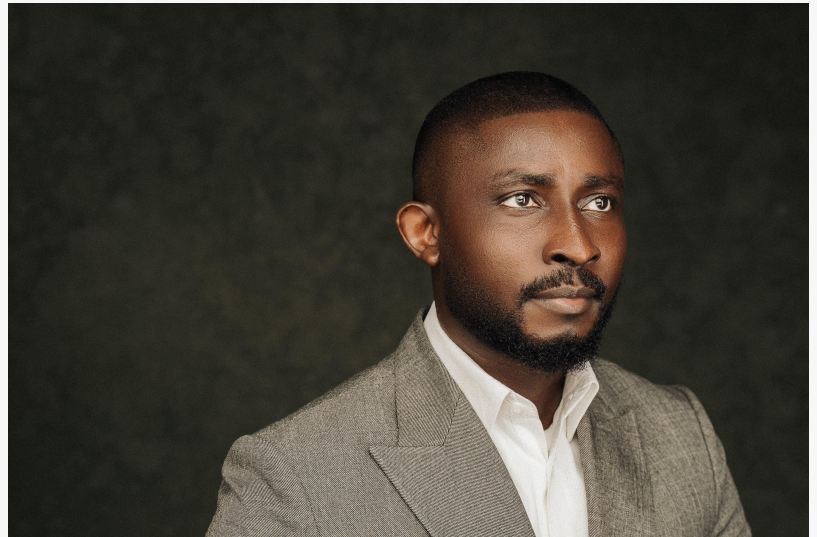


Payaza Sets New African Fintech Standard with \$13.5M Debt Redemption and Triple Credit Rating Upgrades

*Landmark achievement funded entirely from internal cash flow positions
Nigerian fintech as a continental leader in sustainable growth and financial discipline*

MANHATTAN, NY, UNITED STATES, October 1, 2025 /EINPresswire.com/ --

[Payaza](#), a leading African financial technology company, today announced it has fully repaid ₦20.3 billion (\$13.5 million) of its commercial paper obligations. In a significant demonstration of financial strength, the entire debt was settled ahead of schedule using the company's own internally generated cash flow. This achievement challenges the standard industry narrative of relying on external funding for growth and establishes Payaza as a leader in operational excellence and sustainable scaling.



Seyi Ebenezer, CEO Payaza

“

Paying down this debt from our own earnings sends a clear message that it is possible to build a high-growth fintech company in Africa that is also highly profitable and financially disciplined.”

Seyi Ebenezer, Chief Executive Officer of Payaza

Triple A-Grade Credit Rating Recognition Signals Global Confidence:

The debt redemption coincides with unprecedented credit rating recognition from three leading agencies:

- DataPro upgraded Payaza to "A" long-term and "A1" short-term ratings, citing a strong capacity to meet obligations.
- GCR, a Moody's affiliate, assigned "BBB-" long-term and "A3" short-term ratings, reinforcing international confidence in the company's creditworthiness
- Agosto & Co., Africa's largest rating agency, has awarded

Payaza a solid 'Bbb' rating, which is a clear endorsement of Payaza's unwavering resilience and

proven ability to meet every obligation with confidence and consistency.

These ratings collectively position Payaza among Africa's most creditworthy fintech entities, enhancing appeal to institutional investors and strengthening capital market positioning across international markets.

Global Recognition Validates Pan-Continental Impact:

Payaza's performance has also earned global recognition, validating its impact on businesses across the continents it serves. Recent accolades include:

Money2020 Awards Finalist – Recognized for innovation in the global fintech ecosystem.

Global Elite Business Awards: Best Emerging Payment Provider 2025 – Awarded for empowering SMEs and enterprises across Africa, Europe, North America, and the Middle East

Great Place to Work Certification – Acknowledged for its excellent and innovation-driven workplace culture.

Setting the Continental Standard for Sustainable Fintech Growth:

"This achievement demonstrates that African fintech can achieve sustainable growth through disciplined operations and strong governance," said Seyi Ebenezer, Chief Executive Officer of Payaza. "Paying down this debt from our own earnings sends a clear message that it is possible to build a high-growth fintech company in Africa that is also highly profitable and financially disciplined," he added.

The ₦20.3 billion redemption was completed under Payaza's comprehensive ₦50 billion Commercial Paper program, showcasing the company's strategic approach to capital management and market confidence in its business model.

Market Leadership Through Financial Discipline:

As Africa's fintech sector matures, Payaza's milestone establishes a new benchmark for sustainable innovation. The company's ability to generate sufficient internal cash flows for significant debt obligations while maintaining a growth trajectory across multiple continents



signals a fundamental shift toward financially sustainable fintech operations.

The achievement positions Payaza as an attractive partner for international institutions seeking exposure to Africa's expanding digital financial services market, with the company's multi-continental presence spanning operations across Africa, Europe, North America, and the Middle East.

About Payaza:

Payaza is a leading African fintech company that provides innovative payment solutions to small and medium-sized enterprises (SMEs) and large corporations across four continents. With operations spanning Africa, Europe, North America, and the Middle East, Payaza is dedicated to promoting financial inclusion and driving economic growth through technology-enabled financial services. The company maintains the highest standards of financial governance and operational excellence while scaling sustainable fintech solutions across emerging and developed markets.

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