

Presentation to

The ITU/BDT Regional Economic and Financial Forum of Telecommunications/ICTs for Africa

Sao Tome and Principe
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PRESENTATION BY
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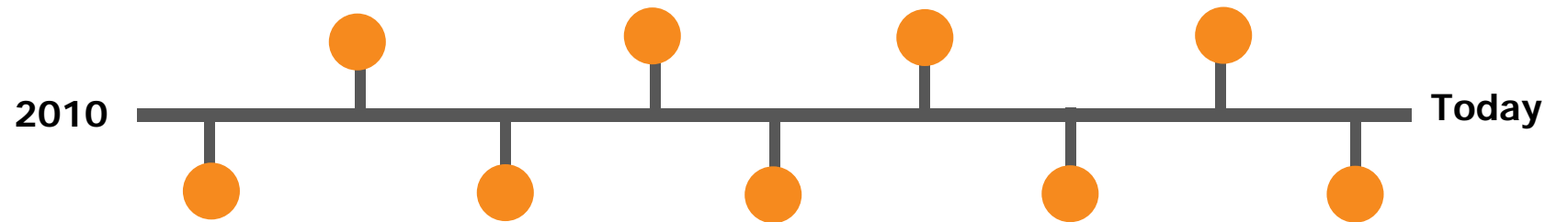
OneWallet

