Financial inclusion

Half of adults are underserved by formal financial services.

Financial exclusion levels range from 90% in Haiti and Nicaragua to less than 35% in Brazil, Jamaica and Costa Rica.

Access

62.8k registered agents, 29.0k active agents in 2014.

80% increase in active agents in 2014.

Usage

Transaction volumes processed were ecosystem transactions.

- Bill, bulk and merchant payments (Dec 2014).

- 27% airtime top-up.
- 11% pay transfer.
- 14% bill payment.
- 50% bulk payment.
- 2% international remittance.

Regulation

6 markets with enabling regulation in 2015.

Markets from 2012.