opareta

2025 Report

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About Opareta

Founded In 2021

MNOs | Banks | Fintechs

Opareta is transforming the distribution of digital financial services through a unified platform that streamlines channel management, optimizes float allocation, and enhances agent network performance

OUR SERVICES

Financial Services Providers turn to Opareta when looking to:

Increase yields by eliminating float outages

Equip all levels of their organization with real-time visibility

Gain control over their channel management activities

Reduce churn in their agent, merchant, and customer bases

OUR KEY DIFFERENTIATORS

Opareta is becoming the trusted distribution partner for FSPs across the continent for 4 key reasons:

Proven ability to solve key pain points, including **>50%** reduction in both agent float stockout and agent churn.

A comprehensive platform that digitizes all aspects of the MNO distribution model, including master agency, field work, and management reporting.

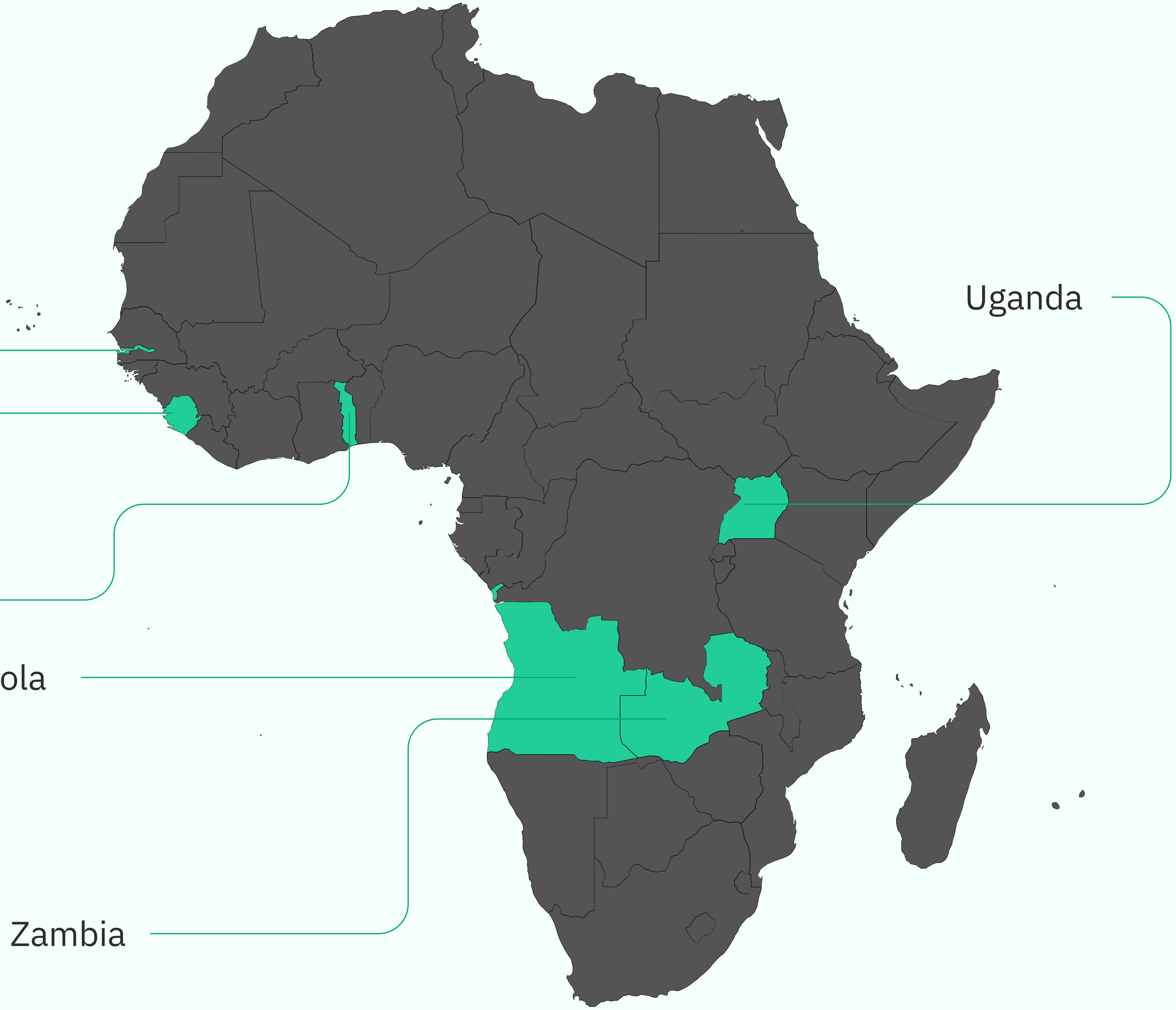
Machine learning models that augment our core offering, with capabilities like route optimization, float forecasting, and credit decisioning

The ability to provide auxiliary services, including master agency & float lending.

