SCRUMS.COM™ HEARTBEAT

TOP 100 FINTECH PLATFORMS IN AFRICA

/2023

SCRUMS.COM™ HEARTBEAT

Welcome to The Top 100 Fintech Platforms in Africa, proudly brought to you by Scrums.com. This is the first edition of our ranking of Africa's leading Fintech platforms.

Over the last decade of Scrums.com helping scale Fintechs, the African Fintech has boomed into the global arena. With more and more people getting access to the internet every day, Africa has been thrust into the digital age - and we are here for it. Scrums.com is on a mission to be the leading software development company from Africa and we pride ourselves on partnering with leading entrepreneurs and businesses on the continent who are looking to shape the Fintech future of Africa through creating solutions for uniquely African problems.

In our inaugural Scrums.com Heartbeat, we look at the top 100 Fintech players that we think are going to help shape the future landscape for years to come.

Here's to helping more Fintech businesses scale with world-class software development.

Luke Hunt, MD Scrums.com Africa

SCRUMS.COM™ HEARTBEAT

At Scrums.com, we are committed to helping businesses scale with world-class software to promote growth in the African Fintech industry. As the leading software development company in Africa, we understand the potential of technology to transform the financial landscape and improve lives. That is why we are proud to introduce the Scrums.com Heartbeat, our comprehensive guide to the top 100 Fintech platforms in Africa.

The Scrums.com Heartbeat is a result of our extensive research and analysis of the African Fintech landscape. Our team of experts evaluated the leading platforms based on a variety of factors. We believe that these platforms are the driving force behind the growth and development of the Fintech industry in Africa, and we want to recognise their contributions and share their stories with the world.

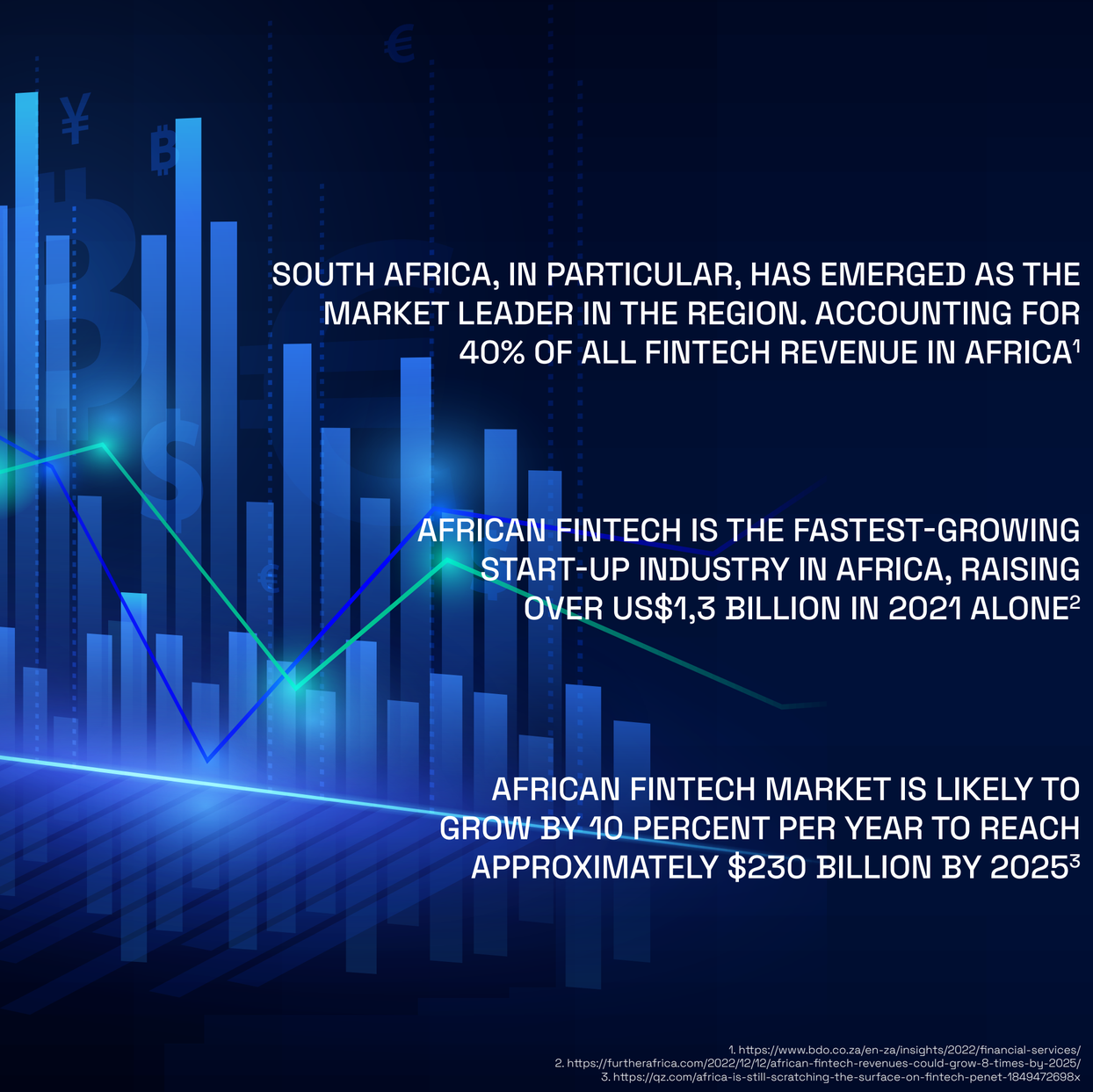
The Scrums.com Heartbeat is more than just a list of the top 100 Fintech platforms in Africa. It is a comprehensive guide to the industry, providing in-depth information on each platform, including key features, a star rating, and a detailed explanation of why we believe it deserves its place on the list. Our goal with the Scrums.com Heartbeat is to make it easier for individuals to comprehend and delve into the African Fintech industry.

