

M-Pesa: mobile money at scale

PayTech, London, February 2016



Mobile money

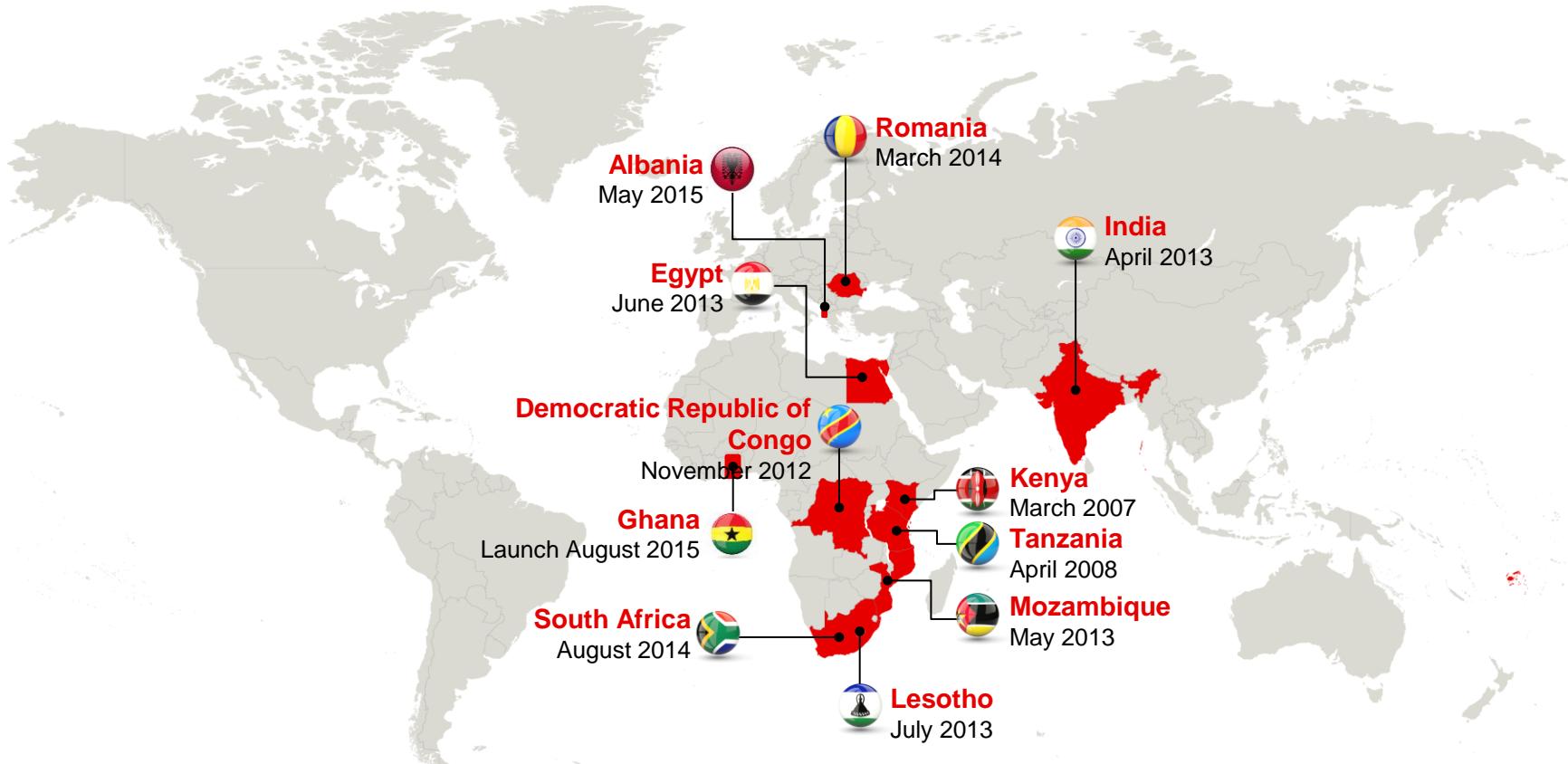
2bn

20%

100k



M-Pesa



Send Money Home



More than technology

1



LAST/FIRST MILE ACCESS

Wide distribution

2



CUSTOMER SERVICE

