



Mobile operators' role in creation of Innovation Eco-System

Chisinau, March 2017

Becoming digital is essential to keep up with ever changing pace of the world transformation

Disruptive Efficiency



a lamp manufacturer



one of the largest patent holders of innovation products



amazon.com
Book e-Store



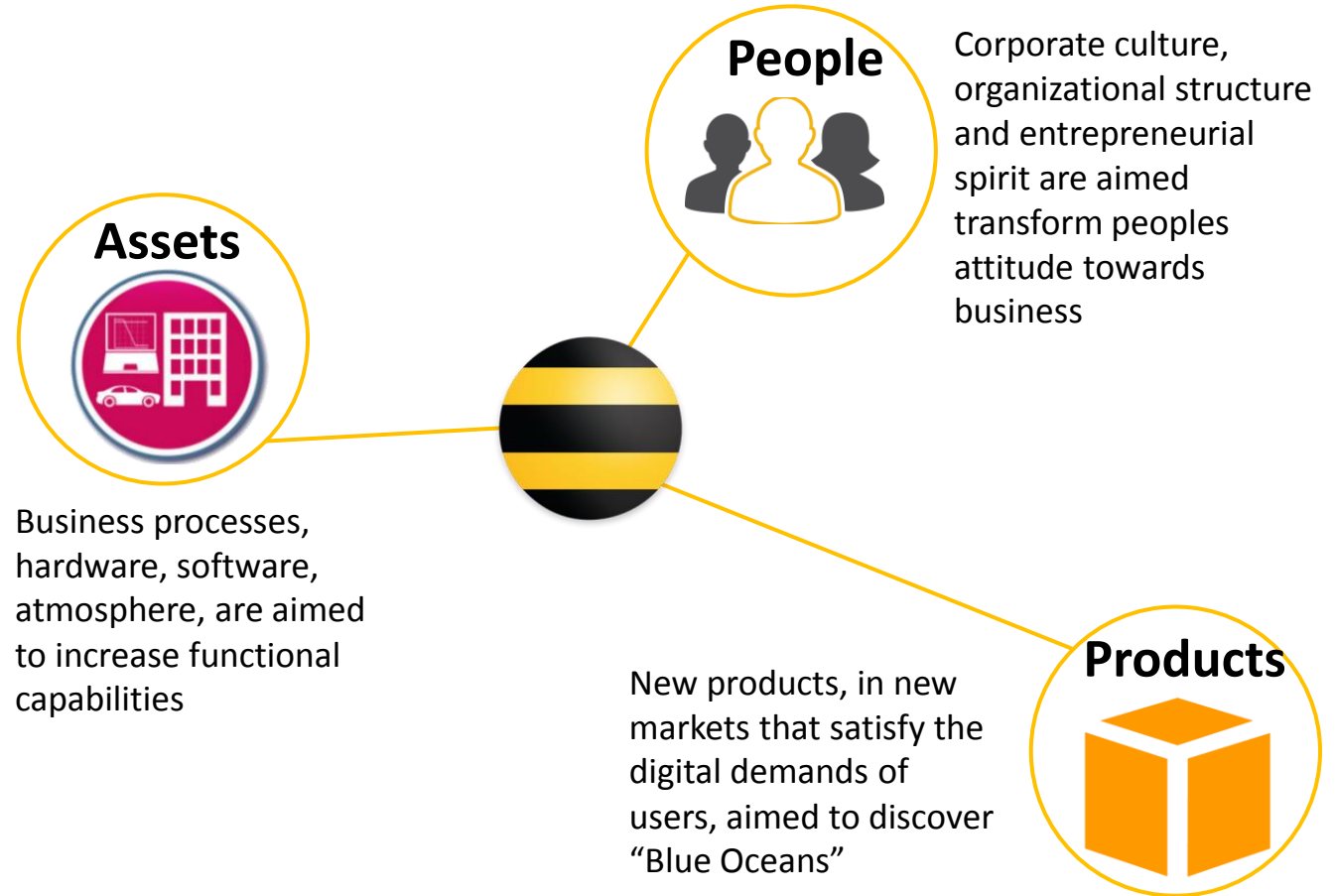
E-commerce and Cloud platform



Computer manufacturer



International Consulting Company



Our initiatives are aimed are to successfully transform us from a telecommunications company to a digital one

Initiatives

➤ External Digitals

- Hata.kg
- Tachka.kg
- Marketplace
- MFS
- Mobile Advertising
- Insurance
- ...and other



