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KeyBS.io

COMPANY

Profile

2025

Cross-Border Payments & Treasury Management
Infrastructure for Africa's Growing Economy.

30+

Currencies

40+

Countries

< 1hr

Settlement

0.1%

Min FX Spread

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Africa's Cross-Border Payment Infrastructure Company

KeyBS is a next-generation financial infrastructure company headquartered in Accra, Ghana. We build the payments rails, FX engines, and treasury tools that enable African businesses — and their global counterparts — to move money faster, cheaper, and with full regulatory confidence.

From an Accra importer paying a factory in Guangzhou to a Lagos distributor hedging naira exposure on a Turkish shipment — KeyBS eliminates the friction, cost, and delay that has defined cross-border finance in Africa for decades.

MISSION	VISION	VALUES
Make institutional-grade financial infrastructure accessible to every African business — regardless of size.	To be the financial operating system powering Africa's \$4 trillion intra-continental trade economy by 2030.	Transparency in pricing. Speed without compromise. Compliance as a competitive advantage. Africa first.

The Problem We Solve

- X 3–6% FX spreads:** Banks and forex bureaus charge 3–6% on every currency conversion. KeyBS delivers 0.1–0.5%.
- X 3–10 day settlement:** SWIFT wires to China, Turkey, or Europe take days. KeyBS settles in under one hour.
- X Regulatory opacity:** Navigating BoG, CBN, and SARB simultaneously is complex. We handle compliance so you don't have to.
- X Fragmented tools:** Most businesses use 4–5 providers for FX, payments, crypto, and invoicing. KeyBS unifies all four.

A Complete Financial Platform for Business

Four integrated product lines, one dashboard. Every tool your business needs to manage multi-currency operations across Africa and beyond.

<p>KeyBS Account</p> <ul style="list-style-type: none"> Multi-currency account — hold 30+ currencies Global account with USD, EUR, GBP bank details Local rails — GHS, NGN, KES, ZAR, XOF K-Pay: instant zero-fee internal transfers Payment links — collect in any currency 	<p>KeyBS FX</p> <ul style="list-style-type: none"> Spot FX: 0.1–0.5% spread (vs. bank 3–6%) OTC desk for block trades \$50K+ FX Marketplace — best execution routing Auto Exchange — rules-based conversion Forward contracts & FX hedging
<p>Cross-Border Payments</p> <ul style="list-style-type: none"> SWIFT outward transfers — same day Pay Chinese, Turkish, UAE, European suppliers Bulk payment batch processing Real-time tracking + MT103 documentation SEPA payments for European corridors 	<p>Crypto Treasury</p> <ul style="list-style-type: none"> USDT / USDC supplier payments Institutional OTC crypto desk USDT → GHS, USDT → NGN conversion Multi-sig institutional crypto custody Crypto-to-fiat rails — Africa's corridors

KeyBS Cards — Spend in Any Currency, Anywhere

Virtual Card

Issued instantly. Unlimited virtual cards for online purchases, SaaS subscriptions, vendor payments. Set custom limits, freeze instantly.

Physical Card

Premium Mastercard accepted at 55M+ merchants worldwide. Links to your multi-currency wallet and settles in local currency automatically.

The KeyBS Advantage

We don't just move money — we move it better than anyone else operating in Africa's cross-border payments space.

10x Cheaper FX

0.1–0.5% spread vs. 3–6% at commercial banks and forex bureaus.

10x Faster Settlement

Under 1 hour for most corridors vs. 3–10 days via SWIFT.

Fully Compliant

Built-in BoG, CBN, SARB compliance. Full audit documentation on every transaction.

Crypto-Ready

USDT and USDC rails for corridors where traditional banking is restricted or slow.

One Dashboard

FX, payments, accounts, cards, treasury — unified in a single platform and API.

Africa-First Design

Built by Africans for African markets. Local knowledge baked into every product decision.

How It Works — 4 Steps

01

Open Account

Register online in 24–48 hours. KYB verification. Full dashboard access.

02

Fund Wallet

Transfer local or foreign currency from your bank to your KeyBS wallet.

03

Convert & Pay

Get a live FX rate, convert, and send to any supplier globally — in minutes.




04

Track & Report

Real-time dashboards, auto-reconciliation, and compliance documentation.

Three Core Markets. One Unified Platform.

KeyBS is built for the specific regulatory, currency, and corridor needs of Africa's three largest economies — with expansion across 40+ countries in progress.

