



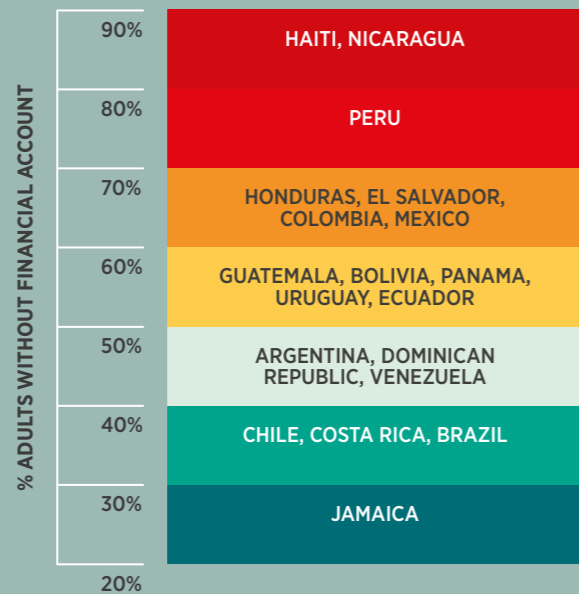
MOBILE MONEY IN LATIN AMERICA & THE CARIBBEAN

Financial inclusion



HALF OF ADULTS ARE UNDERSERVED BY FORMAL FINANCIAL SERVICES

FINANCIAL EXCLUSION LEVELS RANGE FROM



RANGING FROM OVER

80% IN HAITI AND NICARAGUA

TO LESS THAN

35% IN BRAZIL, JAMAICA AND COSTA RICA

Availability



EL SALVADOR, PARAGUAY AND HONDURAS

ARE AMONG THE TOP

15

MARKETS GLOBALLY FOR ADULTS ACTIVELY USING MOBILE MONEY

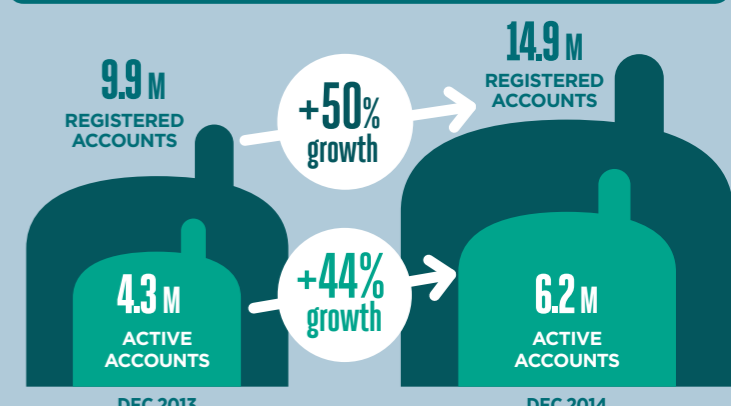
Adoption

5

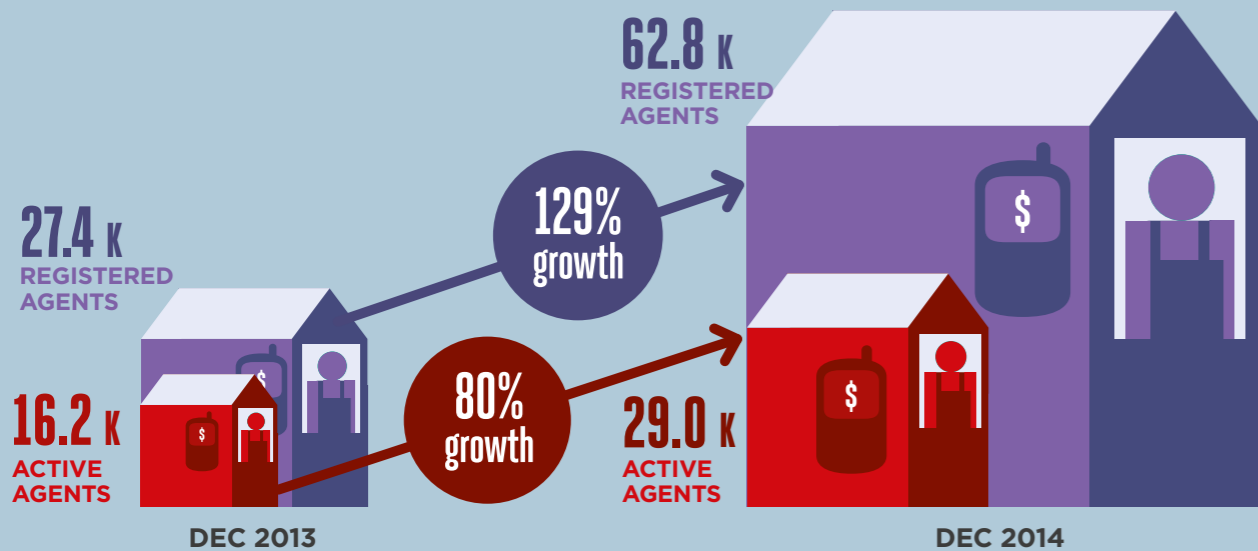
SERVICES WITH OVER 1 MILLION REGISTERED ACCOUNTS, AND AT LEAST 500,000 ACTIVE ACCOUNTS

3

SERVICES WITH OVER 1 MILLION ACTIVE ACCOUNTS