➤ Internal Digitals

- My Beeline
- Dana
- Hybris
- ...and other

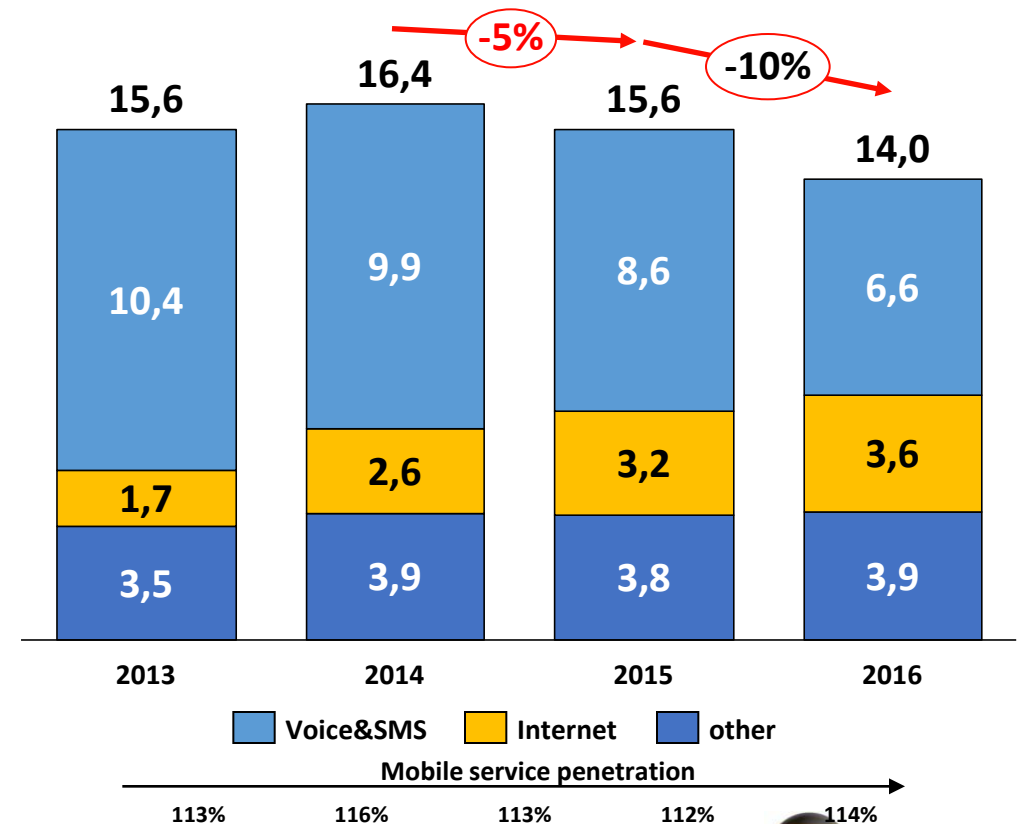


➤ Transformation (people)

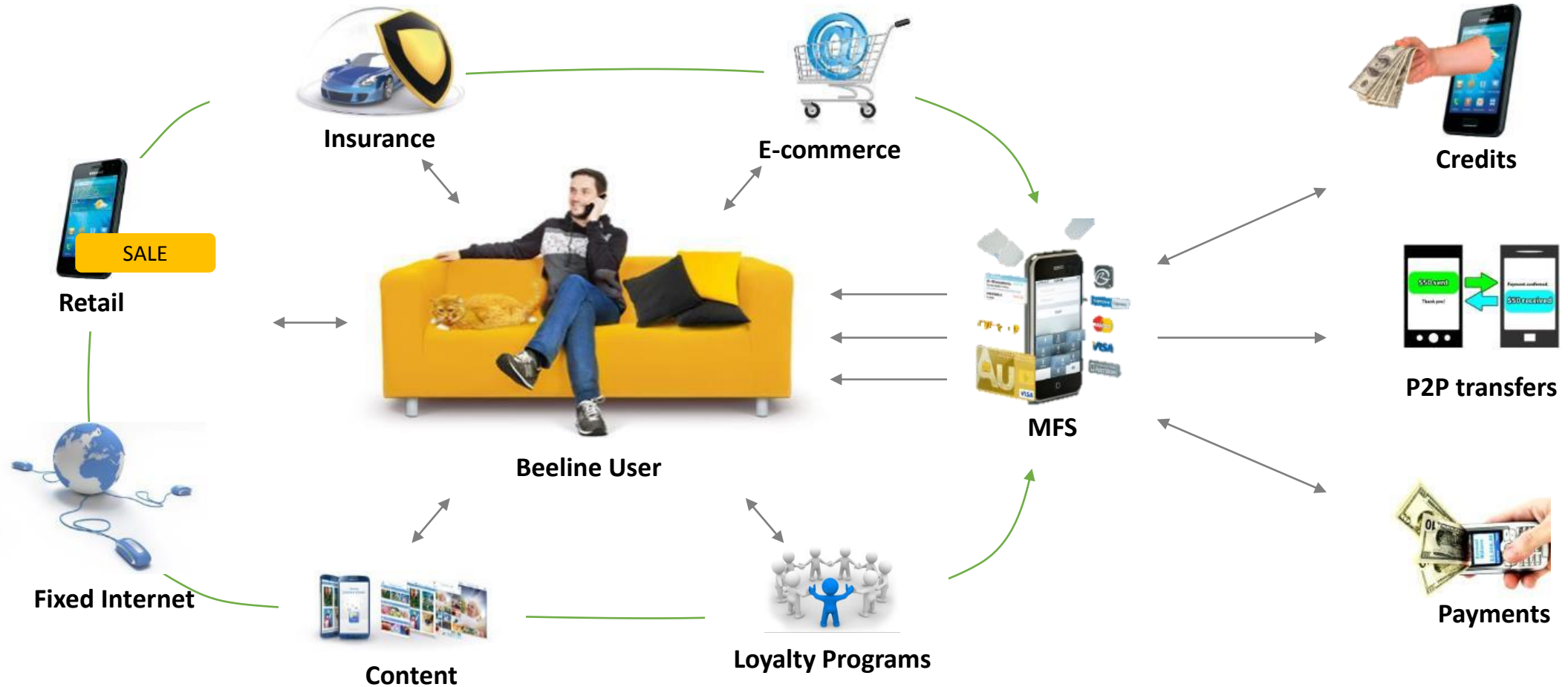
- Corporate culture (flat teams)
- Open office / flexible schedule
- Result oriented



Kyrgyz Local Market dynamic, KGS, billion



Mobile Operator will be present at every aspect of users life and enhance his/her life with convergent services



MFS portfolio will significantly improve the life of general population

Products

1

Payments

- Agent Network
- Payment terminals
- Virtual card



2

Merchant purchases

- Retail shops
- Supermarkets
- Online shops
- Horeca
- FMCG Distributors



3

International Money transfers

- Cash to Sim
- Zolotaya Korona K, Contact, Unistream



3

Domestic money transfers (P2P)

