

Overview

- CHYP's Approach
- Elements of Success
- The Resulting Solution



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CHyp's Approach

- **1st Phase**
 - **Requirements Gathering**
 - Unfamiliar market
 - **Payment Scheme Analysis**
 - Pick a scheme, any scheme....
- **2nd Phase**
 - **M-PESA Definition**
 - **RFP, Supplier selection**
 - **Build & pilot**

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Payment Scheme Analysis

■ No Shortage of Candidates

Paybox Caixamovil Telemoney Mobipay
Moxmo MTN Banking
NTT DoCommerce RemitCard Fastpay
G-Cash
Fundamo I-Pay Vodafone m-Pay
QPass
Wizzit NTT DoCoMo c-Mode rePower
M-Till Moneta C-SAM Edy/FeliCa YW8
Contopronto K-merce SMARTMoney Simpay

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Elements of Success

- Market Need
 - Fit for purpose
- User Acquisition
- Merchant Support
- Cash In/Out
- Evolving
- Convenience
- Liquidity
- Partnerships
- Interoperability?

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M-PESA Scheme Overview

- **Real, identifiable need**
 - Fits the 'real world' environment
- **Building customer momentum**
- **No POS integration needed**
- **Human ATMs**
- **Started simple**
 - Evolution is key
- **Straightforward to use; minimum interaction**
- **Cash-equivalent liquidity**
- **Partnerships**
- **NO Interoperability**

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M-Payment Trends

Schemes with elements of success:

- M-PESA
- G-Cash
- MTN Banking
- Wizzit

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Mobile MicroFinance: Vodafone's African Initiative,
CSFI, 28th November 2005

For further information



■ About Consult Hyperion

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