Core Growth Areas

2025 was a pivotal year for Opareta, with significant momentum across team, product, and partnerships

FOOTPRINT IN 2025



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Partners

80K +

Agents supported in 2025

310%

increase in Monthly Recurring Revenue (MRR)

85%

Organizational Scaling

Key Initiatives

Opareta focused on strengthening the reliability, flexibility, and intelligence of our platform to serve our partners better. We introduced on-premise deployment capabilities, added physical inventory tracking, and embedded AI across our reporting dashboards.

KEY INITIATIVES

01

Introduced the capability to do on-prem deployments

02

Added physical inventory tracking (Sim cards, Mifis, Phones, etc.)

03

Embedded AI & ML into our analytics and reporting dashboards

04

Built a fully configurable KYC form for customers, agents, and merchants

05

Built offline functionality for all app-based tools

06

Added an in-app banner and chat feature to improve communication between the office and the field

Challenges and Lessons

Opareta encountered various operational challenges common to scaling agent networks across diverse markets.

CHALLENGES AND LESSONS LEARNED

Field teams refusing to adopt the product due to data costs (regardless of how low...);
solution : **app zero-rating**

Field teams unable to use the app due to poor network;
solution : **introduction of offline functionality**

Long timeline to deploy and customize KYC to meet the regulatory requirements in each market;
solution : **configurable KYC product**

Reconciliation challenges tied to float coming from other parties (banks / MNOs);
solution : **sms parsing & web-based inputs to capture additional float transactions, configurable accounts for cash**

Key Learnings for Future Work

Opareta reinforced its commitment to practical accessibility through zero-rating, offline functionality, and streamlined onboarding tools.

INCLUSION

Reach the users with the least digital access and the benefits flow to everyone in the ecosystem.

Agents receive float faster when they have more network options, reducing time spent on workarounds.

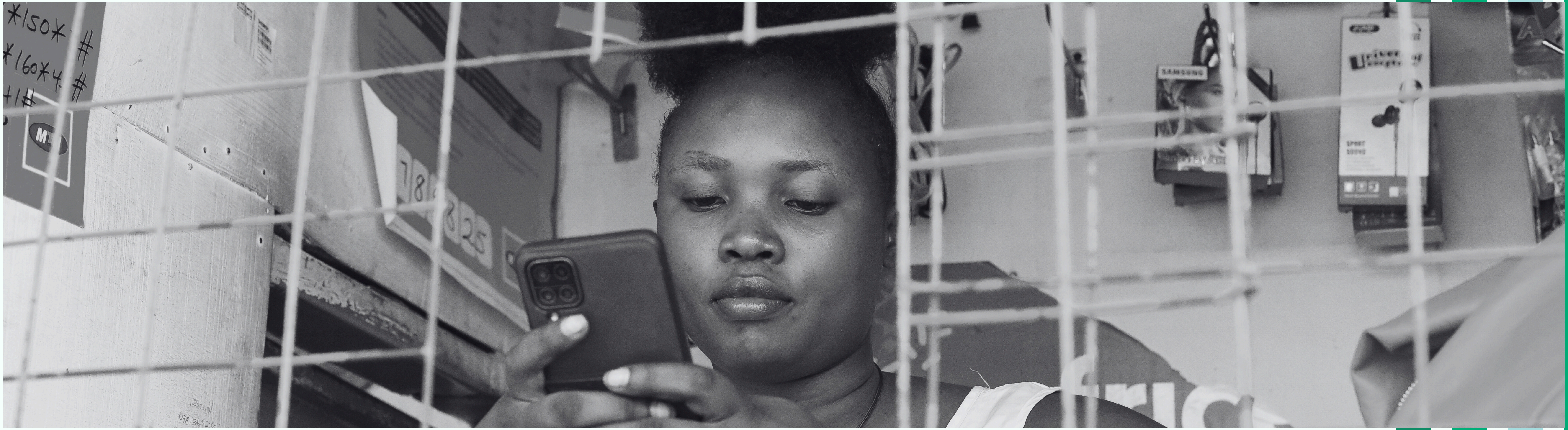
Fast onboarding drives engagement, our digital KYC process and field tools make it seamless.

PARTNERSHIP

Our best product features come from our partners, and these are incorporated into a platform that also benefits current and future partners.

Upgrading operations allows more sophisticated challenges to emerge, which we then resolve using the data visibility foundation we've laid.

THANK YOU



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