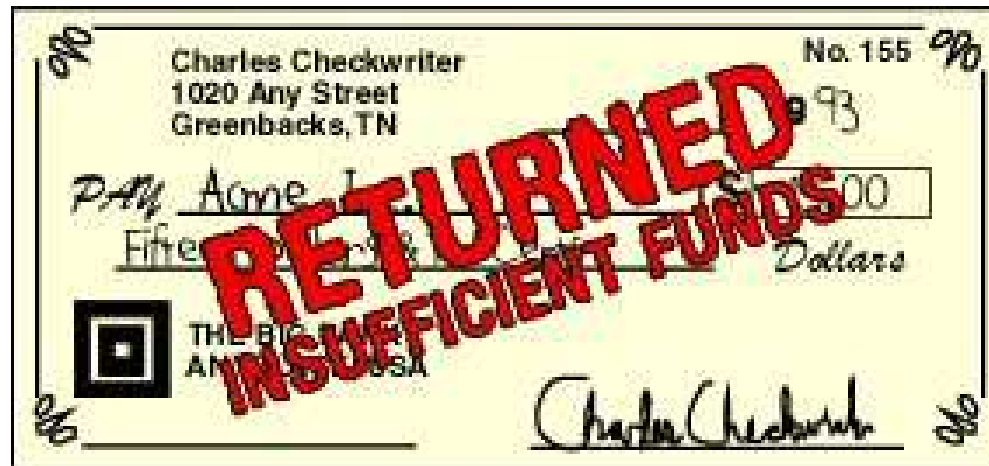




API Platform providing Open Banking services

www.spotter.ma

SMALL BUSINESSES ARE STRUGGLING DUE TO BAD CHECKS



- ✓ According to data published by the Central bank default registry, the total amount of unsettled payment incidents in 2021 was MAD **14,6 Billion (\$ 1.4 B)** (+ 23% increase compared to 2020).
- ✓ In 2021, Checks represents 29% of the transactions among payment methods.
- ✓ Checks are often used to split payments!



VALUE PROPOSITION

Spotter

develops an API-driven platform
that helps corporates
to access and analyze financial data

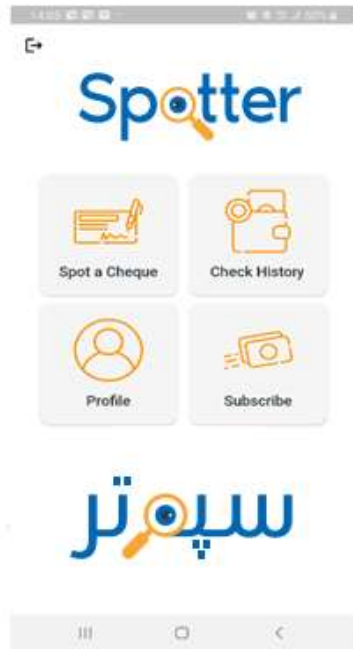
Instant Check verification is one
among several services
to be launched asap



A TAILORED SERVICE THANKS TO A WELL-EXECUTED CUSTOMER DISCOVERY PROCESS

01

Mobile



SMEs
Customer Segment

02

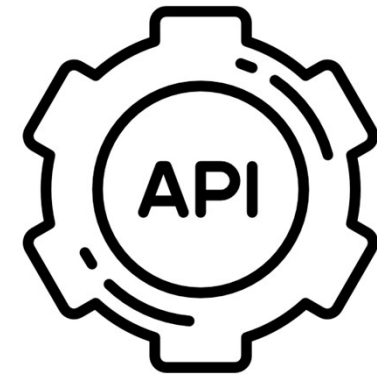
Web



Large Corporates
Customer Segment

03

API



Banks
Customer Segment