



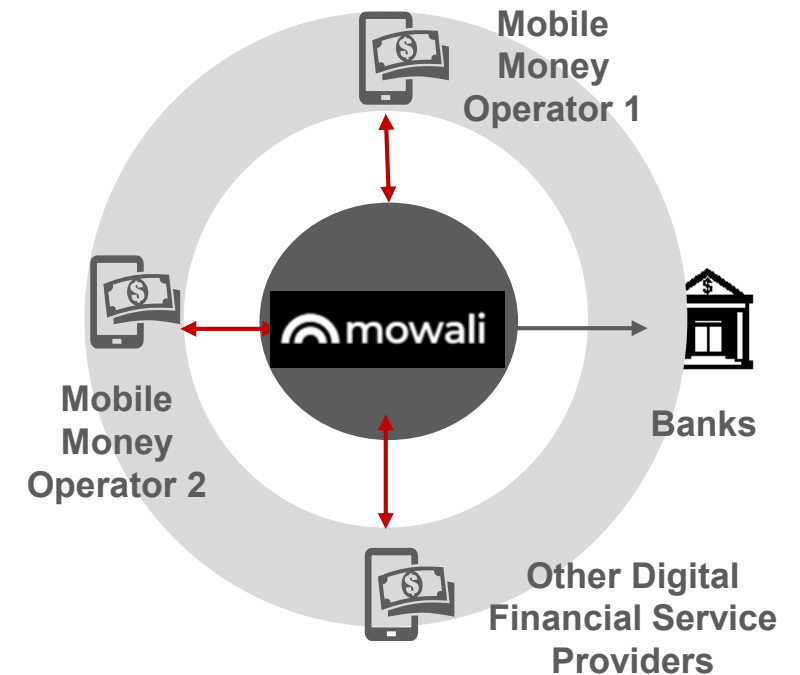
# Regional Harmonization

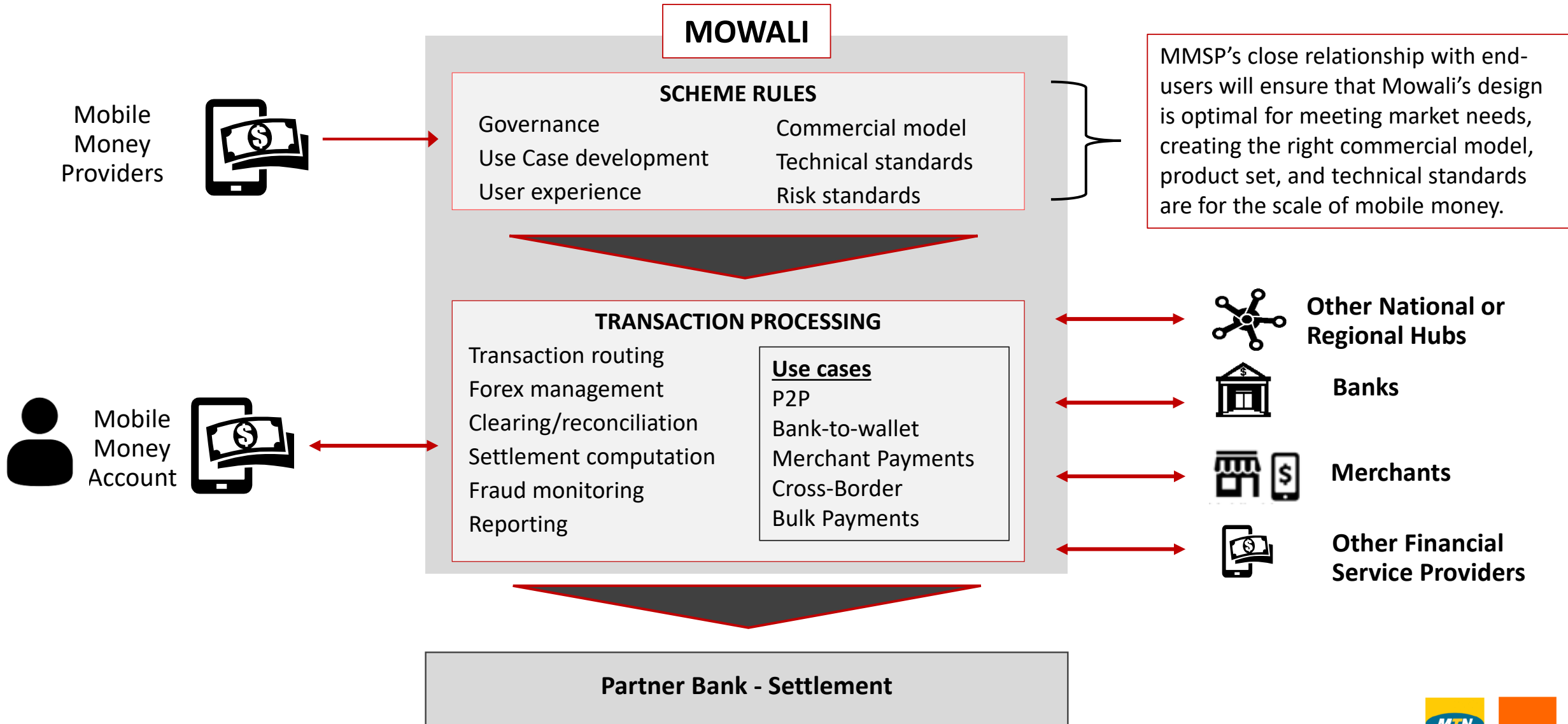
## *The Future of Payments?*

ITU Events FIGI Symposium  
Cairo, 22-24 January 2019

# Mobile Money Industry Scheme –

- In 2018, MTN and Orange, in collaboration with the GSMA, launched a joint venture, Mowali, to enable global mobile money interoperability
- Functioning as an industry utility, Mowali is open to any mobile money provider in Africa, including banks, money transfer operators and other financial service providers.
- Aims to address the fragmentation of mobile money, allowing for the scale of nascent use cases, including merchant payments, and the seamless integration of 3<sup>rd</sup> party service providers
- MTN and Orange bring 100 million mobile money accounts in 22 of sub-Saharan Africa's 46 markets to Mowali, with more mobile money providers expected to join in this year







**THANK  
YOU**