- P2P
- P2C (to bank card)



5

Microloans

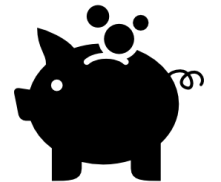
- Credit scoring
- Online loan
- P2P loans



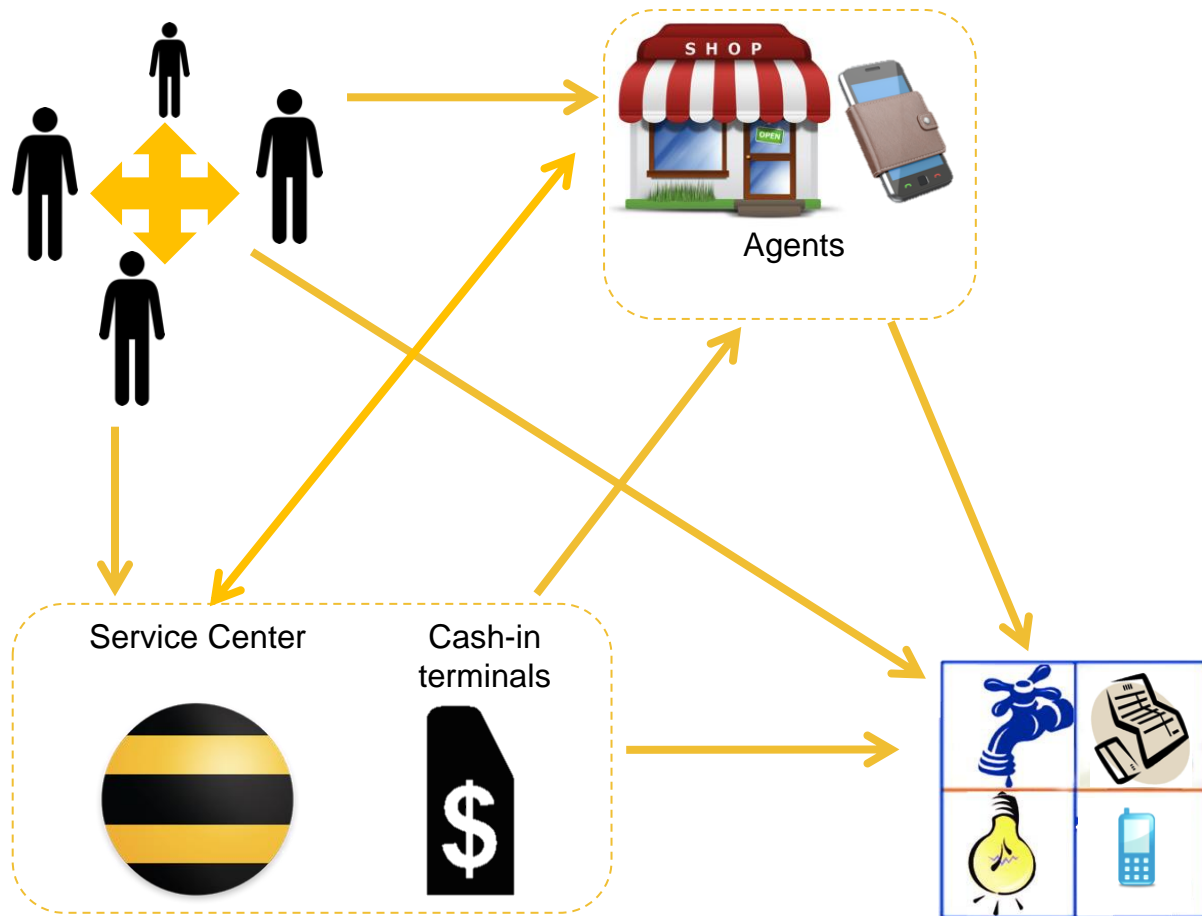
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Deposits

