



*Making life better*











Freetown Sierra Leone, David Lubinski 08 December 2005



# Merchants/Payment Acceptors Segmentation

The target merchant populations are the M0, M1, M2, M3, and to a less immediate degree, M4 (bottom of pyramid)

## High Level Merchant and Payment Acceptor Segments

**M0** Consumers settling personal debts/transferring mobile money to each other ("P2P")

**M1** Most basic sole proprietor merchants selling goods or services ("The guy selling bananas on the corner")

**M2** Small sole proprietor selling goods or services

**M3** Small farmer

**M4** Mid-sized retailer

**M5** Utilities and services

**M6** Transit

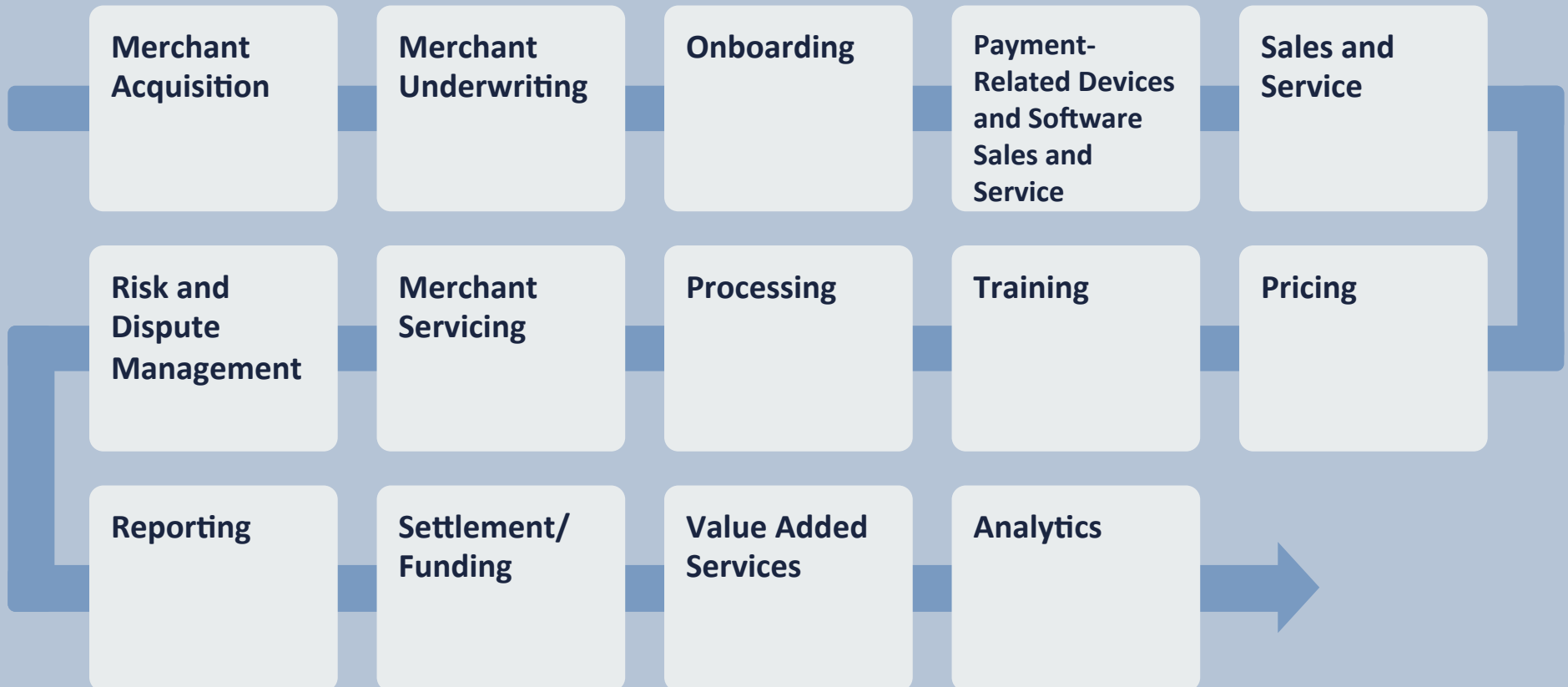
**M7** Large/top tier merchants

**M8** Government



# Key Payment Acceptor Value Chain Functions

## Merchant Services/Payment Acceptor Value Chain







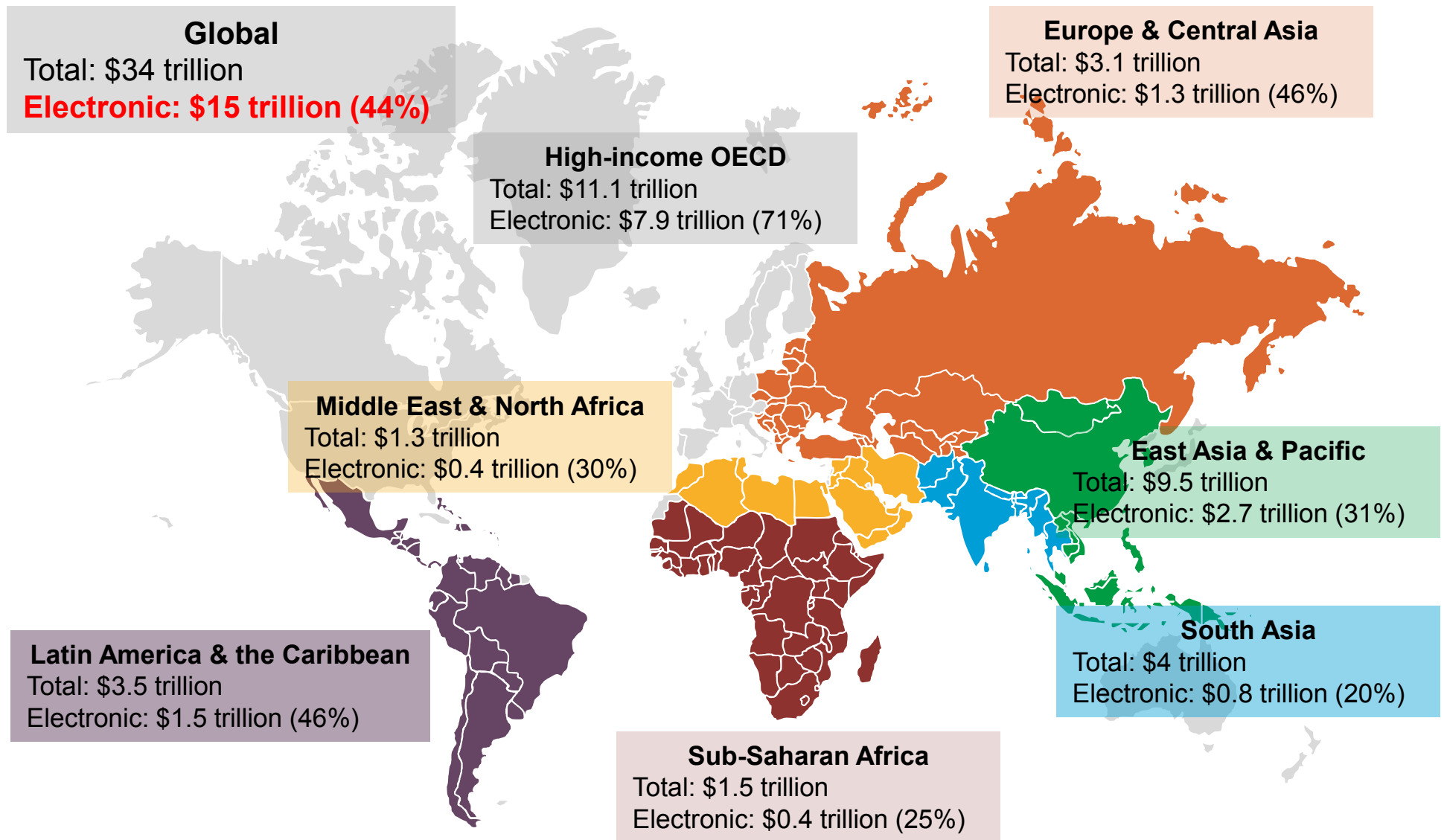
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OF THE WORLD

