



Moniepoint Business

Unclaimed profile

Fintech

Nigeria

Fintech

Industry

Nigeria

Country

Lagos

Head office

2015

Founded

Key information

Industry	Fintech
Country	Nigeria
Founded	2015
Head office	Lagos
Employees	5000+

About

Moniepoint's business banking division is best understood as the company's core operating engine, built after TeamApt shifted in 2019 from B2B banking infrastructure toward direct services for Nigerian small businesses. That pivot mattered because it moved Moniepoint closer to the real financial workflows of SMEs, where payments, cash flow, and short-term credit are tightly connected.

The company's appeal lies in the way it bundles the tools small businesses actually use every day: POS terminals, current accounts, expense cards, and working capital loans. Instead of offering banking as a distant back-office service, Moniepoint places those functions inside the daily operations of merchants, giving them one system for accepting payments and managing business money.

What makes the lending side especially important is the quality of the data behind it. Moniepoint underwrites credit using transactional evidence generated through its own payment infrastructure, rather than relying only on financial statements or manually reported records. In a market where many SMEs have thin documentation and irregular formal accounting, that gives the company a much stronger view of real business performance.

That data advantage is a meaningful competitive moat. The more businesses process transactions through Moniepoint, the more accurately it can assess cash flow, repayment behavior, and business activity, which in turn improves lending decisions. Over time, that creates a feedback loop

that is difficult for competitors to replicate without similar distribution and transaction depth.

Overall, Moniepoint's business banking segment is not just a product line; it is the main expression of a strategy built around serving Nigerian SMEs at scale with payments, accounts, and credit linked by operational data. That combination has made it one of the more structurally interesting fintech businesses in Nigeria's digital economy.

To power the dreams of SMEs and make their financial lives easier across Africa.

Mission statement

Trust and reputation measures

Trust Score

Not yet rated

Needs reviews and evidence

Profile Strength

34/100

Incomplete Profile

Evidence

No evidence recorded yet

Status

Unclaimed profile

Brands Trust Score A reputation measure built from approved reviews and evidence under a published methodology. It is not a measure of how complete a profile is, and payment never changes it.

Profile Strength How complete and well maintained the profile is. It does not change the Trust Score.

Evidence coverage How much of this profile is backed by recorded sources, and how independent they are.

Status No company representative has claimed this profile yet. It is compiled from public sources by Brands.Ng.

Brand identity



Primary logo

Latest news about Moniepoint Business

- | | |
|-------------|---|
| 3 Sep 2026 | Nigeria's Fintech Giants: Who Is Actually Winning the Race for Customers? |
| 17 Aug 2026 | OPay Customer Complaints Investigation: Verified Report on Account Restrictions, Disputes and Regulatory Oversight |
| 28 Jun 2026 | GTBank Review 2026: Nigeria's Most Admired Bank - But Is It Still the Best? |
| 16 Apr 2026 | ALAT for Business Review 2026: Is It a Good Business Bank? The Hidden Problems SMEs Should Know |

29 Mar 2026

Moniepoint Review 2026: Is It a Good Bank, How Targets Work, and the Hidden Truth Nigerians Should Know

Articles published on Brands.Ng that mention this company.

Media, contacts and social

Head office	Lagos
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About this document

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Live profile: <https://brands.ng/companies/moniepoint-business/>

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Reported by independent source	Reported by a publication that is not the company.
Brands.Ng research	Compiled by Brands.Ng editors; never counted as independent corroboration.
Not publicly verified	No source yet. It is left blank rather than guessed.