



Collaborative & Interoperable Module for Branchless Banking

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Agenda

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- ✓ Mobile Money Business Modules
- ✓ Why Collaborative Module?
- ✓ Stakeholders.
- ✓ Current Challenges & Way forward.





Mobile Money

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- ✓ Associate the Mobile with SVA
- ✓ Available to anyone who has mobile.
- ✓ No bank account or KYC.
- ✓ Self Registration or through Agents.
- ✓ Can be used for most financial services through all Channels
- ✓ You put money in it through Agents or P2P
- ✓ Protected by a pin #

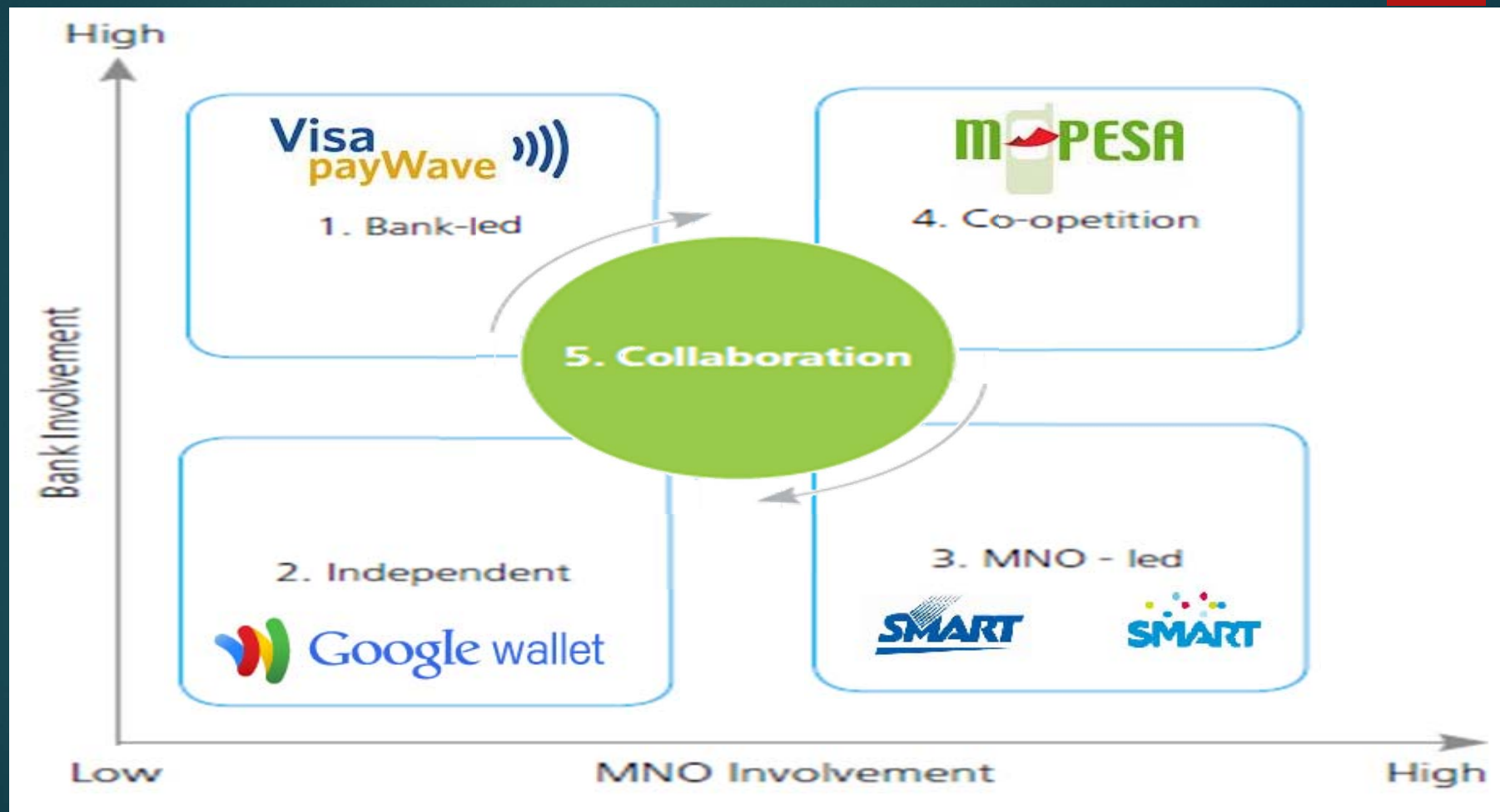


Welcome to epurse service:

- 1- Register
- 2- Check Balance
- 3- Money Transfer
- 4- Topup
- 5- Purchase Electricity
- 6- Change Password

