

Orange Money

More than 1.5 million customers
in 6 countries



How and why mobile can change the banking services ?

- **Low Banking rate in the AMEA** between **5-8%**
- **High mobile penetration + 60%**
- **Orange** is building an link between Mobile and bank:

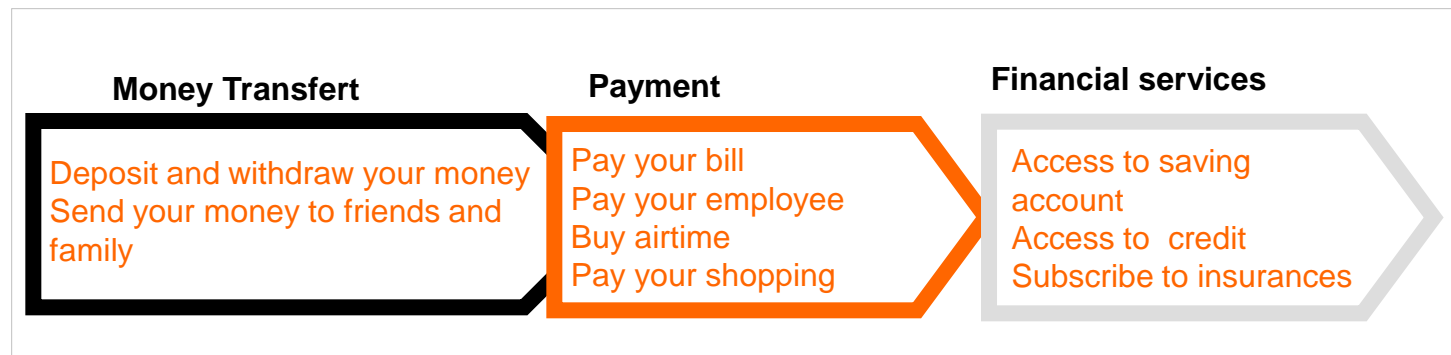


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Financial Services : new area of growth for Telcos

Electronic banking services and payment services available for all our costumers:



- **Secure** your cash in your mobile and **always available**
- **Make** small financial transaction **without handling Cash**
- **transfer** your money immediately **with any risk**
- **pay** your bill and for purchases **at home** and **without queuing**

Orange Money will change your daily life

A wallet in your mobile



- Service compliant with **all existing mobile**
- Unique Number on Orange Footprint **#144#** on the mobiles
- **Specific Brand and logo** for all the countries

With OM, my money like it would be in a bank. I can **withdraw** my money when I want in the Orange Money agent. I can check my wallet **24/24, 7/7**.

I can pay **my expenses** at any time without having to carry cash with me. For my business, I **secure my revenue** and I reduce my **insurance cost**.

My money transfer is **guaranteed and instantaneous**. My family can have their money in any Orange agent.

Orange is positioned, among M-Payment leaders

- **M Payment is becoming a basic** in Africa, with 29 countries having already launched, and 62 operators involved.

- **Key Success** Factors of success stories
 - **Domestic money transfer** as the crucial facility driving mobile money usage
 - **Distribution !** Strong street marketing & sales forces

- Beyond mobile operators, **banks & money transfer operators are moving** in order to control this business (SG with Yobantel, Ecobank and Zap...)