# Electronic Payments for Retail MSMEs: \$19 Trillion Opportunity

**Douglas Pearce (World Bank Group)**

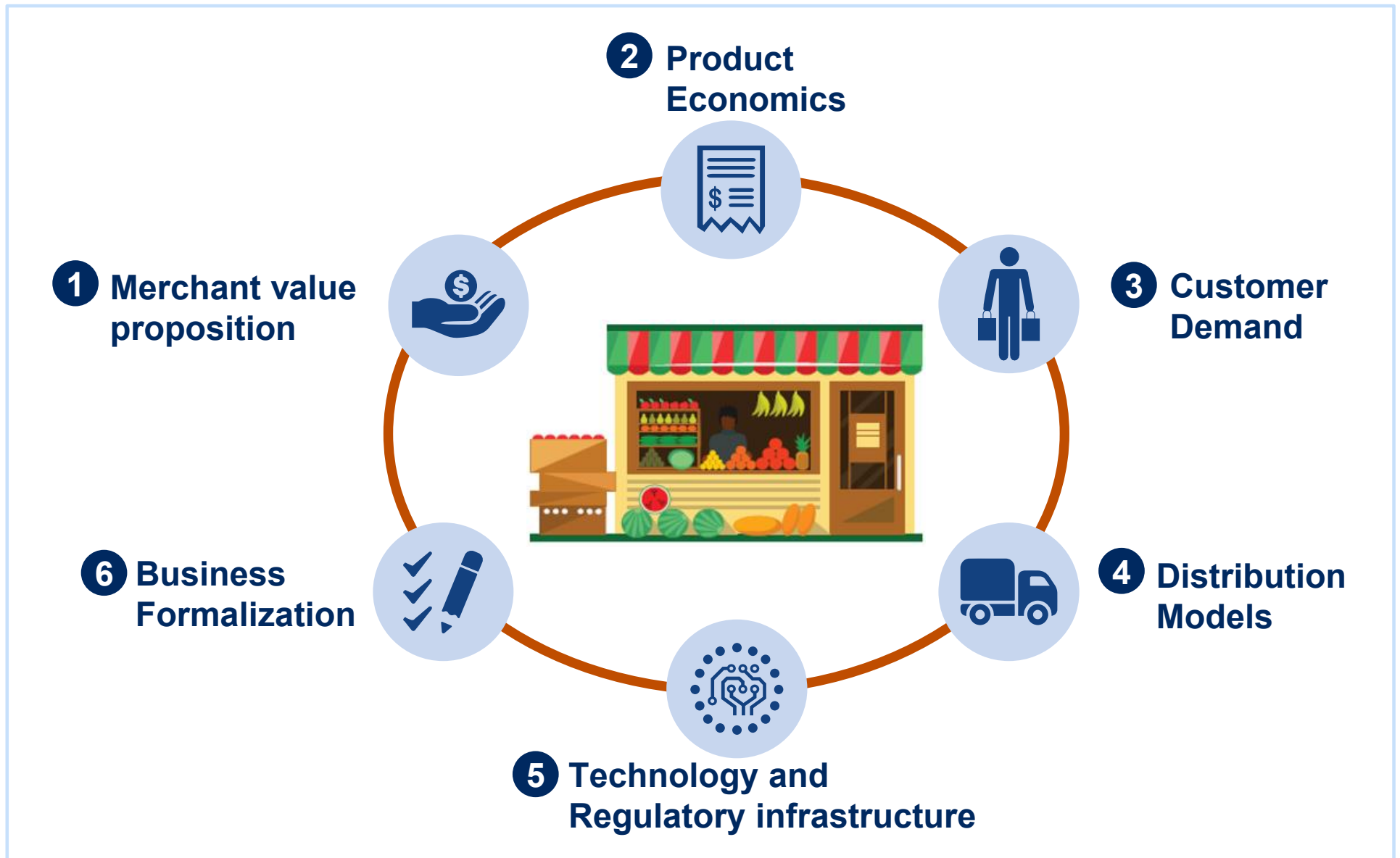
**Global Insights and Stocktaking  
December, 2016**

Large untapped opportunity:  
 \$19 trillion paper-based P2B, B2B<sup>1</sup> and B2P payments  
 accepted and made by micro, small and medium retailers



<sup>1</sup> B2B payments include only those from the retailers to immediate suppliers

# Six main obstacles hold back the adoption of current electronic payment solutions among merchants





# We observed five key innovation trends to expand merchant e-payment solutions