Cancel

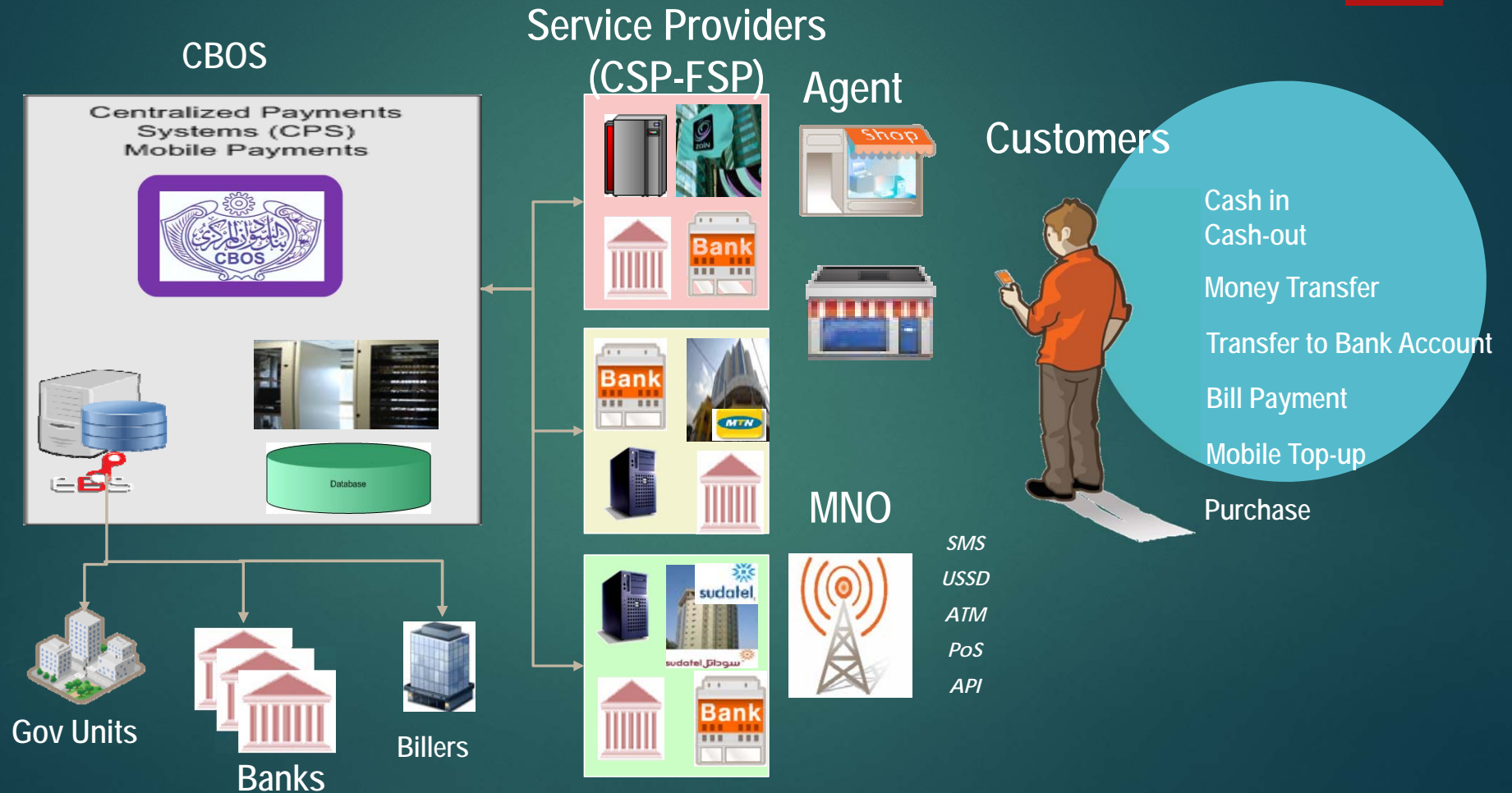
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Collaborative model for Mobile Money

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CPS Payment Platform

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- Centralized platform owned and Regulated by CBOS
- Operated by EBS
- Managed by all Stakeholders
- Customer mobile wallets, balances and transactions managed centrally throw SVA
- Integrated with all existing payment eco-systems.
- Has agent management system



Why We need a Collaborative System?

