

Replicating and Scaling Up Mobile Money

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Definition of Successful Mobile Money Ecosystem

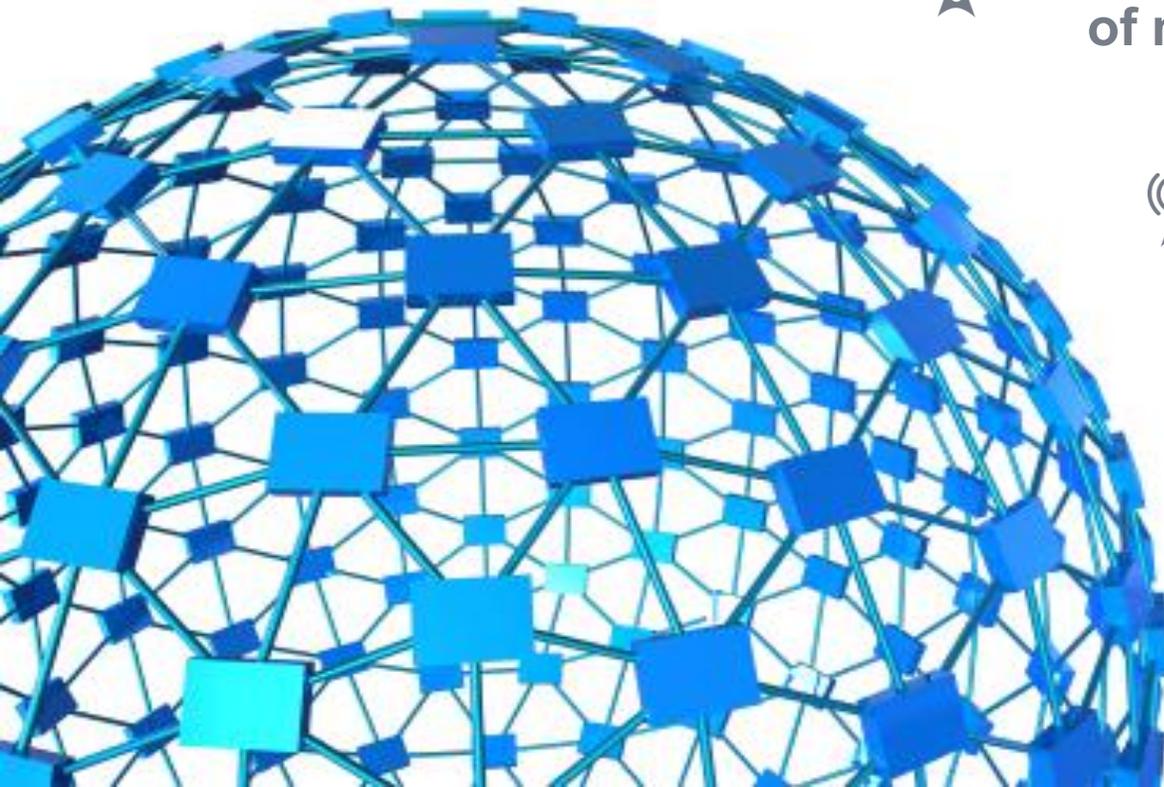
 a enabling regulatory framework...

 a more inclusive formal financial system...

 that uses the ubiquity and safety of mobile phones...

 to increase the volume of traceable and secure financial flows...

