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SECURITY TRUST THE FUTURE

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# TRACOM

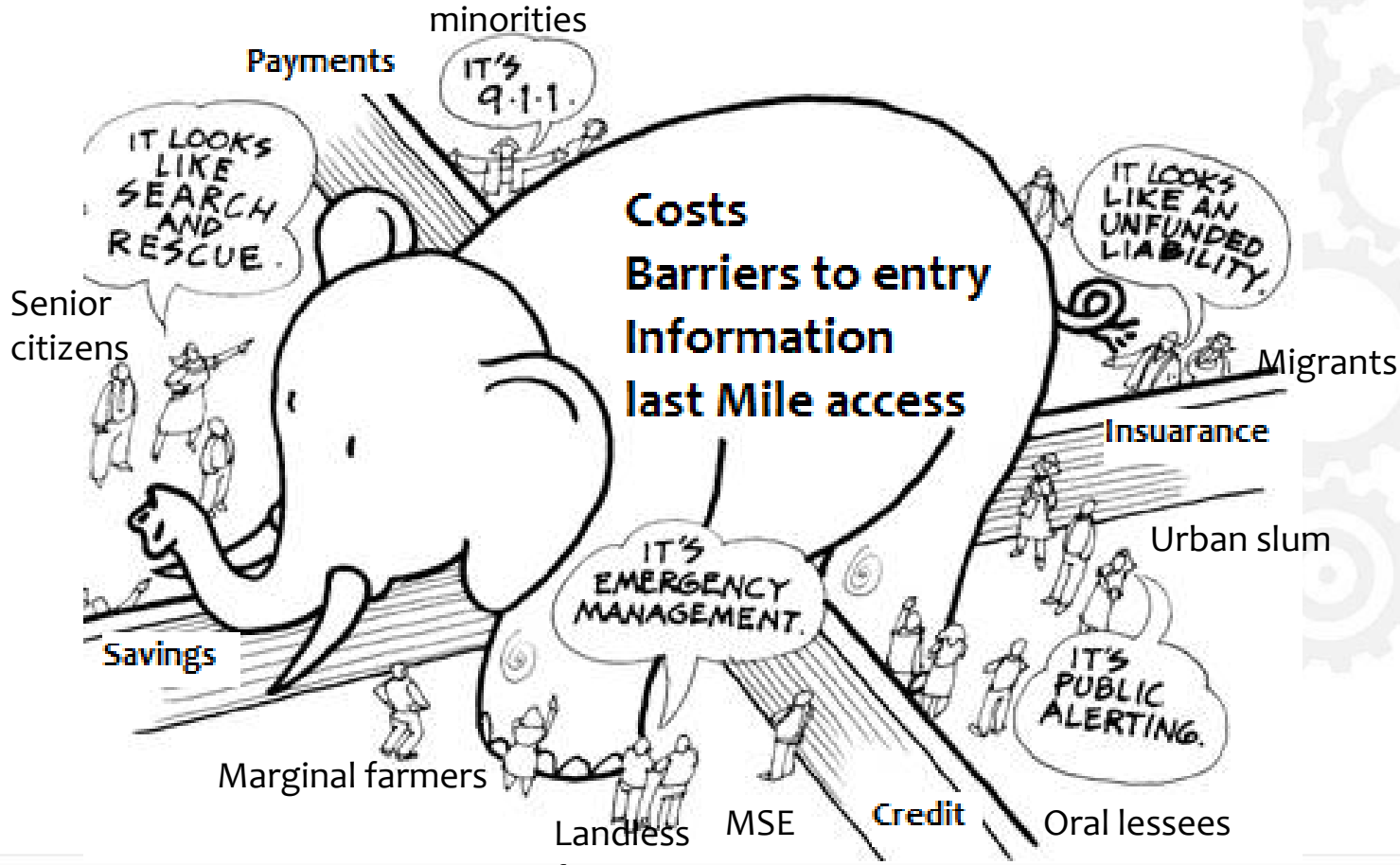
SERVICES LIMITED

## Financial Inclusion

But how?



