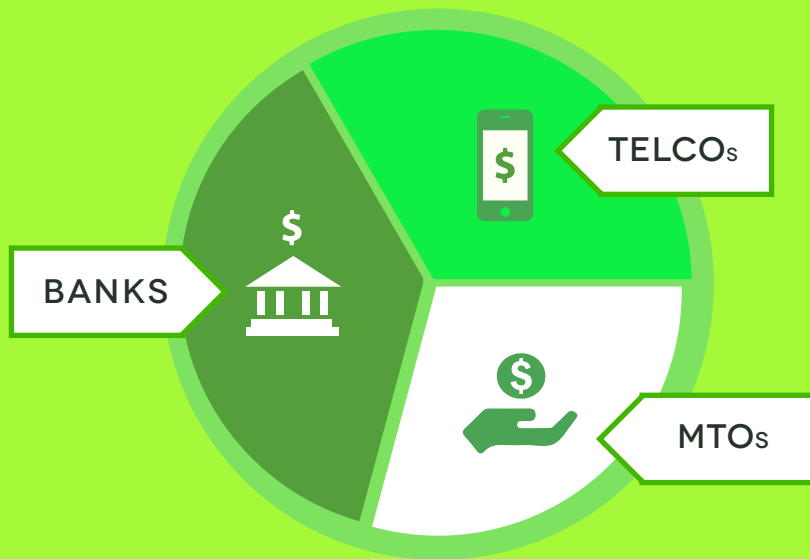
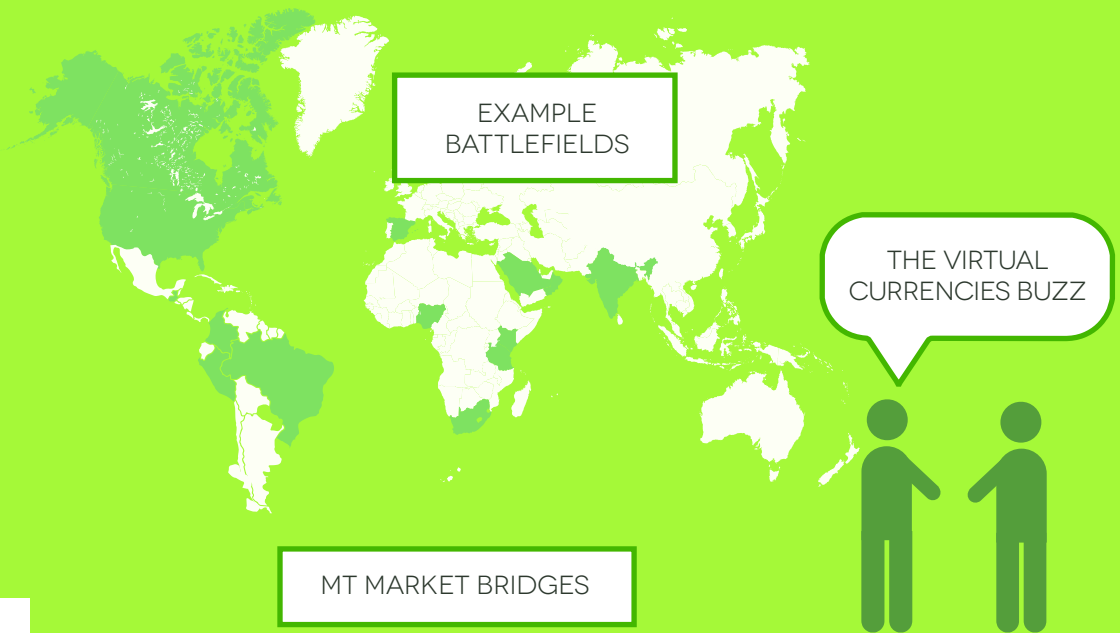
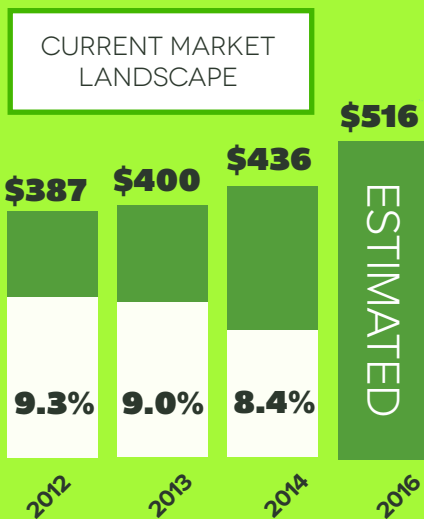


# ARE TELCOS, MTOS AND BANKS ON A COLLISION COURSE OVER REMITTANCES?

## ! FRICTION POINTS: REGULATION & INTERCONNECTION



- MOVING AWAY FROM THE REMITTANCE MARKET
- BANKING DISCONTINUANCE
- KNOW YOUR CLIENT (KYC)
- THE WAR ON CASH CONTINUES
- EVERYBODY OWNS A MOBILE PHONE
- WHO OWNS THE CLIENT?
- TRANSACTION COSTS
- BRANDING
- FINANCIAL INCLUSION



VOLUME OF REMITTANCE FLOWS (IN BILLION DOLLARS)



PERCENT DECREASE IN GLOBAL AVERAGE COST OF SENDING REMITTANCES

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making payments mobile

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