

Bridging mobile wallets and banks to enable international remittance

Mobey Forum
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About BICS

We deliver high quality and reliable international telecommunication services and solutions, that enable our customers to grow their businesses and improve end user value.

- JV between Belgacom, Swisscom and MTN
- 1.26 Bio Euro revenue (2009)
- 550+ telecom operators as customers
→ incl 250+ mobile operators
- 4th largest international voice carrier
→ 25 Bio yearly voice minutes (2010 run rate)
- World leader in mobile data carrier services



International Remittance Deployments

89 Live Deployments, 83 Planned Deployments

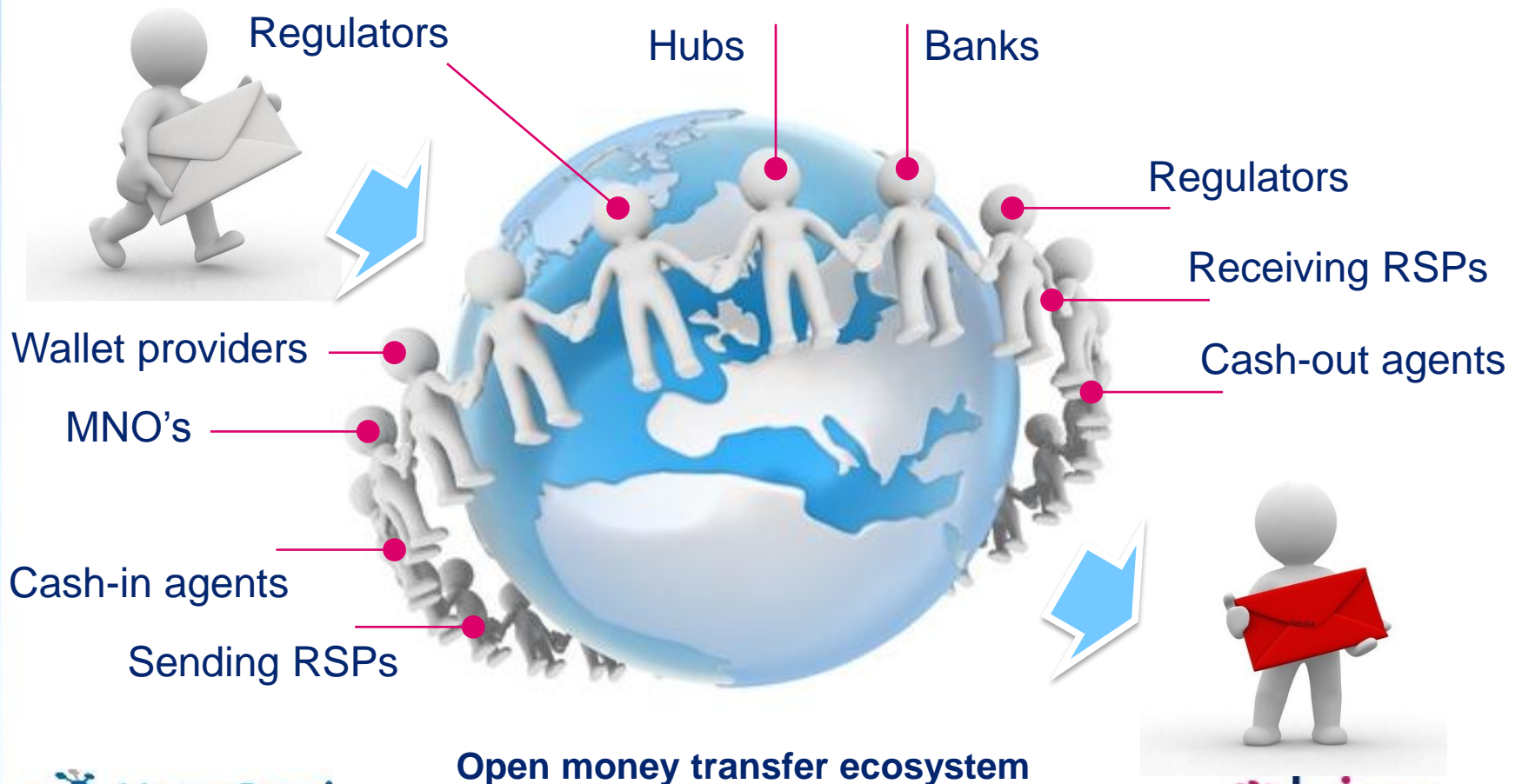


Source: GSMA Analysis



The complexities of the ecosystem

To move to a truly open ecosystem of tomorrow requires a coordinated effort by all participants involved. Homesend can play a big role.