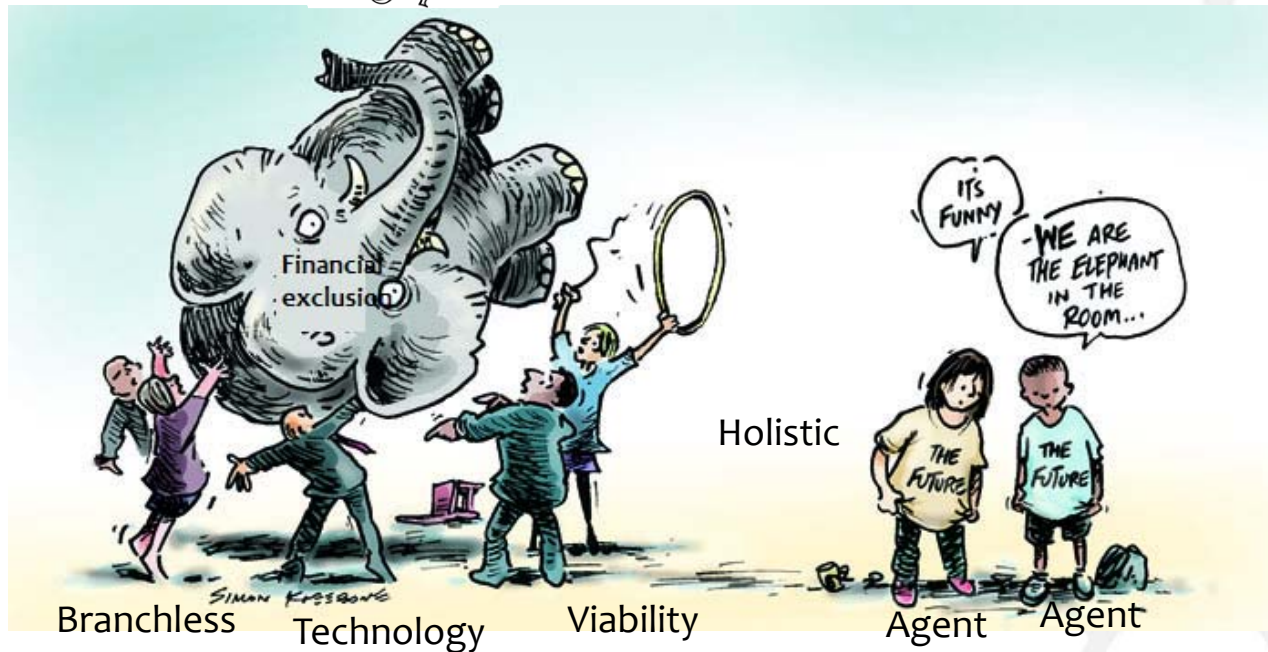
# The financial exclusion elephant



KENYA • UGANDA • TANZANIA • RWANDA • BURUNDI • ETHIOPIA • SOUTH SUDAN • SUDAN • ZAMBIA



# Requisite tools to move the elephant



Proven success through

- Product
  - Multi application card
- Elimination of entry barriers

Holistic

- Biometrics
- Agents (Business correspondents)
- Easy access to credit (CC)
- Support infrastructure

# Top Five Global Trends Changing The Banking Experience

Interrelated trends are disrupting the financial industry as we know it.

Globalization  
Digitalization

Mobile  
Digital



Mobile  
Digital

Mobile  
Digital

Mobile  
Digital

## Drive To Digital

With the rapid expansion of digital devices today, consumers want to manage financial services on demand using the device(s) of their choice.

Like many other aspects of our lives, banking has been significantly influenced by online and mobile adoption.

This will continue to have a significant impact on how banks must deliver their services.



## Emergence Of Customer 3.0

Living in a digital world, FI's need to provide a highly personalized approach in consumers' communications, products and service.

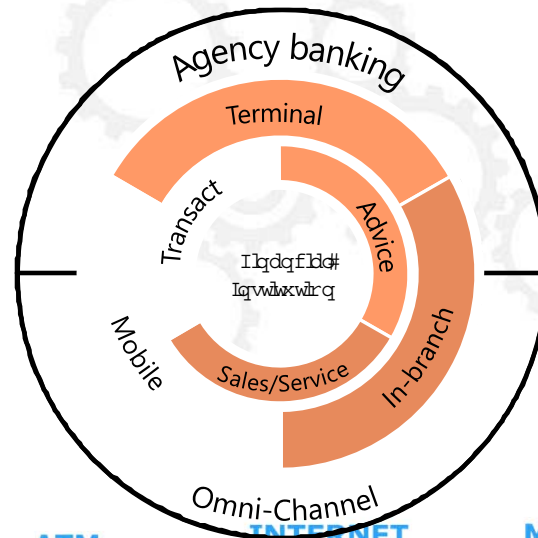
The customer 3.0 expects a seamless, customized and simple experience in their banking interactions too.



