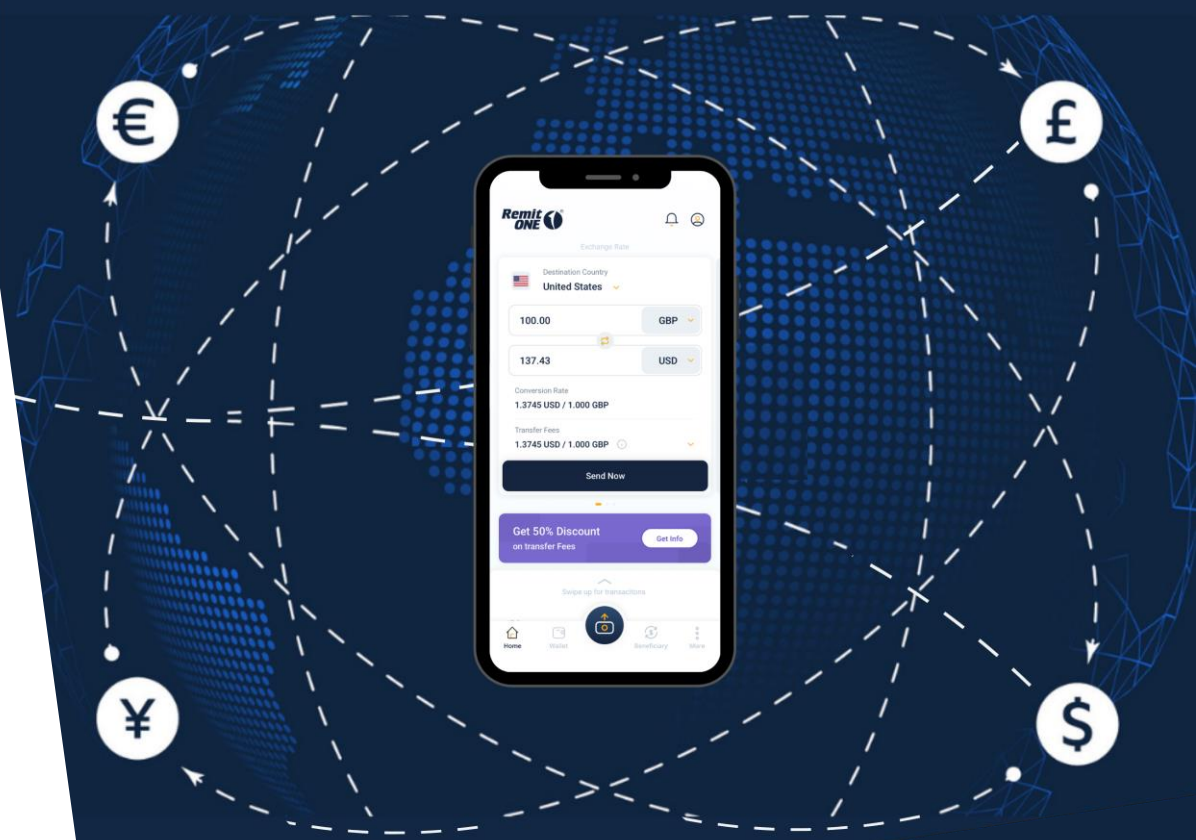




The Ultimate Guide for Telcos entering the Money Transfer Industry

How to diversify revenues, improve
product offerings, reduce churn and
retain digitally-savvy customers



We're building the future of money transfer technology so you don't have to



RemitONE provides cutting edge, compliant, award-winning multi-channel money transfer technology that helps Telecommunication Operators (Telcos), Money Transfer Operators (MTOs) and Banks transform the money transfer industry.

We support our clients to accelerate innovation, drive growth and retain customers by providing them with a robust money transfer platform including the front-end and back-end software and hardware infrastructure.

Today the **trillion-dollar money transfer industry** continues to grow at an accelerated pace.

Telcos who want to generate **new revenues** from the Money Transfer market, innovate at speed, reduce churn and increase loyalty are already embracing money transfer technology.

The Opportunity



The biggest opportunity comes where Telco players can increase financial inclusion for the masses. Today, the number of people with a mobile phone exceeds those with a bank account.

According to The World Bank, 2 billion adults worldwide lack a bank account, but 1.6 billion have a mobile phone. This large number of "unbanked" people represents an immense opportunity for Telcos.

One of the largest mobile and internet services operators in Europe and Africa seized the opportunity quickly and launched its first money transfer offering back in 2008.

Later, in 2013, they launched an international mobile-to-mobile money transfer service between multiple corridors across Africa.

Today this mobile money solution allows millions of people excluded from the banking system to deposit, withdraw, transfer and make payments from their mobile phones.

We can deploy this solution for you...