We also want to give due recognition to the remarkable efforts put forth by these companies. We hope it will not only encourage continued innovation but also inspire other aspiring Fintech platforms to strive towards making it onto this prestigious list in the future

We believe that the Scrums.com Heartbeat has the potential to make a real impact on the African Fintech industry. By shining a light on the top platforms and sharing their stories, we hope to inspire more innovation, more investment, and more growth. We also believe that the Scrums.com Heartbeat will help to promote financial inclusion and democratise access to financial services, making it easier for people across Africa to participate in the financial system and build a better future for themselves and their families.

In essence, the Scrums.com Heartbeat is more than just a list of the top 100 Fintech platforms in Africa. It is a celebration of innovation, a recognition of excellence, and a call to action for the industry to continue pushing forward and driving growth and progress. We are proud to present this comprehensive guide, and we hope that it will inspire and inform the next generation of Fintech leaders in Africa.

01	Introduction by MD of Scrums.com Africa	03
02	The Scrums.com Heartbeat	04
03	Fintech in Africa	08
04	Scrums.com Heartbeat rating and review process	10
05	The Top 10 Fintech platforms in Africa	12
06	List of the Top 100 Fintech platforms	34
07	About Scrums.com	58



SOUTH AFRICA, IN PARTICULAR, HAS EMERGED AS THE MARKET LEADER IN THE REGION. ACCOUNTING FOR 40% OF ALL FINTECH REVENUE IN AFRICA[1]

AFRICAN FINTECH IS THE FASTEST-GROWING START-UP INDUSTRY IN AFRICA, RAISING OVER US$1,3 BILLION IN 2021 ALONE[2]

AFRICAN FINTECH MARKET IS LIKELY TO GROW BY 10 PERCENT PER YEAR TO REACH APPROXIMATELY $230 BILLION BY 2025[3]

1. https://www.bdo.co.za/en-za/insights/2022/financial-services/
2. https://furtherafrica.com/2022/12/12/african-fintech-revenues-could-grow-8-times-by-2025/
3. https://qz.com/africa-is-still-scratching-the-surface-on-fintech-penet-1849472698x

FINTECH IN AFRICA

Fintech, short for Financial Technology, refers to the use of technology to improve and automate financial services. This includes a wide range of services such as mobile banking, online payments, and investment management. The rise of Fintech has disrupted traditional financial services and provided new opportunities for consumers and businesses alike. Fintech companies have grown rapidly in recent years, particularly in developing countries like South Africa and across Africa. These Fintech companies in Africa are providing innovative financial solutions to address the needs of underserved populations.

For example, many Fintech companies in South Africa are offering affordable loans and other financial services to people who would otherwise not have access to them. This has the potential to greatly increase financial inclusion in the country and across the continent. Overall, Fintech is transforming the financial industry and improving access to financial services for millions of people.

TOP 100 FINTECH PLATFORMS IN AFRICA

REVIEW PROCESS

SCRUMS.COM HEARTBEAT RATING AND REVIEW PROCESS

METHODOLOGY

When rating the Fintech platforms, we considered both the company and the platform's functionality. For the company, we looked at its experience, regulatory compliance, financial stability, and reputation. We also evaluated the company's commitment to innovation and investment in technology.

Many elements were weighed heavily in our overall star rating as they directly impact the platform's ability to deliver top-quality financial services to its users. Our assessment was focused on highlighting the strengths of each platform and ensuring the best experience for users. To that end, we considered both the company and platform's functionality in our overall star rating.

Each platform also displays information regarding its Fintech sector, country, and the progression stage of the company as it expands.

DESIGN REVIEW

The User Interface (UI) and User Experience (UX) are essential factors in the success of a Fintech platform. Our evaluation of the UI and UX included aspects such as ease of navigation, visual appeal, clarity and simplicity of the design, and overall layout. We also checked the platform's responsiveness and speed to ensure users can access their financial information and services quickly. The availability of tutorials, help sections, and customer support was also considered, as it affects the platform's accessibility and user-friendliness.

These elements were all taken into account in our rating of the UI and UX, which contributed to the overall star rating of the Fintech platform. Our focus was on highlighting the strengths of each platform to help users make informed decisions.

INTRODUCING THE

TOP 10 FINTECH PLATFORMS IN AFRICA

/2023

The Scrums.com team is thrilled to feature the top 10 Fintech platforms in Africa, as determined by our rigorous evaluation process. These platforms represent the forefront of innovation in the financial industry and have demonstrated exceptional commitment to delivering top-notch services to their customers. We are honoured to feature these companies on our website along with 90 other Fintech platforms.

The selection criteria for this list were based on a number of factors, including functionality, reliability, security, and overall impact on the financial landscape in Africa. Our team of experts conducted extensive research and analysis to identify the leading Fintech platforms, and evaluated each one based on its ability to provide innovative financial solutions, meet the needs of its customers, and drive financial inclusion.

In short, these top 10 Fintech platforms are at the cutting edge of the financial industry in Africa, and are helping to shape the future of finance on the continent. Their success and impact are a testament to the incredible potential of Fintech to drive economic growth, financial inclusion, and a better future for all.

5/5 STARS

BRANCH

Nigeria | Financial Services | Growth

Branch is revolutionising banking in emerging markets by bringing world class financial services to smartphone users in the continent, enabling them to save, make transactions, pay bills and invest money.

This platform offers a range of services, including loans, insurance, and savings accounts, and is designed to help people in these markets access the financial services they need to grow and thrive.