# OMNICHANNEL

~~“Delivering a similar experience across multiple channels”~~

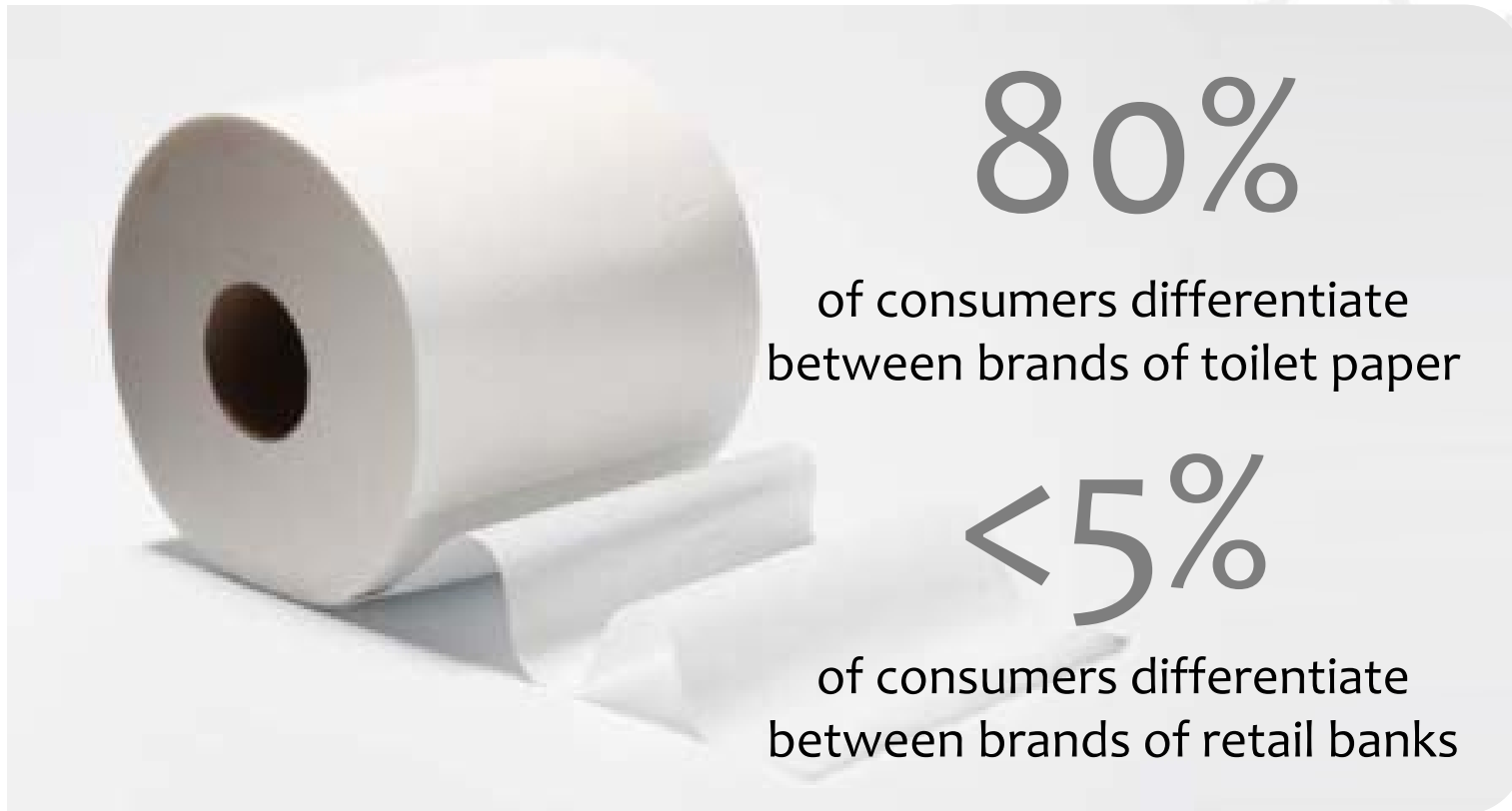
“Meaningful  
orchestration of  
client experiences  
across multiple  
channels”





# The Current Situation

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## “Retailification” Of Branches

The retail industry has changed the consumer experience causing banks and credit unions to reinvent their physical branches.

