

## Cash Messenger, FasterCapital Partner to Accelerate Peer-to-Peer Banking Rollout



**Lagos, Nigeria Dec 4, 2025** ([Issuewire.com](https://www.issuewire.com)) - Cash Messenger and [FasterCapital](#) today announced a strategic partnership through the Equitypilot program to accelerate Cash Messenger's peer-to-peer banking rollout across Nigeria and broader African markets, addressing widespread cash access gaps by combining startup innovation with FasterCapital's global acceleration and funding resources.

### Market opportunity & problem statement

Millions across Africa lack easy access to bank branches or ATMs, creating persistent friction for cash deposits, withdrawals and person-to-person settlement. Nigeria's large unbanked and underbanked population, uneven POS agent coverage and slow bank settlement windows create a sizable white space for alternative cash-access models. With financial inclusion a priority for regulators and fintech investors, the demand for reliable, on-demand cash services and interoperable P2P settlement is growing rapidly.

### Startup solution & differentiation

Cash Messenger is a peer-to-peer banking platform that connects customers who need immediate cash services with verified agents and everyday users acting as payment facilitators. The app enables payments to recipients without bank accounts or prior digital presence, supports instant agent settlement, and allows any verified user to operate as an agent without extra fees. Designed for low-bandwidth environments and agent networks, Cash Messenger's model reduces customer travel, converts idle liquidity into service capacity, and expands access to cash services across urban and rural corridors. Early pilots demonstrate strong user adoption and repeat transaction rates, validating the product-market fit in test cities.

### **FasterCapital partnership value**

Through the Equitypilot program, Cash Messenger gains tailored technical, legal and fundraising support, including product refinement, compliance advisory for Central Bank of Nigeria licensing, and access to FasterCapital's investor network. FasterCapital's selective process and global track record provide third-party validation of Cash Messenger's business model and go-to-market plan. The collaboration targets a 12–18 month acceleration timeline for licensing, national roll-out and Series A preparation.

### **Executive quotes**

[Hesham Zreik](#): FasterCapital invests where market need meets scalable tech talent. Cash Messenger addresses a persistent, high-impact gap in Africa's payments ecosystem and its agent-enabled, P2P approach is well aligned with our Equitypilot criteria for durable, capital-efficient growth," said Hesham Zreik, investment lead.

"Cash Messenger was built to put banking services at every consumer's fingertips," said Judah Ajayi, CEO. "Partnering with FasterCapital accelerates our licensing, strengthens compliance and unlocks the operational and capital resources we need to scale safely and quickly across Nigeria and then the continent."

### **Growth trajectory & future plans**

Near-term priorities include securing CBN licensing, building head-office capacity, and deploying liquidity reserves for instant settlement. Cash Messenger seeks \$5M in initial funding \$2M for regulatory insurance, \$1M for operations and market launch, and \$2M for liquidity provisioning aiming for national market leadership within 24 months and regional expansion thereafter.

### **About Cash Messenger**

Cash Messenger is a peer-to-peer banking platform founded to expand cash access across Africa by connecting customers with verified agents and community facilitators. The company's mission is to make cash services ubiquitous, secure and convenient for all users.

### **About FasterCapital**

[FasterCapital](#) is a global venture builder and online incubator dedicated to co-funding and co-founding innovative startups. Established in 2014, we are now #1 venture builder in terms of number of startups that we have helped, money invested and money raised. It supports startups worldwide through various programs, including funding assistance, business development, and technical support. The Equitypilot program is designed to help early-stage startups build scalable solutions with mentorship, strategic

guidance, and network support.

### **Media Contact**

Rasha Almasri

\*\*\*\*\*@fastercapital.com

+1 (512) 400-0256

Source : Cash Messenger

[See on IssueWire](#)