



Digital Transactions

Mobile Money

Micro Finance

Remittance

Loyalty



Building your community through Digital Transactions and Mobile Money

The Opportunity

There are an estimated **4 billion mobile** connections in the world, equal to the number of people who don't have a bank account. Yet over 25% of those 4 billion people who don't have a bank account, have a mobile.

This provides **an opportunity** for both mobile operators and financial service providers to use the existing mobile network **to provide digital financial services** to a much wider audience.

Combine this trend with the mobility of people and over 175million people currently sending over \$318billion across borders, back home to family, friends and to pay bills. It's no wonder that the GSMA have **forecast this to be \$1 trillion across 2 billion consumers within the next 5 years**, thanks to the service offerings across mobile networks.

The Solution

The Tribalnets electronic transaction platform enables operators and financial institutions to address these opportunities, by **using banknet and moneynet** to offer a range of digital and mobile financial services, such as **P2P remittances, money transfer and bill payments**.

Secure, real-time and tailored to each client and their market, the platform offers the ability to create virtual accounts either standalone or linked to existing bank accounts. The platform is the result of the collaboration of the Tribalnets team, which brings together the strict rigours of the banking world and the importance of convenience and usability from the mobile world.

Tribalnets provides **a full solution**, deploying the service in the local market and provides support both before and after the deployment of the platform, through **a full range of support services**, from business modelling, project management, training, and ongoing reviews and maintenance to ensure the success of the service.

The Benefits

The benefits to telecoms operators and banks are many. Reducing the need for physical points of presence enables the financial institutions to benefit from **reduced operational costs**. Bringing services to **new segments of society** aids customer acquisition and providing services on something as personal as the mobile means a greater level of engagement with the customer.

For operators, its a **new revenue** stream opportunity, it **increases ARPU and financial management** is such an important part of peoples lives that it helps to reduce churn and increases customer loyalty.

However the greatest benefit is that to Society

"Mobile banking pioneers give us hope that millions of poor people, especially those living in rural areas, finally might be served by the banking system. That said, new business models and partnerships that provide the right incentives to banks and banking agents are vital if we are to move beyond simple payments and transfers to being able to offer other basic banking services, especially savings, that poor people need and want,"

Elizabeth Littlefield, CEO of CGAP.