



FINTECH - Creating a Mobile Money Ecosystem in Haiti



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The Opportunity for Mobile Money in Haïti

- **Particularities of the Haitian Market**

- Mainly a Cash Economy
- Most of Commercial Operators are informal
- No tracability of Transactions

- **Financial Services**

- Low Penetration. Less then 250 bank branches for 12 Million people

1 Bank Branche per 40,000 habitants

- **The Opportunity :** 40 % of population \leq 35 yrs old



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World Bank's Global Findex 2014

	Haiti	Caribbean Countries	Low income countries
Persons of age +15			
Have an account at a Financial	17,5 %	46%	24,8%
Have mobile money account	3,8 %	1,7%	10,0%
Receive Domestic remittances	19,5 %	11,3%	25,6%
Use internet to pay bill or make purchase	2,7 %	6,9%	1,2%
Use financial institution to utility bill (% age +15)	0,8 %	6,3%	0,9%
Borrow money (% age +15)	47,6 %	32,7%	52,5%
Borrow at financial institution (% age +15)	4,6 %	11,3%	8,6%
Borrow from family and friends (% age +15)	27,0 %	13,5%	34,9%



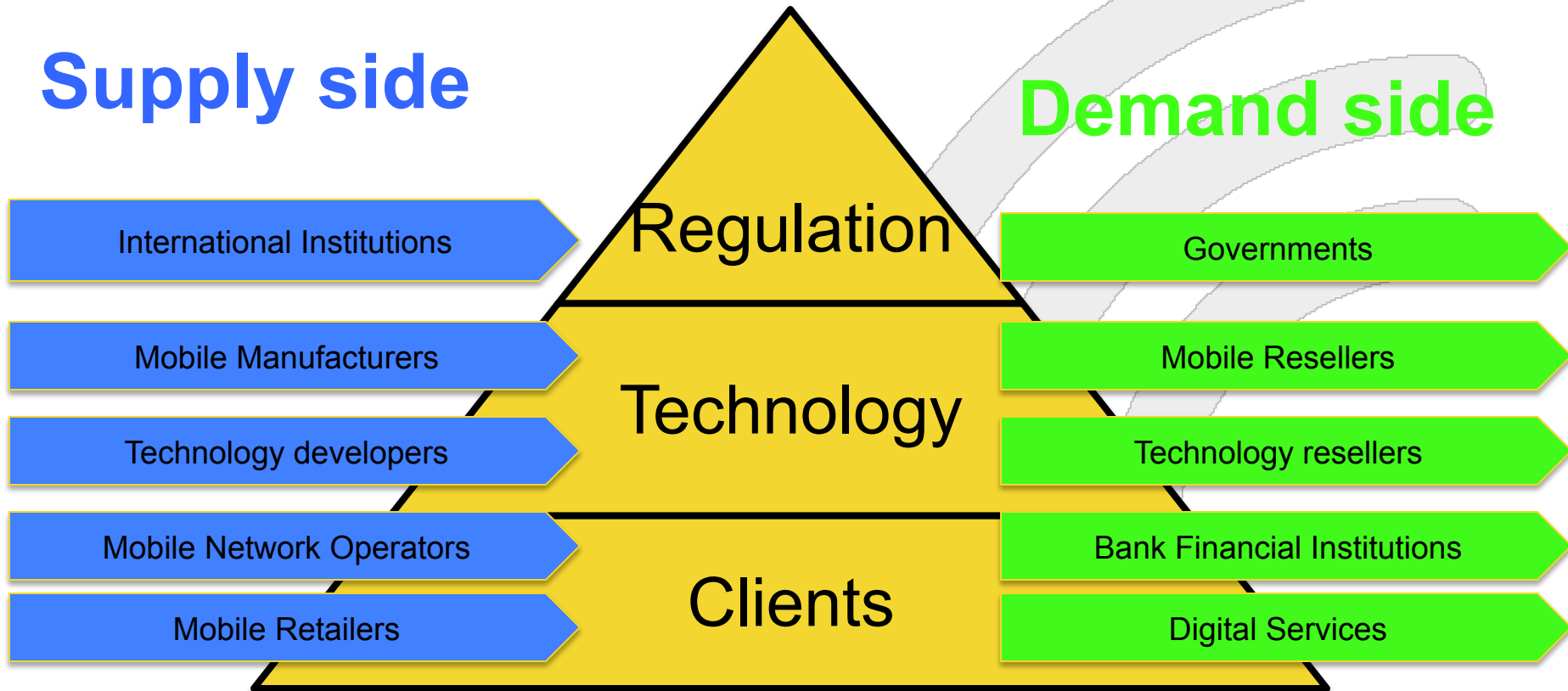
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Understanding the Mobile Money Environment

Supply side

Demand side



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LajanCash: Tech provider + Financial institution



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HAITIPAY S.A.

