



FORTEK

Who We Are

Fortek Financial Hub Limited is Financial Platform Services Provider focused on enabling incumbent financial institutions, fintechs and other corporations to bring new payments solutions to market.

Fortek is subsidiary of Arch Holdings Company Limited, a wholly owned Ghanaian company headquartered in Ghana and operating in the petroleum, energy, telecommunications and food processing industries. The company is located at No.5 Abokobi Road, Cantonments.

Fortek is a private business entity incorporated under the Companies Act, 2019 (Act 992) as a limited liability company with registration numbered CS 1109407022.

What We Do

At Fortek, our overarching drive is to inspire development and financial inclusion by enabling financial institutions and fintechs to bring new payment solutions to the market. We are therefore open to either develop tailor made solutions or integrate any our Banking-as-a-Service solutions with their existing apps.

Our approach is to put the customer first in all we do. This means providing cost effective but key and relevant solutions that are flexible and simple for our customers to use.

Fortek has a solid understanding of the ins and outs of the financial services industry. With a great team of young, dynamic and entrepreneurial employees and key strategic partnerships on board, the company provides a wide range of software solutions for banks, non-banking financial institutions and startups, from simple personal finance assistants and mobile payments to enterprise financial applications.

The core objective of our business is to provide seamless integration through Application Programming Interface (API), Artificial Intelligence, Data Analytics, Robotic Process Automation, End-User solutions, among others.

We deliver unique solutions to our clients within the wallet services and digital aggregator payments sub-sector with options. Below are our different service levels;

1. Digital Banking Platform

This provides a complete suite of digital core banking applications tailored to the unique needs of Universal Banks, Neo Banks, Rural Banks and FinTechs. Our Digital Banking platform also provides digital omnichannel options to financial institutions that require specific channels (white label channels) and not the entire core Banking suite. Digital Banking solutions can be provided as a Stand-Alone option, either as On-premise or Hosted by Fortek.

2. Financial Inclusion Platform

We mainly provide financial software solutions to non-bank financial institutions like Savings and Loans companies, Micro Finance Institutions, Micro Credit Institutions, etc.

3. Open Banking

This solution provides third-party integration through Application Programming Interfaces (APIs) for our Core Banking and Digital Channels with over 500 APIs. We will do this by building a digital-first ecosystem that ensures our clients can operate efficiently in a coherent and friction-less manner.

The Fortek Ecosystem

The Fortek platform comes with access to a readymade ecosystem. This ecosystem comprises of integrations to a number of key institutions such as the

- National Identification Authority to provide instant digital ID verification during account opening
- Ghana Postal Code GPS location for instant location ID confirmation
- Banking system integration through Ghipss, the Major Banks and all the Mobile Money operators to support instant payments and also allow for the receipt of remittances on the mobile devices of the customers of our partners.

Over 500 API's

With over 500+ APIs, we can develop service solutions based on our clients' unique requirements for:

- Credit and Lending solutions and Management
- Core Banking Digital solutions
- Digital Wallet
- Digital on-boarding and KYC applications
- Insurance, Leasing and related Payment Solutions
- Financial inclusion platform that connects industry players to leverage on synergies.
- Investments, Treasury and User Management
- Reporting and AML Management
- Teller, Branch and Back-Office Operations

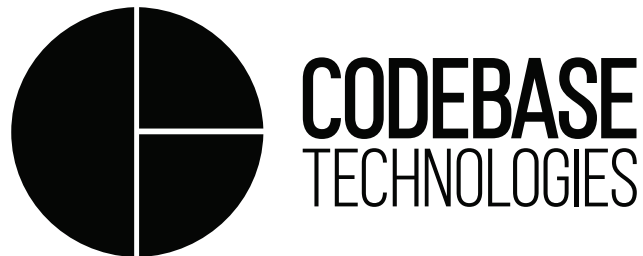
Flexibility and Simplicity

Our digital solutions can easily be integrated to whatever existing systems our Clients are using. Our Clients are therefore not put in an uncomfortable position of having to replace an existing system but rather enhance it with any of our offerings/ applications that they do not currently have.

Fortek Financial Hub Ltd has partnered with Code-base Technologies, a globally experienced technology and Open API Banking solutions provider at the forefront of enabling banks, financial institutions and the emerging FinTech ecosystem to demystify digital financial services. Code-base Technologies is based in the United Arab Emirates, Asia and Europe.

