

Mobile Financial Services



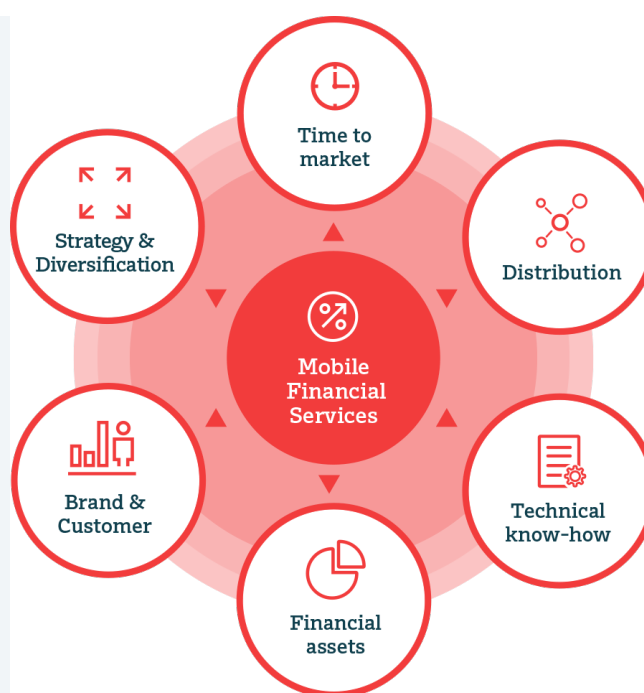
Mobile Financial Services (MFS) have greatly evolved in recent years from sole cash-replacement transactions to comprehensive digital financial services that may include payments, loans or insurances. Today they even offer a full digitalized banking experience.

They are expanding rapidly: there should be 1.7 md MFS users worldwide in 2022 (source Juniper).

Mobile Financial Services are a remarkable contributor to financial inclusion for the unbanked and the most deprived populations. They are also a growth relay for Telecom operators seeking diversification, new revenues and increased loyalty.

Yet success is a challenge and profitability a long-term goal: only 17% of mobile money deployments today have reached scale and a high number of active users (source: GSMA)

Key success factors include :



- The right **time-to-market**: it's only when a favorable regulatory environment meets the explosion of mobile and digital usages that the time is ripe to launch a service
- A **diversification strategy** validated and sponsored at CxO level
- **Financial assets**: partnerships are key to secure essential assets such as the banking license, human know-how, information systems and processes
- An optimized **distribution network**: both physical and digital, it must be designed, trained, incentivized for MFS
- Harnessing the **brand and customer base**: success requires a significant mobile customer base and for the brand to embody trust and data security
- A strong **technical know-how** : the mobile experience is key and relies greatly on the technical choices both for the platform and the interfaces



We deliver a wide range of services for the launch and improvement of Mobile Financial Services, adapted to the maturity of your project

Marketing, regulatory & distribution

- Market / regulatory context analysis
- Product and roadmap strategy, pricing and business plan / product launch
- Distribution networks: strategy, launch plan, optimization

Partnerships

- Partnership model definition
- Partnership contracts drafting and negotiation
- New partnerships assessment

Technical solution

- Technical solution benchmark, gap analysis and recommendations
- Platform integration
- Platform management (Levels 2 and 3)
- Deployment project management

Organization & processes

- Business process and organization definition/ optimization
- Review of costs structure



KYC MANAGEMENT



INTEROPERABLE PAYMENT SCHEME



DISTRIBUTION STRATEGY



REGULATION & NEW MODELS

Some of our achievements

Opportunity study

ASIA

Sizing of business opportunity, definition of the strategy and value proposition

AFRICA

Identification of technical scenarios for an interoperable platform

Go-To-Market strategy

MIDDLE EAST

Definition of the value proposition, business plan and operational model

Regulatory analysis, choice of partners and POC deployment

Deployment & run

AFRICA

Optimization of the distribution network

Integration of payment via Orange Money for an insurance company

Application development

EUROPE

Development of back-end modules for the information system of a mobile bank