







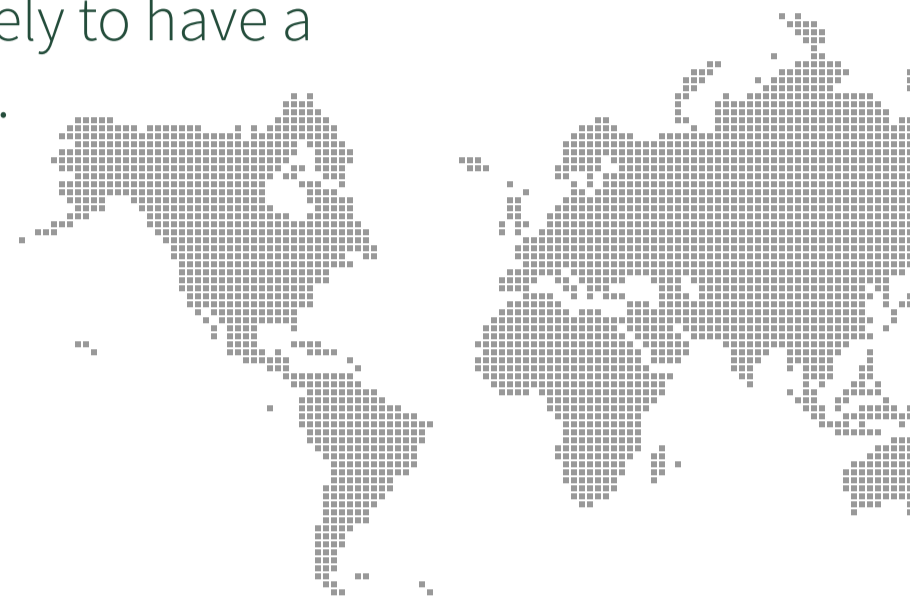
Developing Countries Turn to Mobile Banking

Using cash for all daily transactions can be risky.

South Africa's Eastern Cape	Kenyan village of Sori	Afghanistan
 Elderly men and women receive their pensions in cash making them targets for robbers on their long walks home.	 Women take the bus to market to sell their fish and receive payment in cash, which takes time and money.	 In Afghanistan, a police officer loses part of his salary to the officer who hands out wages and takes a cut off the top.
 Pensioners now receive money electronically thanks to government-issued smart cards.	 Women now send their fish to market and receive electronic payment, saving time and money.	 Many officers thought they'd received raises once their salaries were paid electronically.

Globally, 2 billion people don't have bank accounts

Adults in developing countries are more than 2 times less likely to have a traditional bank account than adults in developed countries.