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- ✓ Electronic Money Issuance
- ✓ Daily settlement between different FSP
- ✓ Enforcement of Financial Policies and rules
- ✓ Interoperability
- ✓ Customer protection (Financial Services)
- ✓ AML and AFT





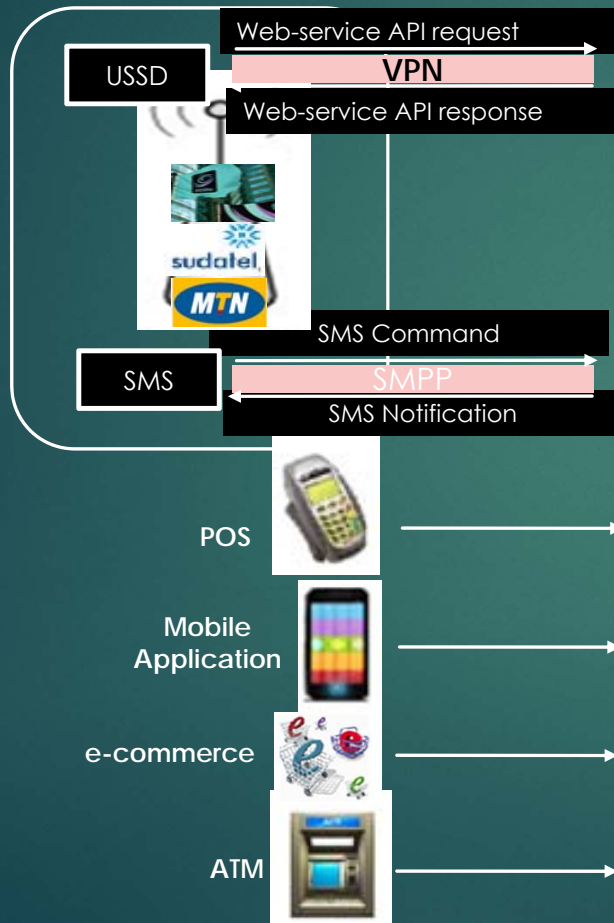
System Architecture

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Customer

Customer Service Provider (Front End)

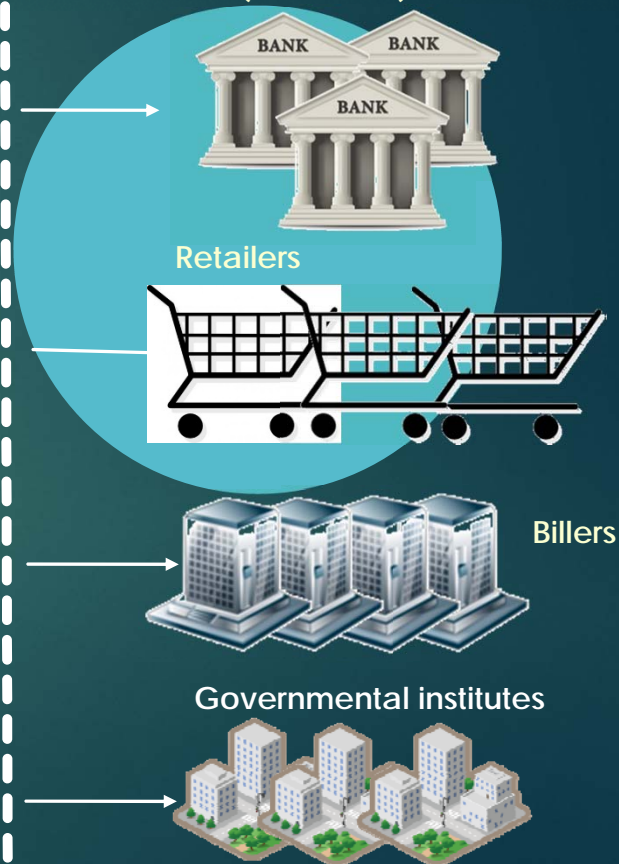


Payment Processor



Mobile Payment Platform
(CPS)

Service Providers (Back End)





Payment Channels

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- USSD
- SMS
- Mobile Application
- Webservices
- SDK