- Loyalty program
- Cashback

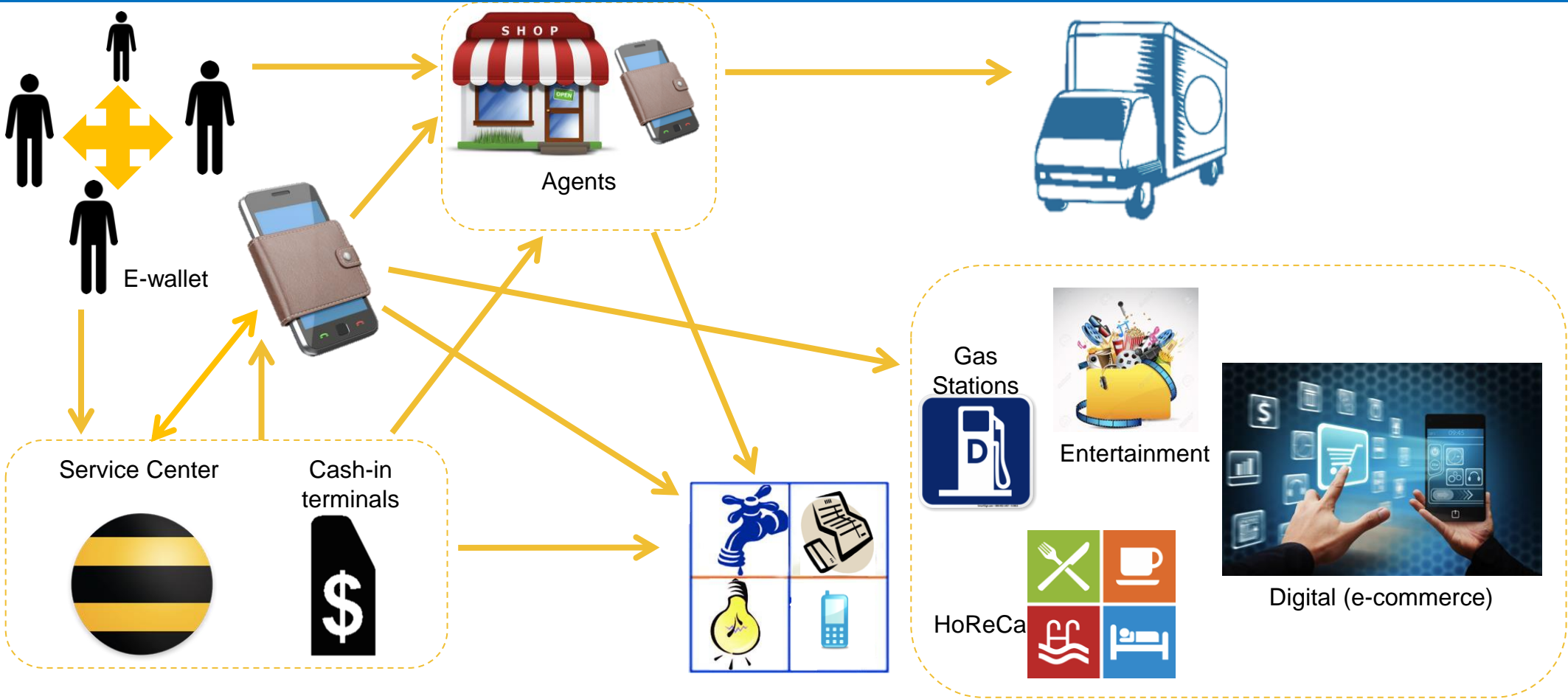


... and this will change the underlining financial system in the country



We are kick starting with agents that are already embedded in top-up culture

Afterwards these agents will be transformed into merchants, enabling e-wallet users full spectrum of e-commerce



We are already transforming our touch-points with customers into digital, and discovering new markets through digital tools