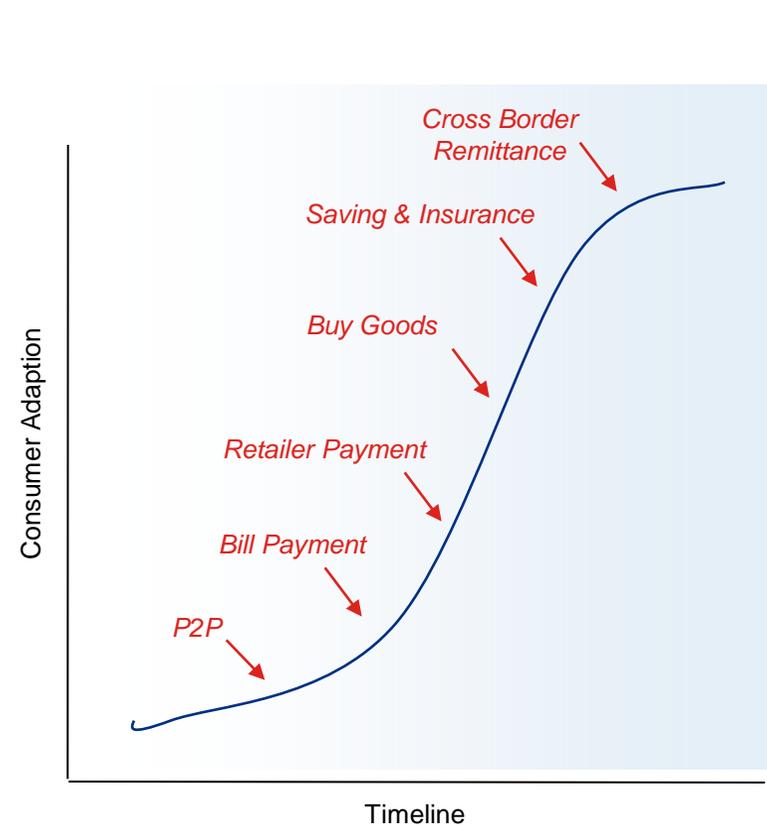
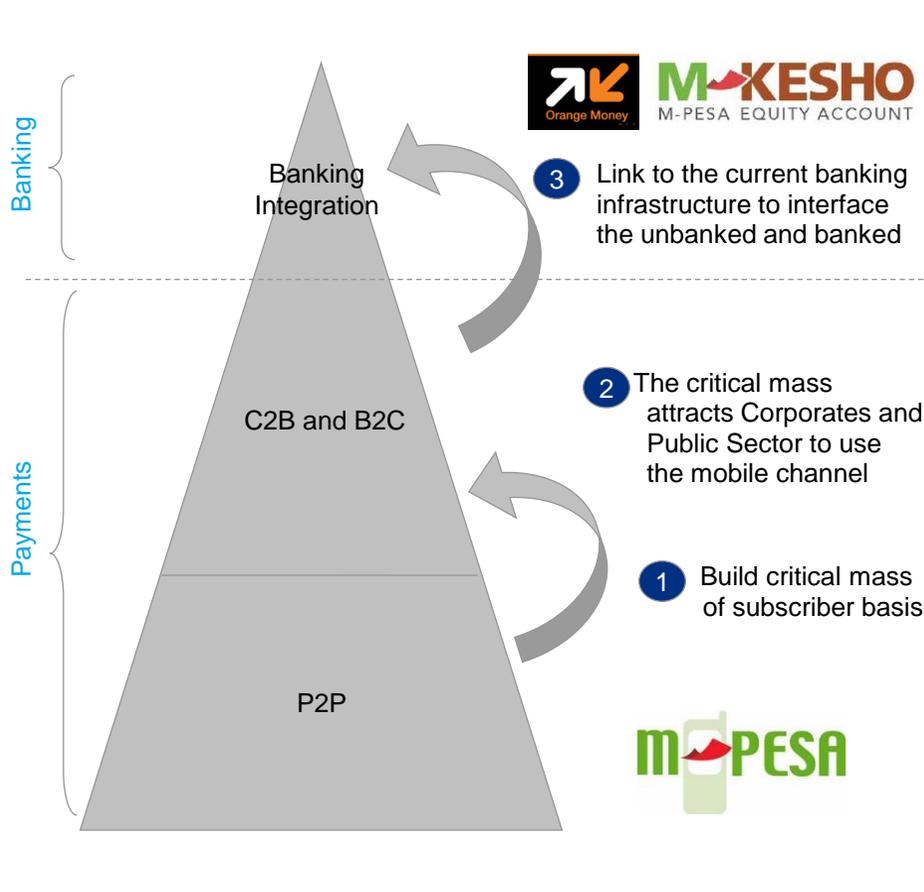
 to evolve into a payment system...