- ICT Company
- Mobile Money Solutions Provider
- TagPay Technology Licensee for Haiti
- Payment API developper
- BNC Super Agent

BANQUE NATIONAL DE CREDIT (BNC)

- Government Owed Commercial Bank
- Third largest bank in Haiti
- 39 branches nation wide deserving more than 800,000 clients.

LAJANCASH

- Mobile Wallet Service
- 375 Agent Locations
- 695 POS Terminals deployed
- Interoperability
- Natcom and DIGICEL
- USSD, Web, APP, SMS



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Technology at the Service of the Finance sector

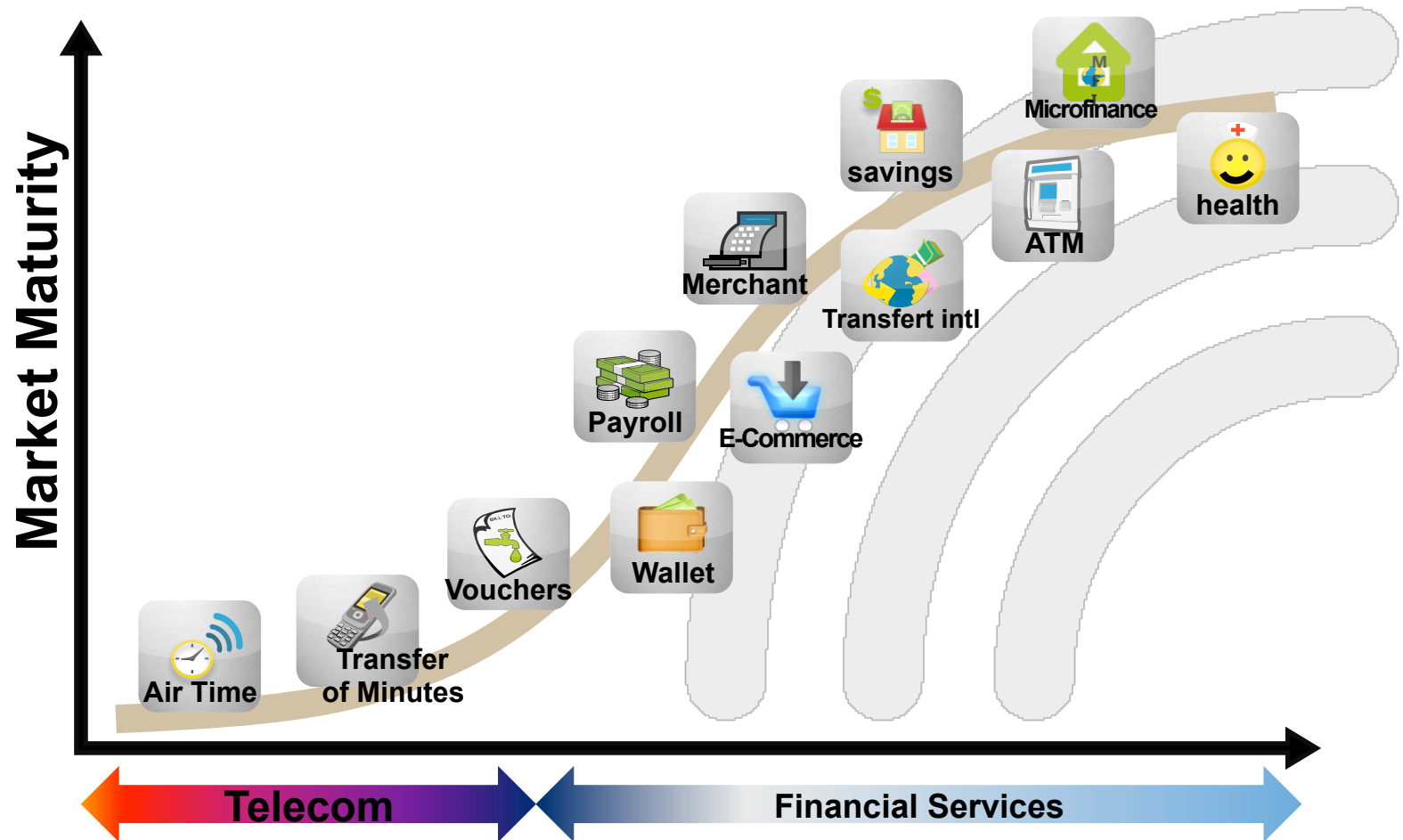
- ***Thanks to the Near Sound Data Transfer (NSDT™)***
Technology – sound encryption technology that allows highly secured authentication processes – ISO 5883 Certified - Patented – HaitiPay is a Tagpay Master Licensee.



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LajanCash: Bank on a Phone Approach



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Understanding the Market specificities

From the **user point of view:**

- Workers want to have access to their salaries immediately and in security
- **Diaspora wants send money** on an **eWallet** for more security
- Diaspora wants to **pay bills or buy goods** in Haiti
- Clients want to have access to services without having to **walk miles or to wait for hours** in line
- Microfinance borrowers **don't want to pay extra fees** to repay for loans or to pick-up loans



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