

Starks

Corporate Profile

Q2 2026



About **Starks**

Borderless Finance

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World-class and globally-sourced liquidity, trade finance, settlements rails, core banking, and tech-powered solutions for smart and resilient corporate entities

WHO WE ARE

A trade & treasury-led financial institution making it easier to do business with and in Africa.

- Tailored **Local Currency & Liquidity Support**
- Intra-African and Global **Payments & Settlements**
- White-glove **Banking** and **Treasury** solutions
- Alternative **Trade Finance** solutions

The Problems

with moving, managing
or multiplying treasuries
across Africa.

African and Africa-facing institutions often encounter significant frictions flowing value into or out of Africa. It is a struggling to even manage multi-currency balances effectively. Against this background, it is even more difficult to infuse capital or repatriate gains across borders.



Fragmented payment systems.

Each country typically operates its own rails with limited cross-border operability, creating high integration and operational burdens



Expensive and delayed FX availability.

Sourcing or converting between African currencies usually requires routing through USD or EUR, adding costs and settlement delays.



Multiple Currencies and no Hedges.

Over 40 central banks that seldom communicate with each other, with implications for the cost of accessing sovereign fiats at scale, or pricing/hedging FX risks effectively



Complex integrations.

Businesses must manage multiple relationships with PSPs, banks, wallets, and aggregators across markets.



Lack of real-time visibility.

Companies struggle to access unified dashboards for cash positions, settlements, and FX status, limiting treasury optimization and financial control.

Borderless Finance for Emerging Markets:

Borderless Treasury.

- Single-view, multi-country dashboard
- Liquidity, payments, flows orchestration
- Programmable sweeps, placements, bids
- Country Investment/Repatriation solutions

Trade Finance.

- Invoice/Payables Financing
- Receivable/Asset-backed Financing
- Tailored Deal/Trade Structures
- Anchor/Aggregator Financing
- Off-balance sheet Arranging

African LGY Liquidity.

- Local currency sourcing/hedging
- Local Invoice settlement
- Intra-African currency conversion
- Local corridor liquidity support

Borderless Banking (BaaS).

- Named business accounts
- Multi-currency wallets
- Virtual accounts (Local & G3)
- Ledger visibility dashboard

Borderless Payments.

- Pan-African collections & payouts
- Global collections & payouts
- Mobile-money, cards & accounts
- Automated sweeps & disbursement

Platform Technology.

- Unified Treasury Dashboard
- Modular, API-based Orchestration
- Multi-bank/multi-channel Recon
- ISO: 27001 certified, 20022 compliant



Core Capabilities for Int'l Corporates:



We make it easy for businesses and institutions to move, manage, and multiply liquidity across Africa and emerging markets — through trade finance, treasury execution, settlements, and banking infrastructure.



Multi-country Treasury Solutions.

- Access to G3, African, and stablecoin FX pairs and trades
- Named business accounts and wallets across multiple jurisdictions
- Multi-bank, multi-country treasury visibility through a unified dashboard
- Treasury orchestration across accounts, ledgers, balances, and flows
- White-glove support for complex corporate treasury operations



Local Currency & Liquidity Support.

- Access to hard-to-reach African and emerging-market currencies
- Local currency collections, payouts, and repatriation support
- Liquidity support (advances and invoice settlements) in local CCY
- Smart pooling, sweeping, and liquidity optimization across markets



Alternative Trade Finance.

- Financing for commodities, procurement, vendor & trade obligations
- Receivables, assets or instrument-backed, tailored transaction financing
- Off-balance sheet financing via special purpose & risk-sharing structures
- Risk participation with funders, DFIs, and institutional capital partners



Payments & Settlements.

- Intra-African and global payments across priority trade corridors
- Local rail settlement via bank-led and regulated payment infrastructure
- Scheduled, automated, and transaction-specific payment execution
- Multi-currency settlement support for 20+ currencies

OUR PERFORMANCE (GROUP-WIDE)

We are pioneers in cross-border finance across Emerging Markets.



\$6.5Bn+

Transaction Volume



252%

YoY TXN Vol. Growth



~\$300Mn

Monthly TXN Vol.