House Rental

Application for direct rent of property

+17,000 active users

+31,000 downloads

+3,000 offers in KR



New self-care

Customer self-service web-side

34,000. active users

107,000 downloads

+65,000 usages/month



E-Shop

Internet shop for purchase of devises with best price

19 sold devises

~200,000 KGS revenue from sale

32,000 unique users

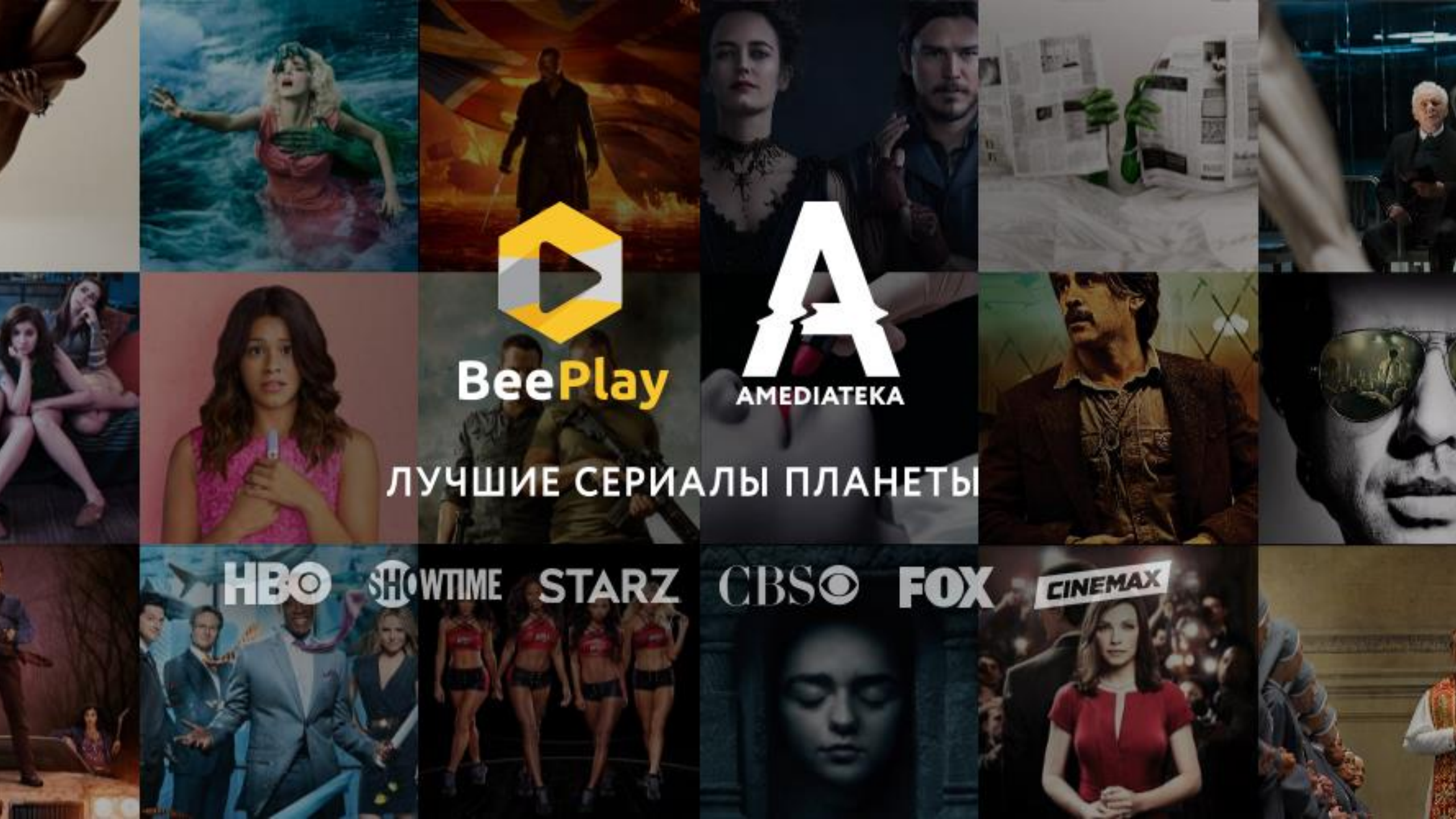


iDana

Clever customer service assistant

~2000 Users/month

~1000 conversations/month



BeePlay



AMEDIATEKA

ЛУЧШИЕ СЕРИАЛЫ ПЛАНЕТЫ

HBO

SHOWTIME

STARZ

CBS

