

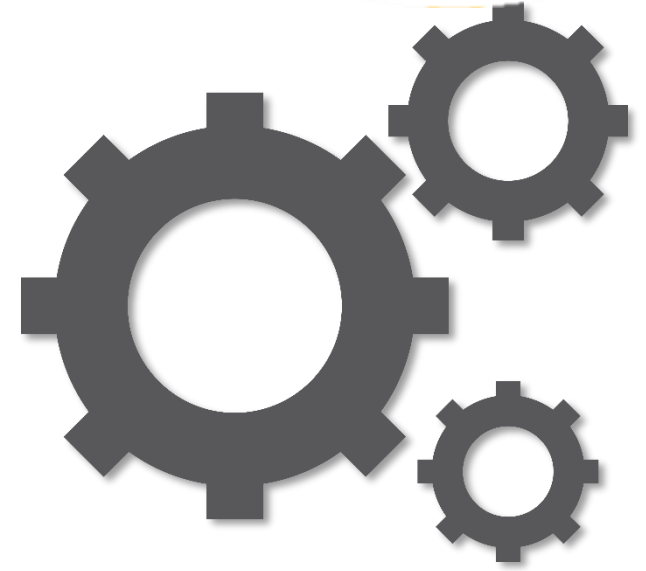
MTN Mobile Money

eCommerce



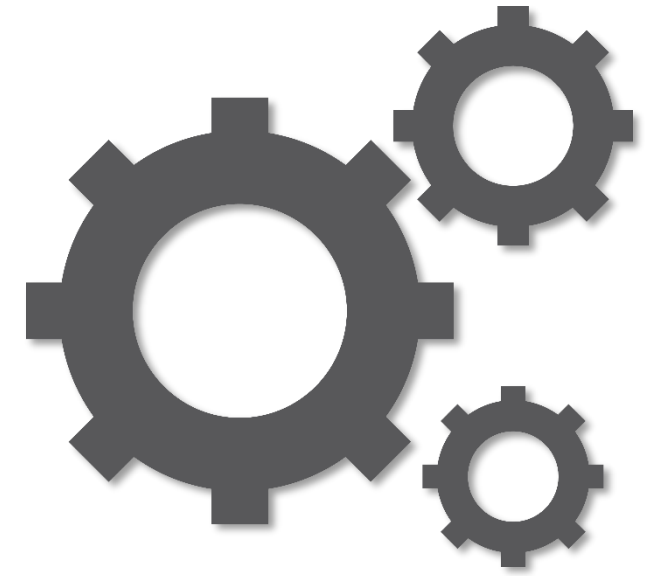
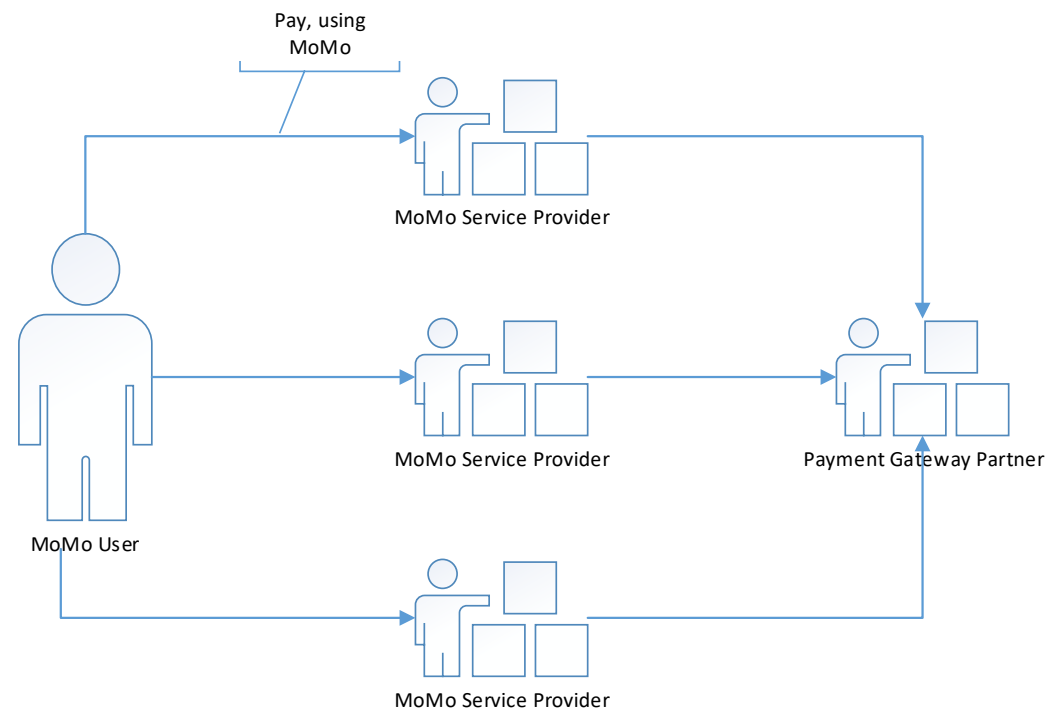
Mobile Money ecommerce Introduction

- Mobile Money service that will allow South African consumers to make purchases online using their MoMo wallets, doing away with the need for a credit card for Internet shopping.
- Mobile money/ MoMoPay is active in over 4000 online merchants.
- MoMo consumers can now do online shopping without the need for a bank card. Even those with credit cards, who do not trust online payments due to safety concerns can now use their MoMo wallets



Mobile Money ecommerce Introduction

MoMoPay user journey



Mobile Money ecommerce Introduction

MoMoPay Benefits - Customer

The benefits of MoMoPay are:

- It is simple
- It is secure
- It is convenient
- It is transparent with real time reporting
- No monthly fees



Who can use Mobile Money for online purchases

MoMoPay is available to customers on all South African Mobile Networks that have a valid South African ID number.



MoMo Pay customer can:

Transaction Receipts

Customers can see transaction receipts for activities performed on Service Provider websites via sms and or on their MoMo app

View transaction History on MoMo

Customers can see transaction history for activities performed on Service Provider websites.

Refunds

Customers can request refunds in the case where a product/service is to be returned.

Customers can contact the Service Provider, using the Service Provider's existing contact methods.



2020 Transactions from May – Aug

Transactions from May – Aug

Month 2020	Users	No transactions	Overall Amount
May	20	33	R1447
June	57	57	R13,752.00
July	54	79	R5402.98
August	48	59	R4131.70

Mobile Money Footprint



MTN Mobile Money Outlook

- **Footprint:** Mobile Money service live in **15 countries**, 8 operations with more than 1 million active customers
- **Customers:** 65 million registered, **25 million active**
- **Access:** **350 000 agents** facilitating deposits and withdraw, MoMo accessible through **USSD, App, Web and IVR**
- **Usage:** Over **400 million transaction per month**, USD 5 billion in total transaction value