

Aimed at financial inclusion of businesses especially informal SMEs dealing in cash into digital economy and build truly 'digital' 'cash-light' Uganda

MSMEs IN UGANDA

employ 2.4 Mn people	constitute 90% private sector	generate 80% manufactured output	contribute 20% GDP
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CHALLENGES

'Card payments' not a feasible alternative to cash because
Only **33%** adults banked in Uganda
Only **5.4%** adults pay by Card



MSMEs mostly deal in cash and face cash-related payment challenges:
change problem leading to disputes
long time in counting cash leading to queues in rush-hours
fear of theft
inability to accept physical cash-payment remotely in online-orders

Handling and transporting cash for chain stores between multiple outlets is cost-incentive and risky

SOLUTION



Customers can make payments to merchants via USSD or simply scan QR code available at merchant outlets via the Operator's App.

Who can become an mobile money Merchant: Anyone with **legitimate business** and **Operator's mobile-phone connection**, by filling merchant application form free-of-cost and providing necessary documentation.

Launch of merchant payment service in July-2019 powered by **Comviva's mobiquity® platform**

IMPACT

- In just 1 year **1670+ merchants** went digital at zero cost
- 9.4 million** Customers can readily use mobile money for digitally paying merchants
- Transaction value grew by **54% in 8 months** during pandemic (April 2020 to November 2020).
- Mobile money platform is processing staggering **3.1 million transactions** valuing UGX 57.7 billion (US\$ 15.8 million) monthly.
- Used by Ministry of Health Uganda and Red Cross Uganda to create a **donation wallet** for collecting COVID-19 relief donations.

STRENGTHS



Robust-platform supporting scalability:

Powered by Comviva's mobiquity® platform, world's largest mobile-money-platform handling 130million customers, 7.5 billion transactions/annually.

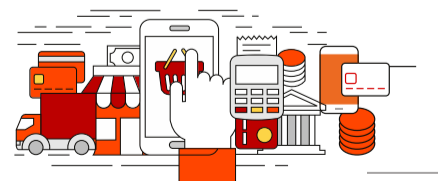
Merchant fund access and liquidation:

Merchant can cash-out money from their mobile money wallet at 140,000+ agents and 900+ Branches.

Support for chain stores:

For merchants with multiple retail outlets one master-wallet with multiple child-wallet (pseudo-wallets) are created all linked to same merchant-ID

Aligned with UNSDGs	8 DECENT WORK AND ECONOMIC GROWTH	9 INDUSTRY, INNOVATION AND INFRASTRUCTURE	10 REDUCED INEQUALITIES
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Prominent merchants using the mobile money platform



Merchant testimonials videos

- UgaBus: <https://www.youtube.com/watch?v=NIqycoJcn3c>
- Teheca: <https://www.youtube.com/watch?v=FICWH--hye4>
- Chap Chap <https://www.youtube.com/watch?v=Xyj9GBsWBls>