Simple. Convenient. Secure

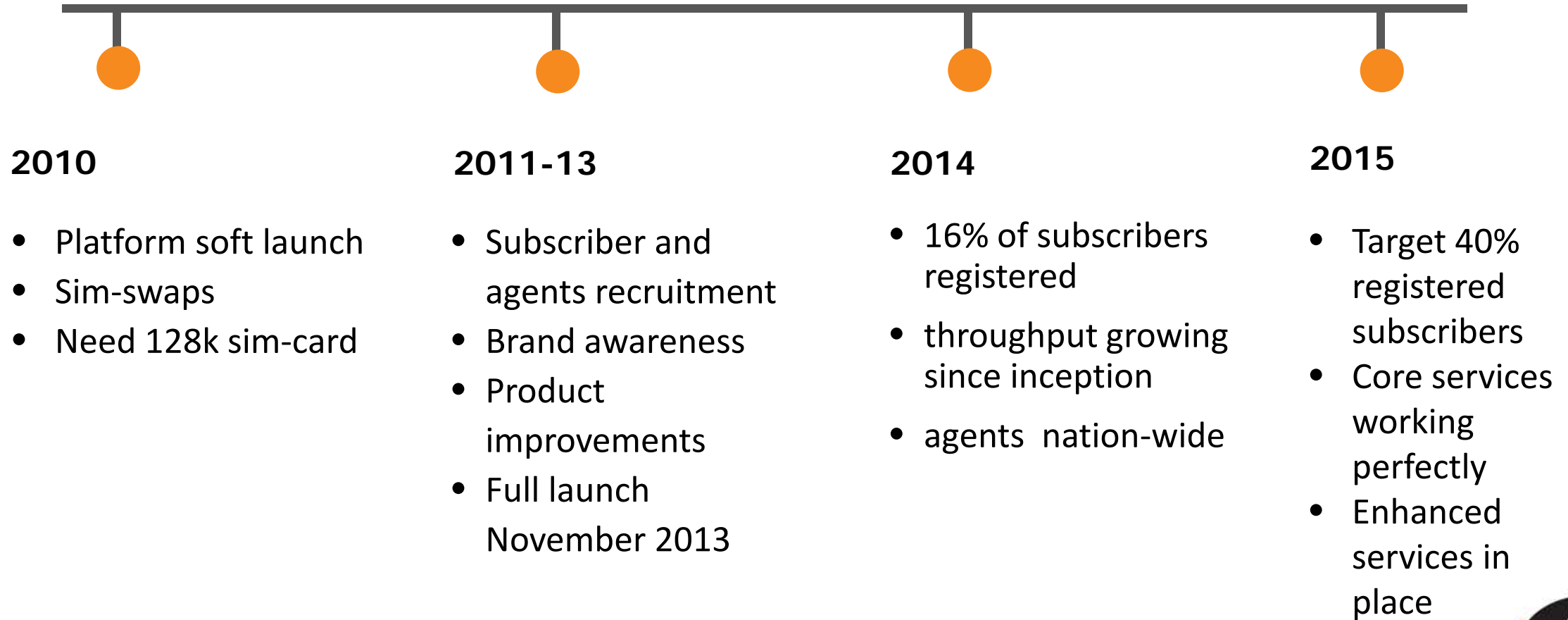


Background

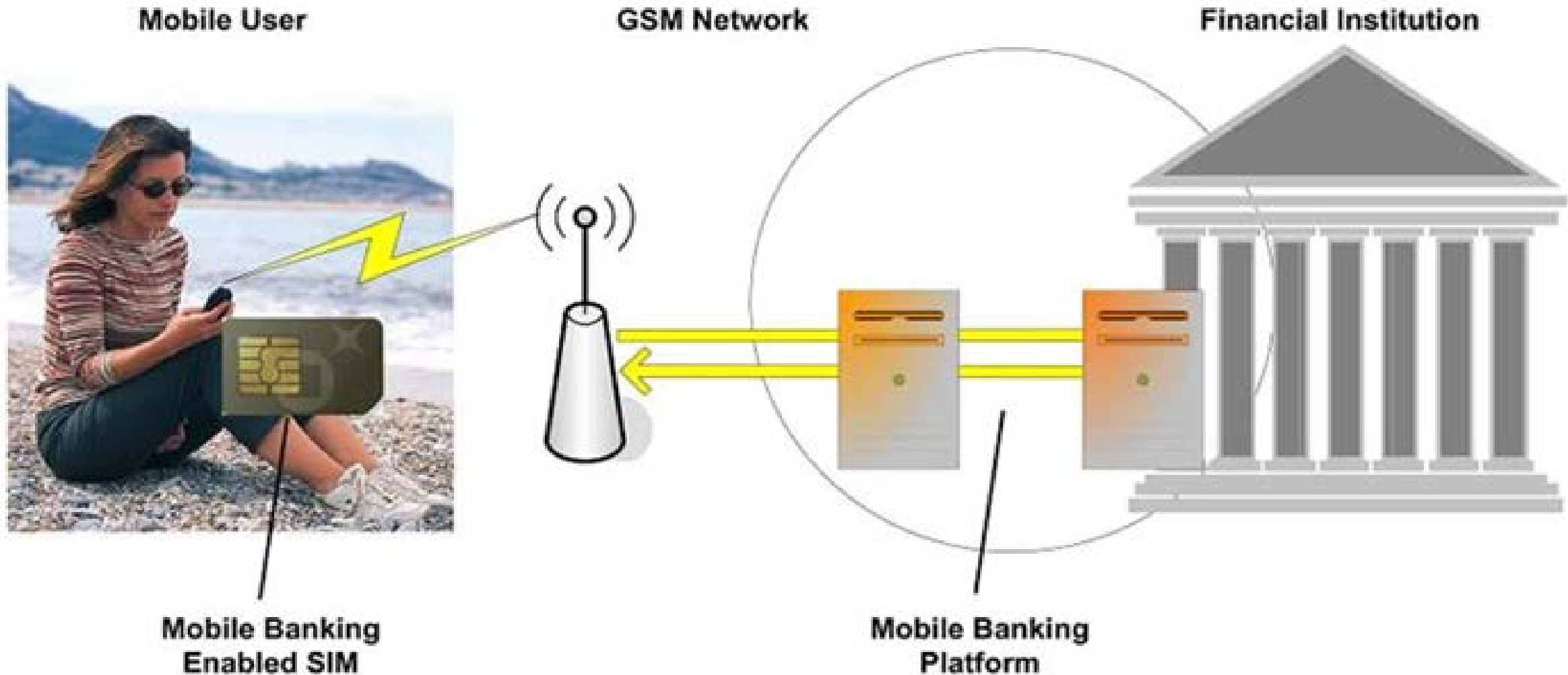
- OneWallet is NetOne's mobile money product – 2 others
- Evolved from first implementation of the technology platform in 2010
- Stable offering was launched in November 2013.
- NetOne targets growth and maturity of the product and related solutions for it to be the most preferred mobile financial service provider in Zimbabwe.