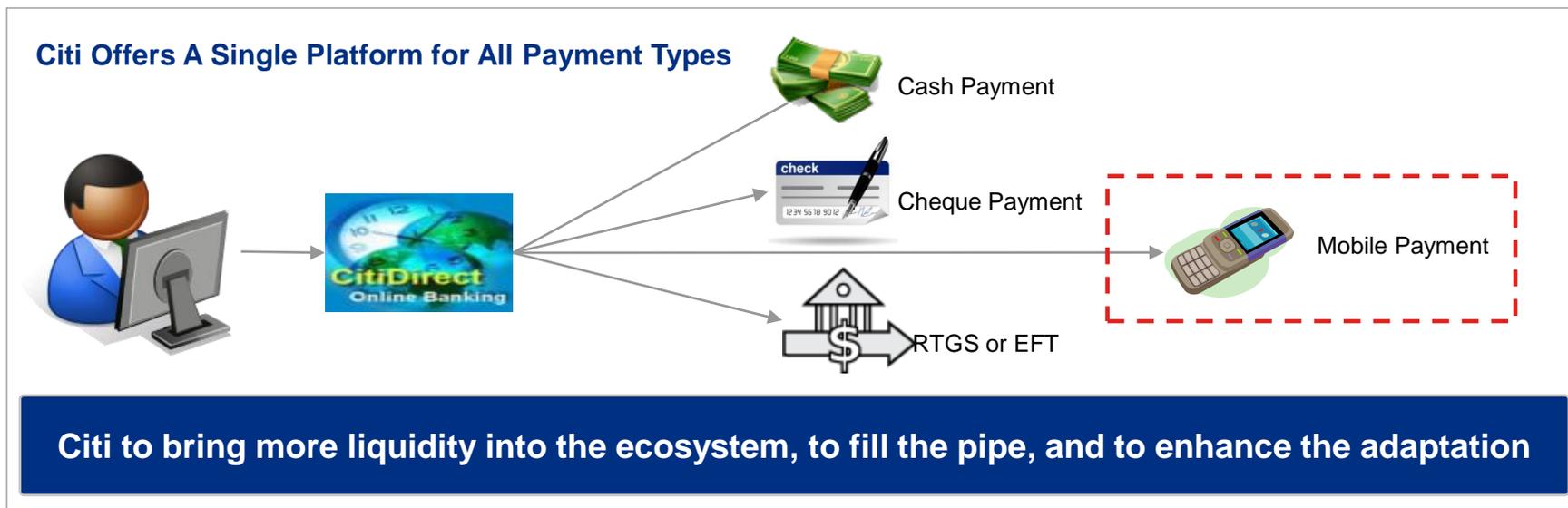
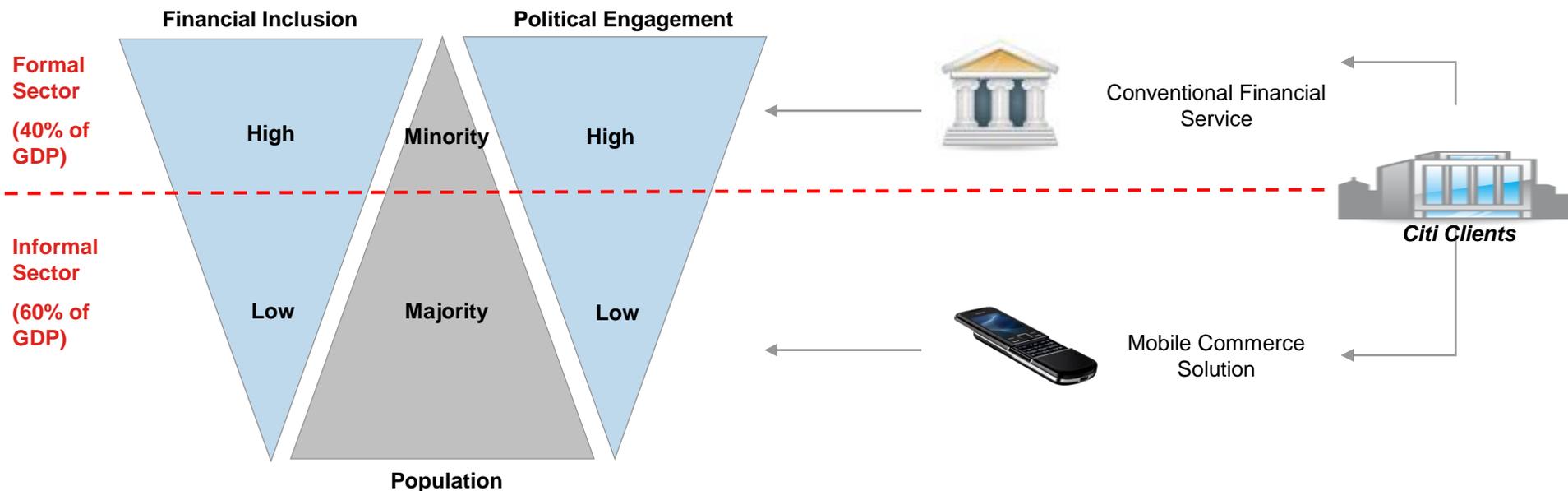
Critical Success Factors: From Payments to Banking

Person to person payments serve as the foundation of the mobile money ecosystem

New technology adaption pattern – drive the usage from an ecosystem perspective



How Banks Can Support Replication: Bring Corporate/ Public Sector to Ecosystem



How Banks Can Support Replication: Next Wave of Cross Border Remittances

People move across borders.