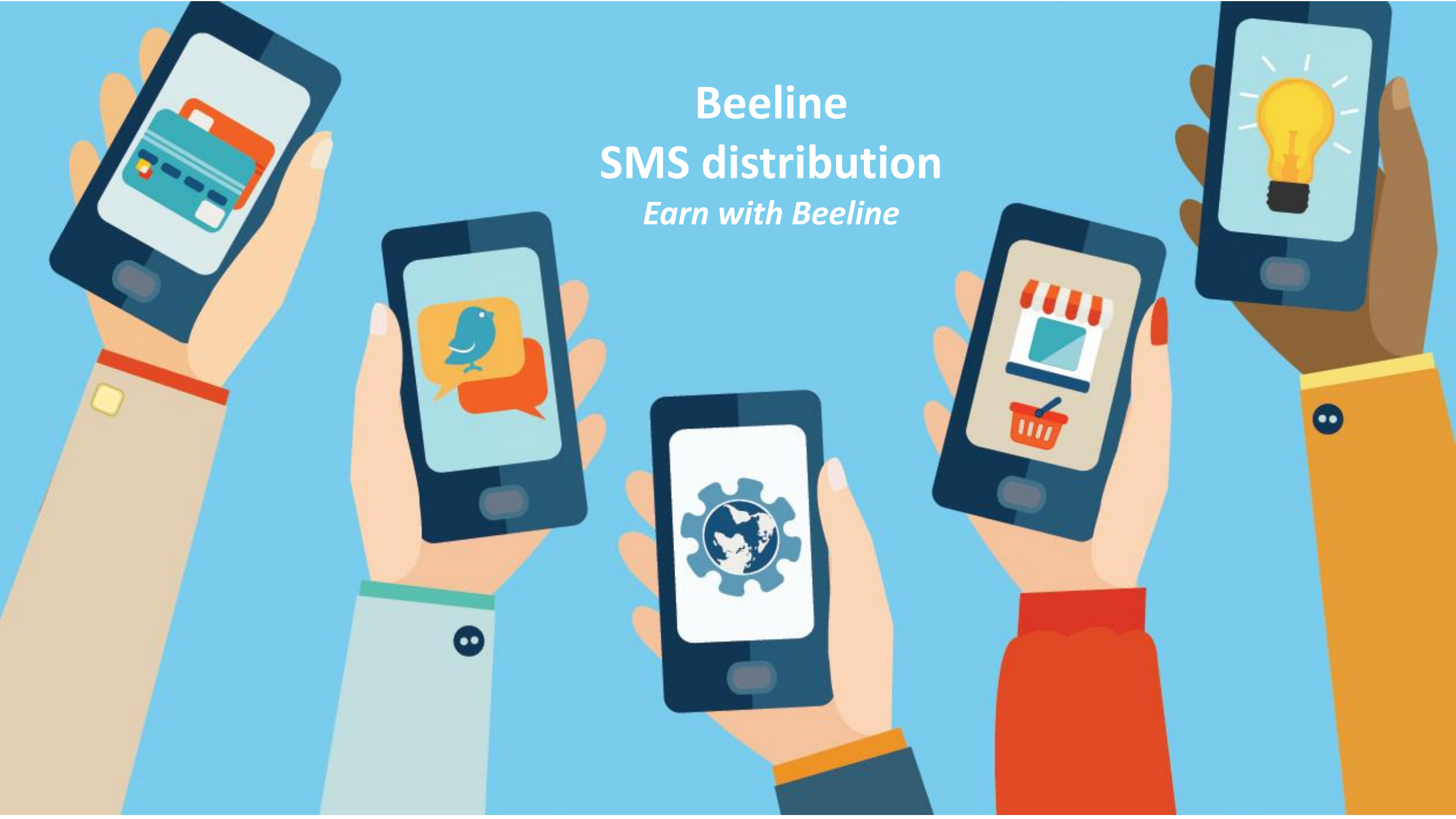
FOX

CINEMAX



TV in my smartphone

Beeline
SMS distribution
Earn with Beeline



Meet
App

Загрузить MeetApp



Garage as meet-point of drivers

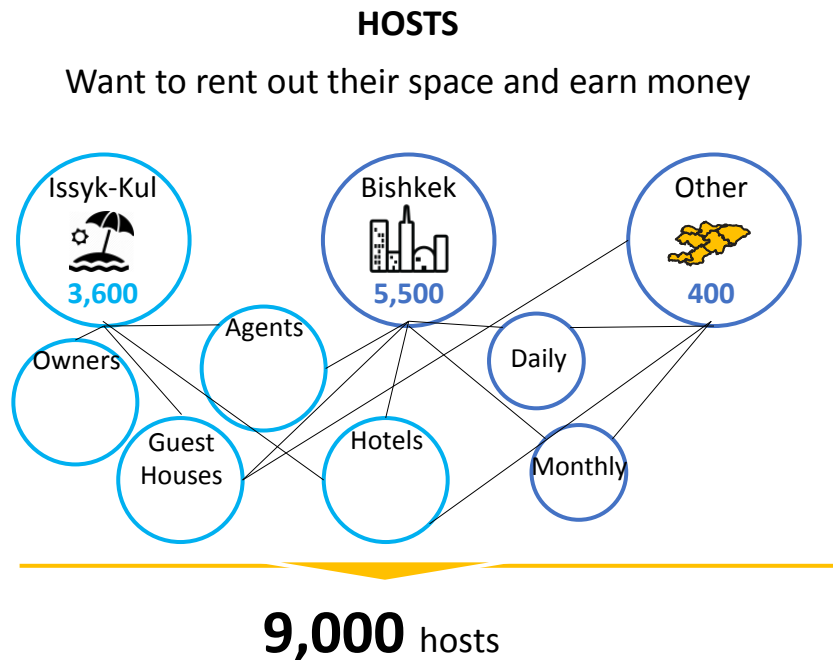




Hata.kg – resting can be brighter

There are 200K rental transactions, and over 100K of them take place in Issyk-Kul during the summer vacation...

Understanding the Market

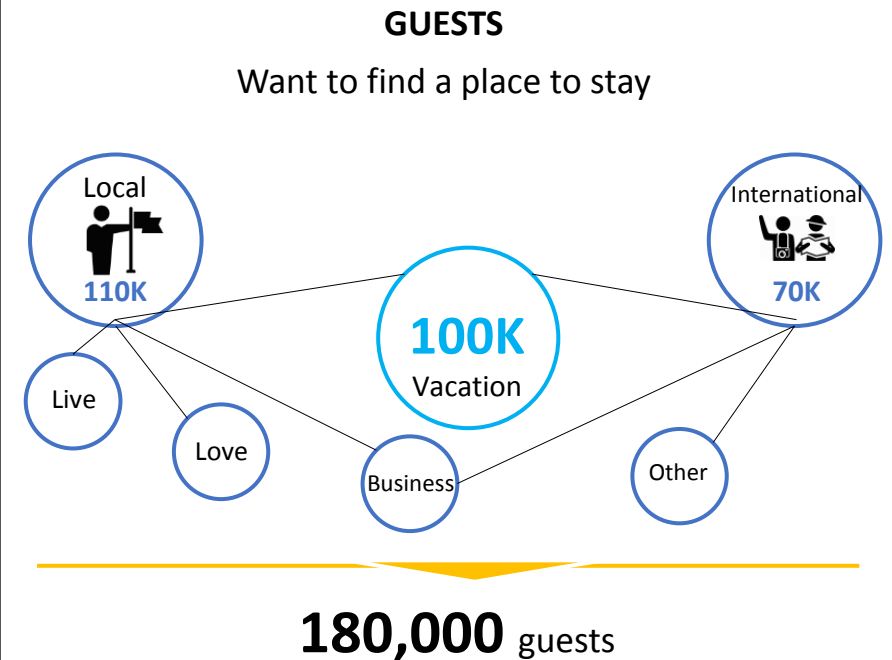


Who are they?

Where are they?

What are their offer/needs?

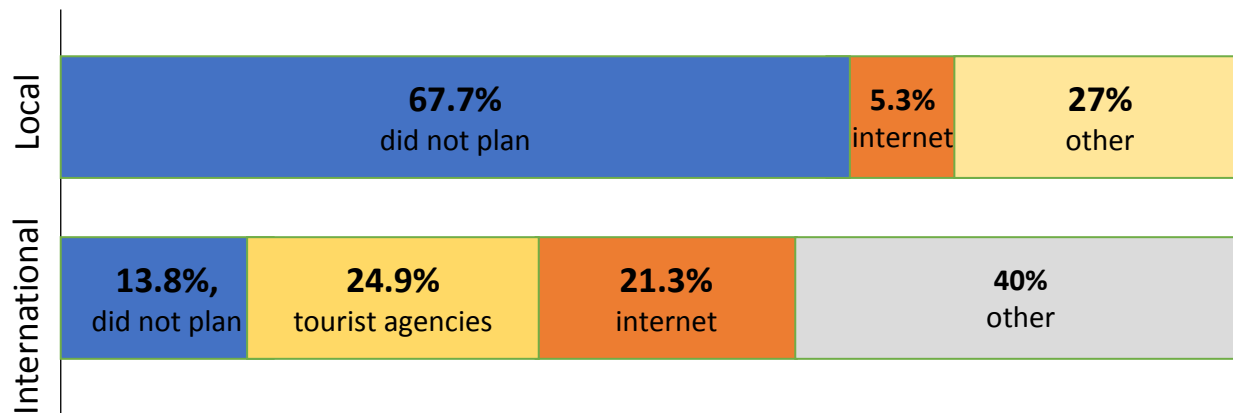
How many are there?