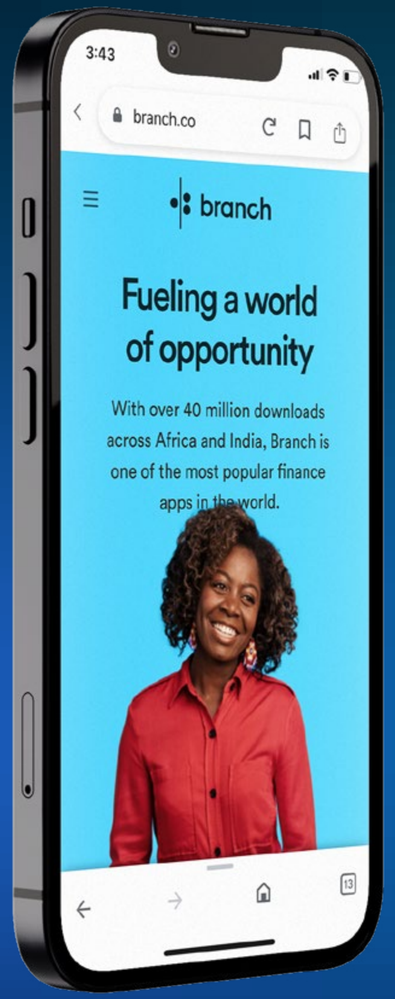
WWW.BRANCH.CO

EXPERT UI/UX

Branch boasts a user experience that is second to none, with a clean, fresh and innovative interface that makes it easy for anyone to use their products. With over 40 million downloads across Africa and India, Branch is one of the most popular finance apps in the world. Branch is constantly striving to improve our user experience and offer more features and functionality that can help people achieve their financial goals. While having to simultaneously take the big issues of first-time banking users on their platform.

PLATFORM FUNCTIONALITY

Branch is building a new frontier of finance where banks aren't physical, paperwork is obsolete and possibility is the end game. Branches' modus operandi is to provide fair access to high-quality digital banking products that can help people take control of their finances and reach their goals.
One of the key strengths of Branch is its focus on using technology to make financial services more accessible to underserved populations. The platform uses cutting-edge technology, such as machine learning and artificial intelligence, to help it provide loans and other financial products to people who might not otherwise have access to them.



One of the key strengths of Branch is its focus on using technology to make financial services more accessible

5/5 STARS

FAWRY

Egypt | Financial Services | Growth

Fawry is the Leading Egyptian Digital Transformation; E-Payments Platform, offering financial services to consumers and businesses through more than 225 000 locations and a variety of channels. Fawry offers a convenient and reliable way to pay bills and other services in multiple channels.

Its extensive network of payment points, user-friendly interface, focus on security, commitment to innovation and technology, and accessibility make it a standout platform in the financial services space in Egypt.

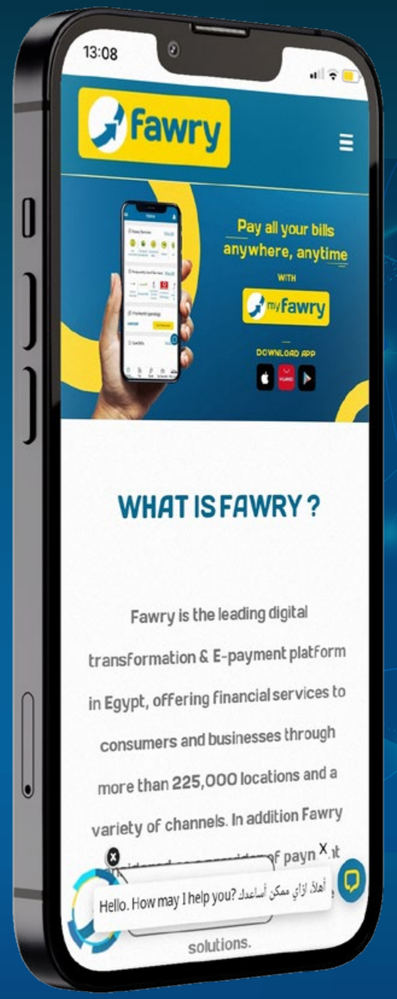
WWW.FAWRY.COM

EXPERT UI/UX

Making payments has never been easier, thanks to Fawry's innovative user interface and design. With MyFawry, all of Fawry's payment services are just a tap away! You can easily set up your preferred payment method, and then sit back and relax while they take care of everything for you! Whether you need to deposit or withdraw cash, pay a bill, or invest in savings or insurance products, they make it easy and convenient.
Plus, the user-friendly interface makes it simple and straightforward to use.

PLATFORM FUNCTIONALITY

Making payments has never been easier, thanks to Fawry! Ingenious solution right at your fingertips, hassle-free, on the go, and designed so you never miss a payment! With myfawry, all Fawry payment services are just a tap away! So setup your payment method, sit back, and let us handle everything for you! Fawry has created a solution that works for business and individual users like never before. With such a broad reach, Crowdivest has made a platform that facilitates raising capital for investment through its facilities, making it possible for people from around the globe to participate in ventures they find appealing. All of this is currently achieved by users accessing the Crowedinvests waiting list.



Fawry has created a solution that works for business and individual users like never before

4.9/5 STARS

YOCO

South Africa | Payment Processing | Corporate

Yoco is the market leader for small business payments in Africa. Yoco helps 100,000 small businesses in South Africa get paid in-store, online, and on the go.

The Yoco app is designed to help small business owners manage their transactions, track sales, and manage their finances. The app is available on both iOS and Android and offers a clean, user-friendly interface that makes it easy to navigate and use.

