

# Global Mobile Money Services 2015 - Extending the banking capabilities to the unbanked globally

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## Abstracts

### Executive Summary

Despite the increased focus by telcos for mobile money services, mobile money service adoption continues to be plagued by the Government regulations, security concerns, prevalent trust of people on traditional mode of transactions across most of the countries.

As per survey conducted by WiseStrokes, more than 30% of the users mobile phones to make payments in 2015 (as payment options at more than 20% of the instances).

WiseStrokes survey finding states of 47% of the telcos offered mobile money services in 1-5 countries, whereas 25 of the telcos offered these services in 5-10 countries. 29% of the telcos offered services in 10 or more countries. 83% of the telcos who responded plans to offer mobile money services within one year.

In the next few years, it is expected that the telcos will continue to focus on launching mobile money services (with additional functionalities in the region where they exist), in order to differentiate themselves from the other telcos, thereby strengthening their competitive positioning and generating alternative revenue stream.

The report is divided into ten section including Overview, Current state, Mobile money ecosystem, Drivers & inhibitors, Future of mobile money, Building blocks, Business models, Mobile payment vendors snapshots, Case studies and Key findings.

This report provides an overview of the various mobile money services, the evolving ecosystem of player and service delivery chain. It includes an overview of the current

mobile money deployment trends globally and role of key elements involved in the delivery of the services. It also provides an overview of the key KPIs of the various elements involved in service delivery and key focus areas for the telcos in the coming years. A brief snapshot of leading mobile money platform providers along with case studies makes this report a further worth reading. The Report consists of 10 major sections namely Overview, Current state, Mobile money ecosystem, Drivers & inhibitors, Future of mobile money, Building blocks, Business models, Mobile payment vendor snapshots, Case studies and Key findings.

**Key Features of the Report:**

Contains inputs from more than leading 50 global mobile operators in summarized graphical format conducted by WiseStrokes in April 2015.

Provides profile snapshot of leading 15 mobile money platform providers, highlighting their services offerings and customers.

10 case studies highlighting the mobile money service of telcos, initiatives taken by them and benefits derived from these services.

Matrix on comparison of an account at a formal financial Institution v/s mobile money usage by adults has also been included for more than 50 countries globally.

**Key Geographies covered:**

Case Studies- Pakistan, Kenya, South Korea, India, Uganda, select countries of Africa (Uganda, Ivory Coast, Benin, Ghana), Somaliland, Zimbabwe.

Matrix on the availability of various mobile money services (namely mobile money, mobile insurance, mobile credit, mobile service) by more than 100 operators across more than 70 select countries. (Please see Sample Page-114 attached).

Key Vendors/ Mobile Operators mentioned in the report: Mahindra Comviva, eServGlobal, Gemalto, F1Soft, Fundamo, mFino, Monitise, Pozitron, ProgressSoft, Fusion Payments, Tagattitude, Telepin Software, Amdocs, Halcom, Ericsson, Telenor

Pakistan, Safaricom Kenya, SK Telecom, Bharti Airtel India, MTN, Vodacom, Airtel Uganda, Telesom Somaliland, Econet Wireless Zimbabwe

### **Companies mentioned in the report**

Telenor Pakistan  
Osaifu-Keitai  
Mahindra Comviva  
eServGlobal  
Gemalto  
F1Soft  
Fundamo  
mFino  
Monitise  
Pozitron  
ProgressSoft  
Fusion Payments  
Tagattitude  
Telepin Software  
Amdocs  
Halcom  
Ericsson  
Telenor Pakistan  
Safaricom Kenya  
SK Telecom  
Bharti Airtel India  
MTN  
Vodacom  
Airtel Uganda  
Telesom Somaliland  
Econet Wireless Zimbabwe

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- eServGlobal
- Gemalto
- F1Soft
- Fundamo
- mFino
- Monitise
- Pozitron
- ProgressSoft
- Fusion Payments
- Tagattitude
- Telepin Software
- Amdocs
- Halcom
- Ericsson

## **Case Studies**

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- SK Telecom South Korea-Syrup
- Bharti Airtel India- Mobile Money
- MTN Africa- Mobile Money
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