



The **Mobile**
Revolution!

Pay Esi



Two applications

1. Closed system
2. Specific App



Closed System

person to person
payments
by sms!



Closed System

send money to
your friends ...



...from your
mobile!



pay for low value
goods with a PNG
mobile



fast



simple



safe



secure



uses REAL money

send money from
A to B
using your mobile:



K





how to send
money:



step 1


compose
an sms
TXT
message:



Pay
6831029 10

step 2

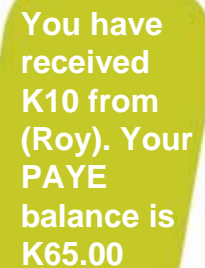
SMS to
680
7293(680
PAYE)



Send SMS
to 680 7293
(680 PAYE)

step 3

DONE!
- recipient
receives
money
instantly!



You have
received
K10 from
(Roy). Your
PAYE
balance is
K65.00



no need to log on
to a computer to
make a payment



pay someone right
from your mobile!



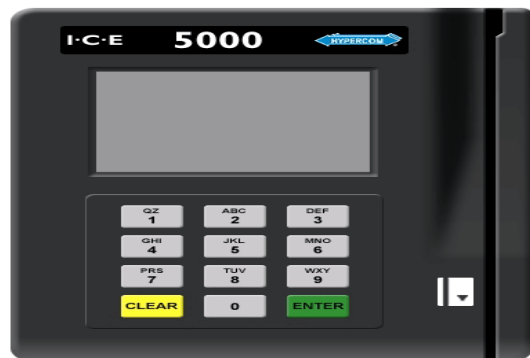
add money through
your BSP bank
account



transfer money
back to your BSP
bank account



Acquiring merchants / Agents





Specific Application

Using Mobile
Wallets to pay for
electricity

Using Short Codes/USSD



step 1

compose
an sms
TXT
message:



121 Meter
No*50#

step 2


Balance
Check



Enter your
PIN

step 3

DONE!
- recipient
receives
money
instantly!



Your
easipay
number is
1234 1234
1234 1234



Specific Application

How does money
go into your mobile
wallet ?



Specific Application

Creating Mobile
“Wallets”



Specific Application

Challenge :
Physical cash into
Virtual Money





Specific Application

Above all else :

Integrity and
Confidence



Integrity Issues

No different to E-
Commerce



Very Important

**Regulatory
Certainty needs to
exist**