...and most of rental transactions are made Over-The-Counter, which is inefficient (for hosts), inconvenient (for guest), generating many Pain Points

Understanding the Market

How did travelers plan their place of stay in Issyk-Kul*



“Not planning” leads to major Pain Points

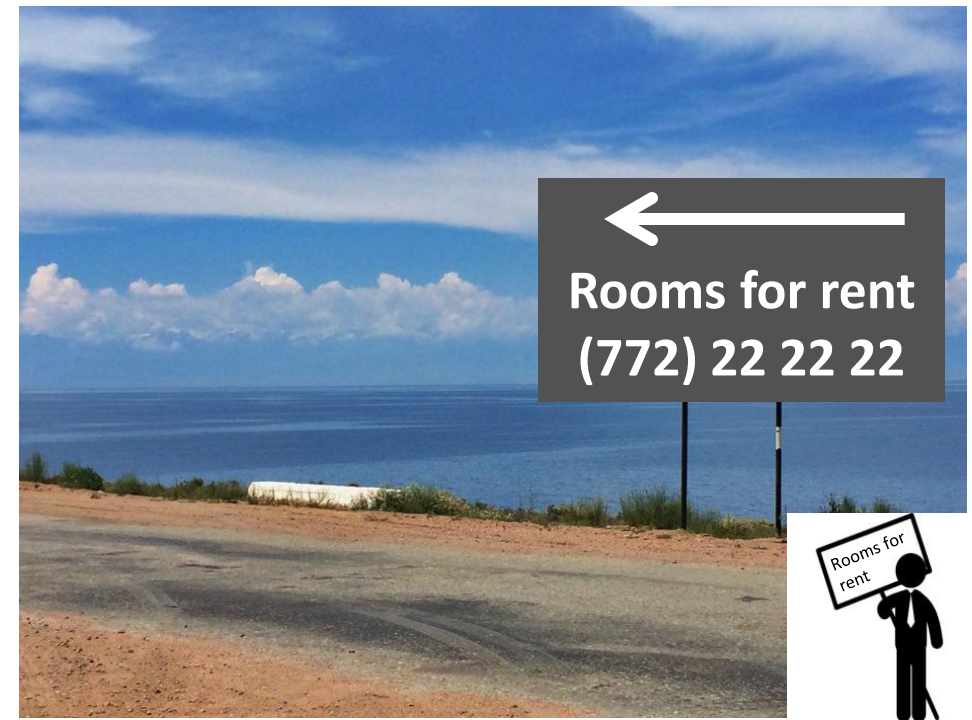
HOSTS

- Narrow reach
- **10%** fee to agents/aggregators
- Need for a desktop computer to post an ad online + fixed internet (e.g. at diesel.elcat.kg)

GUESTS

- Narrow choice
- Dealing with non-owners
- Insecurity – risk of denial (at owners place)
- Inconvenience

Most of the hosts advertise only in Issyk-Kul (billboards next to their homes)



The mobile application will become the Pain Killer that currently does not have analogues in the market

Product

Pain killers for **HOSTS**

✓ **Reach** out to thousands of vacationers



✓ **Manage** availability of your apartments



✓ **Learn** about the guests, before hosing (rating system)



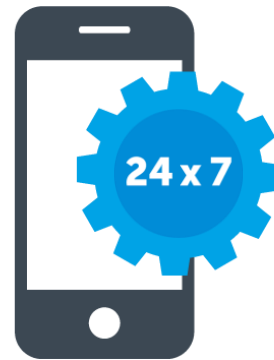
✓ No fees, absolutely **free**



Value Proposition

Free advertising platform, with international reach

Hata.kg – rest can be brighter



Premises for launch

- Data vs. fixed internet penetration
- Smartphone vs. desktop computer penetration
- Hot rental season in Issyk-Kul

Pain killers for **GUESTS**

✓ **Surf** through the thousands of available apartments



✓ **Share** and decide with your friends



✓ **Learn** about the place before moving in (rating system)



