



YOUR BANK ACCOUNT ON WHATSAPP

Is TrustAm real?

Check us yourself, in two minutes.

You shouldn't have to take anyone's word for it, ours included. This guide shows who we are, where your money is held, and the simple checks you can do from your own phone before you send a single naira.

REGISTERED COMPANY

TRUSTAM LIMITED

CAC RC 9391501 · Active ·
Victoria Island, Lagos

WHERE YOUR MONEY
SITS

Rubies MFB

A CBN-licensed bank. The
account is in your own name.

WE NEVER ASK FOR

Your PIN or OTP

Not in chat, not on a call, not
ever.

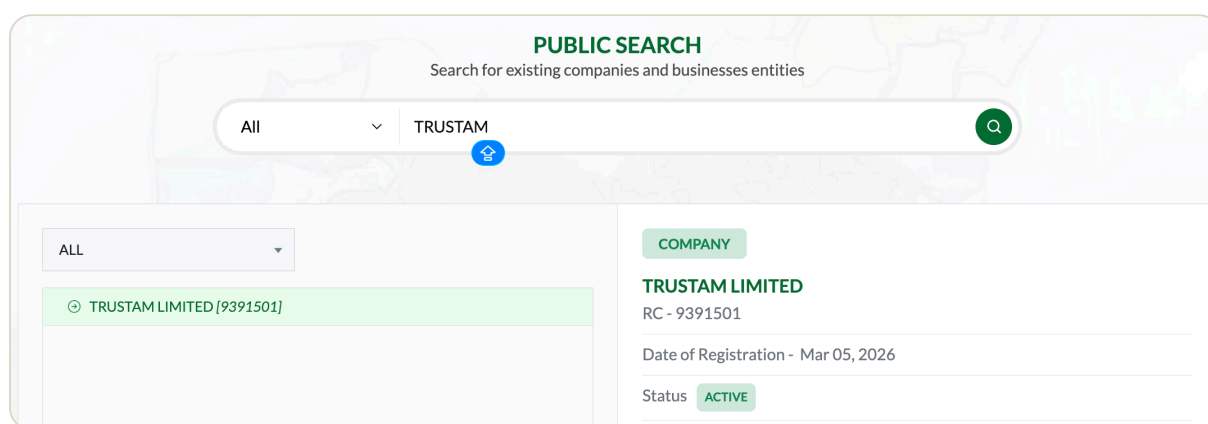
► Watch our co-founder explain it in 78 seconds: [watch the video](#) (page 3)

Check 1: we're a registered company

TrustAm is registered with the Corporate Affairs Commission (CAC) as **TRUSTAM LIMITED, RC 9391501**, and our status is active.

HOW TO CHECK IT

- ✓ Go to **search.cac.gov.ng**, the CAC's free public search.
- ✓ Leave the box on **All**, type **TRUSTAM** and tap search.
- ✓ You'll see **TRUSTAM LIMITED [9391501]**: a company registered on 5 March 2026, status **Active**.



The screenshot shows the 'PUBLIC SEARCH' interface on search.cac.gov.ng. At the top, it says 'Search for existing companies and businesses entities'. Below this is a search bar with a dropdown menu set to 'All' and the text 'TRUSTAM' entered. A magnifying glass icon is on the right. Below the search bar, there are two columns. The left column has a dropdown menu set to 'ALL' and a list of results, with 'TRUSTAM LIMITED [9391501]' highlighted. The right column shows details for the selected company: 'COMPANY', 'TRUSTAM LIMITED', 'RC - 9391501', 'Date of Registration - Mar 05, 2026', and 'Status ACTIVE'.

What you'll see on search.cac.gov.ng

search.cac.gov.ng →

Check 2: your money is at a licensed bank

TrustAm doesn't keep your money. When you open an account, **Rubies Microfinance Bank** opens it in your own name and holds your money. Rubies is licensed by the Central Bank of Nigeria. TrustAm is the WhatsApp chat you use to manage that account: send, receive, buy airtime and see your statements.

cbn.gov.ng → Supervision → Financial institutions → Microfinance banks

Check it from your own phone

These take a minute each, and none of them needs you to trust us first.

3

See your name from your own bank app

Once you have your TrustAm account number, open OPay, GTB, Moniepoint or any bank app and start a transfer to it. Choose the bank **Rubies MFB**. Before anything is sent, your bank shows the name on the account: **TRUSTAM / YOUR NAME**. That's your account, with your name on it.