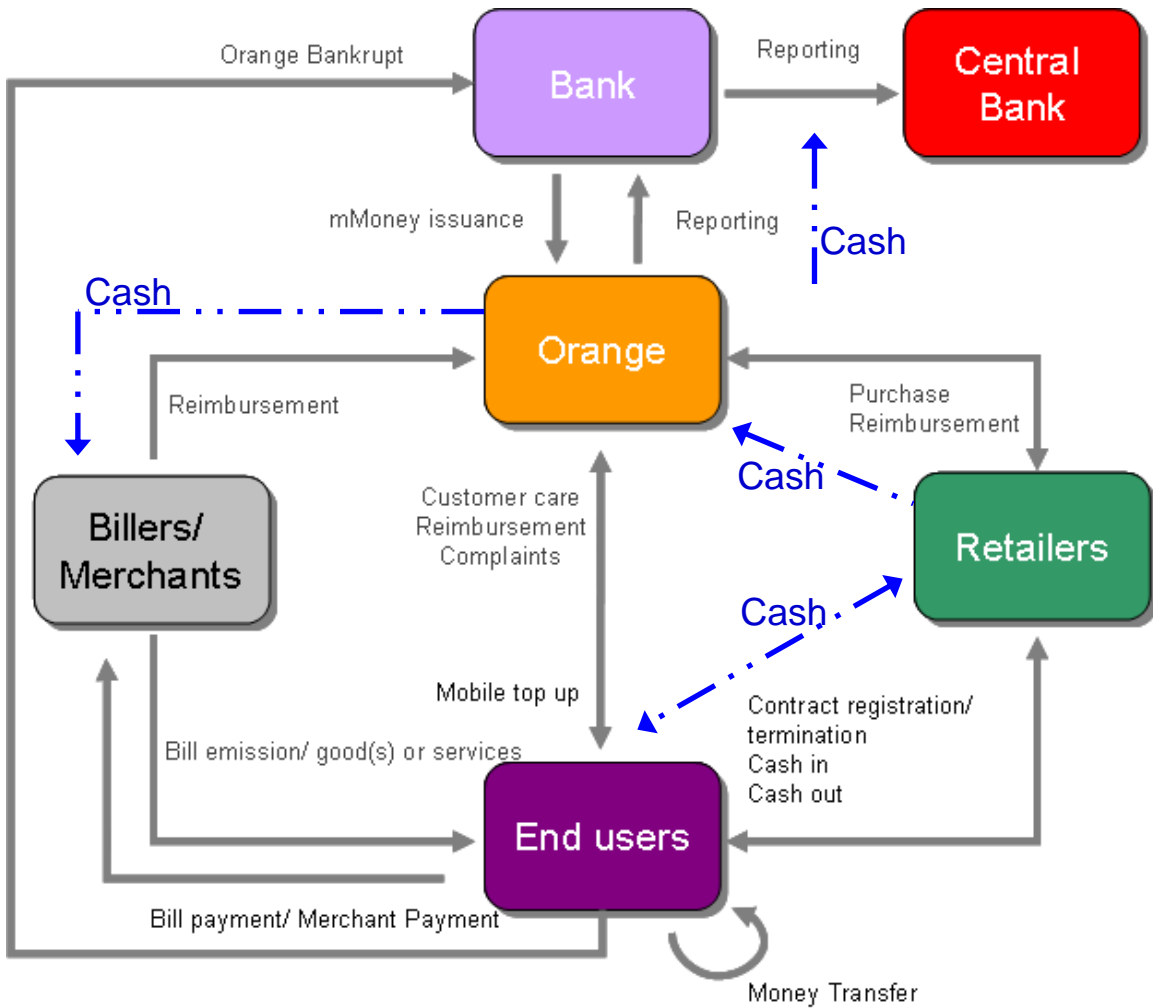
Orange Money ecosystem : Player to insure the Cash availability

Orange Money system works with **money unit** call UV:

- ✓ **UV value** is based on **local currency** values
- ✓ **Central bank approval** is needed for the UV creation

Success is linked on the distribution channel and network:

- Agent to secure the **deposit** and **withdraw**
- Merchant** and **billers** to develop the OM usage.
- And our **bank partner**



Orange is at the heart of the ecosystem:

- ✓ **UV distribution**
- ✓ **Technical platform management**
- ✓ **Distribution channel management and communication**
- ✓ **Business partner development**
- ✓ **Process and conformity rules** implementation required by the financial legislation
- ✓ Provide **reporting** to the bank partner

A new activity for Telcos and Orange

Distribution : Distribution channel
able to provide the Cash

Marketing & Communication :
New usages and Customer need
to be educated

HR : dedicated resources
and new skill to be
developed

Settlement & Fraud :
handle the bank
compliance



IT : Technical solution with
high expectation on security
and reliability

Finance : Manage flow between
money electronic money and
Cash

Business Processes : More than 50 processes are
defined with the Bank

The distribution network is a key success factor for Orange Money

4 main drivers :

1. Proximity et capillarity
2. Cash availability
3. Training (Agent must be trained to apply the rules and obligation linked to Orange money services)
4. Motivate and monitor the network

Money Transfert with Orange Money

- **Maimouna Sylla** 32 ans, client Orange Money Customer
- Hairdresser in Thiès
- **Expectation** : transfer money every week (small amount) to her mother living in a village 375 kms from Dakar because she is taking care of his granddaughter

Before

- Very high commission fee
- No cash out store available at less 10km from the village
- informal solution is less costly by more risky (via bus station)
- Needed to close my business to to the money transfer
- Lack of solution during the week end

With Orange Money

- privacy of the transaction
- I can transfer my money 24h/24 (don't need to live my home in the evening ...)
- I pay my bill from home 24h/24
- I transfer my money even when I am abroad
- Orange Money is easy to use
- I don't need to close my business any more
- I save money

Bill Payment with Orange Money

- **Mr Abdoulaye Diop** 49 ans, client Orange Money
- Doctor in Dakar
- **Exptectation** : Pay my bill to avoid the service to be suspended

Before

- I was losing up to 1 day to pay my bill
- I had to hire someone to pay the bill for me (transport cost, tip,...)
- Because of the lack of time, I was regularly suspended. I had to spend a lot of time to get my service back.
- I am abroad, I can not pay my bill

With Orange Money

- I can pay my bill 24h/24 from my home
- I can even pay my bill when i am abroad
- the bill payment services cost is only 500 frs and i can get a receipt on the internet
- i receive a notification from Orange to pay the bill. Orange Money est facile d'utilisation
- I don't loss any working day
- I save moneyJ'économise de l'argent

Merchant Payment

- **El Hadj Douada Sylla** 18 ans, client Orange Money
- Small shop in a market in Dakar
- **Expectation** : Securise my money at the end of the day and I can have a cash when I want

Before

- I am used to keep my money in my pocket and I am often robbed (by homeless people)
- I am losing my wallet
- My money was not secured

With Orange Money

- Privacy of the transaction
- I can keep my money in my pocket without any security issue even during the night
- I can my money even we still my phone
- My money can always get cash