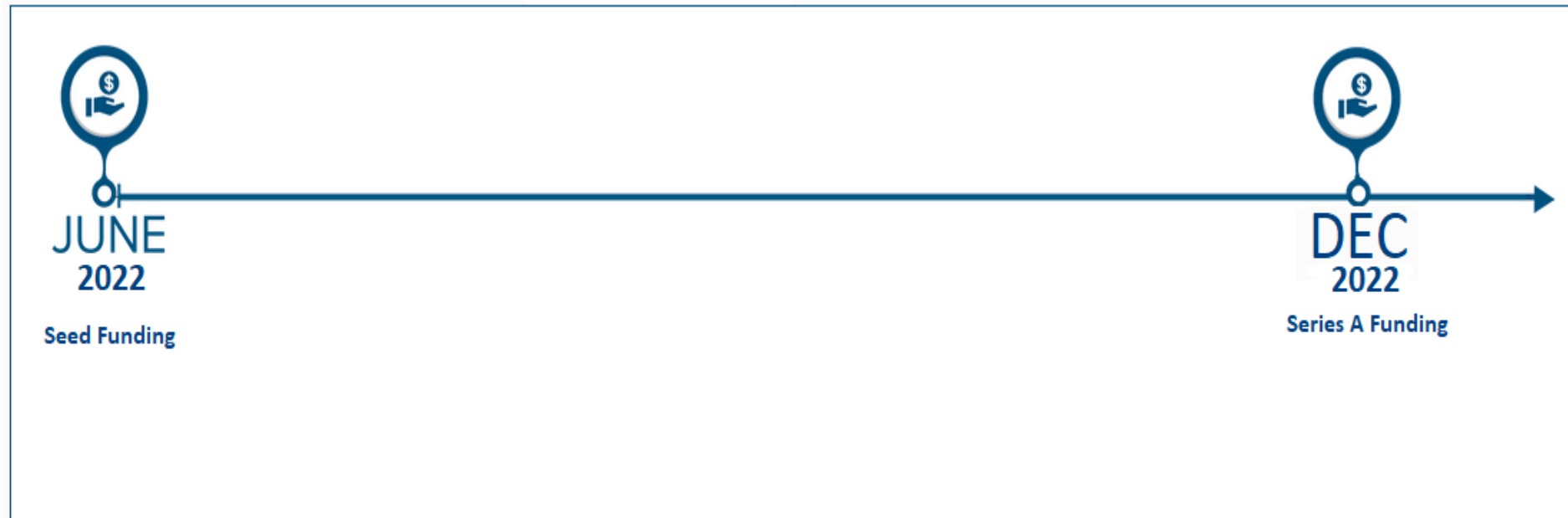
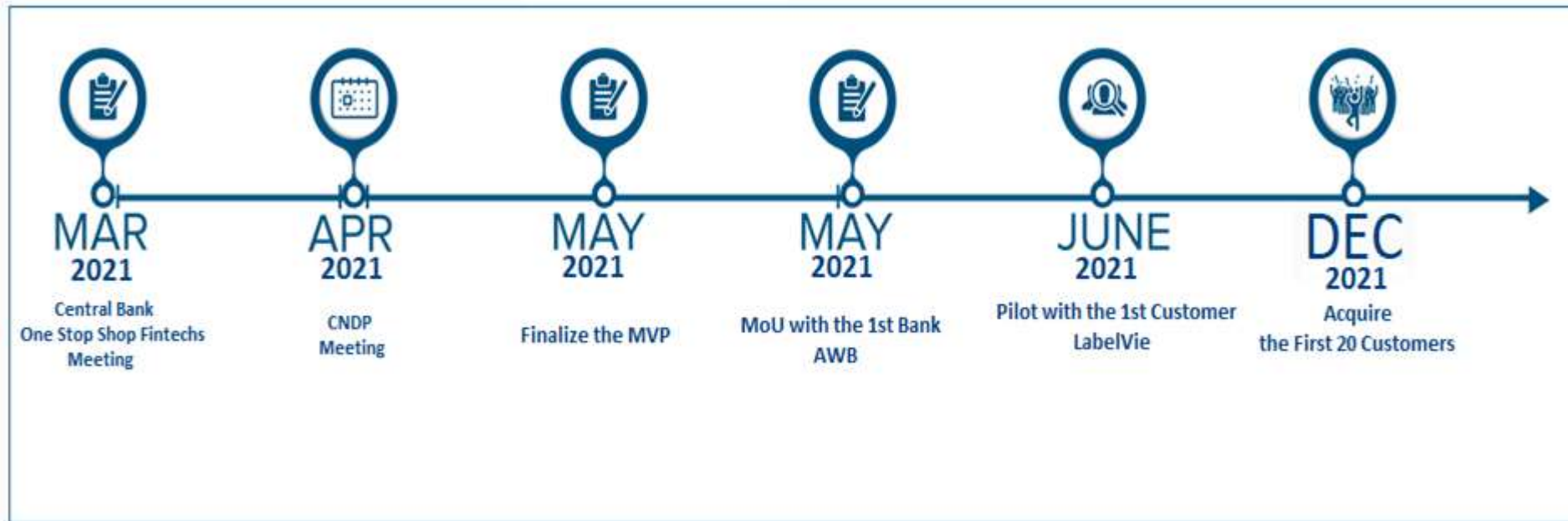
25 years old
Student @ 1337 Coding School (3rd year)
Full stack JavaScript developer
Developed TelmidTice Mobile App
(back-end)
6 moths internship as web developer
@ CaronaeSystems

BAREICH Tareq



24 years old
Computer Science student (3rd year) @FSO
Student @ 1337 Coding School (2nd year)
2 Years' Experience in Dart (Flutter)
6 Years' Experience in JavaScript
(Full stack)
Developed TelmidTice Mobile App
(Front-end Mobile Development)
Developed Rehamna Province Zoning App
(Front-end Mobile Development)
Developed Wiqaytna App Dashboard
(Front-end Web Development)

TIMELINE



Spotter



Thank you

www.spotter.ma