



ACCESS ECOSYSTEM ARCHITECTURE

Pandley Access Infrastructure

How organisations, sponsors, and businesses deliver meaningful access through one connected system.

"People do not live life one category at a time."

HEALTHCARE · REST · FOOD · CONNECTION · JOY MATTERS TOO

Pandley exists to help people access the moments that move life forward — whether essential, personal, social, or unforgettable. Through one connected infrastructure, sponsors and businesses deliver real-world access across healthcare, hospitality, lifestyle, wellness, dining, entertainment, and beyond.

ONE ACCESS INFRASTRUCTURE. MANY POSSIBLE MOMENTS.

WHAT IS PANDLEY?

Pandley is an access infrastructure brand enabling meaningful moments and real-world experiences through one connected ecosystem.

Pandley sponsored credits provides sponsored access infrastructure that connects people, sponsors, and local businesses through verified, real-world value access. We help organisations distribute sponsored value directly to people — securely, flexibly, and with full accountability — while allowing beneficiaries to access what matters most to them within a defined sponsor structure.

That could mean medication, a clinic visit, groceries, dining, wellness, transport, hospitality, entertainment, or everyday lifestyle access. Pandley transforms sponsored value into something more human: choice.

WHY THIS MATTERS NOW

Across Nigeria and emerging markets globally, organisations struggle to deliver sponsored value where it is needed most. Cash distribution leaks. Traditional credit systems are fragmented, unverifiable, and impossible to audit. Benefits programmes are rigid. CSR impact is difficult to document. Communities often receive support with little flexibility or dignity.

At the same time, people increasingly live across connected categories — healthcare, mobility, dining, wellness, digital services, entertainment, and everyday commerce. Support that only works in one category no longer reflects how life actually works.

Pandley was built for this reality: a future where sponsored access moves securely across sectors, businesses, cities, and borders — measurable, programmable, and human.

HOW IT WORKS

THREE STEPS. NO CASH. NO LEAKAGE.

PHASE 01

Credit Issuance

The sponsor funds a credit pool. Pandley distributes encrypted digital credits to selected beneficiaries via QR code, wristband, card, SMS, or direct link. Controlled from the start.

PHASE 02

Value Access

Beneficiaries visit a Pandley partner business and present their credit. The business confirms through the PromoCore Scanner before service is rendered. No guesswork. No fraud. No cash changing hands.

PHASE 03

Instant Settlement

The moment value access is confirmed, settlement is processed to the partner business. The sponsor receives a full activity report. Every transaction is logged and auditable.

Powered by Tiports PromoCore — programmable digital value infrastructure.

LIVE EVIDENCE



Pandley is not a concept. It is a running system with documented activations.

Vicki's Haven

BEAUTY & PERSONAL CARE · BENIN CITY

Sponsored beauty credits deployed at a luxury personal care studio. Selected beneficiaries accessed pedicure and lash services using digital credits, confirmed live via PromoCore Scanner before each appointment. First-time customers were introduced to the business through the programme.

"Through the Pandley Business Support Credits activation, we had new clients visit us who might not have discovered us otherwise."

Kceezubby Pharmaceutical

HEALTHCARE · KETU, LAGOS

Sponsored health credits deployed at a community pharmacy in Alapere, Ketu, Lagos. 10 beneficiaries accessed essential medications. The pharmacy was not prefunded. No cash changed hands. Settlement happened instantly — only when medication was dispensed.

"The pharmacy wasn't prefunded. Nobody was handed cash. Settlement happens instantly, only when care is actually delivered."

TWO VERTICALS. TWO CITIES. ONE INFRASTRUCTURE.

TWO WAYS TO WORK WITH PANDLEY

For Sponsors

Brands, employers, NGOs, healthcare organisations, foundations, government initiatives, and hospitality groups.

ACCESS VECTORS:

Wristband · Card · QR Code · SMS · Direct Link · National ID

DELIVERABLES:

- Controlled, measurable value distribution
- Real-time credit access visibility & activity tracking
- Zero cash handling risk — settlement on execution
- Verified beneficiary authorization & anti-fraud structures
- Multi-sector compatibility across diverse ecosystems

For Partner Businesses

Pharmacies, clinics, restaurants, hospitality brands, wellness providers, resorts, retail venues, and essential service points.

