

How to Use This Playbook

Four recurring elements carry most of the working material. Recognising them on sight saves you time.

TERMS YOU JUST SAW

A recap list after each story or case study, collecting the vocabulary that section introduced. Use it to self-test before moving on.

CHECK YOURSELF

A reflection prompt. Answer it out loud or on paper before continuing — several are interview-caliber questions reused later in the book.

CLAIM, DEFINED

A definition or formula callout. These are the terms and calculations you should be able to produce from memory under interview pressure.

NOTE ON TERMINOLOGY

A caveat or disambiguation — where a term means two different things, or where the regulatory position is unsettled and worth verifying.

Three practical ways to get through this

Don't do it in one sitting. Modules 2 and 6 are the two longest, and both have natural pause points built in — pace yourself; consistency beats speed.

Do the exercises, don't just read them. The capability gets built in the doing, not the reading — an exercise you've read but never actually attempted cold won't hold up under real interview pressure.

If a section runs longer than its estimate, that's normal, not a sign you're behind. The times given are realistic estimates, not cast in stone.

How much time this actually takes

10–12 hours

Across all eight modules, working the exercises rather than skimming

2–3 weeks

At a sustainable pace around a full-time job — not a weekend

Plus the 30-day plan in Module 8, which runs alongside your real job search afterwards. Not a walk in the park — but it is the price of walking into an interview with a portfolio deck and rehearsed answers instead of hoping the compliance question doesn't come up.

Where the answers are

Model answers sit at the end of each module, not at the back of the book — so you flip a few pages rather than eighty, and the key stays with the material it tests. Attempt every exercise cold before you turn to it.

What “job-ready” means in this Playbook

By the end, you will be able to:

- ✓ Speak fluently in the vocabulary of Nigerian fintech Marketing teams.
- ✓ Correctly map any product to its regulatory pathway before you write a word of copy.
- ✓ Spot a non-compliant claim and rewrite it correctly, live, in under two minutes.
- ✓ Calculate CAC, LTV, and payback period, and use them to defend a recommendation.
- ✓ Operate the way a lean, founder-led fintech actually needs you to — with no formal Compliance department holding your hand.
- ✓ Build a portfolio-ready case response and a 7-slide audit deck you can walk an interviewer through.
- ✓ Answer “why hire you without fintech experience” with a specific, true, non-generic sentence about yourself.

How this Playbook is built

Four phases, in order, because each one is load-bearing for the next:

01 Orient

You’re here — why the experience gap doesn’t disqualify you, what this Playbook actually promises, and who you’ll be working with once you land the role.

02 Build Fluency

Modules 1–2 — vocabulary and regulation, so you think and talk like a fintech marketer, not a general marketer using big grammar to fake it.

03 Build Skill

Modules 3–5 — the skill to fix a risky ad claim on the spot (the “regulatory compliance in financial services advertising” line every job ad has), real CAC/LTV numeracy, and how the job actually runs day-to-day.

04 Prove Readiness

Modules 6–8 — a 7-slide growth audit you build on a real fintech and can walk an interviewer through, the ability to answer under real interview pressure without freezing, and proof — not hope — that you’re ready.

