Orange Money: bringing mobile financial services to everyone

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Orange in Africa, Middle East and Asia

€5.4Bn revenues
+8.7% revenue growth

21,500 employees
20 countries
3 listed companies
2 dedicated technocentres
Orange Money: mobile financial services in AMEA

1. a mobile money account linked to an Orange phone number...
2. to perform money transfers, payments, access financial services...
3. from any mobile phone without data plan

- 13 countries
- 12 million subscribers
- 400 million € transactions per month
- 50,000 points of sale

offering a wide range of innovative services
a progressive roll out to build-up the ecosystem and educate the market

1. Orange Money account
   - cash-in, cash-out
   - further: bank to wallet, ATM cash-out, salary payment

2. money transfer
   - transfer to Orange
   - further: transfer to non Orange, international transfer

3. payment
   - airtime top-up, bill payment
   - further: ticketing, web payment, merchant payment

4. financial services
   - credit, savings, insurance
how does it work – the mobile money customer journey
a story of mobile, agents, and partners

1. Register at a point of sale
2. Feed the account
3. Use the account

reach everyone
building a dense and reliable distribution network

shops, Orange branches, dedicated kiosks, telco partners, and mobile coaches to enable customer proximity
addressing specific market challenges
adapt the strategy to each market

<table>
<thead>
<tr>
<th>Mali</th>
<th>Botswana</th>
<th>Egypt</th>
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<tbody>
<tr>
<td>~10% banking penetration</td>
<td>~40% banking penetration</td>
<td>strict regulation</td>
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<tr>
<td>single mobile money player until 2014</td>
<td>2 mobile money competitors</td>
<td>large population</td>
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<td>lack of ecosystem and infrastructure</td>
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shared core business: money transfer, airtime top-up, bill payment

specific approach

- dedicated mobile money kiosks
- VISA companion card, ATM and web payment
- partnership with a large local distribution player

mobile money: an enabler for the economy
several axes of development

- Improves population reach
- Improves traceability
- Improves safety
- Enables new businesses
- Create direct jobs
coming next
the major opportunities

- Mobile Money code of conduct
  common business principles to develop safe and responsible digital financial services
- new countries
  planned extension of Orange Money footprint
- deeper smartphone integration
  the Orange Money smartphone application to be rolled out in most countries
- interoperability
  Orange Madagascar to interoperate with local operators in 2015
- financial services
  micro credit, savings, insurance
- new partners
  banks, transportation companies, employers, web merchants, merchants ...

Thank you!