Background



Product architecture



Services

- Mobile Money Transfer/banking Solution Branded OneWallet.
- Make use of mobile handset and a NetOne SIM Card.
- With OneWallet, one can: Deposit, withdraw cash, send money, top up airtime , bill payments , ZETDC, PSL tickets and salary disbursements.
- OneWallet is SIM based and is therefore the most secure mobile money platform.
- For One to enjoy OneWallet services, there is need to:
 - Upgrade One's SIM card to a 128k higher memory SIM card
 - Register for OneWallet through the assistance accredited Agent
 - Deposit cash and start transacting.
- First phase of the project running- P2P and airtime top up.
- Engagement with regulator on phase 2 of the project in progress

TRANSACTION COSTS

Withdrawal Costs

- 5 - 200 1.5% of transaction value
- 201-300 1.5% of transaction value
- 301-400 1.2% of transaction value
- 401-500 1.1% of transaction value

Sending Cash

- 5 - 200. 1.5% of transaction value
- 201-300 1.3 % of transaction value
- 301-400 1.0% of transaction value
- 401-500 0.9% of transaction value

Other Transactions

- Bill Payments 0.20
- Balance enquiry Free
- Last transaction Free
- Airtime top up Free
- Bank to one wallet Free

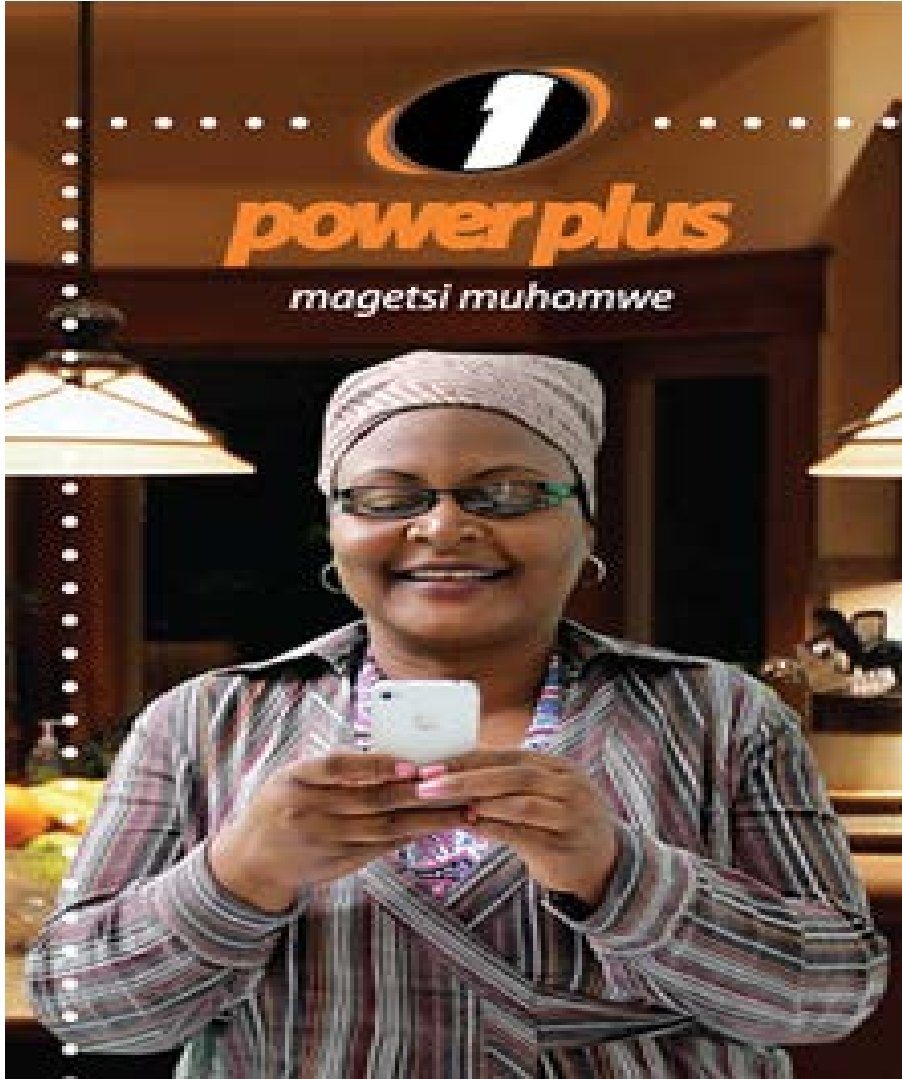
OneWallet benefits

- security
- convenience
- business opportunity
- empowerment
- employment



Our Mission

To provide access to appropriate communication solutions for social and economic development of the country.



magetsi muhomwe

Convenience in making electricity token purchases of any value any time, anywhere from your mobile phone

Challenges

- Product Services:
 - Features versus business/subscriber needs – needs always evolving needing frequent upgrades
- Dual regulatory reporting – now normalizing
 - POTRAZ
 - RBZ
- Enhancements
 - Turnaround time



Way Forward

- Integration with banks
- Platform upgrades
- Massive agent recruitment
- Partnerships



Thank You

