

Breakout Session 2: Delivering Services POS vs. Mobile-banking Products

CEC Cameroon

March 1st, 2016

Accra, Ghana



BANKING TRANSACTIONS AND PAIEMENT TERMINALS

CEC Cameroun model

GHANA WORKSHOP



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PRESENTATION OF CEC CAMEROUN

CEC CAMEROUN	
TYPE OF INSTITUTION	Microfinance
YEARS OF EXISTANCE	20 years
TYPE OF SERVICES	Daily savings, Crédit, Money transfer, Other bank facilities

IN URBAN AREAS : Low income customers



THE VISION

LINK

- Mobile Money
- Money transfer

IN RURAL AREAS



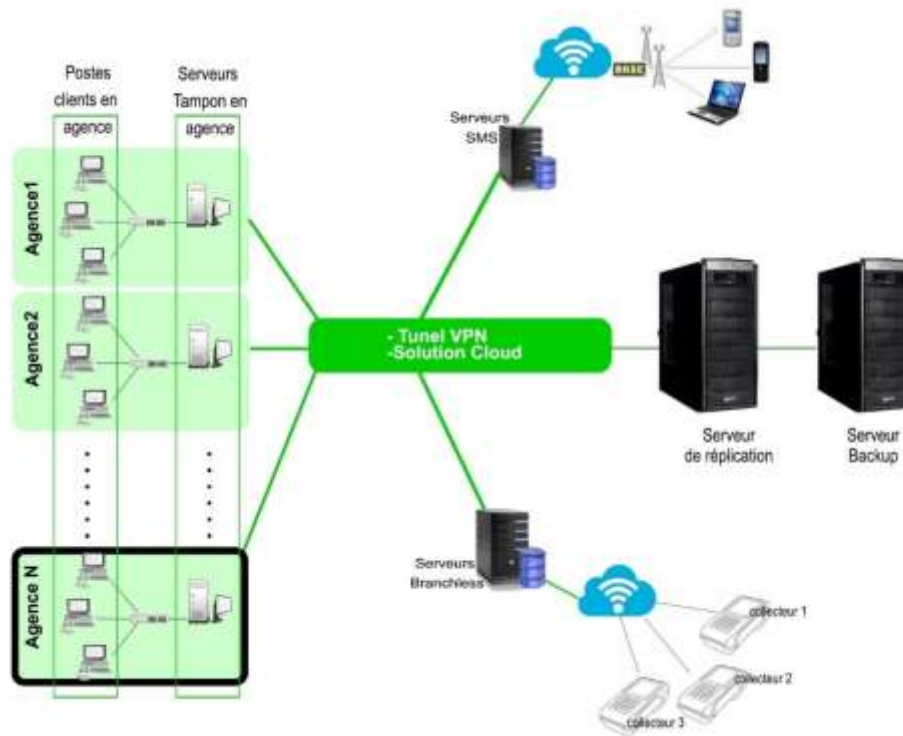
COMPARISON OF PROTOCOLS FOR REMOTE TRANSACTIONS

FUNCTIONS	USSD	SMS	INTERNET
Online mode	+		+
Offline mode		+	+
Semi-online			+
Response time < 60s	+		+
Interoperability menu	+		+
Phones (all types)	+	+	

IMPLEMENTED MODELS

BRANCHLESS BANKING MODEL : INTERNET BASED AGENCY BANKING

The financial institution developped and use his own platform for branchless transactions





CHOICE OF THE PLATFORM

CONSTRAINTS WITH MNOs

- Very expensive and restrictive interoperability;
- Limited support from the MNO;
- High dependence on the MNO.

TERMINALS FOR DATA COLLECTION

<p>DIVICES</p>		
<p>Operating system embedded</p>	<p>Windows CE</p>	<p>Android</p>
<p>Transactions allowed</p>	<p>Account Deposits Account opening Withdrawal</p>	<p>Account Deposits Account opening Withdrawal</p>
<p>Record Mode</p>	<p>Online mode Offline mode Semi-online mode</p>	<p>Online mode Offline mode Semi-online mode</p>
<p>Cost per transaction</p>	<p>2,2 fr cfa ~ \$ 0,004 USD</p>	<p>2,2 fr cfa ~ \$ 0,004 USD</p>
<p>Cost of device</p>	<p>\$ 750 USD</p>	<p>\$ 25 USD</p>

CHOIX DU TERMINAL

FINANCIAL CONSTRAINTS

- Low cost
- Maintenance part available

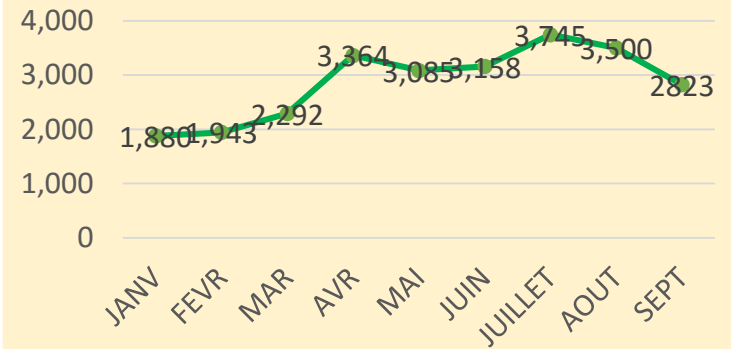
TECHNICAL CONSTRAINTS

- Easy to use
- Extensibility
- Lifespan : 3 years
- Network : Internet 3G+ (Orange, MTN or NEXTEL)
- Easy to update

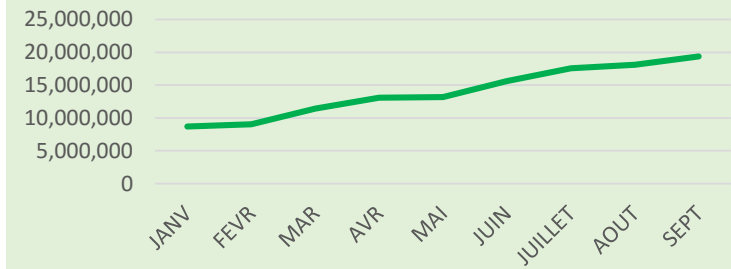


SMARTPHONES + BLUETOOTH PRINTERS

NUMBER OF TRANSACTIONS



SAVINGS



DIFFICULTIES

- Network coverage still limited in rural areas
- Network bandwidth not stable : slowing transactions
- Energy challenges in urban and rural areas

PERSPECTIVES

- ▶ **November 2016** – Partnership with MNOs for mobile money integration with these objectives :
 - Bill payment
 - Purchases of goods or services
 - Pay School fees
 - Etc.

- ▶ **March 2017** – Money Transfer using smartphones

DIGITAL FINANCE FOR RURAL AREAS AND LOW INCOME CUSTOMERS





MICROLEAD

THANK YOU