ECOSYSTEM STATUS:

Official Pandley Access Point Certification

DELIVERABLES:

- Continuous customer acquisition channels via sponsored traffic
- High visibility deployment inside the active access framework
- Elimination of fake bookings or unfulfilled reservations
- Automated, lightning-fast settlement on delivery pipelines
- Direct entry into multi-brand regional campaigns

WHAT PANDLEY CAN POWER

Healthcare Access

A sponsored healthcare initiative provides access to medication and clinic visits through participating healthcare partners. People receive care at the right moment. Providers receive verified sponsored customers through a structured, accountable access pipeline — with instant settlement only on confirmed delivery.

Employee Wellness & Lifestyle

An employer sponsors Pandley access for staff wellbeing. One employee uses it for a health check-up. Another chooses a wellness experience. Another uses it during a family outing. The infrastructure stays the same. The moments become personal.

Community & Social Impact

A foundation distributes sponsored access to communities through secure, identity-linked credit delivery. People choose what matters most within approved campaign structures. Support becomes more flexible, dignified, and measurable — with a full audit trail for donor reporting.

Hospitality & Experience Campaigns

A hospitality brand launches a sponsored customer experience campaign through Pandley. Guests use sponsored credits for dining, events, leisure experiences, or lifestyle rewards across participating locations. The experience feels seamless, modern, and human.

CSR Programmes

Banks, fintechs, and corporates run CSR initiatives that are difficult to measure and impossible to fully verify. Pandley provides the accountability layer — turning committed CSR budgets into documented, auditable community impact with zero cash handling risk.

WHY PANDLEY WORKS

Modern sponsored access should be flexible, secure, human, measurable, and connected to real life. Most existing systems are rigid. Cash leaks. Issued credits/access/value go untracked. Beneficiaries lose dignity navigating complicated processes. Sponsors receive anecdotal reports instead of data.

Pandley is built differently: Identity-linked access. Sponsor visibility. Partner settlement. Multi-sector interoperability. One unified ecosystem — without unnecessary complexity, disconnected systems, or forcing people into rigid categories. **The infrastructure handles the complexity. People experience the access.**

SPONSORSHIP STRUCTURES

Pandley works with sponsors to design activations that fit their budget, objectives, and beneficiary profile.

01 / COMMUNITY PILOT

Single partner business. Defined beneficiary pool. Single credit category — healthcare, beauty, dining, or lifestyle. Ideal for testing the system before committing to scale. Full credit access report on completion.

02 / CITY ACTIVATION

Multiple partner businesses across one district or city. Multi-category credits. Broader beneficiary reach. Structured for organisations running community programmes or CSR campaigns with a defined geographic focus.

03 / FULL PROGRAMME

Multi-vertical, multi-city deployment. Ongoing credit issuance. Renewable credits with defined validity periods. Suitable for NGOs, government health programmes, development finance organisations, or large-scale brand activations.

WHY ORGANISATIONS CHOOSE PANDLEY

Because people remember how access made them feel.

They remember the clinic visit that came at the right time. The dinner they could finally enjoy. The experience they otherwise would have missed. The feeling of being included, supported, and able to choose.

That emotional connection creates stronger communities, stronger customer relationships, and more meaningful brand impact — documented, verifiable, and real.

CURRENT ECOSYSTEM

Pandley is actively expanding partner locations across healthcare, dining, hospitality, wellness, lifestyle, and entertainment in Nigeria — with infrastructure built to scale globally.

We are currently in active collaboration discussions with consumer-facing brands in other markets, working toward a future where sponsored access reaches beneficiaries anywhere, at any time — regardless of geography. The vision is simple: a person with a Pandley credit should be able to walk into a partner location in Lagos, London, or anywhere the ecosystem reaches, and access what they need. No friction. No borders. No compromise on dignity or choice.

COMMUNICATIONS

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DIGITAL NODE

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BusinessSupport

PANDLEY ECOSYSTEM

Access to the moments that matter.
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