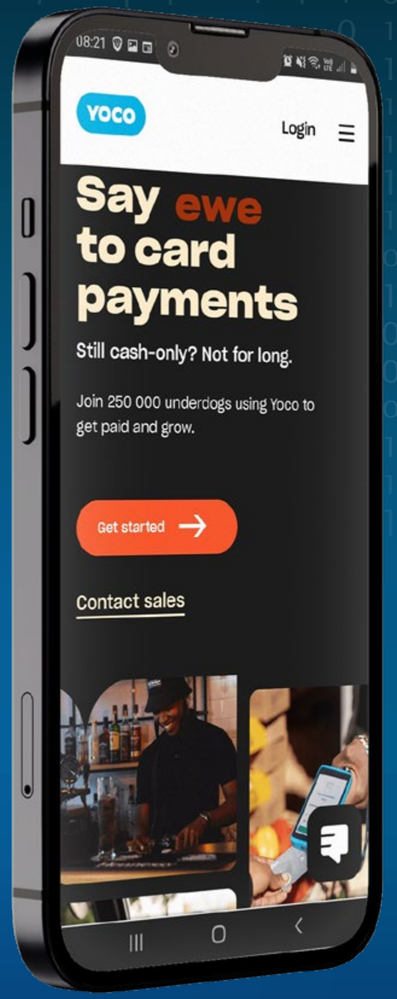
WWW.YOCO.COM

EXPERT UI/UX

Yoco's platform is absolutely stunning. The interface depicts standards and qualities that few platforms possess. They decided as a company to create a design that deviates from the traditional concept of platform interfaces. The font, colors, and images used enhance the feel of the platform and make it very appealing, providing users with a positive experience. The infinity horizontal scroll on the home page's community insights adds a playful feel and has the potential to engross users in the details they have provided. Also worthy of mention are the interactions associated with the cards, buttons, and other elements on the platform.

PLATFORM FUNCTIONALITY

Yoco's point- of-sale (POS) platform is one platform that stands as a single source of truth for all services and information related to the company. One of the standout features of Yoco is its integration with popular payment methods, including credit and debit cards, as well as mobile payment options like Zapper and SnapScan. This allows small business owners to accept payments from a variety of sources, making it easier for them to manage their finances. The platform works by connecting to a small business's existing mobile device, allowing the business owner to accept card payments on the go.



Yoco's platform is one platform that stands as a single source of truth for all services and information related to the company

4.9/5 STARS

FLUTTERWAVE

Flutterwave

Africa | Financial Services | Corporate

Flutterwave is a Nigerian fintech company that provides a payment infrastructure for global merchants and payment service providers across the continent. Easily Integrate APIs, Dashboard and Online Payment Solutions.

Flutterwave's platform offers a range of features to make payment processing easier for businesses, including a payment gatewat integration, multiple payment options, secure transactions & a user-friendly interface.

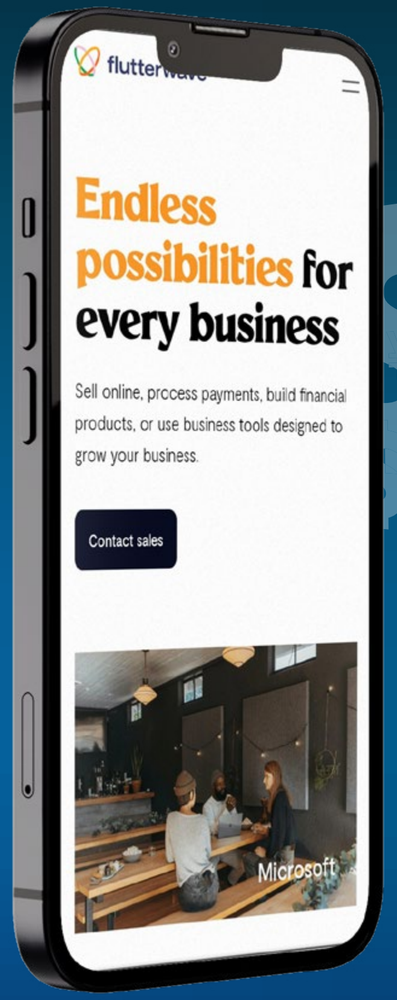
WWW.FLUTTERWAVE.COM

EXPERT UI/UX

Flutterwave's use of bold headings, and warm tones create a welcoming sense of community for the user. This is a unique brand position for a Fintech to take and supports their marketplace service very effectively. The landing page's UI design is modern and beautifully executed. Each page offers interesting visuals and copy. It's an engaging journey exploring the site and learning about Flutterwave.

PLATFORM FUNCTIONALITY

The dashboard's UI is minimalist and removes complexity by progressively disclosing required information in complex forms. Setting up a new account feels quick and painless. Throughout the platform, there are links to helpful articles about how to make the most of the services on offer. It's easy for new users to find support and learn how to use the software. Flutterwave provides a flexible API that makes it easy for businesses to integrate their payment systems with the platform. This allows them to start accepting payments from customers quickly and with minimal effort.



Flutterwave provides a flexible API that makes it easy for businesses to integrate their payment systems with the platform

4.9/5 STARS

MUKURU

mukuru

South Africa | Financial Services | Growth

Mukuru leads the way in Africa when it comes to money transfers and a leading Next Gen Financial Services Platform that offers affordable and reliable financial services to the emerging consumer.

From the foundations based on providing the migrant diaspora with safe, convenient money transfers, Mukuru have evolved a wide range of products and services to suit customer's exact needs.

