gabis

COMPANY DECK · 2026

The AI agent that gets African businesses paid.

An AI-native financial operating system: agents that collect what you are owed, explain where your money goes, and protect it before it leaves. Not a wallet with AI bolted on.

- Collections in 5 Nigerian languages
- 5 financial agents
- 7 African tax corridors

gabis.pages.dev · Raphael Gab-Momoh

THE PROBLEM

Financial data exists. Financial intelligence does not.

A Lagos merchant's money moves across a bank account, mobile money, cash, informal credit and two currencies. Every transaction is recorded somewhere. Almost none of it is turned into a decision, and money owed is rarely chased twice.

WHAT THEY GET TODAY

A list of transactions.

A balance and statements they cannot interpret, in an app that waits to be told what to do.

WHAT THEY NEED

An answer, and action.

Can I afford stock this month? Who owes me, and who is about to default? What is quietly draining me?

WHY NOBODY SOLVED IT

Reasoning was too expensive.

And too shallow: no product understood Nigerian merchant behaviour, Pidgin, or mobile money.

THE INSIGHT

Africa fixed payments infrastructure. It never built the intelligence layer on top.

A decade of work made money move: Paystack, Flutterwave, M-Pesa, instant NIP transfers. The rails are solved. What sits on top is still a ledger with a search box.

gabis is the layer that reads those rails and acts on them, with the person approving every move.

PRODUCT · COLLECTIONS AGENT

LIVE

Most businesses are owed money they never ask for twice.

The agent asks for them, in English, Pidgin, Yoruba, Hausa or Igbo. It hears the promise, sets the follow-up, and clears the invoice when the money lands.

01 +

Add whoever owes you

Import debtors once: name, number, amount, due date.

02 ◷

Reminders on time

Ten days before, on the day, and after. Within contact rules.

03 ✆

The agent asks

Negotiates in the customer's language and records the promise.

04 ✓

Payment clears it

One-tap WhatsApp link; the ledger reconciles itself.

Runs on African telecom rails, in African languages, against African payment behaviour. That is the part that is hard to copy.

LIVE

Stop managing money.
Start telling it what to do.

Every number comes from the user's own transactions. The model explains; the person decides.

MONEY TWIN

“Can I afford this?”

Checks the purchase against commitments, burn rate and a buffer, and offers a safer split.

FUTURE MODE

Balance before payday

30-day forecast, safe-to-spend today, and what-if tests that show a goal date move.

GOALS

“Save ₦2M by December.”

Plain-language goals become a monthly plan, checked against what is genuinely spare.

AUTOPILOT

Income waterfall

When salary lands, a split into bills, savings and spending is proposed for approval.

FINANCIAL FIREWALL

A second opinion

Pauses first-time or unusually large transfers and explains why. The person can always proceed.

FRIDAY ROAST

Accountability with wit

A weekly roast written from real spending, with a polite mode.

FLAGSHIP ARCHITECTURE

LIVE

Five agents, each doing real work.

Each agent reads the user's data, flags what needs attention and proposes one action. Nothing moves without approval, except what the user explicitly allowed.

M

Money

Warns before the balance runs short, with the date.

S

Security

Follows up on flagged payments the user approved anyway.

F

Travel & FX

Watches 7 currency pairs and alerts or converts at the target.

W

Wealth

Proposes the income split; flags goals falling behind with the catch-up.

B

Bills

Bills due in 3 days, subscription creep, refund windows closing.

LIVE

Every step from payment to proof.

RECEIPTS

Instant, compliant proof

Issued and logged the moment money settles.

INSTALLMENTS

Credit sales to the naira

Paid, remaining, next due date, service cut-off.

REFUNDS

Windows that count down

7, 14 or 30-day policies with a 24-hour warning.

INVOICING

Bill in one sentence

“Bill Sarah 150k for brand design” becomes an invoice.

TAX COMPLIANCE

Seven corridors

VAT, GST or sales tax plus withholding tax on every invoice, ready to remit.

NG	KE	GH	UG	TZ	SS	LR
7.5%	16%	15%	18%	18%	18%	10%
FIRS	KRA	GRA	URA	TRA	NRA	LRA

COMMUNITY & TRUST

The funds are secure. The community is empowered.

AJO SAVING CIRCLES

LIVE

Rotate funds with trust

Contributions tracked per round; the pot pays out in agreed order, on the organiser's approval.

ESCROW ON ORPAY

SANDBOX

Keys that cannot move money

gabis opens an escrow and can cancel it before funding. After that, buyer and seller sign each step themselves, so a stolen key cannot empty an escrow.

ALWAYS

LIVE

You approve before money moves

Every contribution, payout, split and release waits for the person. No automation here spends on anyone's behalf.

SANDBOX

Get paid from anywhere.
Settle in USDC or local currency.

A client abroad pays in dollars; the business holds USDC or converts to naira, shillings, cedis or Liberian dollars when it chooses, at a rate held for 30 seconds.

STABLECOIN RAIL

USDC wallet & off-ramp

Deposit, quote, convert to 7 currencies.

ESCROW CUSTODY

ORPay

Parties sign; state arrives by webhook.

TAX REMITTANCE

Authority gateways

File and pay FIRS, KRA, GRA, URA, TRA, NRA, LRA.

MARKET DATA

FX rate feed

Live rates for the FX agent and quotes.

gabis does not hold customer money. Each capability sits behind one interface; the flows run in sandbox today and a licensed partner plugs in without changing a screen.

HOW IT WORKS

The numbers are computed. The judgement is the model's.

Most finance apps ask a model to do arithmetic and hope it is right. We do the opposite.

DETERMINISTIC CORE

A core that cannot hallucinate

Categorisation, recurring commitments, drift, burn rate, forecasts, affordability, tax. Correct, offline, no per-query cost.

REASONING LAYER

Frontier models do the talking

Dialogue over that state, invoice drafting from plain language, and collections conversations. Swappable by design.

ALWAYS

People approve before money moves

The model explains, drafts and asks. Transfers, splits, payouts and releases wait for a human.

WHY NOW

Three things became true at once.

01

Reasoning got cheap

Per-user financial reasoning was uneconomic at African ARPU two years ago. It is viable now.

02

Voice crossed the line

Agents can hold a real collections call in Pidgin or Swahili, not a recorded IVR tree.

03

The data finally exists

Mobile money and instant transfers created a decade of machine-readable behaviour nobody reads.

The window is the gap between the rails maturing and the intelligence layer being claimed. It is open now.

WHERE WE ARE

Built, not pitched.

LIVE TODAY

Working product on web

Accounts, cards, transfers, invoicing with instalments, bills, the copilot, collections agent, Intelligence (forecast, goals, autopilot, firewall, roast, 5 agents), Ajo, refunds and 7-corridor tax. gabis.pages.dev

SANDBOX · PARTNER-READY

Money rails behind one seam

USDC settlement, escrow on ORPay, tax remittance and live FX. Flows, state and history are real; money moves once each licensed partner is connected.

NEXT

Go live with partners

Sign stablecoin, custody and tax-gateway partners; switch escrow to ORPay; push notifications for the agents; ingestion of photographed receipts and PDF statements.

Founder-built. Everything in this deck marked Live is running code, not mockups.

Every African business will have a financial brain. We are building it.

gabis starts as the agent that collects what you are owed and the copilot that reads your money. It ends as the AI-native operating system every African merchant, freelancer and institution runs their financial life on.

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