4

Test it with ₦100

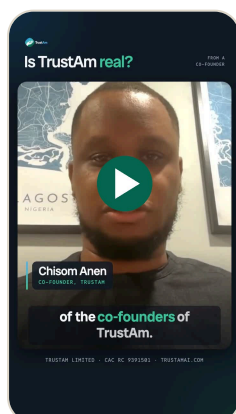
Send ₦100 in, and we tell you the moment it lands. Then send it straight back out to your own bank account: type **send 100** with your account number and bank. You'll see your money arrive in seconds and leave when you decide. It's your money, and you control it.

5

Talk to a real person

In the chat, type **talk to a person** or ask us to call you, and someone from our team will answer your questions. You can also read about every feature, limit and fee on our website.

trustamai.com →



WATCH · 78 SECONDS

Hear it from our co-founder

Chisom Anen, one of TrustAm's co-founders, explains who we are, where your money is held, and how to check us yourself.

[Watch the video](#) →

Open your free account in about a minute

No app, no forms, no branch. Everything happens in WhatsApp.

1

Message our official number

Open wa.me/2347071391073 and say [open my account](#). Check the business name is TrustAm.

2

Send your NIN or BVN with your date of birth

The bank uses it only to confirm your name, as every Nigerian bank must. Nobody can use it to take money from you. Prefer not to type it in the chat? Tap [Enter securely](#).

3

Get your own account number

It arrives in about a minute, at Rubies MFB, in your name. Press and hold to copy it.

4

Add money

From any bank app, send money to your account number and choose **Rubies MFB** (not "Trust MFB"). Start with ₦100 if you like.

5

Use it every day

Pay anyone at any Nigerian bank, buy airtime and data, check [my balance](#) and get statements. You approve every payment with your 4-digit PIN on TrustAm's secure page, which opens in your phone's browser. You never type your PIN in the chat.

GOOD TO KNOW

Opening the account

Free

Transfers

The first 100 each month are free. The government's ₦50 stamp duty applies when you send ₦10,000 or more to another bank.

Daily limits

₦200,000 a day with your BVN or NIN. Up to ₦1,000,000 a day after a quick upgrade: type [increase my limit](#).

Keep your money safe

Scammers copy every bank and brand. These habits protect you from anyone pretending to be us.

ALWAYS

- ✓ **Check the name before you send.** Your bank shows who you're paying. If it isn't who you expect, stop.
- ✓ **Use only our official chat:** wa.me/2347071391073, and our website trustamai.com.
- ✓ **Lock WhatsApp** with a passcode or fingerprint: Settings → Privacy → App lock.
- ✓ **Freeze straight away** if your phone is lost or WhatsApp is hacked. Do it from any phone at trustamai.com/freeze.
- ✓ **Start small** with anyone new, then send the rest.

NEVER

- ✗ **Never share your PIN or OTP** with anyone, even someone who says they're from TrustAm.
- ✗ **We never call to ask** for your PIN, OTP, password or card details.
- ✗ **Never pay an "activation" or "unlock" fee.** Opening your account is free.
- ✗ **Don't trust payment screenshots.** Type `my balance` to see what really arrived.
- ✗ **Don't move money for strangers** who promise you a reward.

IF SOMETHING GOES WRONG

WHAT HAPPENED

WHAT TO DO

Phone stolen or WhatsApp hacked

Freeze at trustamai.com/freeze from any phone. Your money stays safe in your Rubies account.

Sent money to the wrong account

Tell us in the chat straight away with the amount and time. We'll ask the receiving bank to reverse it.

Someone "from TrustAm" asks for your PIN

It isn't us. Don't reply, and tell us in the official chat.

Money you sent hasn't arrived

Type `where is my money`. We check the bank's record and tell you what happened.

Questions people ask us

Is my BVN or NIN safe with you?

Yes. It's used only so the bank can confirm your name, as every Nigerian bank must. A BVN or NIN on its own can't move money. Only your PIN, typed on our secure page, can approve a payment.

Who actually holds my money?

Rubies Microfinance Bank, a CBN-licensed bank, in an account in your own name. TrustAm is the chat you use to manage it.

Why WhatsApp?

Because you already use it every day. There's no app to download, nothing heavy to load, and it works on any phone with WhatsApp.

Can I take my money out any time?

Yes. Send it to any Nigerian bank account, your own included, whenever you want. The first 100 transfers each month are free.

Do you give loans?

Not yet. Account holders are on the waitlist and will hear first when loans open.

I still have a question.

Message us and type [talk to a person](#). A real person from our team will reply.

Open your free account on WhatsApp

TRUSTAM LIMITED · CAC RC 9391501 · Victoria Island, Lagos ·
trustamai.com

wa.me/2347071391073