cGrate International

2025/2026

Company Profile

Bank on Us.

Our **digital payments solutions** help you **serve customers better**, **grow faster**, and **reach further** across **Africa**.


cGrate
International
Let your customers Transact | Bank | Pay Anywhere

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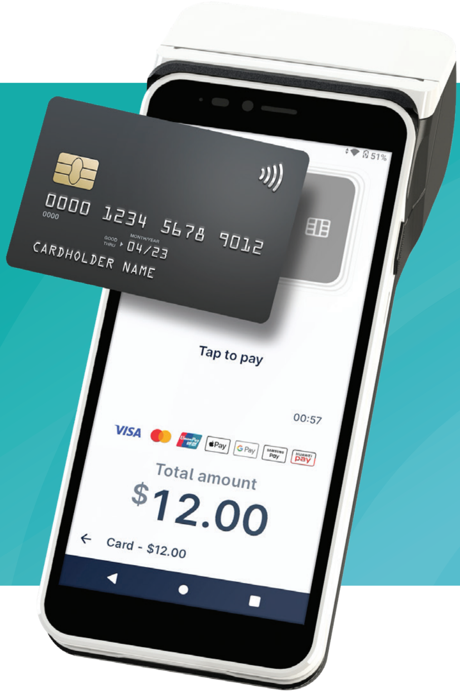

01 About us

Our story

We started cGrate to digitize the distribution of prepaid tokens such airtime and prepaid electricity, as we were building and rolling out these services, we realized our solutions could impact our African communities better through decentralized digital financial services..

We're changing that.

We serve over **10,000 active agents** and **process millions of transactions** each month. Our tools are used by banks, mobile operators, merchants, and governments who want to reach people where they are.

Why we exist?

To help people across Africa access digital payments that actually work for them.

Did you know?

Over

70%

of the African population lacks bank or mobile money accounts.

Over

85%

of financial transactions across Africa are still conducted in cash.

Our audacious 10-year goal

To be the largest payments processor in Africa by 2034.

We envision **cGrate** being the organisation that processes the highest number (count) of digital payment transactions.

Why choose cGrate

With close to two decades of trusted experience and agile, in-house software development, we can smoothly adapt to the needs of local communities and financial institutions.

- Made by Africans, for Africa.
- Nimble and customisable.
- Secure and fast processing.
- Ethical pricing.
- Real time data and transaction reports.
- Built to manage large-scale transactions.
- Seamless onboarding.
- Multiple solutions available through a single integration.
- Multiple services aggregated and available on one platform.

Our promise to you

We are always online.

02

Meet the team

Meet the people behind the products.

Simon Chikumbu

Chairman

Simon is the wise voice in the room. With over 35 years of experience leading in the insurance world, he's seen it all - and brings that depth of insight to every decision we make. Since joining our board back in 2012, Simon has been a steady hand and trusted advisor, helping us navigate growth while staying true to who we are.

Sandra Mutyambizi

Non-Executive Director

Sandra brings the kind of calm, focused energy every team needs. She's a qualified Finance Executive with years of experience working in both corporate and non-profit spaces. From financial policy to compliance, Sandra makes sure our foundations are strong, so we can keep dreaming big and building boldly.

Kelvin Chikomo

Co-Founder and Managing Director

Kelvin is the heartbeat of **cGrate**. When he co-founded the company in 2008, it wasn't just about tech - it was about people. He's passionate about making financial services accessible to all Africans, especially where infrastructure is lacking. His philosophy can be summed up in this sentence: building African solutions for African challenges.

Rufaro Mapanda

Co-Founder and Non-Executive Director

Rufaro's background is global - investment banking, fintech, private equity, you name it. But what drives him most is local impact.
He believes in financial inclusion and in nurturing talent.

Merchant Payments

Processing payments for
10,000+
merchants

Let your customers pay anywhere through Merchant Payments.

Let your merchants accept payments with **Merchant Payments** - offering seamless, flexible solutions to grow their business, anytime, across any platform.

Merchant Payments can be processed through five channels: POS terminals, merchant apps, USSD, online payments, and direct system integrations. This flexibility suits businesses of all sizes, from small traders to large retail chains, as well as government departments, financial institutions, and restaurants. Whether customers are paying at a toll gate, vending machine, or retail store, payments are made seamless.

Merchant Payments in the real world

Think about this: You're stuck at a toll gate, inching forward as the minutes drag on. Now imagine a world where you don't have to stop. Your vehicle is identified,your pre-funded toll wallet is debited, the toll gate opens, and off you go.

That's what's possible with **Merchant Payments** - available at self-service terminals, pos terminals, or the merchant application everywhere.

Through a single platform customers can pay through

- Mobile money.
- Card.
- QR code.
- Cardless Mobile Banking.

Supported platforms

- Mobile POS devices.
- Self-service terminals (retailers, toll gates, vending, restaurants).
- Merchant app.
- Direct integration into existing POS systems.

Mobile Banking

Let your customers transact anywhere through Mobile Banking.