ATM's per 100,000 people

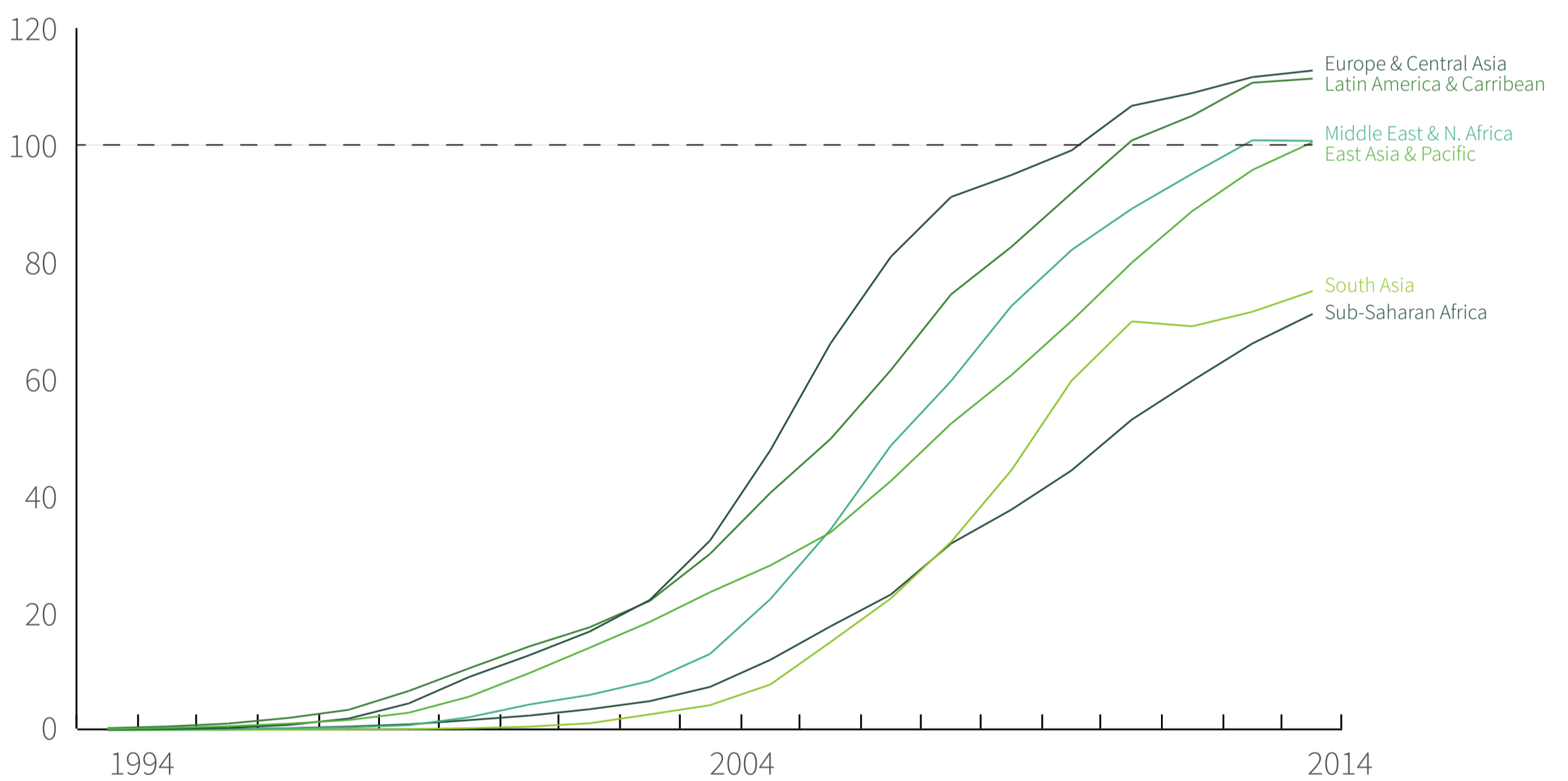


Commercial Banks per 100,000 people



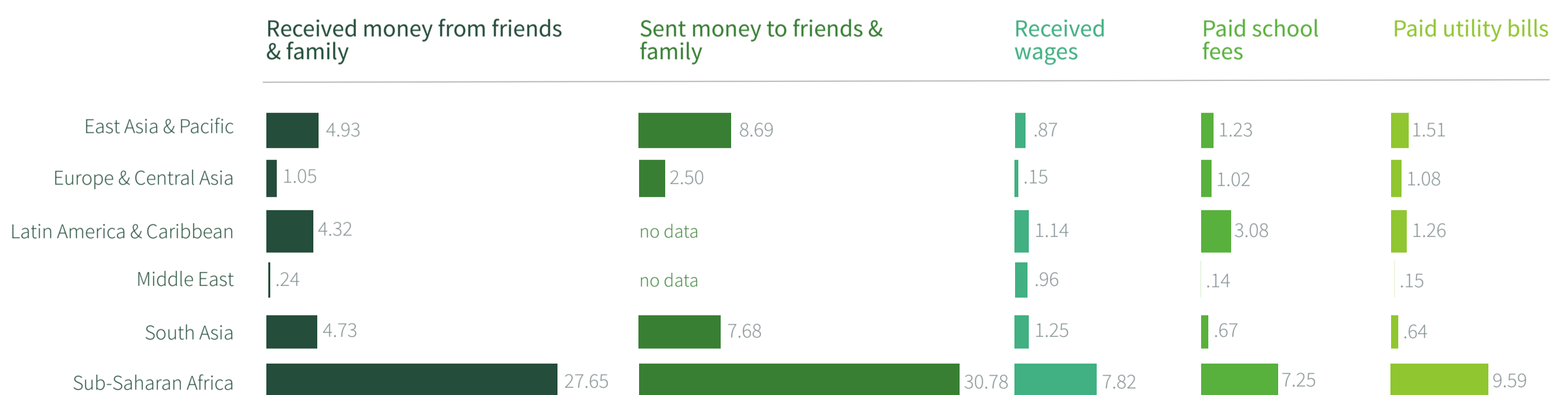
Most people around the world have access to mobile phones

Mobile cellular subscriptions (per 100 people) in developing areas.



Developing countries are starting to use phones for banking

Percentage of adults (15 years +) who made transactions on mobile devices in 2014.



75% The percentage of Kenyan adults who use M-Pesa, the most successful mobile banking system.

- The Economist

2030 The year by which the 2 billion unbanked will be using their phones to store money & make payments.

- Bill Gates