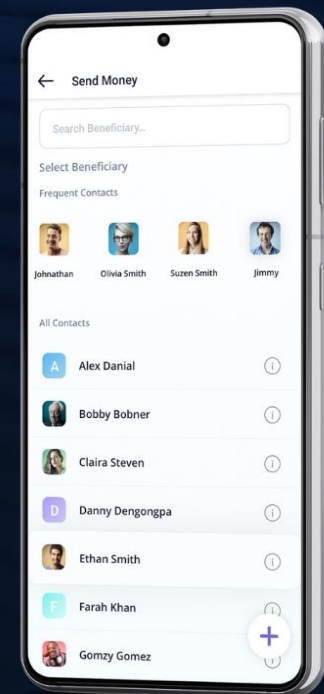
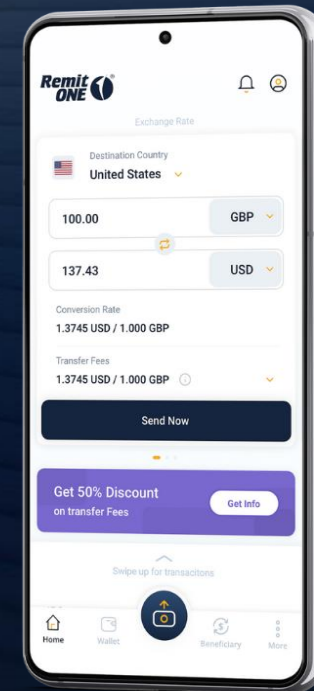
The RemitONE Solution



RemitONE's plug-and-play Money Transfer Solution for Telcos comprises all the elements required for Telcos to activate new money transfer services instantly. The solution includes:

- **RemitONE's Money Transfer Engine** – The regulator endorsed software application with the technical infrastructure required to run a complete money transfer operation.
- **The RemitONE Wallet** – Designed and optimised with your customers in mind, a white-labelled wallet, with state-of-the-art functionality which your customers can use.
- **Integrations with supply chain members** – The solution is already connected with various companies within the money transfer ecosystem, allowing for instant wallet-to-wallet, airtime and utility bill payment settlements.

Telcos can effortlessly unlock new revenue streams within the Money Transfer Market with the RemitONE Money Transfer Solution for Telcos.



Services offered within the solution for your customers



In-built Compliance



RemitONE Money Transfer Solution for Telcos includes:

- ✓ In-built Compliance system with KYC and AML functionality
- ✓ Volume checks, velocity checks and linked transactions
- ✓ OFAC and other AML and PEP list lookups for each transaction
- ✓ Ability to assist Telco with licensing in certain jurisdictions, if required
- ✓ The system is reviewed by regulators worldwide, including the FCA in the UK



The RemitONE EcoSystem™



The RemitONE Money Transfer Solution for Telcos connects with a range of payment/crypto gateways, IDV providers, AML lists, SMS providers and our existing client, partner banks and money service providers.

We can bring all our partners and clients together for you, offering a unified end-to-end solution.

You can leverage existing 3rd party integrations with Mobile Network Operators (MNOs) and Mobile Virtual Network Operators (MVNOs).

If you have existing relationships with IDV providers and payment gateways, no problem – the RemitONE Money Transfer Solution for the Telecommunications Sector can work via API with any 3rd party.

Plug-and-play without disrupting your existing business model.



Why Telcos should work with Fintech Enablers like RemitONE



There are a number of reasons why telcos and fintech enablers should work with one another.

For telcos, collaborating with fintech enablers allows them to improve product offerings, reduce churn, retain digitally-savvy customers and diversify revenues, all without making significant investments themselves.

According to some estimates; it would take a telco three to four times the resources to build the same technology in-house.

“ *RemitONE has created a global ecosystem of money transfer operators using its proven platforms and consulting services. RemitONE provides efficiency for all the stakeholders in the remittance chain.*

Mohit Davar, Former CEO
MoneyGram



Money Transfer Solution Benefits



- RoI with instant new services enablement
- One-stop-shop solution with integrations and partnerships with all relevant supply chain members
- Instant access to new send and payout markets
- Security and compliance
- Scalable architecture to support rapid growth in transaction volumes
- Technology that caters to traditional and digital channels

“ *RemitONE's solution shows that they understand the problem that needs to be addressed and have built a solution to it, rather than many others which have a solution but are not addressing a real-world problem.*

RemTech Judging Panel
RemTech



Your international partner



RemitONE has been delivering state-of-the-art technology and end-to-end solutions to the Money Transfer industry for over 15 years.



■ Countries with RemitONE presence



Tried and tested in
over 100 countries



Over 80 million
transactions made



Over \$30 billion value
entrusted by the market

Contact us to unlock new revenue streams



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 Innovation in
Payments and
Remittances
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The Parliamentary Review

“We implemented RemitONE in UBA for 18 countries. The timeline for completion was very aggressive, but with the relentless support of RemitONE staff and management we were able to go live on time, within cost and the solution surpassed its proposed benefits.”
Lanre Bamisebi, CIO
United Bank for Africa

“The RemitONE platform has been built to meet the needs of all types of banks and money transfer operators. It has been developed with a thorough understanding of the remittance market and therefore addresses the specific needs of the industry.”
Leon Isaacs, Founder and CEO
DMA Global