Available Services

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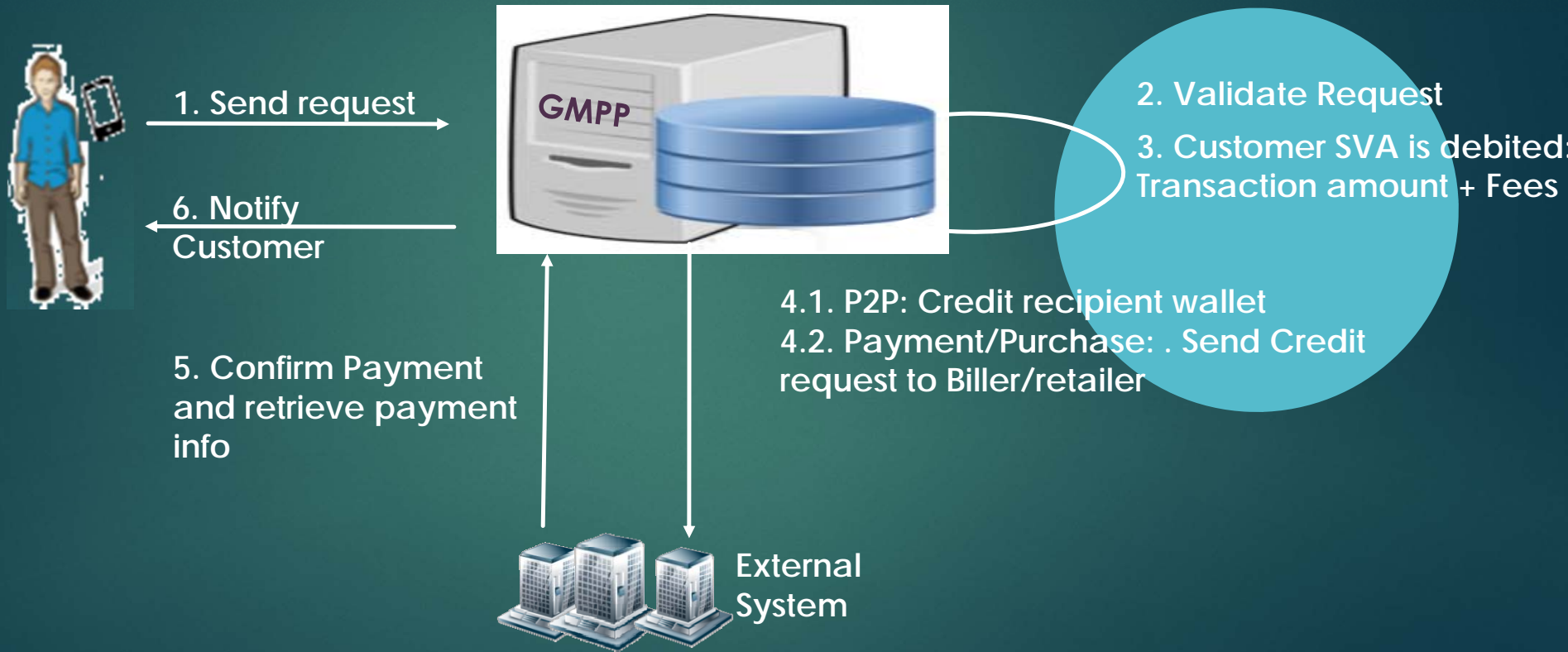
- ✓ Money Transfers
 - From Mobile to Mobile
 - From Mobile to account
 - From account to Mobile
- ✓ International Remittance
- ✓ Purchase
- ✓ Cash-in
- ✓ Cash-out
- ✓ Vouchers
- ✓ Buying Electricity
- ✓ Balance Enquiry
- ✓ Procurement
- ✓ Cash deposit & withdrawal
- ✓ E-Government payments
- ✓ E-commerce
- ✓ Salaries & Payroll Distribution