Access



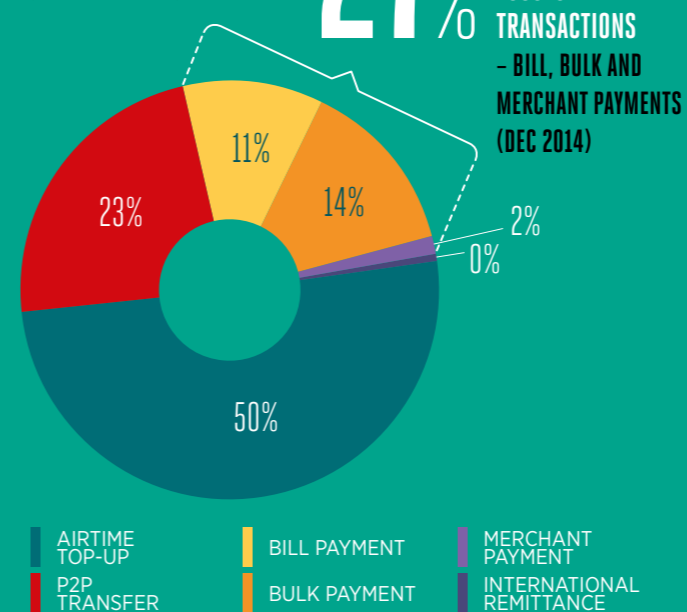
80% increase in active agents in 2014



74% SERVICES ARE INTEGRATED WITH EXISTING BANKING INFRASTRUCTURE FOR CASH-IN & CASH-OUT*

Usage

PRODUCT MIX BY VOLUME (DEC 2014)



TRANSACTION VOLUMES PROCESSED WERE ECOSYSTEM TRANSACTIONS - BILL, BULK AND MERCHANT PAYMENTS (DEC 2014)

1/3 SERVICES OFFER COMPANION CARDS, DOUBLE THAT OF SERVICES IN EAST AFRICA

Regulation



DATA SOURCES: GSMA INTELLIGENCE, GSMA MOBILE MONEY INTELLIGENCE ESTIMATES & FORECASTS, GSMA MOBILE MONEY FOR THE UNBANKED DEPLOYMENT TRACKER, WORLD BANK, GLOBAL FINDEX DATABASE (2014). *ATM NETWORKS OR BANKING CORRESPONDENTS