Open money transfer ecosystem



Hubbing business model

The industry has made a good start, but in order to be successful we need to accelerate mobile money ecosystems deployments and move from closed-user-group models to an open ecosystem.

Yesterday



Closed User Group Model

- Domestic limited to users of the same service provider
- No international services

Today



Bilateral Model

- Domestic limited to users of the same MNO
- International limited to specific corridors
- No IW between telco & financial (bank) world

Tomorrow

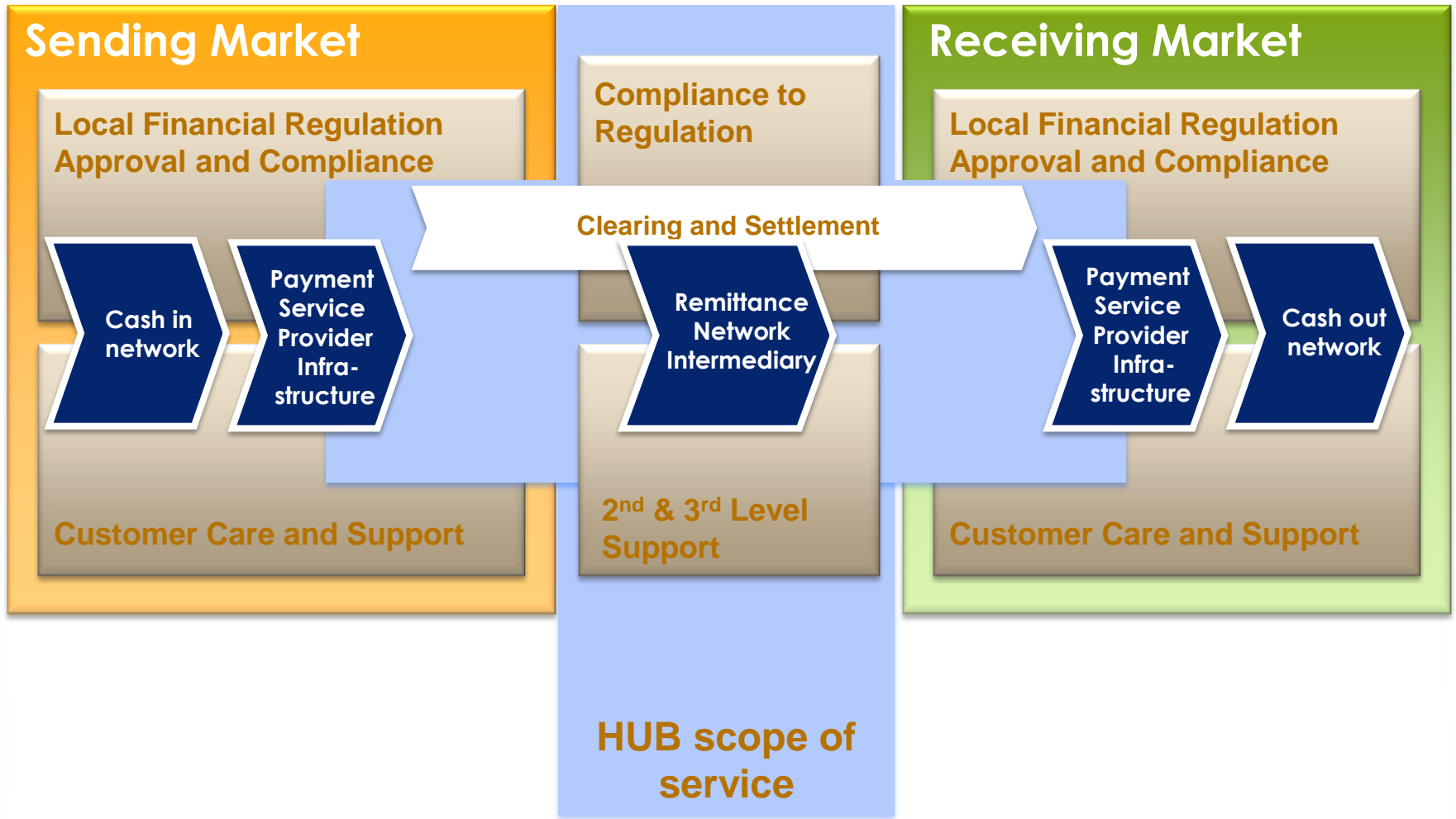


Open Ecosystem Model

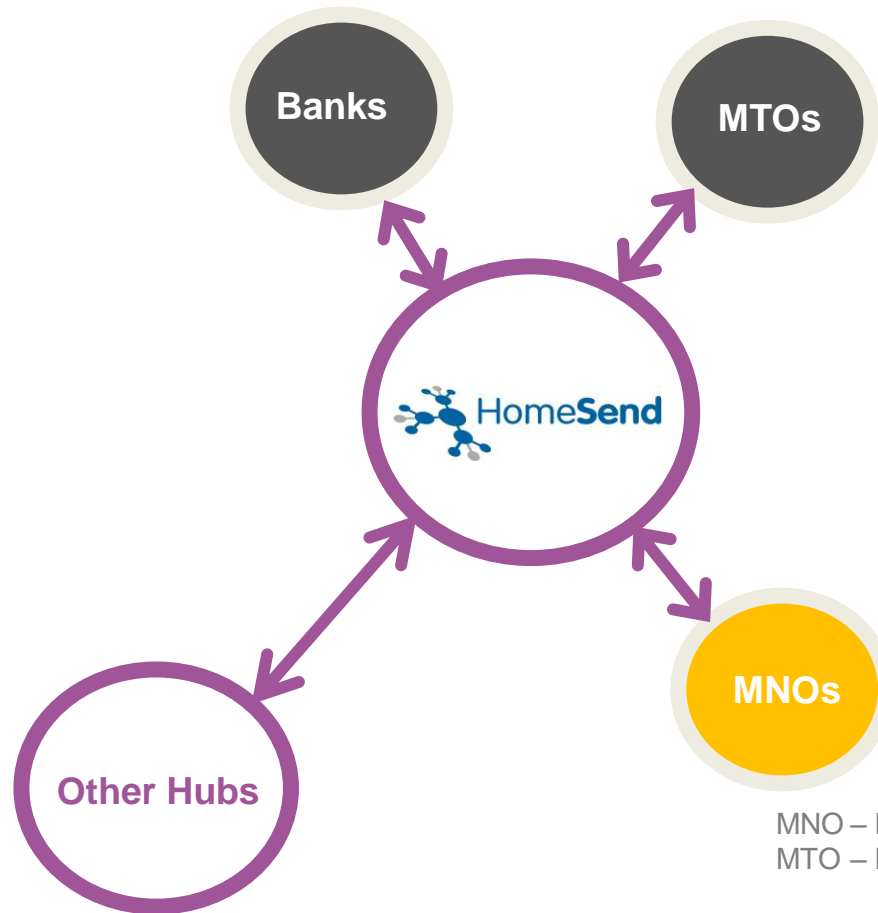
- Open domestic and international
- Open between all parties (MNO, MTO & Bank)