\$200K

Avg Deal Size



1500 Txns

Avg Bulk Count/Mnt



10-12%

MoM Growth



~\$500m

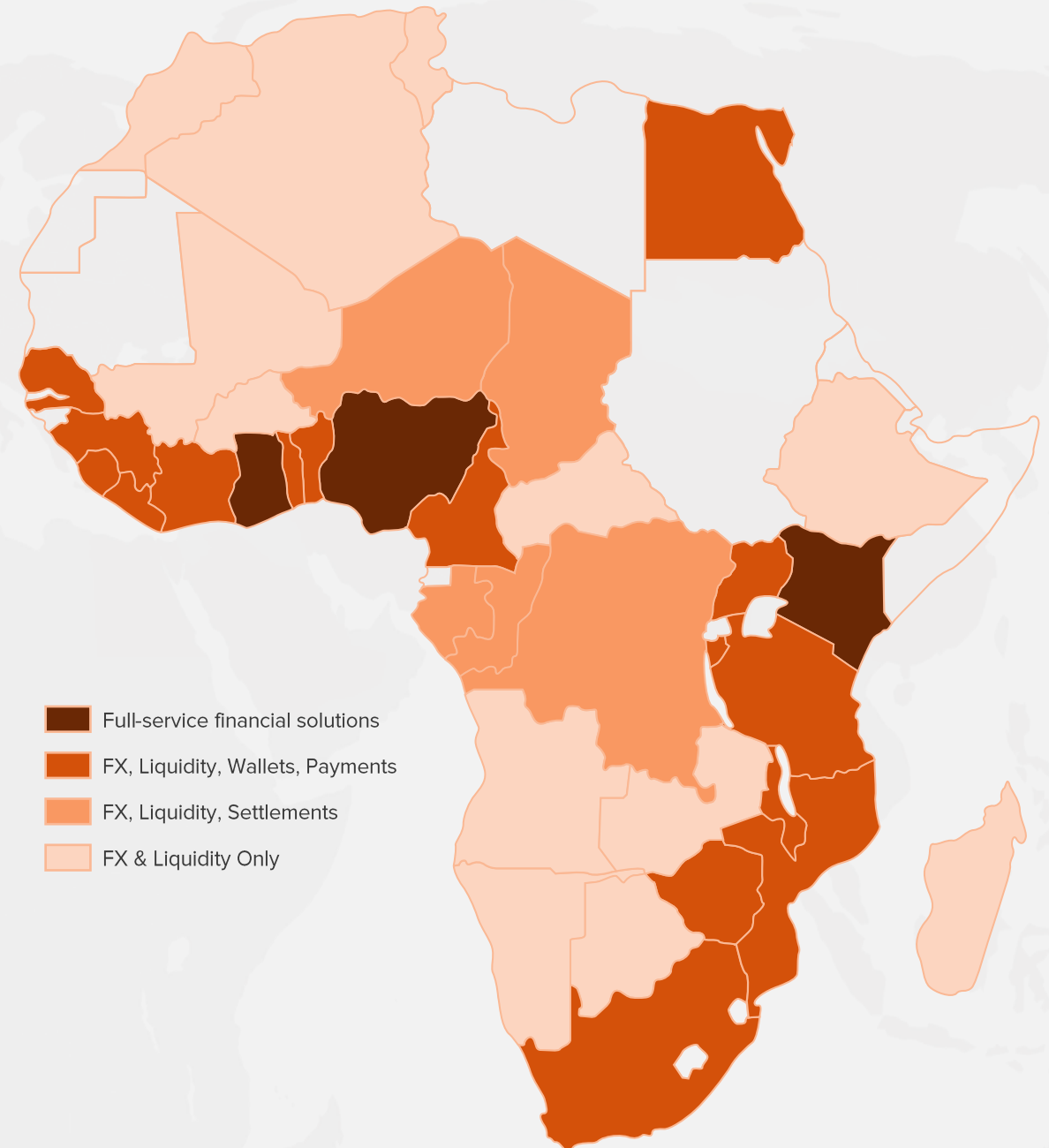
Monthly TXN Volume

By end of Q3 2026

PAN-AFRICA EXPERTISE & PENETRATION

We are specialists in moving and managing flows across Africa, and beyond.