Multiple interfaces

3



COMMERCIAL SUSTAINABILITY

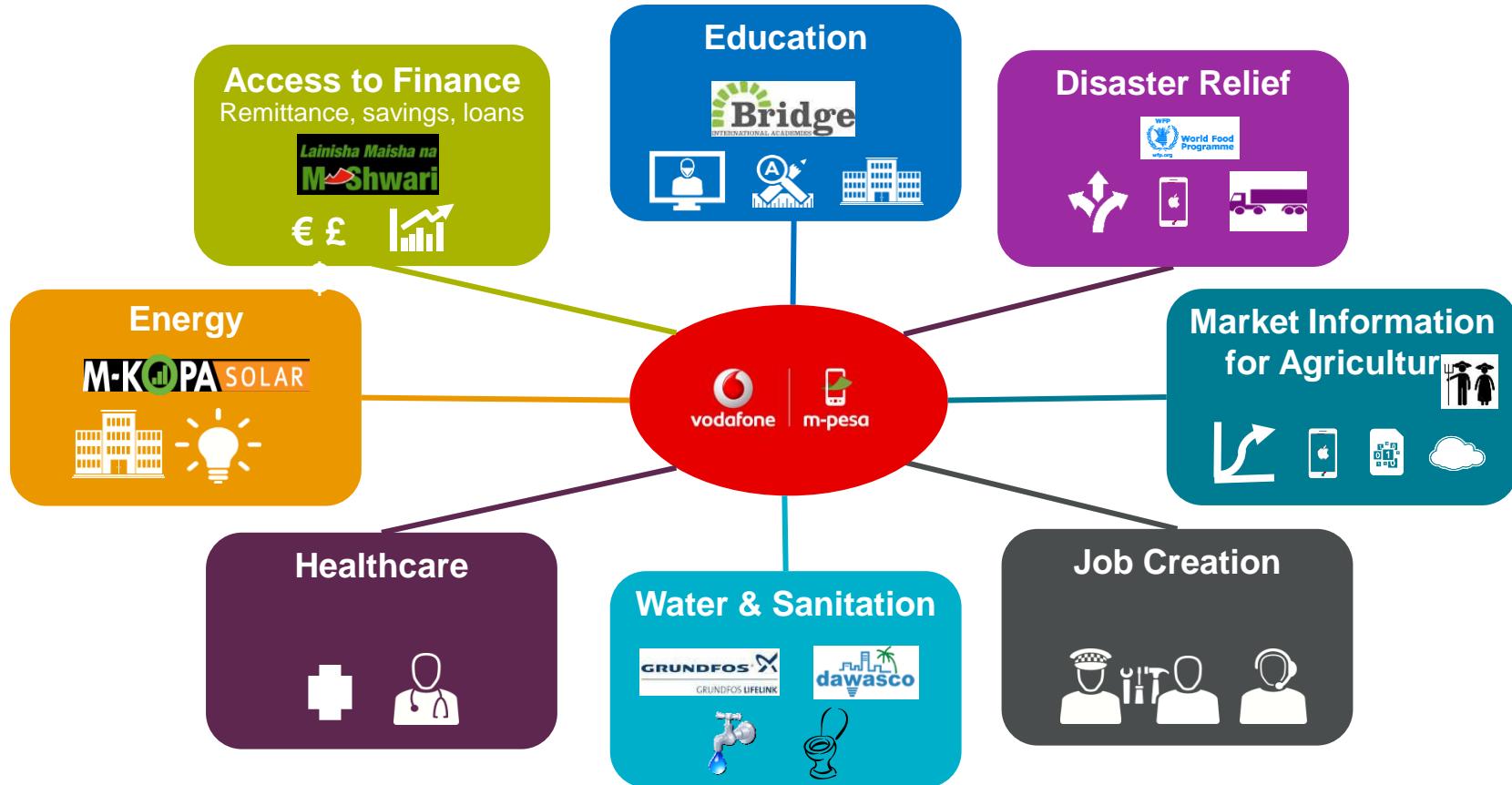
Pay per use



BRAND



1 service, multiple applications



Enabling regulatory framework



- ✓ Own license
- ✓ Large distribution network
- ✓ Customers registration