NEXT

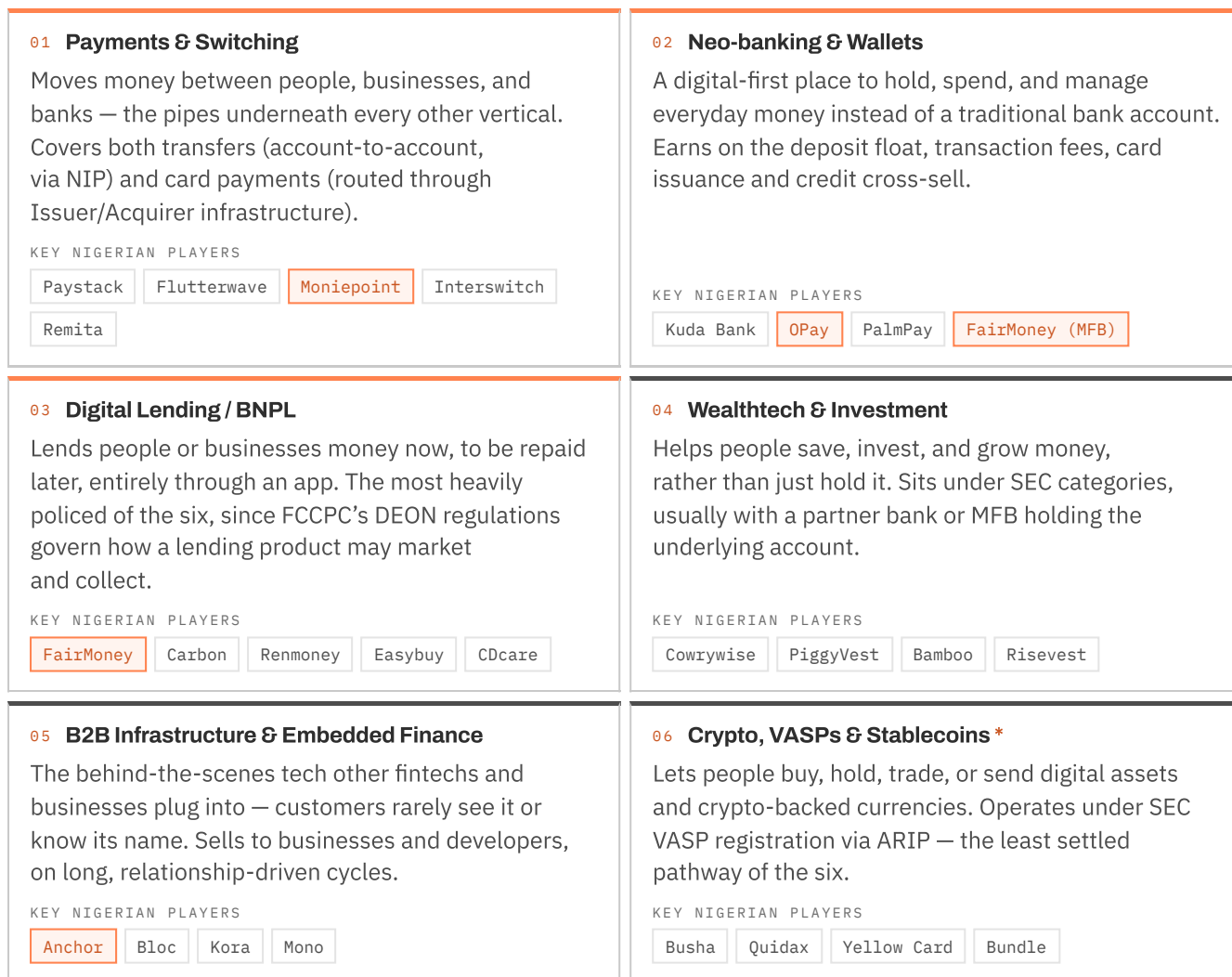
Nigeria’s fintech sector is hiring — but it’s competitive, and the candidates who get through are the ones who show up prepared, not the ones who want it most.

Module 1 opens the Build Fluency phase — the vocabulary and landscape of Nigerian fintech, so you stop thinking like a general marketer looking for a fintech job and start thinking like an actual fintech marketer.

1.2 The Six Fintech Verticals

Today the ecosystem breaks down into six practical categories. The map below is the snapshot: what each vertical does, and the Nigerian companies you should be able to name. Each then gets its own page covering revenue engine, licence path, growth target, marketing focus and where it's heading.

They're not neatly separate in practice — FairMoney appears under both Digital Lending and Neo-banking because it genuinely operates in both. Names in coral appear in more than one vertical.



— MONEY MOVES OR IS HELD — MONEY IS GROWN OR EMBEDDED SPANS VERTICALS

* Crypto, VASPs, and stablecoins are the newest of the six and the least regulatory-settled, but too significant to leave out. Category boundaries and named players shift fast — verify against current sources before an interview.

1.5 The Operational Vocabulary

What's still missing is the language itself — the actual words people use in the room. Three short stories, each a different everyday transaction type. The same bank or fintech can play a completely different role depending on which one it's in.

Story 1 Sending Money to a Friend

Tolu needs to send ₦10,000 to her friend Aisha to cover a taxi fare. She opens her banking app and types in Aisha's NUBAN — the ten-digit number that uniquely identifies Aisha's account at her bank.

