

Map of the Caribbean

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# Caribbean Payments

## Mobile Dollars & \$ense

Caribbean Map  
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# Introduction

2002

- Our Background
- A Global Journey

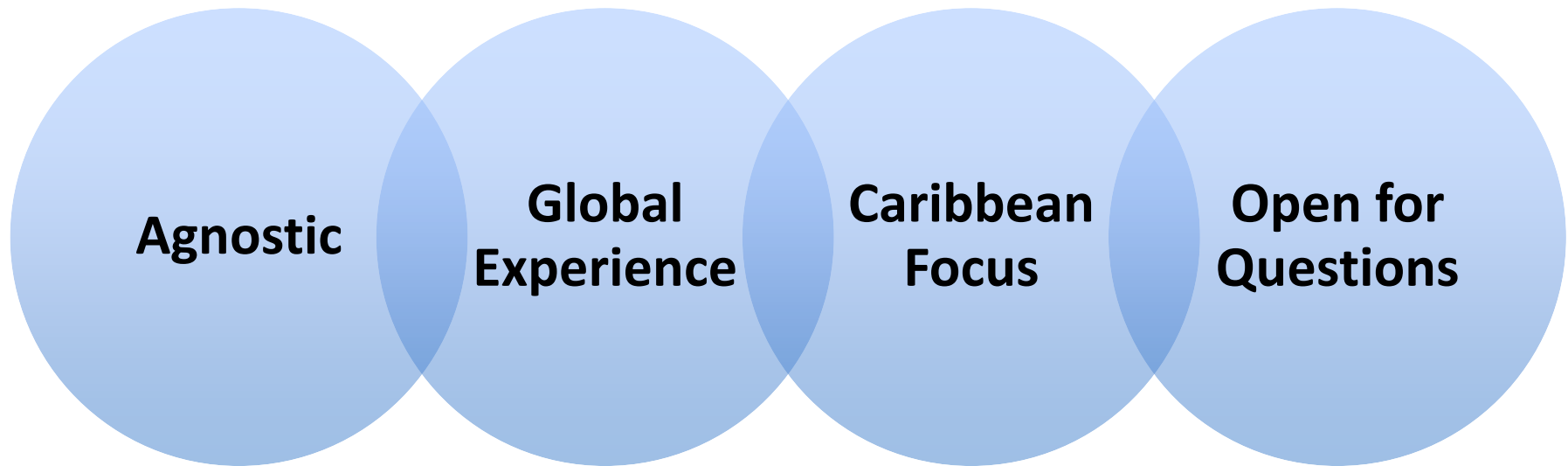