Digital expansion, new technologies and the customer 3.0 are forcing the reinvention of the banking experience that is driving points of interaction to deliver a more retail-like personalized experience.



# Security As A Differentiator

Improving security is critical to the success of FIs as consumers require confidence in feeling protected.

Sophisticated computer hacking tools, services and byproducts such as stolen credit card numbers continue to expand, creating an increasing threat.



Ingenico solutions bring advanced security



6

**PREDICTION:**  
Payment Security Will Continue to Be a Big Focus



“ Major card data breaches in late 2014 and 2015 caused merchants to rethink their security approaches. I think that 2016 will be the year of securing the point of sale. Technologies like point-to-point encryption or end-to-end encryption will really come to the forefront protecting point of sale systems from malware and other attacks like it. ”

- Ruston Miles, Co-Founder/Chief Innovation Officer, Bluefin Payment Systems



# Biometrics

physiological

## Examples:

- 👉 🖐️ Fingerprint
- 👉 🖐️ Hand: Geometry, Veins
- 👉 😊 Face
- 👉 👁️ Eye (Iris or Retina)

based on behavior

## Example:

- 👉 ✍️ Signature
- 👉 🗣️ Voice
- 👉 😊 Lip Movement
- 👉 🖱️ Type Rhythm

# New Economics of Banking

This crisis is different from many others that have occurred over the past 20 years; it is global.

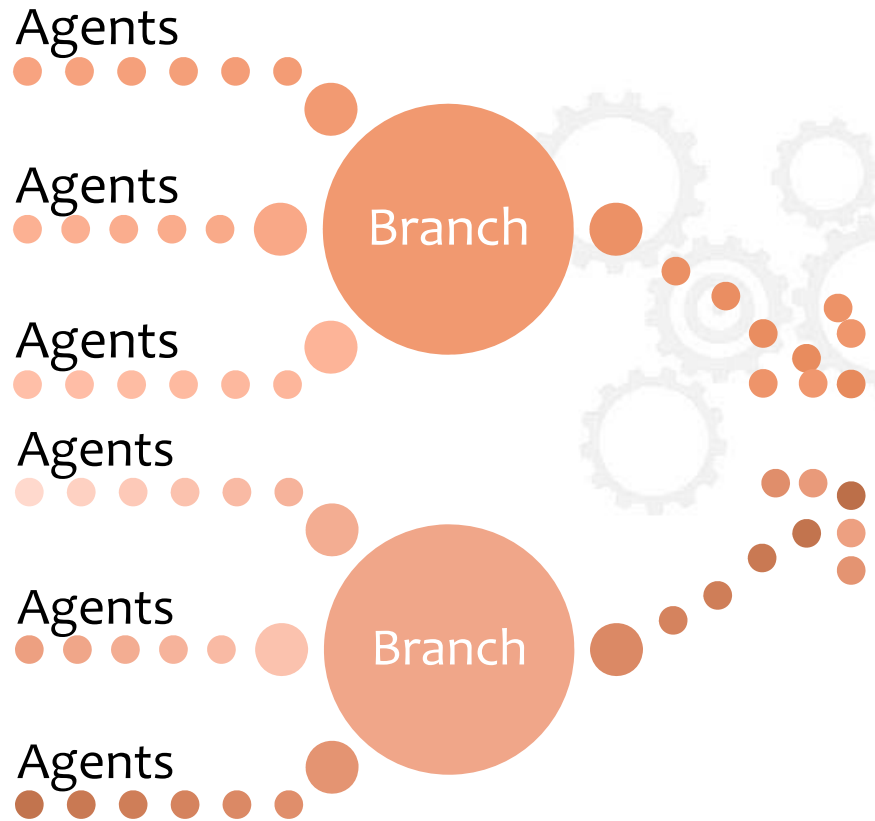
Regulatory burdens, high capital requirements, changing consumer behavior will continue to put pressure on profitability for the foreseeable future.