- Established Market penetration across West, East and Southern Africa, with **our unique ability to cross African currencies** against each other.
- **Expanding presence in the SADC region** (Mozambique, Zambia, Botswana, Malawi) with more underway.
- **Licenses in Mauritius, Nigeria, and Canada** provide a strong regulatory and operational foundation.
- Direct integration with **key Tier-1 commercial banks** in 14+ African markets
- Specialist capabilities for regional FX & liquidity flows





Integrating **three core domains** of finance.



Financial Infrastructure.

Modern, modular and resilient rails and technology, fitted for open banking & emerging market realities



Service Providers.

Entities that create and operate financial solutions. From licensed Large Banks to rowdy Mobile Money Agents, all play a role. They all need to be visible and interconnected.



Capital Flows.

Connecting emerging markets to the world's capital is critical to sustain growth and deepen impact. Capital isolation has hurt Emerging Markets as much as their conflicts and policy/economic troubles.

Our Approach: Supercharging Emerging Market growth by connecting global capital to business needs via existing service providers

Some of our Clients & Partners.



Our Risk Framework.

Our Risk Framework is aligned with institutional banking standards, focused on financial, operational, and regulatory risk:

- We maintain **strict counterparty onboarding protocols**, continuous **transaction monitoring**, and embedded **compliance controls**—including AML, KYC, and sanctions screening—across all corridors.
- Our framework is integrated into our system architecture to enable **real-time anomaly detection**, while oversight is enforced through an independent Legal & Compliance unit.
- As we scale, we are **deepening partnerships** with licensed custodians and regulators, ensuring our infrastructure remains secure, auditable, and **compatible with bank-grade governance** expectations.
- Our approach emphasizes **proactive risk identification and mitigation**, rather than reactive control. With ongoing development of our modular platform, we are **embedding scalable, rule-based controls** that allow banks to mirror or enforce their own risk thresholds across any partnership use case.

Our Licenses.

Starks prioritizes obtaining licenses and authorizations to ensure compliance and a solid legal basis for its services. Currently, the company holds licenses in multiple jurisdictions enabling it to offer payments, remittances and others. Additionally, Starks is actively in the process of acquiring further licenses to expand its service offerings and geographical reach.

Canada	Money Service Business (MSB) License
Nigeria	Letter of No Objection from CBN for IMTO; Finance House License application nearing Approval-in-Principle
Kenya	Institutional Recognition Letter from the CBK
UK	Leveraging EMI Entity, based on MSB license
Ghana	Partnership with 2 Licensed Institutions underway
Mauritius	Global Business License

Our Compliance Program.

Board Oversight

Risk committee meets regularly to review AML performance and reports, and annually to review the independent audit report

Annual Independent Compliance Audit Review

Annual Independent Audit report prepared and submitted to the board (available upon request)

Compliance Transformation Program

Process Transformation and Automation spanning **6 key areas** including: Customer ID Program, Sanction Screening, Transaction Monitoring, AML/CFT Compliance, Secure Data Repository, IT Compliance,

Training

Compliance training provided bi-annually to all employees & directors

Our Compliance Pillars:



Sanction
Screening



Transaction
Monitoring



Customer
ID Program



Secure Data
Repository



IT Compliance



AML/CFT
Compliance

Our Tech Infrastructure:

We're building for scale, and structuring for compliance

Product Release Calendar:

- **Q2 2025** – Internal TROPs Module
- **Q3 2025** – Treasury RTGS Module
- **Q4 2025** – Embedded Payments
- **Q1 2026** – Embedded Banking
- **Q2 2026** – Full Treasury Mgt Dashboard
- **Q3 2026** – Automated Trade Finance



Modular System Architecture

Designed for flexible integrations, corridor-specific controls, and microservice scaling



Partner-Centric Permissions

Role-based access, ledger visibility, and co-governance tools built for institutional workflows



Multi-Rail Settlement Engine

Will support fiat, stablecoin, and local RTGS integrations with auto-routing logic



Bank-Grade Compliance Layer

Embedded KYC/AML, transaction screening, audit trails, and jurisdictional rule-mapping



Secure & Resilient Stack

Hosted on cloud-native, serverless infrastructure with redundancy and failover capacity

Thank you.

Canada, Nigeria, UK, Kenya, Ghana, US, Cote d'Ivoire, Cameroon, Mozambique, South Africa, Malawi, Uganda, Rwanda, Mauritius

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