Pre Requisites for Mobile IMT

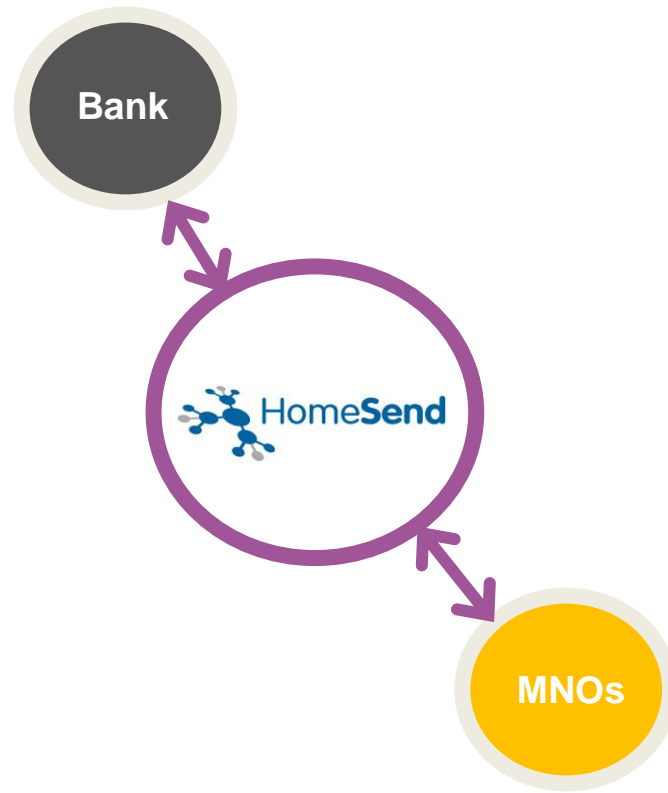


Open hubbing platform

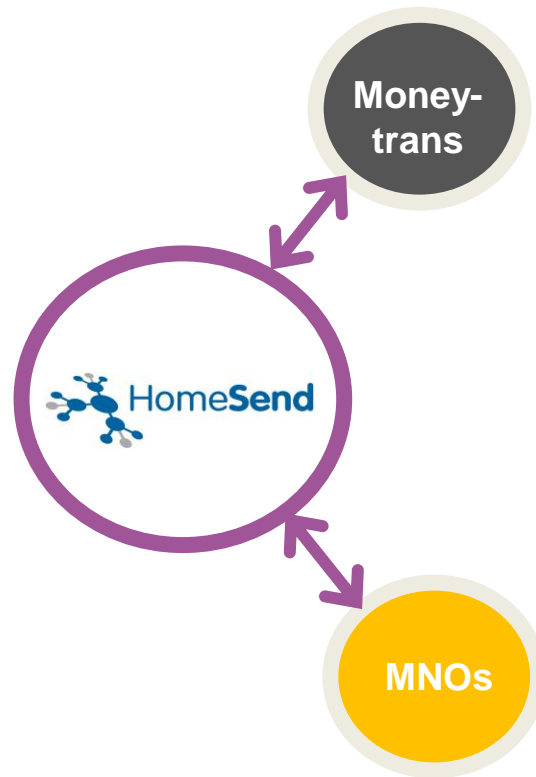


MNO – Mobile Network Operator
MTO – Money Transfer Organisation

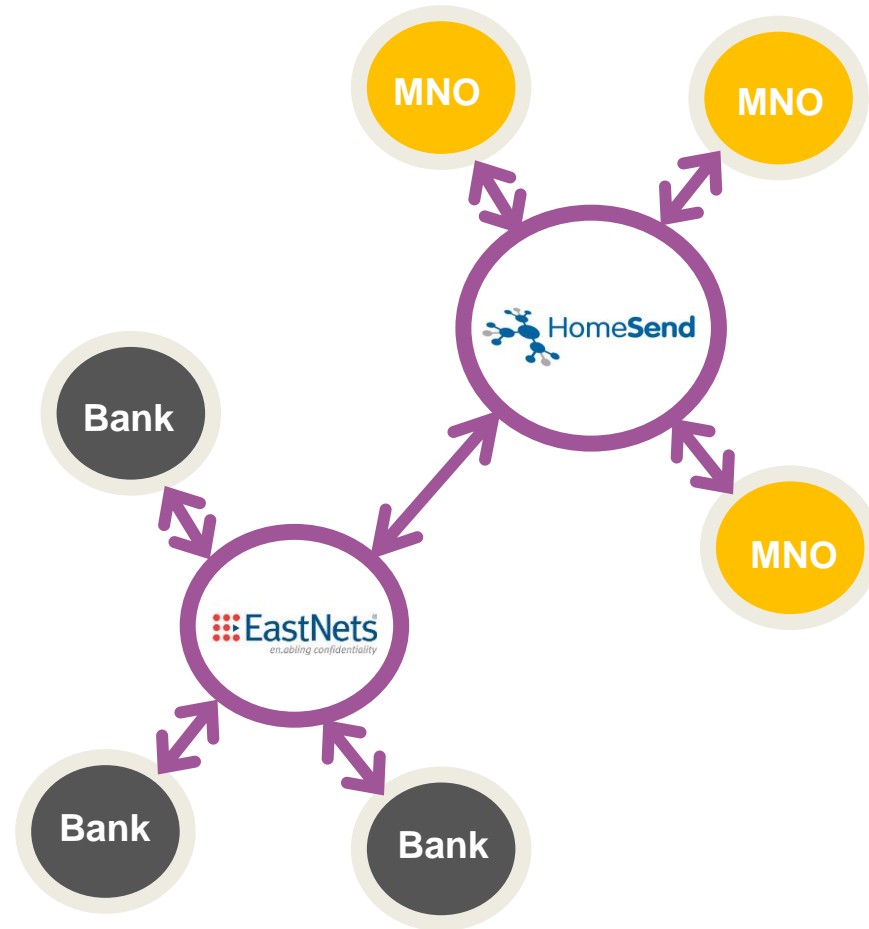
Use case 1: MNO to bank



Use case 2: MNO to MTO



Use case 3: hub peering





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