Code-base Technologies is the winner of notable industry awards including Best RegTech Solutions Provider 2022, best FinTech Innovator of 2020 and among the top 10 Technology companies - UAE in the year 2020.

This partnership enables Fortek to provide a robust financial services platform to better serve the financial market.



Board of Directors

Louis Josiah

Louis Josiah is the Chairman of the Board of Directors for Fortek Financial Hub Limited.

Louis has worked in the Telecom, ICT and services industries at the senior management level for over 15 years with extensive business development and fund raising experience, having spearheaded several business initiatives. He is an excellent team player with genial personality and great people skills and has key contacts across Africa, Europe, Middle East and Asia.

Prior to leading Aya Technologies, He worked in various capacities with leading companies starting off as an Audit trainee at Coopers & Lybrands (now PWC Consulting) and also occupying key roles such as a Director for Africa Telecoms Exchange, Projects Director for Cads Contracts & Services, Director of Business Development for Linkstar Communication Limited and DHL.

Louis holds a BA (Economics with Statistics) degree from the University of Ghana, Legon.

Damaris Tanoh-Rivers

Damaris is an experienced Human Resource/Admin Manager and currently serves as the Secretary of the Board of Directors for Fortek Financial Hub Limited.

She doubles up as the Executive assistant to the CEO of the Quantum Group. Damaris previously worked as a Direct Sales Executive at Standard Chartered Bank Ghana, was the Project Development Manager at Space Age Communications Ltd and a Manager at Wavenet Africa Investments.

Damaris holds a Bachelor of Arts (Economics) and Executive Master of Business Administration (Project Management) from the University of Ghana.

She has over 15 years' experience in managing people and teams to deliver on organisational and individual goals.

Board of Directors

Felix Quaicoe

Felix is a man of many parts. An enthusiastic, self-motivated and resilient individual who possesses strong analytical skills and has a knack for business.

He is a professionally qualified and highly experienced accountant. Having occupied the Operations Manager roles at various branches within the Trust Bank and subsequently the Branch Manager roles at a couple of other Trust Bank branches, Felix has built extensive knowledge and skills in risk-based audit planning, analysis of business process and control systems and the identification of control gaps/weaknesses.

Felix also became the Chief Internal Auditor of the Trust Bank before taking up the role of the Regional Audit Director of the Barclays Africa Group Limited.

He has been part of a number of training programs both in Ghana and abroad, covering topics like Banking and Development, Business Fraud Detection, Project Loan Appraisal and Marketing and Customer Service.

Felix holds an Executive MBA (Finance) from the University of Ghana, is a Chartered Accountant from the Institute of Chartered Accountants Ghana, has a Final certificate in Taxation from The Chartered Institute of Taxation Ghana as well as a Bachelor of Commerce Degree from the University of Cape Coast.

Emmanuel Egyei - Mensah

Emmanuel Egyei-Mensah is a serial entrepreneur with vast experience in many sectors including oil trading, power generation, petroleum infrastructure development, communications & information technology and accounting practices spanning a working career of over 27 years.

His track record rests on innovative and strategic thinking with an unwavering determination to provide meaningful solutions in Africa's key growth sectors. This is reflected in the companies he has founded thus far.

He is the Executive Chairman for Arch Holdings limited, which has a number of vibrant and award winning subsidiaries including, The Quantum Group, Sage Trading Group and Quantum Terminals Group.

Under his leadership, Quantum Terminals completed a dual listing on both the Ghana Stock Exchange (GSE) in May 2018 and the London Stock Exchange (LSE) in November 2018. (This was the first time a corporate bond issued by a non-financial institution was listed on the GSE and the first local currency corporate bond from West Africa to list on the LSE).

Prior to starting his entrepreneurial journey, Emmanuel worked with a number of companies including Cirrus Oil Services Limited, where he served as commercial director and as a deputy manager at KPMG.

Emmanuel holds an MBA in Accounting and Finance from the School of Administration, University of Ghana. He is also a member of the Ghana Institute of Chartered Accountants and the Institute of Taxation.