1	Tolu's bank IDENTITY ALREADY ESTABLISHED	Months earlier, when Tolu set up her account, her bank asked for her BVN — tied to her fingerprint and photo. This is what lets any bank in Nigeria trust that the account really belongs to her.
2	NIBSS THE SWITCH	Tolu's bank has no direct line to Aisha's bank — almost none do. The instruction goes to NIBSS: a central operator every Nigerian bank and fintech is connected to, whose job is knowing how to route a message to any other bank correctly.
3	NIP THE RAIL	That message travels over NIP, the instant-payment rail built specifically so this kind of transfer lands in seconds, not days.
4	Both banks CLEARING	NIBSS quickly confirms with Aisha's bank that the details are valid and the funds are genuinely coming. Invisible to Tolu.
5	Both banks SETTLEMENT	The two banks reconcile the claim between themselves: Tolu's bank's records show ₦10,000 less, and Aisha's bank's ledger — the internal record of who owns what — shows ₦10,000 more.
→	OUTCOME	Aisha never receives physical cash. She receives an updated number in a shared record both banks trust. Had she been using OPay, the journey would look identical — it would just land in a Wallet, a ledger balance her provider holds on her behalf.

🔖 TERMS YOU JUST SAW

NUBAN the account number identifying where money's going

Switch NIBSS, routing the message between banks

Clearing the quick verify-before-move check

Ledger the record that updates once settlement happens

BVN the identity link every Nigerian bank trusts

NIP the instant-transfer rail the message travels on

Settlement the actual reconciliation between banks

Wallet the same journey if the receiver uses a fintech app

🔗 QUICK CHECK

If Aisha had used a fintech wallet instead of a bank account, what changes about the journey — and what stays exactly the same?

The diagnostic, run end to end

01 “A digital lending app that expands into offering its own wallet and savings account, alongside its existing loan product.”

CUSTOMER ACTION	Borrows through the app as before, but can now also hold a balance and save inside the same app.
REVENUE MECHANICS	Interest income on loans, plus Net Interest Margin on the new deposit float.
CUSTODY QUESTION	Yes — the new wallet/savings side pools and holds customer money directly. That’s MMO or banking/MFB territory, layered on top of the FCCPC digital lending registration the lending side already needed. Two licence tracks, one product.
CLAIM IMPLICATION	The lending side still can’t say “instant approval, no credit check” if it’s actually assessing transaction history; the new wallet side can’t say “your money is 100% safe” without naming the actual insured mechanism — NDIC coverage, the licensed partner, the regulator.

02 “A POS/agency banking app for merchants that also offers instant cash advances.”

CUSTOMER ACTION	Merchant accepts card/transfer payments via POS; separately borrows against future sales.
REVENUE MECHANICS	POS side earns via terminal fees and an MDR share; the lending side earns via interest on advances.
CUSTODY QUESTION	The POS/agency side doesn’t hold merchant funds beyond settlement — Super Agent/PTSP territory. The lending side is a separate FCCPC DEON registration track, not covered by the same licence at all. A common real trap: two products bolted together under one app, two different regulatory tracks.
CLAIM IMPLICATION	Can’t blend “get an advance” messaging with settlement-speed claims without disclosures on both sides — the payment claim (ARCON/CBN) and the lending claim (FCCPC’s responsible-lending requirements) are governed separately.

03 “A mobile-first bank account app offering free transfers, a debit card, and daily interest on balances held in the app.”

CUSTOMER ACTION	Deposits money into an in-app account, expects to transact freely and earn interest.
REVENUE MECHANICS	Net Interest Margin on the float, plus interchange on card spend.
CUSTODY QUESTION	Yes — it holds customer deposits directly. This is not a PSSP-level product no matter how light the app feels; it needs MMO or full banking/MFB authority, its own or a partner’s.
CLAIM IMPLICATION	The interest-rate headline needs the disclosure placed close by (Module 3’s rate-disclosure rule). Can’t say “your money is 100% safe” without naming the actual insured mechanism — NDIC coverage, the licensed partner, the regulator.

3.2 Constraint as Differentiation

The instinct is to treat compliance constraints as something that waters down good copy. Reframe that now: constraints force specificity, and specificity is what makes copy better, compliance question aside. In a low-trust market, “we are fully licensed and here’s exactly how your money is protected” beats vague reassurance — precisely because most competitors either can’t say it clearly or won’t bother.

3.3 The Rewrite Pattern

You now know the four categories and why working inside them sharpens copy. Here’s the mechanical pattern for fixing any of them.

