



Orange Money - offering mobile financial services in Africa and the Middle East

key figures

- Service launched in Côte d'Ivoire in December 2008
- Available in 13 Orange countries in Africa and the Middle East in August 2014: (in order of launch) Côte d'Ivoire, Senegal, Mali, Niger, Madagascar, Kenya, Botswana, Cameroon, Jordan, Mauritius, Guinea, Egypt (under the name Mobicash), Tunisia (under the name of Mobimoney)
- 12 million customers at the end of September 2014, up 53% year on year
- More than 2 billion euros-worth of transactions carried out in 2013

what is Orange Money?

Orange Money is an innovative mobile payment solution designed to meet the needs of customers in Africa and the Middle East where cash remains the predominant method of payment.

The success of Orange Money lies in its ability to convert cash into electronic money, which can be easily accessed from a mobile phone. Orange Money uses USSD technology, which is similar to the system used for text messaging and is compatible with 99% of mobile phones. This enables transactions to be made in total security over the phone 24/7.

Today, the service is highly sought after, especially in Sub-Saharan Africa where less than 10% of the population has a bank account yet more than 60% have a mobile phone.

Mobile customers of Orange can open an Orange Money account for free. The system is very simple to use: deposits and transfers are made over an ordinary GSM network.

Three types of transactions are possible with Orange Money:

- **money transfer:** enables users to send electronic money to any Orange Money customer in the country. In certain countries, international transfers are also possible
- **payment:** enables users to pay some of their bills remotely or buy calling credit easily
- **financial services:** includes savings or insurance solutions for example (depending on the country)

flagship launches in 2014

- **services for customers with bank accounts:** Orange has partnerships with the BNP Paribas and Bank of Africa groups in order to allow customers who have bank accounts to use their mobile phone to create a link with their Orange Money accounts. These new services are available in Côte d'Ivoire (BICICI) and Madagascar (BoA), and will be extended to Senegal, Mali, Niger and the DRC in the coming months. These partnerships facilitate money exchanges between the "banked" and the rest of the population.
- **new services to facilitate customers daily life:** In Senegal, Orange and Eiffage have partnered to allow their customers to re-load their motorway toll card, Rapido, using Orange Money. To re-load their Rapido card, the customer connects to the service, enters his card number and then the amount he wants to top up. The card is then ready to use. Again in Senegal, Orange and Allianz have signed a partnership allowing students to take out a loan to help fund their tuition fees. They can use Orange Money to make repayments without needing to have a bank account.

- **the development of a new Orange Money application for smartphones:** In Madagascar and Mali, the Orange Money service is now available through a mobile app for people equipped with a smartphone, making the service even easier to use. For instance, customers no longer need to type-in the phone number of the money receiver; they can easily select them from their contacts list. The application enables money transfer from mobile to mobile; money transfer between bank accounts and mobile accounts; payment of bills (water, electricity, phone, television, education, etc.); purchases of airtime credit; exchange of gift vouchers; balance checking and other functions.

flagship launches in 2013

- **Orange Money services available in Total service stations:** Orange and Total signed a partnership in July to offer their customers access to Orange Money services in 1,300 Total service stations across the African and Middle-Eastern countries where Orange Money is available. The partnership is already operational in Mali, Côte d'Ivoire, Cameroon and Senegal where customers can also pay for purchases in Total petrol stations using their mobile account.
- **Orange Money International Transfer from mobile to mobile:** Orange Money International Transfer was launched in July 2013 and enables mobile-to-mobile money transfers between three African countries: Côte d'Ivoire, Mali and Senegal. This service is a first in Africa and is facilitating the flow of basic financial services in a region that sees around 200 million euros transacted each year. Customers can send and receive money from their mobiles at competitive rates in total security, avoiding the need to travel long distances carrying money or sending cash via a third party.
- **A physical Visa Card for Orange Money customers:** Since August 2013, Orange Money customers in Botswana have benefited from easy access to their funds, 24 hours a day, through a vast network of cash machines as well access to new payment options at approved points of sale and websites thanks to a partnership with Visa. This launch is a global first and Botswana is the first country to benefit. In October 2013, Orange Botswana was also named Best Operator in Southern and East Africa at the 9th Africa Telecom People Awards, for this new service in particular.
- **New bill payment partnerships signed in several countries** to give Orange Money customers the ability to use their mobile phone to pay bills. This allows customers to benefit from the flexibility and security of mobile payment, while avoiding long, arduous journeys to make cash payments. A few examples:
 - Orange Botswana: life insurance (premiums/compensation pay-outs), school and university fees (paying exam fees) and electricity bills (prepaid accounts)
 - Orange Mali: water and electricity bill payment
 - Orange Côte d'Ivoire and Orange Cameroon: university enrolment fees
 - Orange Niger: bus ticket bookings and payment
- **The Group's Egyptian subsidiary Mobinil launched a mobile payment offer** in September 2013 under the name Mobicash, making the service available to its 33 million customers. In compliance with regulation, for the launch phase, the offer involves basic services such as cash deposits and withdrawals, and transfers between customers.

the mobile payment challenge for Orange

Orange Money is one part of Orange's corporate social responsibility initiative: the service plays a major role in social development where the service is available. It is also a key driver of economic growth for institutions, companies and professionals from all sectors.

In parallel, Orange Money is an important component of Orange's business in emerging markets where 95% of customers use pay-as-you-go offers and have SIM cards from several operators at the same time, adapting their use on a daily basis according to the offers available. In this context, services like Orange Money are a powerful tool for customer loyalty and value creation.

mobile payment prospects for Orange

The mobile payment service is a strategic vector of growth for Orange in Africa and the Middle-East. Orange's aim is to support the expected increase in this market in the years to come by extending our range of low-cost access financial and banking services to as many people as possible, thereby continuing to make our customers' lives easier. Our goal is to make these services essential within 3 to 5 years, in the same way as text messaging, internet connection or 3G is today.

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