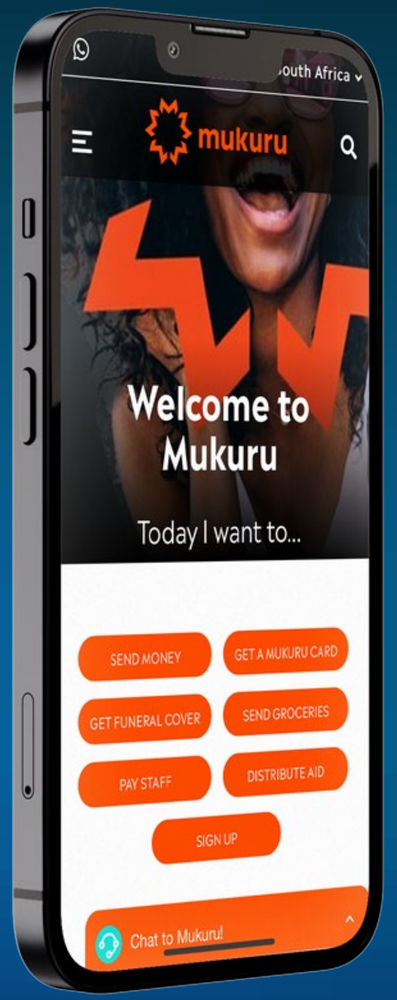
WWW.MUKURU.COM/SA/

EXPERT UI/UX

The design for Mukuru is bright and bold. The use of colour is striking and very eye-catching. The design allows the user to very easily interact with the platform. The icons, flags and use of colour allow the user to see sections and actions quickly. The platform UI/UX works well on desktop and mobile. The designs really works well to suit the customer's exact needs.

PLATFORM FUNCTIONALITY

The platform functions really well on both mobile and desktop. The UX/UI allows the user to navigate the platform with ease. The functionality means users can quickly pay and perform the desired action on the platform. The platform functions well on all operating systems. They have truly built a platform that serves their mission - Mukuru is a Fintech business that gives the emerging consumer access to affordable and reliable financial services.



The UI/UX and functionality really works well to suit the customer's exact needs

4.9/5 STARS

PINEAPPLE

Pineapple

South Africa | Insurance | Startup

Pineapple is underwritten by Old Mutual Insure, one of the most established and trusted insurers in the game. Pineapple makes insuring easy, fair and accessible. Pineapple is South Africa's first peer-to-peer insurance company aiming to maximize simplicity, value, customer transparency, and fairness.

Pineapple is a mobile-first platform that makes it easy for users to access insurance coverage. The app has a simple and intuitive interface, making it easy for users to navigate and find the information they need.

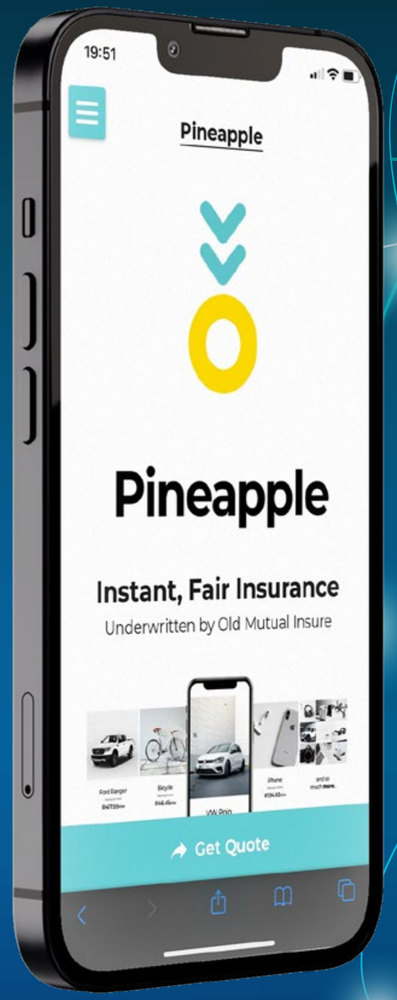
WWW.PINEAPPLE.CO.ZA

EXPERT UI/UX

Pineapple's minimalist and quirky UI is intuitive and captivating for younger audiences. A millennial (or younger) user is likely to resonate with the friendly banter and emojis used throughout. This will help new users feel a little less intimidated when entering the insurance world. The clay morphism animations on the landing pages complement the overall modern feel of the platform.

PLATFORM FUNCTIONALITY

Pulling inspiration from social media and e-commerce design patterns, the Pineapple app is intuitive and easy to use. The AI image search feature speeds up the process of uploading new items to the platform. Listing an item for cover or requesting a quote has never been simpler. The gamification element is a clever way to get users to engage with the platform more. The platform also offers an array of tools that help users manage all aspects of they insurance coverage, which eliminates many complicated claim-related processes.



The platform also offers an array of tools that help users manage all aspects of they insurance coverage

4.8/5 STARS

TRUID

truID.

South Africa | Financial Services | Growth

truID's Open Finance platform is radically transforming financial services. Securely access consumer financial data from all major Banks in South Africa. Get the data you've always needed and wanted with our easy-to-use premium API.
Its use of biometric authentication, blockchain technology, user-friendly interface, versatility, and accessibility make it a standout platform in the identity management space.

WWW.TRUID.CO.ZA

EXPERT UI/UX

As a company that is radically transforming how financial services are delivered, TruID's platform is on another dimesion of amazing. Their platform's interface is very clean and classy. On the home page, while scrolling, there is an interaction present on the "Our Solutions" aspect of the platform. All through the platform, different micro-interactions can be seen and that adds to the platform's sophistication. Though serving as the company's landing page, it also serves as the platform to get insights about their mobile app. The use of colour, texts, icons and imagery is also phenomenal.

PLATFORM FUNCTIONALITY

TruID's platform is compatible with a variety of browsers and the loading time is quite fast despite the fact that it contains a lot of interactions. The platform has a just one page that functions as the entire platform. One of the standout features of TruID is its use of biometric authentication. The platform allows users to verify their identity using biometric data, such as facial recognition or fingerprints, making it quick and easy to authenticate their identity. This makes the process of verifying identity much more secure and convenient than traditional methods, such as entering a password or providing a government-issued ID.