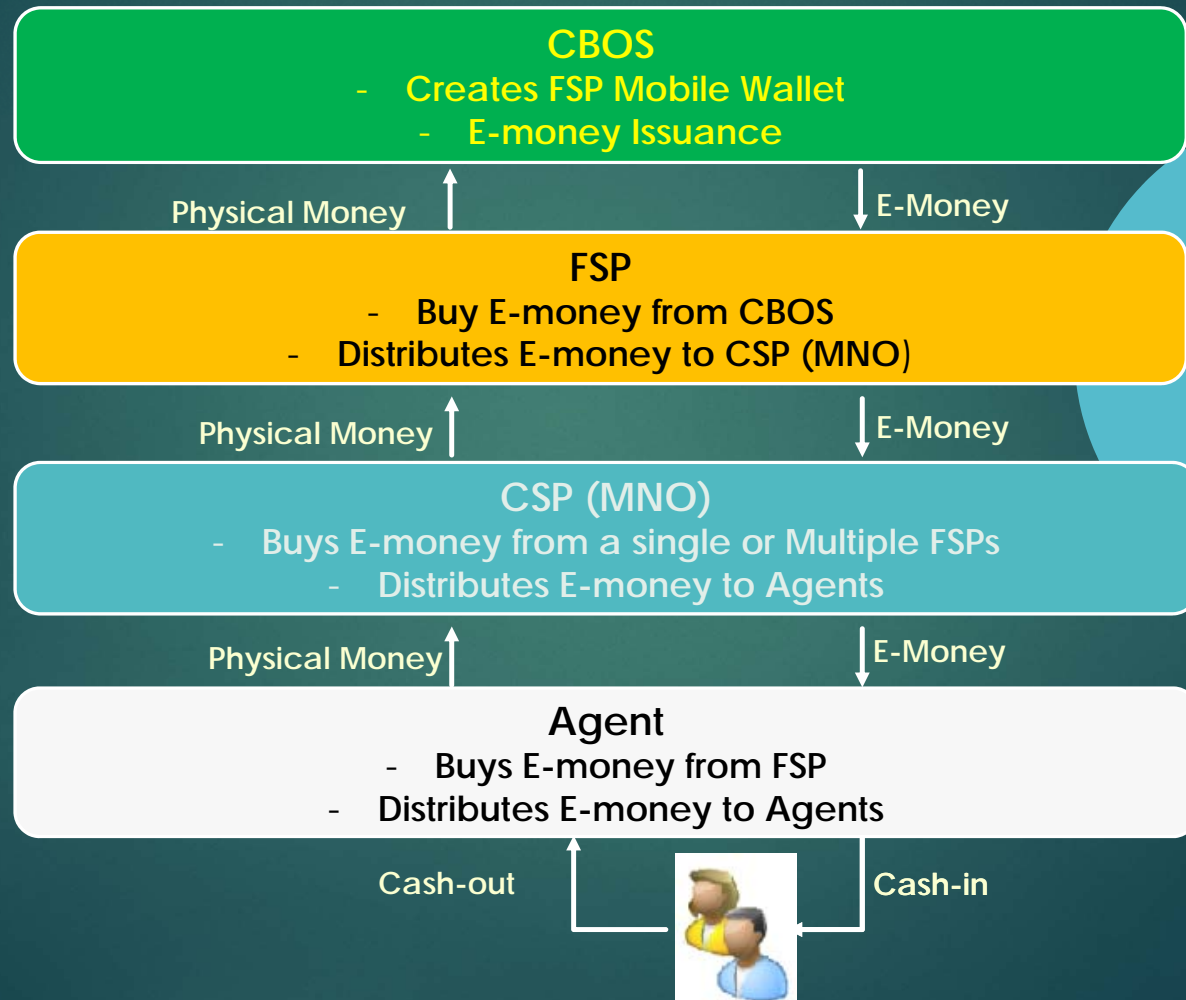
Financial Services – CPS

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Money Flow

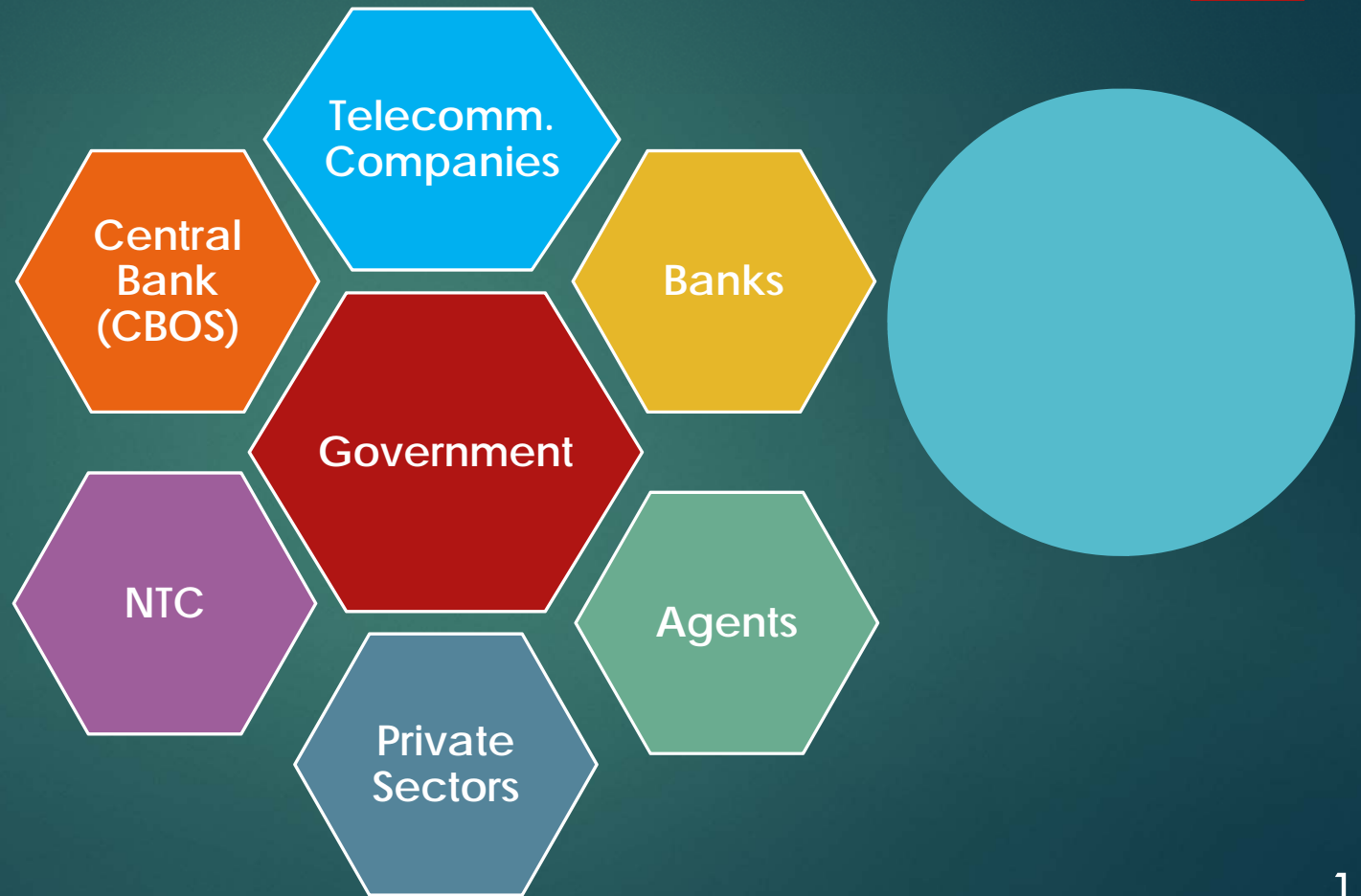
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Branchless Services Stakeholders