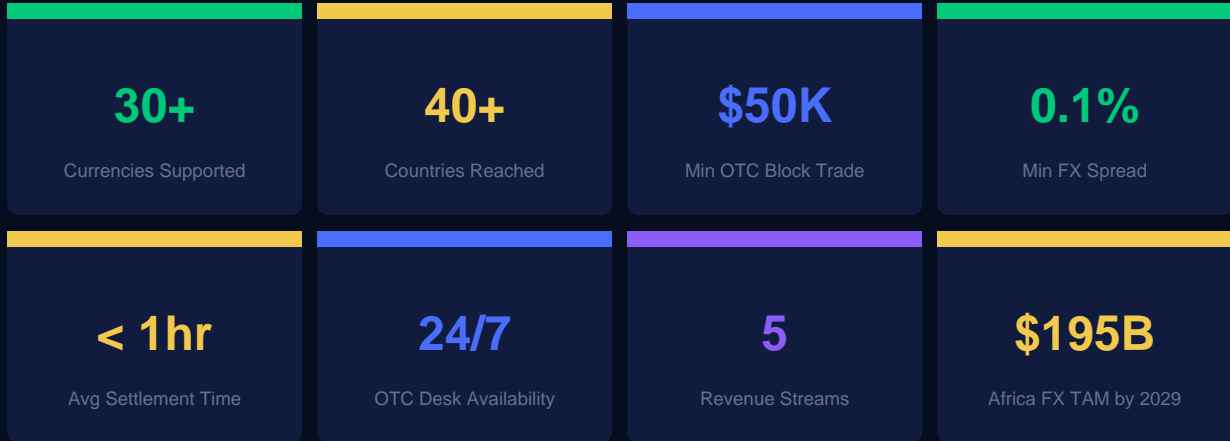
 <h2>Ghana</h2> <p>Headquarters market. Forex bureau replacement for Accra's importer community. Direct support for USD/GHS, EUR/GHS, and GHS/CNY corridors.</p>	<p>\$4.2B</p> <p>60%+</p> <p>Annual FX Market</p> <p>Import Dependency</p>
 <h2>Nigeria</h2> <p>Africa's largest economy. USDT payment rails for CBN FX-restricted corridors. Target: Alaba traders, manufacturing importers, and SME exporters in Lagos and Abuja.</p>	<p>\$18B</p> <p>220M</p> <p>Annual FX Market</p> <p>Population</p>
 <h2>South Africa</h2> <p>Most sophisticated African FX market. ZAR/USD hedging, institutional treasury, and SADC regional payment corridors. Gateway to 15 SADC member countries.</p>	<p>\$25B/day</p> <p>FSCA</p> <p>FX Volume</p> <p>Regulated</p>

Key Payment Corridors

Corridor	Currency Pair	Method	Settlement	Avg. Client Saving
Ghana → China	GHS/CNY via USD	USDT or SWIFT	20 min – T+1	68% vs bank

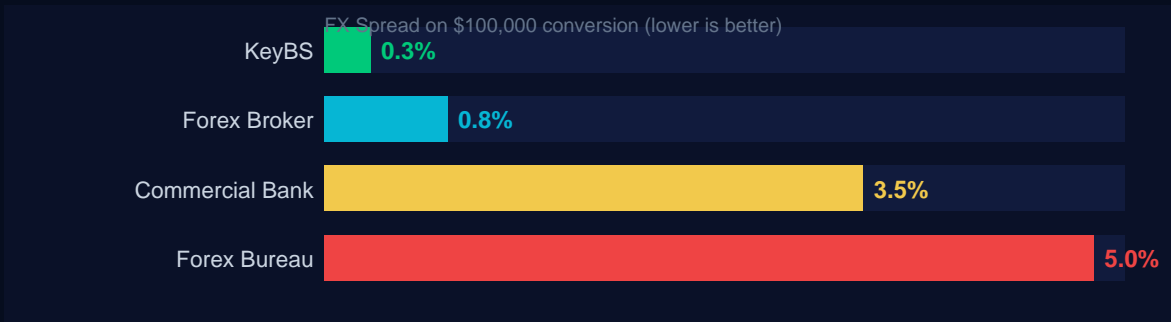
Corridor	Currency Pair	Method	Settlement	Avg. Client Saving
Nigeria → Turkey	NGN/TRY via USD	USDT preferred	30 min	75% vs bank
Nigeria → China	NGN/CNY via USD	USDT or SWIFT	1–4 hrs	70% vs bank
Ghana → UAE	GHS/AED via USD	SWIFT	T+1	62% vs bank
South Africa → Europe	ZAR/EUR	SWIFT/SEPA	Same day	55% vs bank
Any → Any (KeyBS)	30+ pairs	K-Pay network	< 1 minute	80% vs bank

Building Africa's Most Efficient Payment Infrastructure



FX Cost Comparison

What a business actually pays when converting \$100,000 USD equivalent — KeyBS vs. alternatives.



KeyBS clients save an average of \$4,700 per \$100,000 converted versus a commercial bank.

Built for Every African Business With Global Ambitions

Importers & Traders

Pay Chinese, Turkish, UAE, and European suppliers at institutional FX rates. Zero forex bureau markups.

Manufacturing SMEs

Manage raw material import payments, payroll in multiple currencies, and hedging for predictable costs.

Commodity Traders

Large-volume FX execution and OTC desk access for bulk grain, cocoa, gold, and energy transactions.

Exporters

Receive payments in USD/EUR/GBP into your KeyBS multi-currency account and convert when rates are favourable.

Tech & Startup Companies

Pay global SaaS vendors, hire international contractors, and manage multi-currency runway efficiently.

Professional Services

Law firms, accounting firms, and consultancies receiving retainers in GBP/USD or paying international partners.

Compliance & Regulatory Framework

KeyBS is built compliance-first. Every transaction is documented, every FX conversion is traceable, and every product is designed to operate within the regulatory frameworks of our markets.

Market	Regulator	Framework	KeyBS Status
Ghana	Bank of Ghana (BoG)	FX Act, Payment Systems Act	Registered / EME License pathway
Nigeria	CBN, SEC Nigeria	PSSP, VASP License	Operating via licensed partners
South Africa	SARB, FSCA	FICA, CASP License	FSCA CASP application in progress
Africa-wide	FATF, GIABA	AML/CFT Standards	Full AML/KYB program implemented

Africa's businesses deserve the same financial infrastructure that global corporations take for granted.

Start With KeyBS Today

Open a multi-currency account, get live FX rates, or speak to our team about your specific cross-border payment needs. Onboarding takes 24–48 hours.

Open an Account	Get an FX Quote	Book a Demo
Complete KYB online. Access your dashboard in 24–48 hrs.	Live rates on 30+ pairs. No commitment required.	See the full platform. 30-min call with our team.
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