One of the standout features of TruID is its use of biometric authentication

4.9/5 STARS

UKHESHE

Ukheshe

South Africa | Financial Services | Growth

With Ukheshe's Eclipse API, you can enhance and create new revenue opportunities. Transforming the way your customers transact, manage their money and engage with your business.

Ukheshe is a one-stop-shop for all digital banking and payment services.

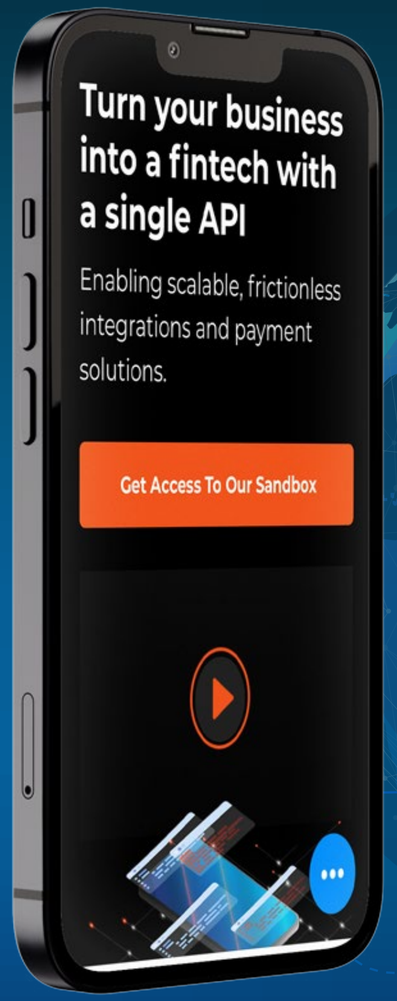
WWW.CHIPPERCASH.COM

EXPERT UI/UX

Ukeshe's interface is visually appealing and easy to navigate. The platform has a minimalist design, which makes it easy for users to find what they need quickly. The color scheme is modern and eye-catching, which helps to create a positive user experience. The platform also utilizes clear and concise text, which makes it easy for users to understand the information being presented.

PLATFORM FUNCTIONALITY

This mobile-first fintech solution provides customers with a range of financial products and services, including mobile money, bill payments, and remittances. This makes it a one-stop-shop for all of your financial needs, so you don't have to use multiple apps or platforms to manage your finances. The platform charges low transaction fees, making it an affordable option for businesses of all sizes. Additionally, Ukeshe has a transparent pricing model, so customers know exactly what they're paying for and can budget accordingly. Ukeshe provides customers with support and resources to help them get up and running and make the most of the platform.



This mobile-first fintech solution provides customers with a range of financial products and services

4.9/5 STARS

PAYSTACK

paystack

Nigeria | Financial Services | Corporate

Modern online and offline payments for Africa Paystack helps businesses in Africa get paid by anyone, anywhere in the world.
The platform integrates with a range of payment options, including debit cards, credit cards, bank transfers, and mobile money, making it easy for businesses of all sizes to accept payments from customers anywhere in Africa.

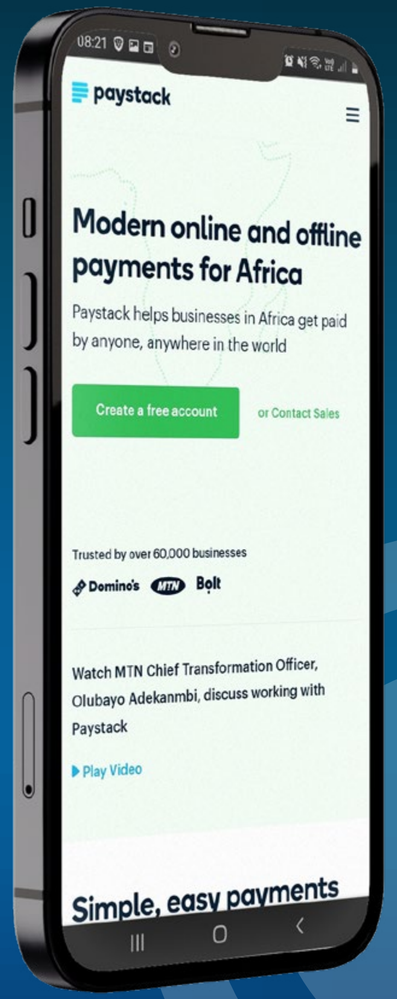
PAYSTACK.COM

EXPERT UI/UX

The Paystack platform has a simple and intuitive interface that makes it easy for businesses to set up and start accepting payments. Whether you're a small business owner or an enterprise with complex payment requirements, Paystack's interface makes the process of accepting payments straightforward and hassle-free.

PLATFORM FUNCTIONALITY

Paystack should be applauded for its stength of security. The platform uses advanced security measures, including encryption and two-factor authentication, to ensure that transactions are secure and that customer information is protected. Paystack is fully PCI DSS compliant, which is the highest level of security for payment processing platforms. Paystack is also known for its versatility. The platform can be integrated with a range of different e-commerce platforms and shopping carts, making it easy for businesses to start accepting payments on their existing websites. Additionally, Paystack has a range of plugins and APIs that allow businesses to build custom payment solutions that are tailored to their specific needs.



Paystack is fully PCI DSS compliant, which is the highest level of security for payment processing platforms

4.9/5 STARS

LUNO

South Africa | Venture Capital | Corporate

Luno is the simple crypto investment app for everyone. We make it safe and easy to explore, buy and store crypto - no experience needed. Our mission is to put the power of cryptocurrency in everyone's hands.

Luno is a global cryptocurrency platform that provides users with a secure and easy-to-use platform to buy, sell, store, and manage digital assets, including Bitcoin and Ethereum.