INSTEAD OF	SAY	WHY THIS WORKS
“Guaranteed returns”	The actual mechanism: “Your deposits are held with [Licensed Partner], regulated by the CBN”	Names something real and checkable instead of promising an outcome nobody can promise
“Better than your bank”	A specific, substantiated comparison: “No monthly maintenance fee, versus the industry average of ₦X”	Swaps an unfalsifiable claim for one you have already checked is true
“Instant transfers, always”	“Transfers typically complete within X minutes via [named rail]”	Still sounds fast, arguably faster because it is specific, but now literally true in every scenario
A headline rate alone	Headline rate plus required disclosure, close enough to be read together	The disclosure’s placement is itself the compliance requirement, not just its existence somewhere in the document

THE PATTERN UNDERNEATH THE PATTERN

Every row does the same thing: it replaces a promise about an outcome with a statement about a mechanism. An outcome is something you hope happens to the customer; a mechanism is something that is already true about the product, and can be checked. Learn the move, not the four examples.

Narrow to the cause the evidence supports

You located the stage that moved and listed what could explain it. This is the last pass. Showing that reasoning is what separates a weak interview answer from a strong one (Module 7).

PASS 3 · REASON IT THROUGH

START CAC has risen this month	
↓	
QUESTION 1 Is the stage that moved regulatory-mandatory, or product-discretionary?	
MANDATORY You cannot remove it. Optimise everything around it: set expectations before the step, reduce document re-uploads, pick the right KYC tier. Proposing to drop the step is the answer that ends interviews.	DISCRETIONARY It is yours to redesign. Treat the drop-off as a product and copy problem, and move to the next question.
↓	
QUESTION 2 Did the cost of buying attention rise, or did the same traffic convert worse?	
COST ROSE Look at media: CPM inflation, creative fatigue, or a shift in auction competition. The funnel below is behaving as it did.	CONVERSION FELL The traffic changed, not the price. Check audience quality first — a cheaper click that never activates raises CAC just as effectively as an expensive one.
↓	
QUESTION 3 Did the number of acquired customers fall, or did their value fall?	
VOLUME FELL CAC is a ratio; a smaller denominator raises it on its own. Trace back up the funnel to the stage that narrowed.	VALUE FELL CAC may be flat while the economics still worsened — check fraud, incentive cost and downstream value before declaring the campaign healthy. This is where LTV:CAC matters more than CAC alone.

Exercise 5.1 — The Campaign Brief as an Operating Tool

TIME: 25 MINUTES TESTS: OWNING STRATEGY, COMPLIANCE, OPS AND COMMERCIALS AT ONCE

A brief is not paperwork you produce for someone else to approve. In a lean fintech it is the tool that starts the work and forces the rigour: filling it honestly is what surfaces the claim nobody can substantiate, the dependency on Ops nobody flagged, and the target CAC that quietly makes the campaign uneconomic. You own all four of those columns.

It changes shape as the company does. Pre-raise, this is a shared doc you write for yourself and the founder, and its job is deciding whether to spend at all. Post-raise, Compliance and Data become real reviewers, the commercials line gets held against you, and the brief becomes the record of what was agreed. Write it the same way at both stages — the discipline is what scales. **Your task:** pick a real Nigerian fintech product you know, or one from Module 1's six verticals, and fill every field below for a campaign you would actually run for it. Work top to bottom and write what you would commit to in a room, not what sounds safe.

STRATEGY — WHAT THIS IS FOR	
Business outcome this serves (not 'awareness' — the commercial result)	_____
Target segment, and why them now	_____
Core proposition, in one sentence	_____
COMPLIANCE — WHAT YOU'RE ALLOWED TO SAY	
Licensing pathway covering this product	_____
Explicit claims made, and substantiation on file for each	_____
Implicit claims / impressions created	_____
Data collected, and the consent mechanism	_____
Regulators with an interest, per the touchpoint map	_____
Review owner + realistic turnaround	_____
OPERATIONS — HOW IT SHIPS	
Channels, and the role each plays	_____
Assets needed, owner, and date	_____
Dependencies outside Marketing (Product, Ops, Partnerships)	_____
COMMERCIALS — WHAT IT COSTS AND RETURNS	
Budget, and the split across channels	_____
Target CAC, and the LTV:CAC this implies	_____
Primary metric, and the funnel stage it sits at	_____
Kill criteria — what result stops this campaign	_____

* HOW TO SCORE THIS ONE

Self-directed, so there's no model answer. Score it by pulling the references each column depends on: Module 2's touchpoint map and Module 3's claim checklist for the compliance block, Module 4's CAC and LTV:CAC formulas for the commercials, and Section 5.3's stack for whether you can actually measure the metric you named. A field you can't fill is the finding — that's the gap to close before the campaign, not a blank to guess at.

The 7-Slide Growth & Acquisition Audit

Build this for the real fintech you chose back in Module 1's Exercise 1.1, or for any target fintech you'd genuinely want to work for — a company you've used, admired, or spotted hiring. It works far better on a real company than a hypothetical, because the specifics are checkable and the interviewer can react to them. Draw on whichever of the four cases is closest to that company's likely situation to inform your analysis.