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Stakeholders - CBOS

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- ☐ E-money Issuance.
- ☐ Regulations and policies.
- ☐ Customer protection.
- ☐ Financial Settlement.
- ☐ Licensing participants

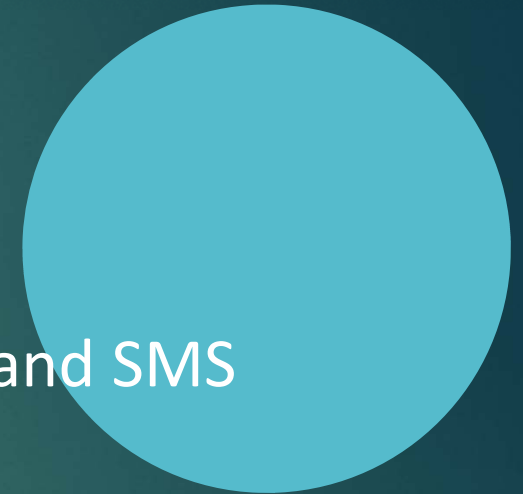




CSP (MNO)

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- ❑ data communication network management.
- ❑ Managing customers.
- ❑ Branding.
- ❑ Provide service delivery channels e.g. USSD and SMS
- ❑ Agent network provision and management.
- ❑ Direct customer support.





FSP (Banks)

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- ❑ Buy electronic money from CBOS on behave of MNO
- ❑ Manage Liquidity
- ❑ Ensure settlement and other CBOS requirements are maintained



Platform Operator (EBS)

