
**ITU Workshop on Digital Financial Services and
Financial Inclusion
14 December 2015
Geneva, Switzerland**

**Modelo Perú:
Interoperability by design**

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Interoperability of Modelo Perú

- All MNOs
 - Movistar (Telefónica) (tomorrow!)
 - Claro (America Móvil) (first week of January)
 - Entel (January 31st)
 - Bitel (end of 2016)
- USSD (*838# for final users; *839# for agents)
- Airtime sells

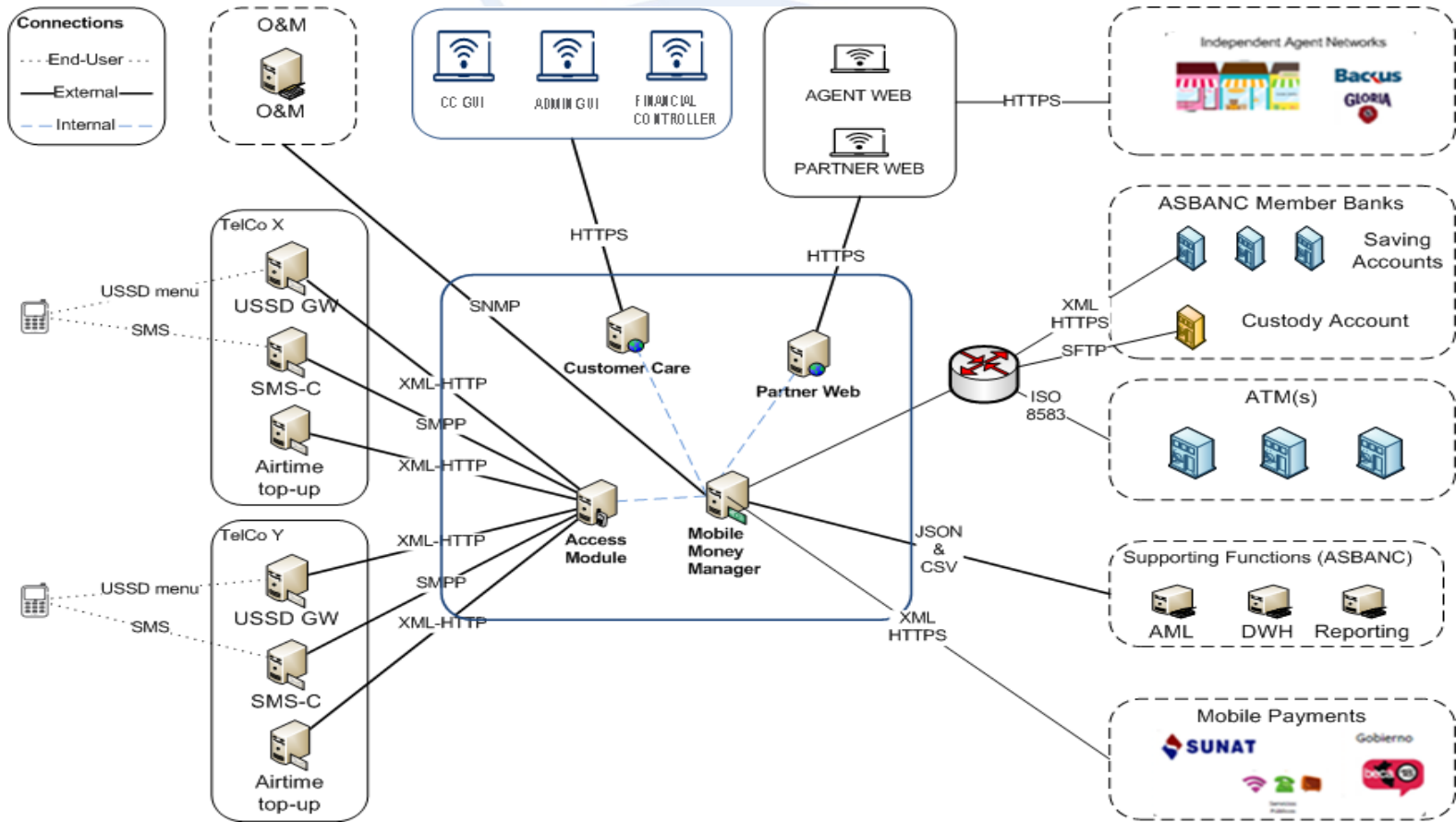
Interoperability of Modelo Perú

- All e-money issuers
 - 34 e-money issuers (Banks, Financial companies, microfinnacial institutions, new EEDE) signed to work with Modelo Perú; 9 of them in the launching (tomorrow!)
 - 19 more in the connecting process (new set of issuers to be released in April 2016)
 - All regulated and authorized by the Regulator (SBS)
 - Each of them with its own Custody Account (real money) (to compensate every day among issuers)

Interoperability of Modelo Perú

- Capillarity
 - Agent network shared
 - Correspondent agents (+10K, mainly in four major networks) (already 3800 registered, 1667 working tomorrow!)
 - Certain offices (issuers without agent correspondent networks)
 - no cost for clients when using an agent from an e money issuer

Our Architecture



Interoperability of Modelo Perú

Other important features:

- Common brand (Bim)
- Launch with several issuers but only one commercial campaign (but allowing individual promotional activities –by issuer)
- One centralized contact center (080010838) and web page (www.mibim.pe)
- Standardized paperwork (e-contracts, forms, etc) and common menu (USSD) display