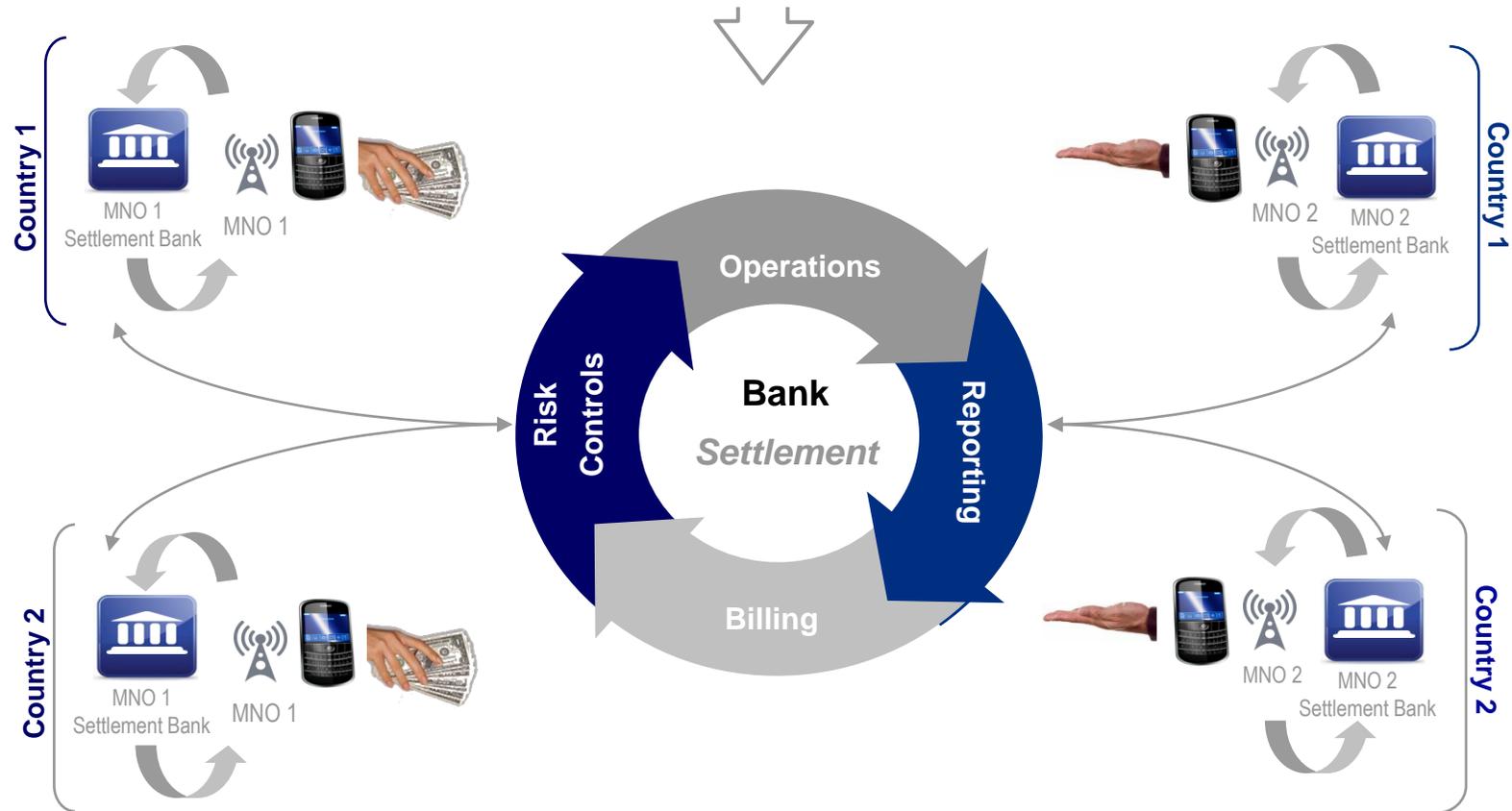
Mobile phones allow people to connect around the world.



...Mobile wallets should allow customers to send and receive transfers from any location in the world.

How Banks Can Support Replication: Interoperability

Linking with MNOs across markets, Citi can act as the clearing house to settle domestic and cross-border mobile remittances among participating MNOs.



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efficiency, renewable energy & mitigation