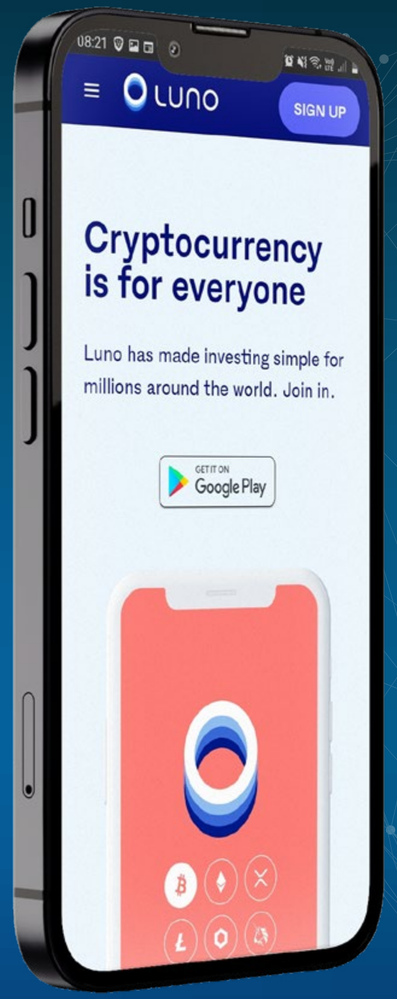
WWW.LUNO.COM

EXPERT UI/UX

Luno's platform interface is clean and modern. This amazing platform is the reference point if one is needed in regards to simplicity and class. Its interface is like no other, and since the company's services are provided to over 10 million customers, I believe the reason why they have provided a world-class platform is because they understand how the experience of users can make or mar a business. The colors used on the platform are beautiful, and they do a very good job of complementing each other. Also, the illustrations used across the platforms are really clean and note-worthy. It does well to show the level of intentionality the company had when designing this platform.

PLATFORM FUNCTIONALITY

Luno platform uses over 67 technologies on its platform, and an example is Viewport Meta. The platform is compatible on both web, Iphone and android platforms. It is also accessible via the Safari, Chrome and the Microsoft edge browsers. Navigating across web pages is quite easy as all a user needs to do is scroll. The loading time for contents is also very short and this is really good as it would help improve conversion rate.



The company's platform has a seamless scrolling experience and is easy to navigate

TOP 100 FINTECH PLATFORMS IN AFRICA

/ 11 - 100

AFRICA

Chipper

Financial Services • Startup

4.7/5 stars

AFRICA

Yellow Card Inc.

