



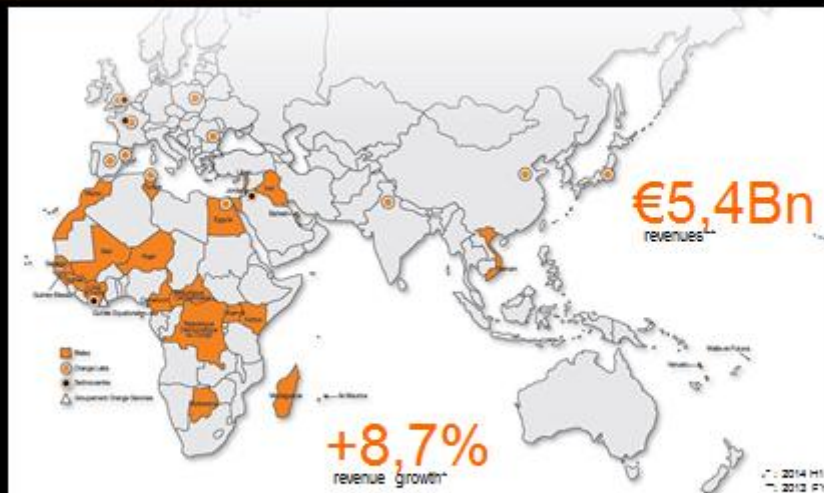
Orange Money: bringing mobile financial services to everyone

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27th November 2014



Orange in Africa, Middle East and Asia



21 500
employees

20
countries
5 of which EMI

3
listed companies

2
dedicated
Technocentres



Orange Money: mobile financial services in AMEA

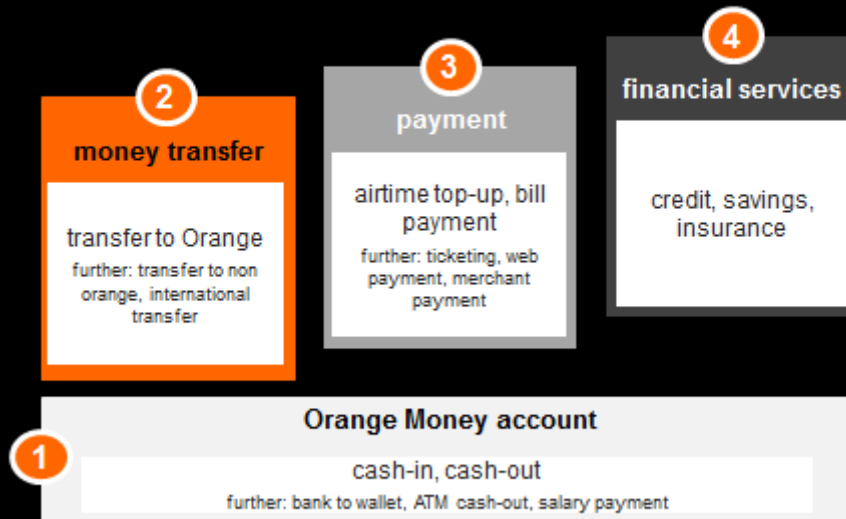
- 1 a mobile money account linked to an Orange phone number...
- 2 to perform money transfers, payments, access financial services...
- 3 from any mobile phone without data plan!



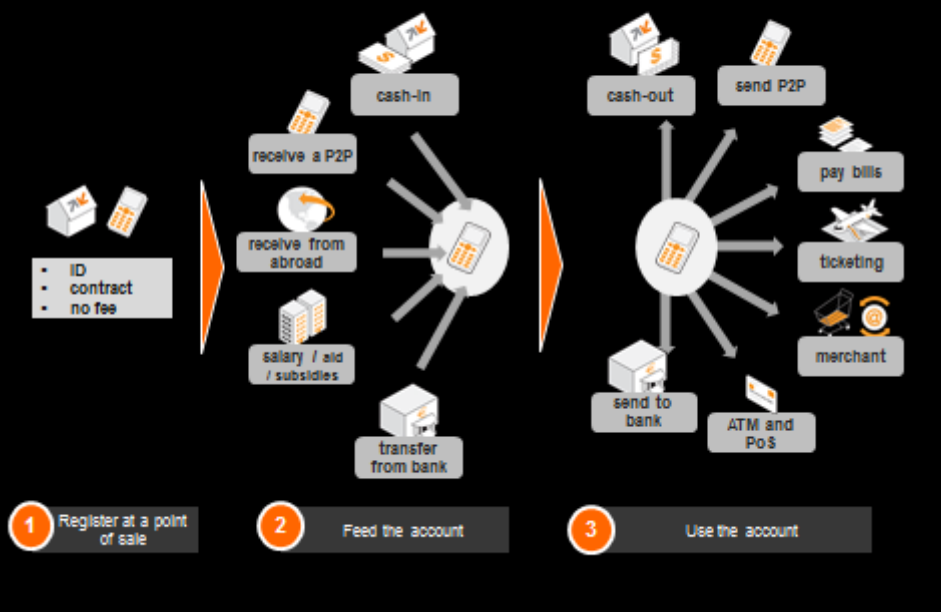
- 13 countries
- 12 million subscribers
- 400 million € transactions per month
- 50,000 points of sale

offering a wide range of innovative services

a progressive roll out to build-up the ecosystem and educate the market



how does it work – the mobile money customer journey a story of mobile, agents, and partners



reaching everyone building a dense and reliable distribution network





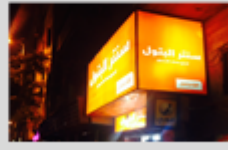
shops, Orange branches, dedicated kiosks, telco partners, and mobile coaches to enable **customer proximity**



addressing specific market challenges

adapt the strategy to each market



	Mali	Botswana	Egypt
market challenges	<ul style="list-style-type: none"> ~10% banking penetration single mobile money player until 2014 lack of ecosystem and infrastructure 	<ul style="list-style-type: none"> ~40% banking penetration 2 mobile money competitors 	<ul style="list-style-type: none"> strict regulation large population
	shared core business: money transfer, airtime top-up, bill payment		
specific approach	<p>dedicated mobile money kiosks</p> 	<p>VISA companion card, ATM and web payment</p> 	<p>partnership with a large local distribution player</p> 







mobile money: an enabler for the economy

several axis of development



coming next
the major opportunities



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

