Orange Money
Designing Mobile Financial Services for Africa & the Middle East

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CFO Africa & Middle East
Mobile money: a thriving industry, especially in Sub-Saharan Africa
Beyond P2P, we are now addressing new essential customer needs.

1. registration
   - ID
   - contract
   - no fee

2. feeding the account
   - receive a P2P
   - receive from abroad
   - salary / aid / subsidies
   - transfer from bank
   - receive a loan

3. using the account
   - cash-out
   - send P2P
   - pay bills
     - ticketing
     - merchant
     - ATM and PoS devices
   - savings
   - send to bank
Steady growth of +76% turnover, in line with our 200M€ target for 2018

leader or co-leader in most of the countries

significant increase of the customer base

27M monthly transactions for 600M€

1,8€ ARPU per active customer (+7% YoY)
Orange Money account

1. cash-in, cash-out
   further: bank to wallet, ATM cash-out, salary payment

2. money transfer
   transfer to Orange
   further: transfer to non-orange, international transfer

3. payment
   airtime top-up, bill payment
   further: ticketing, web payment, merchant payment

4. financial services
   payment tool for third party credit, savings, insurance
   further: integrated financial products

Product prioritization - a progressive rollout to facilitate customer education
## Local customization

<table>
<thead>
<tr>
<th>Mali</th>
<th>Botswana</th>
<th>Cote d’Ivoire</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>core service: transfer, bill payment, airtime top-up</strong></td>
<td><strong>challenge</strong>&lt;br&gt;- bancarisation ~10%&lt;br&gt;- Orange Money the only player until 2014&lt;br&gt;- gap in infrastructure and ecosystem</td>
<td><strong>challenge</strong>&lt;br&gt;- bancarisation ~40%&lt;br&gt;- 2 mobile money competitors</td>
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<td><strong>specific approach</strong>&lt;br&gt;- mobile money dedicated kiosks</td>
<td><strong>specific approach</strong>&lt;br&gt;- Orange Money Visa Card</td>
<td><strong>specific approach</strong>&lt;br&gt;- launch of a mobile crowdfunding platform</td>
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- **Mali**
  - Bancarisation ~10%
  - Orange Money the only player until 2014
  - Gap in infrastructure and ecosystem

- **Botswana**
  - Bancarisation ~40%
  - 2 mobile money competitors

- **Cote d’Ivoire**
  - Strong customer base
  - Growing ecosystem

- Orange Money Visa Card
  - Launch of a mobile crowdfunding platform
### Our major projects 2015-2018

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<th>Mobile Money code of conduct</th>
<th>new countries</th>
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<td>common business principles to develop safe and responsible digital financial services</td>
<td>planned extension of Orange Money footprint</td>
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<th>deeper smartphone integration</th>
<th>interoperability</th>
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<td>the Orange Money smartphone application to be rolled out in most countries</td>
<td>Orange Madagascar to interoperate with local operators in Q4-2015</td>
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<th>financial services</th>
<th>new status</th>
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<td>micro credit, savings, insurance</td>
<td>Orange to become an “Electronic Money Issuer” in some UEMOA countries</td>
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Thank you