Financial services • Growth

4.7/5 stars

KENYA

Lendable

Venture Capital • Corporate

4.7/5 stars

SOUTH AFRICA

Naked Insurance

Insurance • Growth

4.7/5 stars

SOUTH AFRICA

Stitch

Financial services • Startup

4.7/5 stars

SOUTH AFRICA

Cryptovecs

Investing • Growth

4.6/5 stars

NIGERIA

Lipa payments

Payment processing • Startup

4.6/5 stars

NIGERIA

Interswitch

Financial Services • Corporate

4.6/5 stars

EGYPT

Paymob

Financial services • Startup

4.6/5 stars

SOUTH AFRICA

CrowdInvest

Investing • Startup

4.6/5 stars

SOUTH AFRICA

Causal Nexus

Financial Services • Startup

4.6/5 stars

SOUTH AFRICA

Naspers

Technology • Corporate

4.6/5 stars

KENYA

Lami

Insurance • Startup

4.6/5 stars

NIGERIA

Mono

Financial services • Startup

4.6/5 stars

NIGERIA

Xend Finance

Financial Services • Start-up

4.6/5 stars

SOUTH AFRICA

Electrum

Payment Processing • Growth

4.5/5 stars

SOUTH AFRICA

Aerobotics

Insurance • Growth

4.5/5 stars

SOUTH AFRICA

VALR

Investing • Startup

4.5/5 stars

NIGERIA

Bamboo

Financial Services • Corporate

4.5/5 stars

SOUTH AFRICA

Finch Technologies

Financial Services • Growth

4.5/5 stars

SOUTH AFRICA

Bankserv

Financial Services • Growth

4.5/5 stars

SOUTH AFRICA

Investec

Banking & Financial Services • Corporate

4.5/5 stars

SOUTH AFRICA

Nedbank

Banking & Financial Services • Corporate

4.5 stars

SOUTH AFRICA

Yoyo

Financial Services • Corporate

4.5/5 stars

NIGERIA

Okra Inc

Financial services • Startup

4.5/5 stars

SOUTH AFRICA

Sureswipe

Payment Processing • Growth

4.5/5 stars

SOUTH AFRICA

Sygnia

Financial Services • Growth

4.5/5 stars

NIGERIA

Piggybank

Investing • Growth

4.4/5 stars

SOUTH AFRICA

Easy Equities

Financial Servies • Growth

4.3/5 stars

NIGERIA

Chaka

Financial Services • Corporate

4.3/5 stars

AFRICA

Baobab

Financial Services • Corporate

4.3/5 stars

SOUTH AFRICA

Bright On Capital

Lending • Startup

4.3/5 stars

SOUTH AFRICA

Root

Insurance • Corporate

4.2/5 stars

ZAMBIA

Zoona

Payment Processing • Startup

4.2/5 stars

SOUTH AFRICA

The Sun Exchange

Investing • Growth

4.2/5 stars

SOUTH AFRICA

Ankerpay

Investing • Growth

4.2/5 stars

NIGERIA

Nomba

Payment processing • Startup

4.2/6 stars

SOUTH AFRICA

Netcash

Financial Services • Growth

4.2/5 stars

SOUTH AFRICA

Fedgroup

Financial Services • Corporate

4.2/5 stars

SOUTH AFRICA

Transactional Capital

Venture Capital • Growth

4.2/5 stars

SOUTH AFRICA

Momint

Financial services • Startup

4.2/5 stars

NIGERIA

Palm pay

Financial services • Growth

4.1/5 stars

SOUTH AFRICA

Vollar NPC

Financial Services • Startup

4.1/5 stars

SOUTH AFRICA

Jumo

Banking • Growth

4.1/5 stars

NIGERIA

Patricia

Financial Services • Growth

4.1/5 stars

UGANDA

Awamo 360

Lending • Startup

4.1/5 stars

SOUTH AFRICA

Planet42

Financial Services • Growth

4.0/5 stars

AFRICA

Tala

Financial services • Corporate

4.0/5 stars

NIGERIA

OPay Co Inc

Payment Processing • Startup

4.0/5 stars

SOUTH AFRICA

SasaiFintech

Financial Services • Growth

4.0/5 stars

GHANA

Zeepay

Financial services • Growth

4.0/5 stars

SOUTH AFRICA

Startupbootcamp

Venture Capital • Growth

4.0/5 stars

SOUTH AFRICA

BitFund

Investing • Startup

4.0/5 stars

NIGERIA

Paga

Financial Services • Growth

3.9/5 stars

SOUTH AFRICA

Ooba Home Loans

Financial Services • Growth

3.9/5 stars

KENYA

M-Kopa Global

Financial Services • Corporate

3.9/5 stars

SOUTH AFRICA

SmartAdvance

Financial Services • Startup

3.9/5 stars

SOUTH AFRICA

Paymenow

Lending • Startup

3.9/5 stars

SOUTH AFRICA

Simply Financial Services

Insurance • Growth

3.9/5 stars

SOUTH AFRICA

MFS Africa Limited

Payment Processing • Growth

3.9/5 stars

SOUTH AFRICA

Stock2Shop

Financial Services • Corporate

3.9/5 stars

SOUTH AFRICA

Octobase

Financial Services • Startup

3.8/5 stars

SOUTH AFRICA

Delter

Lending • Growth

3.8/5 stars

SOUTH AFRICA

FCB.ai

Financial Services • Growth

3.8/5 stars

SOUTH AFRICA

Merchant Capital

Lending • Corporate

3.8/5 stars

SOUTH AFRICA

Arcus Capital

Investing • Growth

3.8/5 stars

SOUTH AFRICA

Cenfri

Financial sector development • Corporate

3.8/5 stars

SOUTH AFRICA

Riskflow DBS

Financial Services • Corporate

3.8/5 stars

SOUTH AFRICA

Nifty Credit

Lending • Startup

3.8/5 stars

SOUTH AFRICA

Lulalend

Financial Services • Startup

3.8/5 stars

KENYA

Pula

Agricultural Insurance • Startup

3.7/5 stars

SOUTH AFRICA

Jem

Financial services • Startup

3.7/5 stars

SOUTH AFRICA

Strider Tech

Financial Services / Education • Growth

3.7/5 stars

SOUTH AFRICA

PayGate

Payment Processing • Startup

3.7/5 stars

SOUTH AFRICA

Mortgage Market

Financial servcies • Growth

3.7/5 stars

SOUTH AFRICA

Airbuy

Payment Processing • Startup

3.7/5 stars

SOUTH AFRICA

Walletdoc

Payment Processing • Corporate

3.7/5 stars

KENYA

Zenka Finance

Financial services • Growth

3.6/5 stars

SOUTH AFRICA

Token Capital

Financial Services • Growth

3.6/5 stars

NIGERIA

Seamfix

Financial Services • Start-up

3.6/5 stars

SOUTH AFRICA

Sasa Solutions

Financial Services • Growth

3.6/5 stars

SOUTH AFRICA

Akiba Digital

Financial services • Growth

3.5/5 stars

NIGERIA

Wirepay

Financial Services • Startup

3.5/5 stars

AFRICA

Stashaway

Financial Services • Corporate

3.6/5 stars

KENYA

Pesazone

Financial services • Growth

3.5/5 stars

NIGERIA

Afex

Commodities • Growth

3.5/5 stars

SOUTH AFRICA

Inclusivity Solutions

Insurance • Startup

3.5/5 stars

KENYA

Alternative Circle

Financial Services • Growth

3.5/5 stars

SOUTH AFRICA

Zonotho

Financial Services • Growth

3.5/5 stars

SOUTH AFRICA

Meerkat

Financial Services • Growth

3.4/5 stars

Disclaimer: The information provided in this list or through any communication is for general informational purposes only. It is based on Scrums.com's opinion. No action should be taken based solely on the contents of this information. We shall not be liable for any loss or damage resulting from, or arising out of, the use of this information.

SCRUMS.COM™

Scaling your business with world-class software

The leading software development company in Africa

Scrums.com is an award-winning, end-to-end custom software development company that designs, builds, deploys and maintains mobile and web applications.

Scrums.com is the leading software development company in Africa, delivering innovative software development and digital transformation services to businesses across the continent. With a team of experts in fields ranging from mobile app development to artificial intelligence, Scrums.com helps businesses scale by building world-class software that drives growth, efficiency, and digital excellence.

From idea to implementation, the company's comprehensive approach ensures clients receive customised software solutions tailored to their unique needs.

Partner with Scrums.com to drive growth, efficiency and digital excellence in your organisation.

www.scrums.com hello@scrums.com

SCRUMS.COM™

www.scrums.com

hello@scrums.com

Johannesburg

+27 010 865 0161

Cape Town

+27 021 205 2877

@scrumsdotcom

@scrums.com

Linkedin.com/
company/
scrumsdotcom/