# Agency Banking



# Agency banking



# Financial Institution's role: making available affordable services to meet different needs



*Banking Agent processing a financial transaction*

## Basic Banking Services

- Account opening origination
- Cash deposit and withdrawal
- Balance enquiries
- Mini-statements generation

## Payments

- Goods and services Bills payment e.g. school fees, utilities, rent

## Money Transfer

- Send and receive money locally and internationally

## Credit

- Loan origination

*Note: Branches are responsible for credit decisions and approvals, not the agents*

- Loan payments acceptance

## Insurance

- Insurance applications origination
- Certificates of insurance issuance
- Premium payments

## Revenue collection

- Government taxes and collections
- Bill payment



# What Consumers Want

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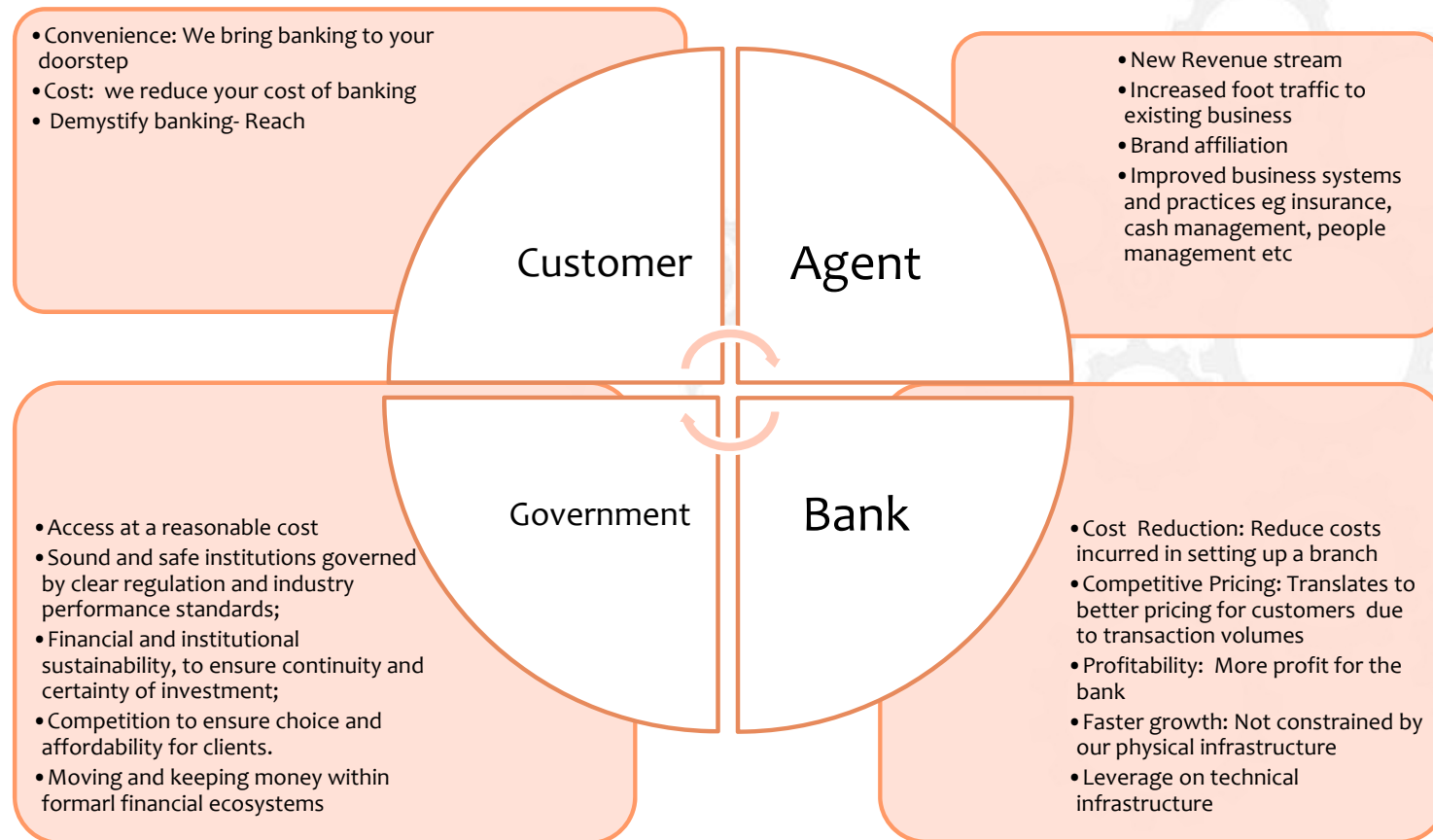
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# 360° value addition



« Proximity » means... getting close to  
people

*This is the only way to win them over*