Kow Ainoo-Ansah

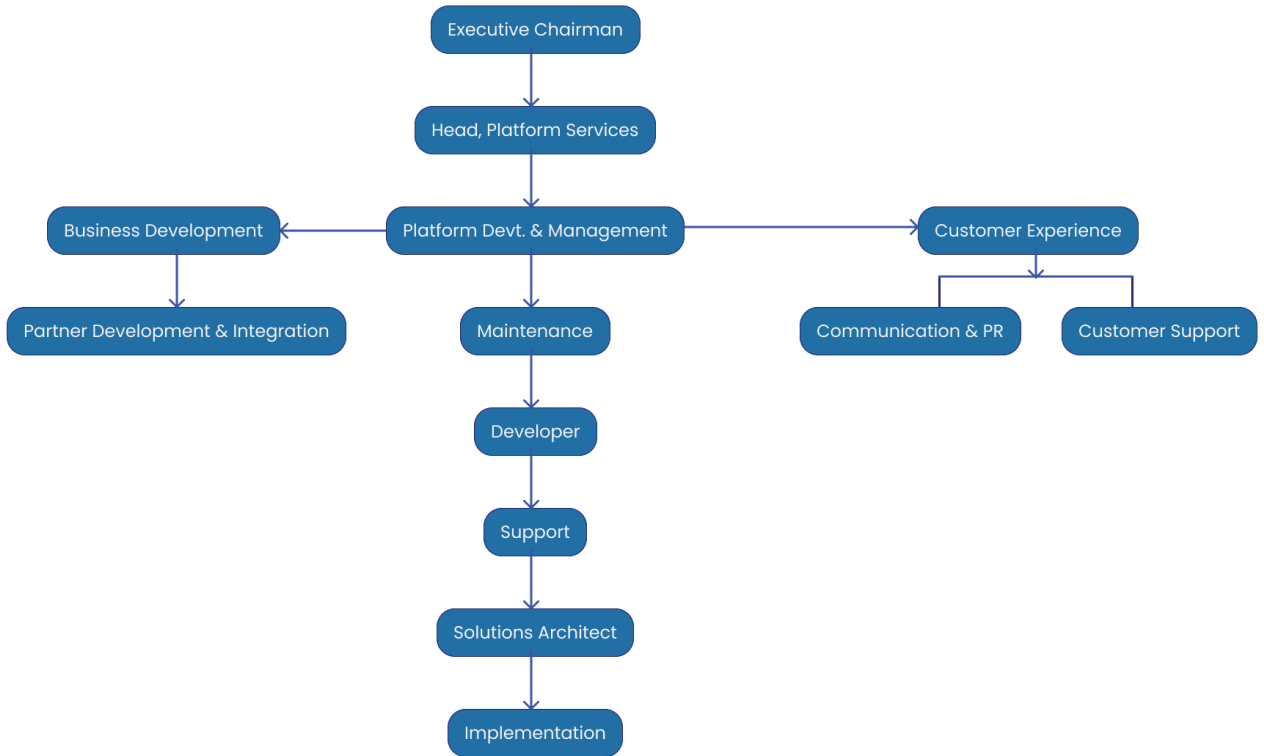
Kow Ainoo -Ansah, is the Head for Project Development for the Quantum Group. Prior to joining the Quantum Group, he worked with the wildlife Department of the Forestry Commission on an European Union sponsored project to resource and improve two forest reserves in Ghana.

Also, worked in the African office for the United Nation's Food Agriculture Organization. He was a member of the team that was tasked to manage the project to effectively deploy a new Enterprise Management system in all country offices within the African Region.

At Quantum, he has been instrumental in the development of the Early Power Limited Power Project, where he was Quantum's representative on the construction and commercial matters on the 13,600m³ LPG infrastructure in the Tema.

Throughout his career, Kow Ainoo-Ansah has worked with culturally diverse teams and has honed the skill of developing and managing key business relationships. He holds a bachelor of Commerce degree from the University of Cape Coast and an MBA, Finance degree

Organogram



Platform Responsibilities

Training & Support

Fortek shall provide the appropriate support to its customers and also commits to training all customers on its platform.

Complaints shall be granted quick resolutions through easy access to both our off-site and on-premises technical team. The necessary regulatory requirements for maintaining financial standards shall be subjected to the right internal control and compliance audits.

Hosting Services

The Fortek Platform, licensed from Code-base Technologies, provides our Clients with modern innovative financial technology through hosted data centers or as an on-Cloud, and on-sell software to our clients.

Infrastructure

Fortek through its data centres will be responsible for providing and maintaining the necessary infrastructure required to run all softwares provided as a service to signed up customers.

Service Options

Customers may patronize any or all of Fortek's products, subscriptions and or services as an on-premise solution.



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