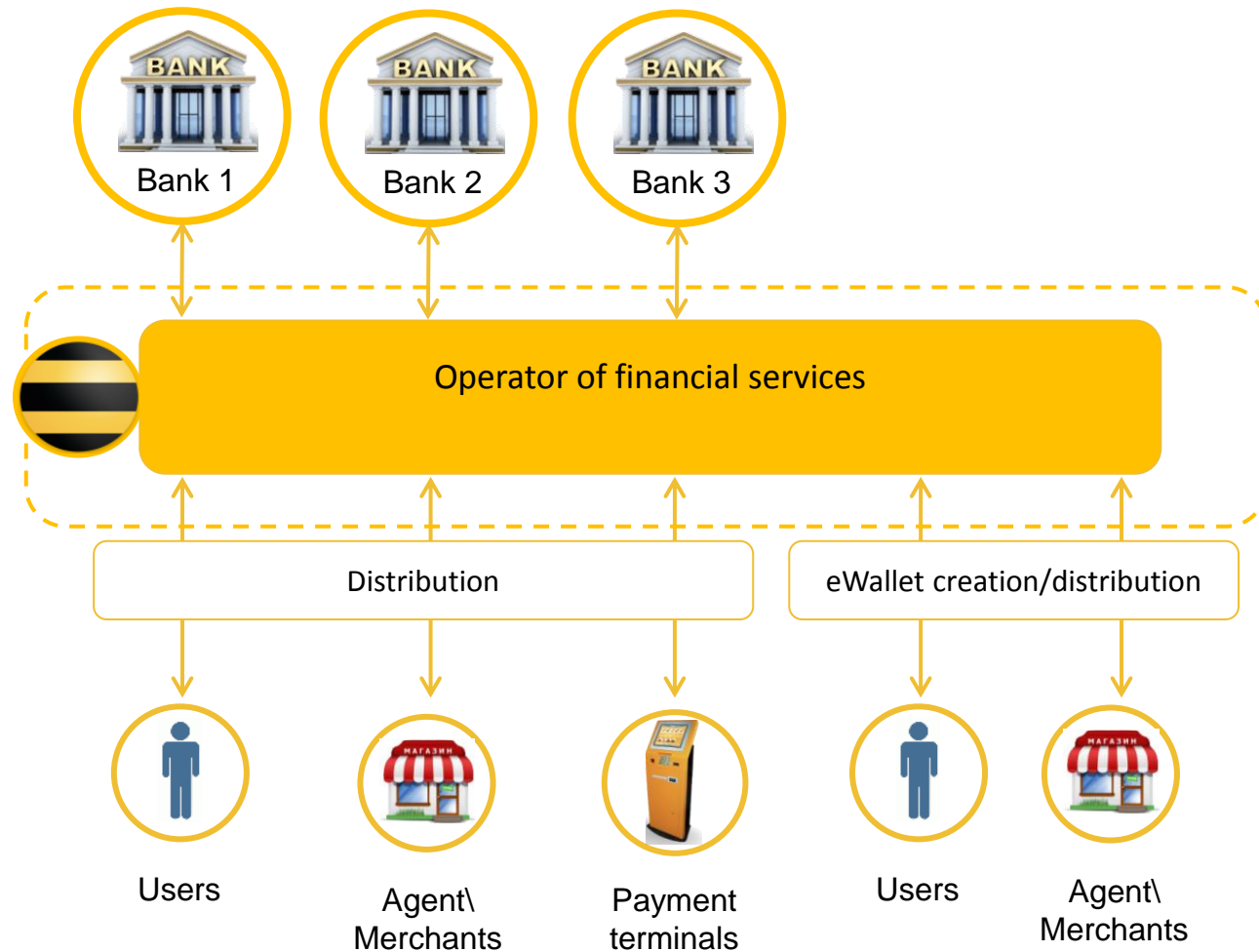
✓ No fees, absolutely **free**



Value Proposition

Convenient aggregator of all the available hosts

Operator of financial services for all mobile operators' banked/unbanked subscribers



E-government

Creation of new forms of interaction between state bodies

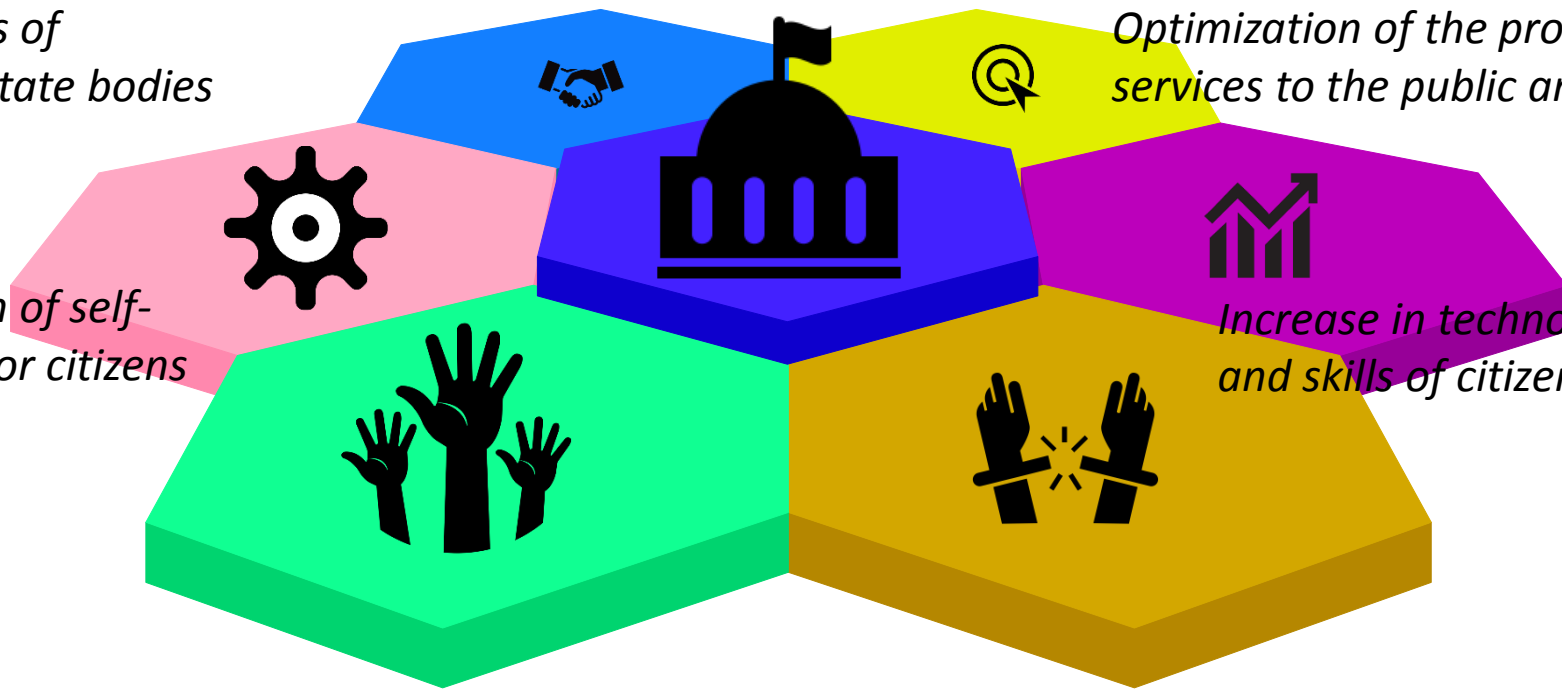
Support and expansion of self-service opportunities for citizens

Increasing the participation of all voters in the governance and governance processes

Optimization of the provision of government services to the public and business

Increase in technological awareness and skills of citizens

Reduction in the impact of the geographical location factor





VEON

Thank you!