Make banking as simple as a text. Our **Mobile Banking** solutions run on USSD and WhatsApp and Telegram, providing customers with instant access to essential services such as airtime purchases, bill payments, money transfers, and balance checks.

Better yet: there's no need for bank branches! You're giving your customers the power to transact on their terms - anytime, any place. Do they need data? Easily bought. Need to pay utilities? Done.

USSD **200 million+** processed annually

+300 000 transactions processed monthly

Mobile Banking in the real world

Imagine you're at home, ready to pay your utility bill, but you don't have access to the internet or a bank card. All you have is your phone.

With **cGrate's Mobile Banking** solution, you simply dial a **USSD** code, and within minutes, you're able to pay your water bill directly from your bank account.

No internet, no card, just a quick and secure transaction, all done from the palm of your hand.

Services include

- Bill payments.
- Bank transfers.
- Cash withdrawal requests.
- Loan requests.
- Card activation and blocking.
- Balance enquiries and mini-statements.
- Customer attestation.

05

Agency Banking

Let your customers bank anywhere through Agency Banking.

4 million+
transactions processed monthly.

Enhance or create your institution's agent network. It's never been easier to extend your business's reach, by bringing banking closer to your customers. With **cGrate's Agency Banking**, customers can deposit or withdraw cash, pay bills, and send money. It's secure, easy to use, and perfect for areas underserved by traditional banking infrastructure. But there's more: agents can also access interest-free micro loans to help bridge any cash flow gaps.

Agency Banking in the real world

Imagine you're in a remote village and urgently need to send money to your family in another town. The nearest bank is miles away, and you don't have access to an ATM. Luckily, there's an agent nearby, an everyday shopkeeper who also serves as an agent for your bank.

You walk into their shop, hand over the money, and with a few taps on their phone, the agent processes the transfer right there.

Within minutes, your family receives the funds, and you never had to leave the village.

Available on

- POS terminals.
- Agent apps.
- WhatsApp, Telegram, and web
- USSD and SMS.
- Direct integration into your business's platform.

Agents can offer

- **Cash deposits**
  Let customers deposit into bank accounts or mobile wallets via agents - no need to visit a branch.
- **Cash withdrawals**
  Customers can easily withdraw cash without looking for an ATM, or bank through authorised agents.
- **Bill processing**
  Customers can pay bills and purchase vouchers directly through the agent. These include airtime, DStv, electricity, water, taxes, insurance, and pension contributions.

06

The full 543 suite

Let your customers do it all through 543 Kote Kote -powered by cGrate's 543 brand.

At the heart of **cGrate's** offerings, the **543** platform connects multiple financial services across diverse channels - USSD, WhatsApp, POS, and Web - to enable smooth payment processing.

It serves as a backbone for agent networks, merchants, and mobile banking, with a strong presence in Zambia as 543 Konse Konse.

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Projects examples

List of some cGrate projects.

The client name	The results of the project	cGrate Product used
Patents and Company Registration Authority (PACRA)	**cGrate Zambia** is the sole online collections partner of money payments for PACRA.	Merchant Payments
Stanbic Bank Zambia	**cGrate Zambia** was the first on the market to provide cardless bank payments.	Merchant Payments
Mayfair Insurance	Disbursed over 120 Million Kwacha in insurance claims to drought-affected farmers.	Disbursements Bulk Payments
Bayport Zambia	Fully fledged mobile banking solution allowing customers to process real-time bank-to-bank transfers, apply for loans, and access value-added services.	Mobile Banking
Indo Zambia Bank (IZB)	Real-time transfers and mobile banking services integrated.	Mobile Banking
Madison Finance (MFinance)	Enabled digital lending and mobile transaction services.	Mobile Banking
Zambia Revenue Authority (ZRA - WhatsApp Tax)	First to enable tax payments via WhatsApp.	Mobile Banking Bill Payments
Zambia Electronic Clearing House (ZECHL)	Enabled agency banking for deposits, withdrawals, and card transactions.	Agency Banking Merchant Payments
National Financial Switch (NFS)	Integration for deposits and withdrawals.	Agency Banking Merchant Payments
Airtel, MTN, Zamtel, Zedmobile, Liquid Telecom	Enabled instant airtime and data top-ups across all major mobile networks.	Bill Payments
Multichoice Zambia, TopStar Zambia	Integrated prepaid TV subscription payments.	Bill Payments
IZB, ZESCO, NAPSA, WCFB, NRFA, FISP	Enabled digital access to utilities, pensions, levies, and national programmes.	Bill Payments

Valued partners

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Bring payments closer to your customers.

Whether you are an established organisation or a newly launched business, our solutions are agile and can accommodate the unique and various demands of your business.

Please reach out (or stop by in person), and we'll happily answer your questions and introduce you to our payment solutions.

Scan to connect

& join the change

cGrate South Africa

info@cgrate.com

Lyme Park, 43 Peter Place
Bryanston, Sandton
Johannesburg,
South Africa

cGrate Zambia

support@543.co.zm
+260 966 340 543

Plot No. 35214, Alick
Nkhata Road, Kalingalinga,
Lusaka,
Zambia

Be at the forefront of change