This is also close to what many Nigerian fintechs now set as a practical assessment during hiring — a short audit or growth task, often on their own product, delivered in a few days. Building one before you apply means you arrive with it finished, and it doubles as rehearsal for the version they ask you to do under time pressure. Treat it as your clearest opportunity to show the level you work at: aim for something you'd be comfortable presenting to a founder.

1	Title — Growth & Acquisition Audit for [Target Fintech Name]
2	Current Funnel Analysis & Key Drop-off Points — built from public signals (App Store reviews, public complaints, your own experience using the app), explicitly framed as an informed hypothesis, not internal data you don't have
3	Compliance & Positioning Audit vs. Competitors
4	Growth Blueprint — three quick-win growth experiments
5	Sample Compliant Ad Creatives & Push Notification Sequences
6	Proposed Channel Mix & Budget Allocation — a reasoned recommendation with a stated range, not a claim to know their actual current budget
7	30-60-90 Day Execution Roadmap

BE REALISTIC ABOUT WHAT YOU CAN KNOW FROM OUTSIDE

You won't have their real funnel data or their real budget, and that's fine — a hiring manager doesn't expect insider numbers. What they're testing is whether you can build a credible, well-reasoned case from what's public. Where you genuinely can't know something, say so and propose a reasonable range rather than inventing a number and presenting it as fact.

App Store and Play reviews — a goldmine for real complaints about onboarding friction, slow verification, or confusing fees.

Their own app and marketing — which you can experience firsthand.

Press and funding announcements — user counts, growth milestones, stated priorities.

Job postings — often reveal exactly what a team is currently struggling with.

Talking Through Your Audit in an Interview

Don't hand over the deck and go quiet. Walk the interviewer through it the way you'd walk a founder through it on your first week.

OPEN ON SLIDE 2	Lead with the one insight that surprised you most in the diagnosis — specificity here signals real analysis, not a template exercise.
AT SLIDE 5	Explicitly name which claim category (Module 3) each sample creative avoids. This is where you demonstrate the flagship skill live, using your own prepared work rather than an unseen drill.
CLOSE ON SLIDE 7	Connect the roadmap back to the interviewer's actual company stage (Module 0's Growth-vs-Marketing table). A 30-60-90 for a five-person team should look different from one for a funded Series A, and saying so shows you understand their specific context, not just fintech in general.

8.1 The Fintech Marketing Readiness Assessment

Score yourself against the six competencies this Playbook was built around. This is a self-assessment, which means nobody else sees the number and nobody is grading you — the only value it carries is the honesty you bring to it. Inflating a score costs you nothing today and quite a lot in an interview; understating one sends you back over material you’ve already mastered.

For each competency, award points against the evidence column: what you could actually produce on demand, cold, without looking it up. Full points where you could do it now, partial where you’d manage it with effort, none where you’d have to go back and learn it. Total the six, then read the band it lands in.

COMPETENCY & EVIDENCE YOU SHOULD BE ABLE TO PRODUCE	POINTS	YOUR SCORE
Fintech Domain Fluency Correctly classify an unfamiliar fintech; use the operational vocabulary unprompted	15	_____
Regulatory Literacy Map any product to its pathway; diagnose an unseen product’s licence category, revenue mechanics and claim implications; answer “why does a licensed fintech still need ARCON” from memory	20	_____
Compliance-Skill Execution Cold-rewrite an unseen claim correctly in under two minutes	20	_____
Economics & Diagnostic Reasoning Calculate CAC, LTV and payback from a dataset; diagnose a funnel-leak scenario; spot a latent growth loop and name who you’d need to build it	15	_____
Operational Realism Produce a compliant campaign brief and a crisis response from a prompt	15	_____
Interview & Narrative Performance Deliver your bridge narrative and a full mock interview under time pressure	15	_____
TOTAL	100	_____

WHAT YOUR SCORE MEANS



0-40 Foundation to Build	Return to Modules 2 and 3 specifically — regulatory literacy and the rewrite skill are load-bearing for everything else.
41-60 Developing	You understand the language but need more applied repetition, especially Module 3’s drill bank and Module 6’s cases.
61-80 Interview Capable	Strong foundation — close remaining gaps through more case practice and a full mock interview run.
81-100 Strong Fintech Readiness	You should be able to demonstrate strong contextual fluency in a real interview.