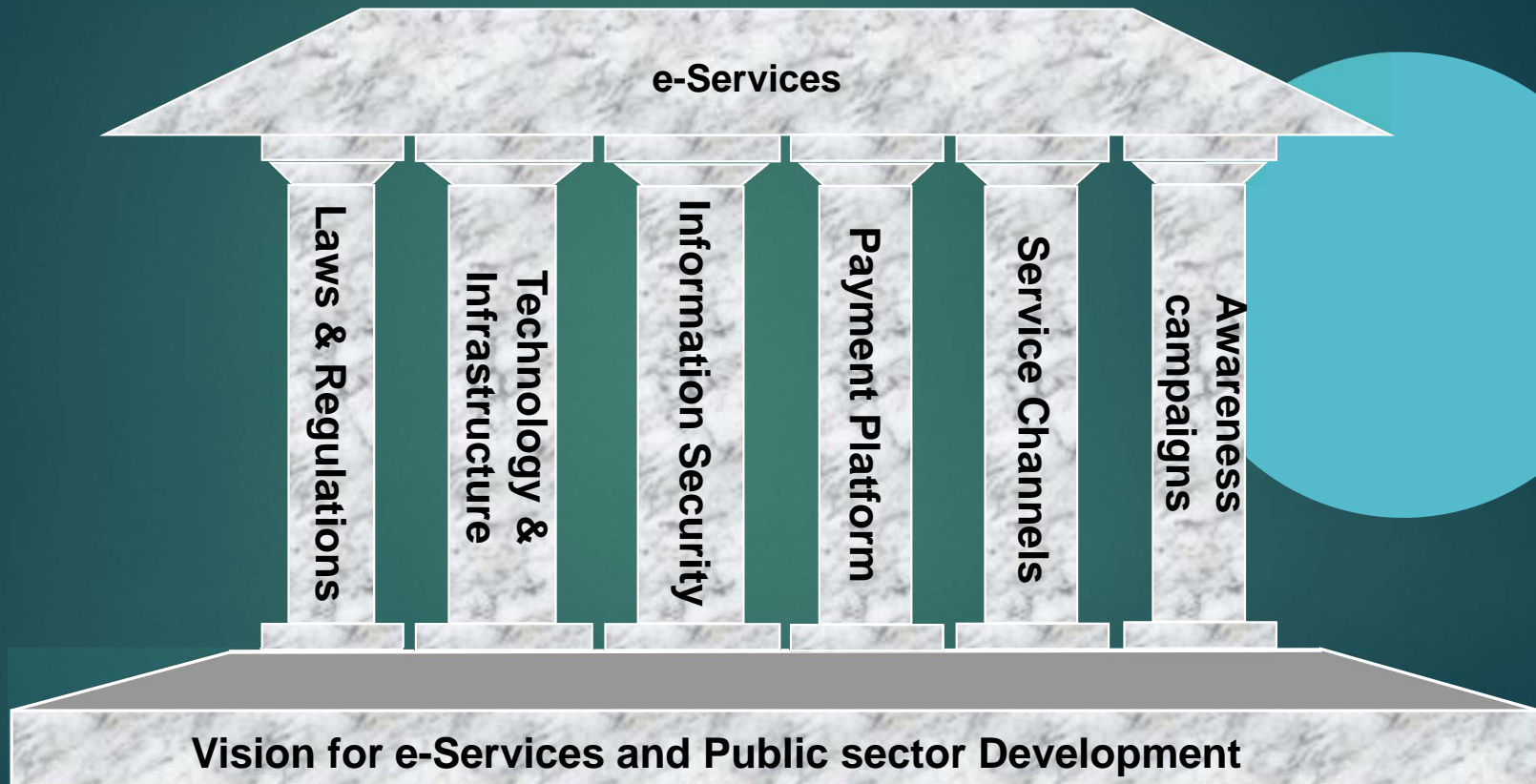
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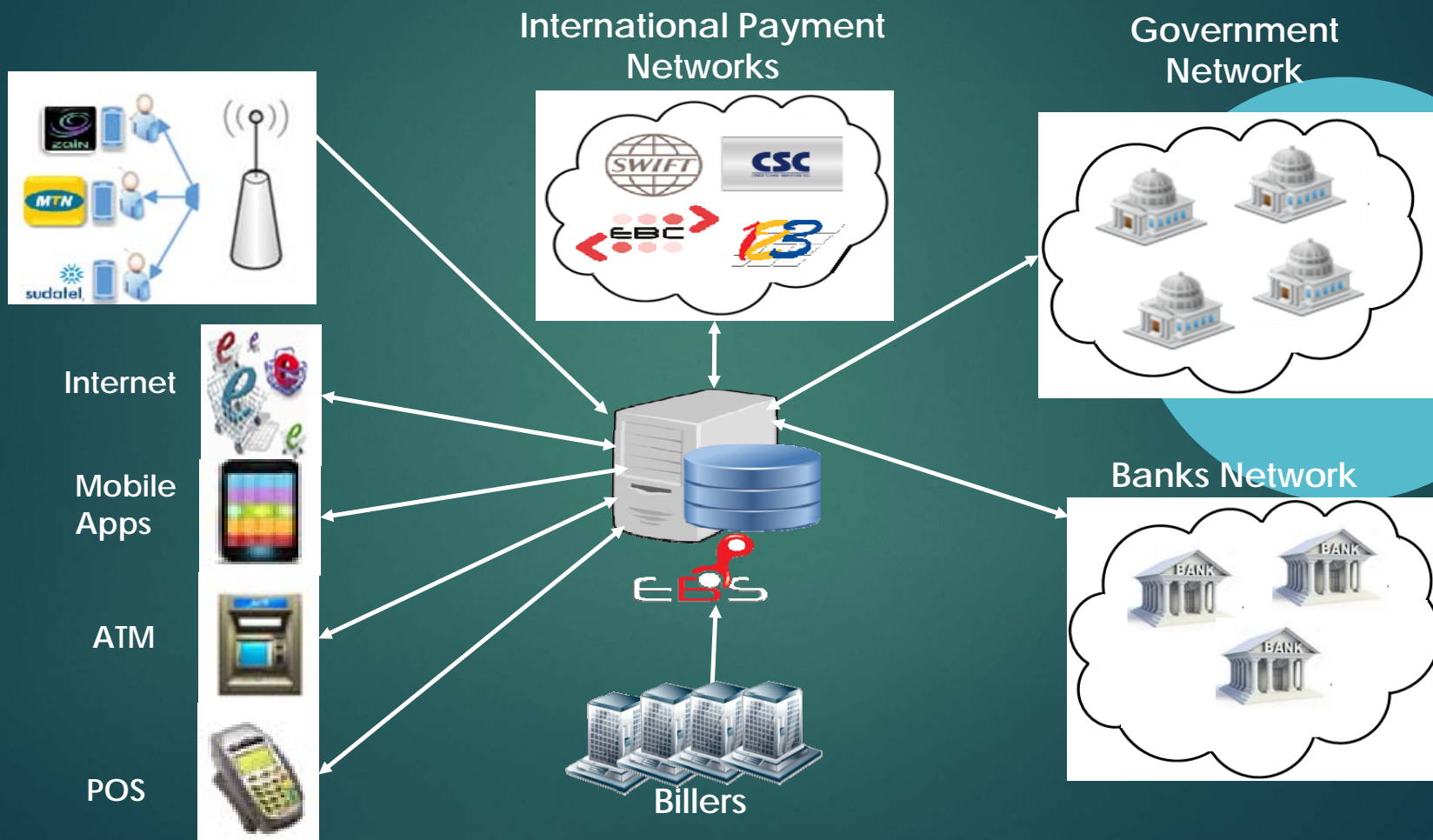
- ▶ Operation and support of the CPS platform.
- ▶ Ensure reliability and high availability of the system.
- ▶ Provide back office support for CSPs, FSPs, Retailers, and Utility providers
- ▶ Resolution of customer financial disputes
- ▶ Issuance of daily settlement & reconciliation files.
- ▶ Ensure security of the platform and data privacy of all parties.



Basic Requirement of e-Services

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Current Challenges

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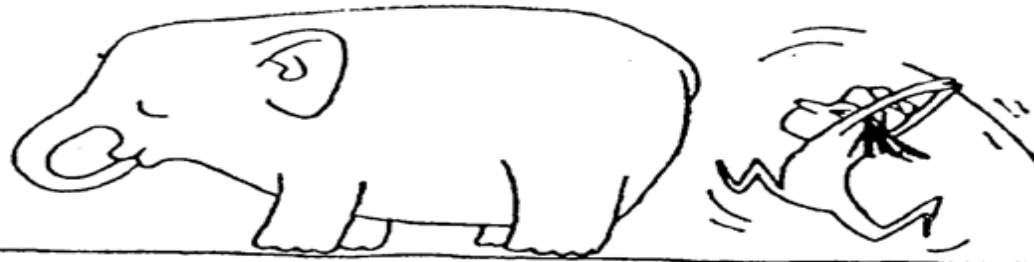
- ✓ Collaboration
- ✓ Building Effective Agent Networks
- ✓ Banking Sector Awareness
- ✓ Customer Awareness & Adoption
- ✓ Private Sector Involvement
- ✓ Regulations
- ✓ Government Adoption
- ✓ Services Cost
- ✓ Infrastructure



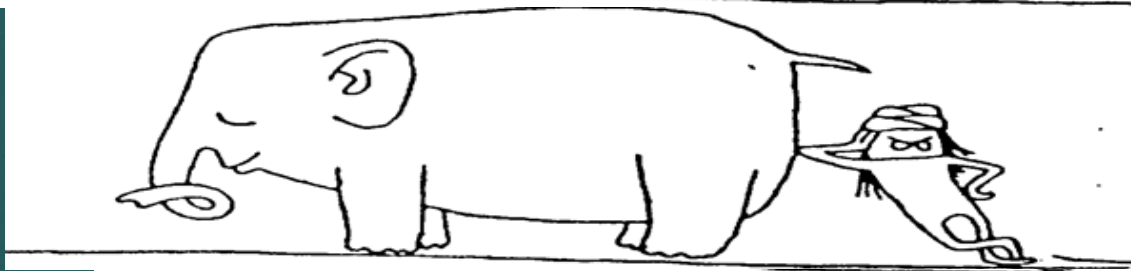


Adoption

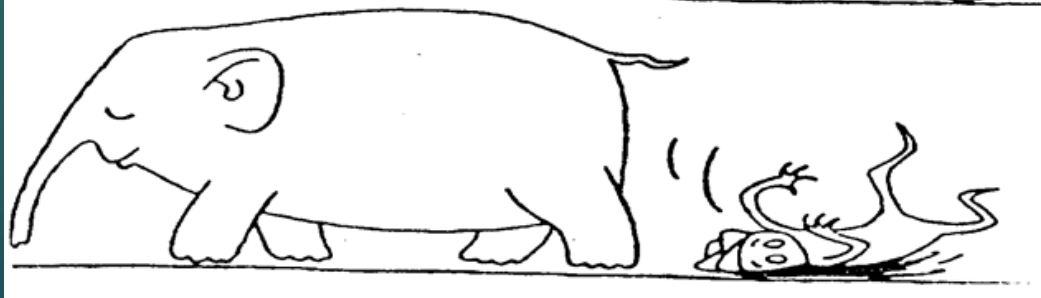
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Regulation



Education



Financial
Incentive

Discussion

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Thank You!

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