2007

- Frontier Moment
- Where is Started

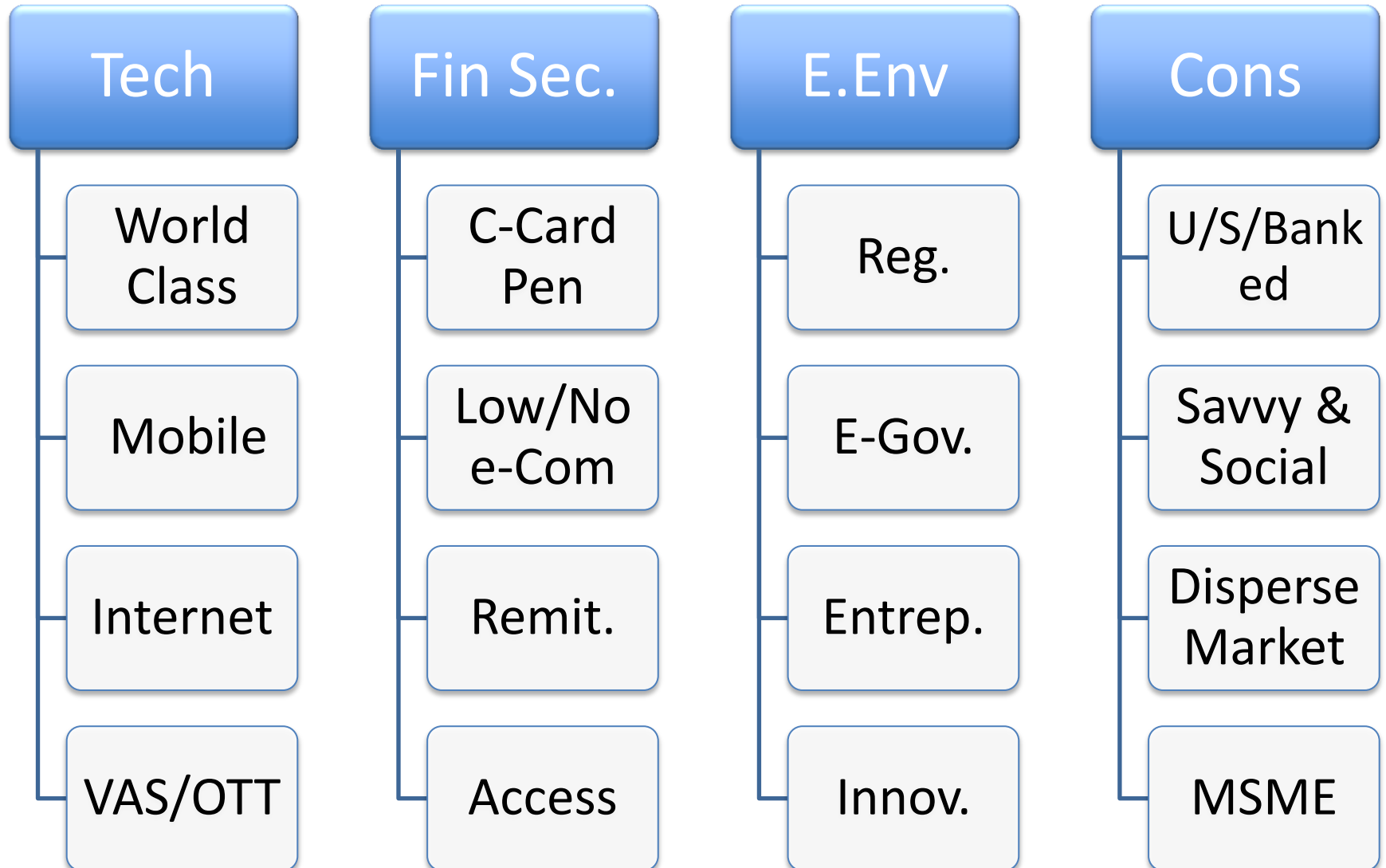
2015

- Highways to Progress
- OTT & VAS

# The Approach



# Regional Overview



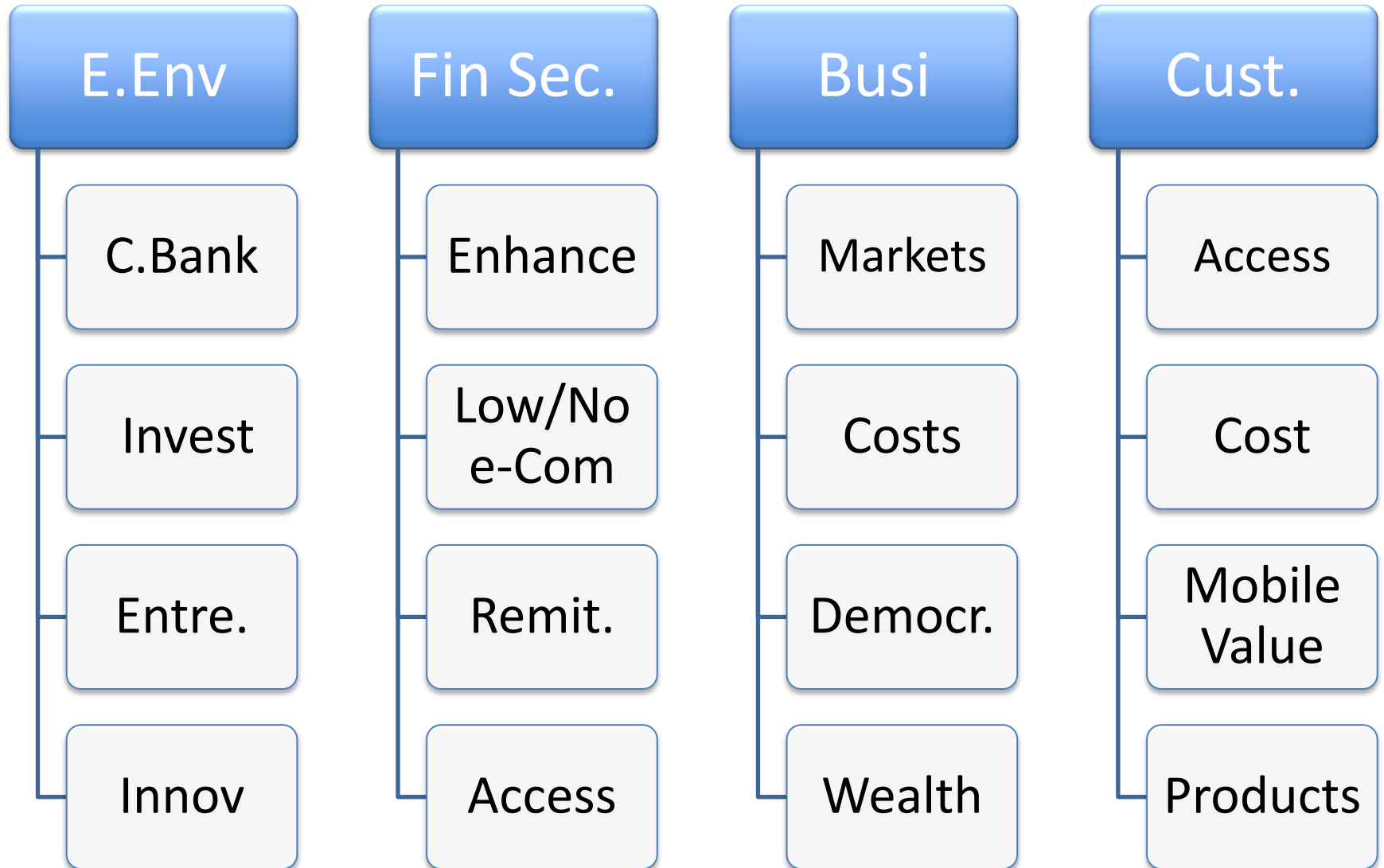
# The Global Picture



# The Regional Challenges



# The Macro Impact

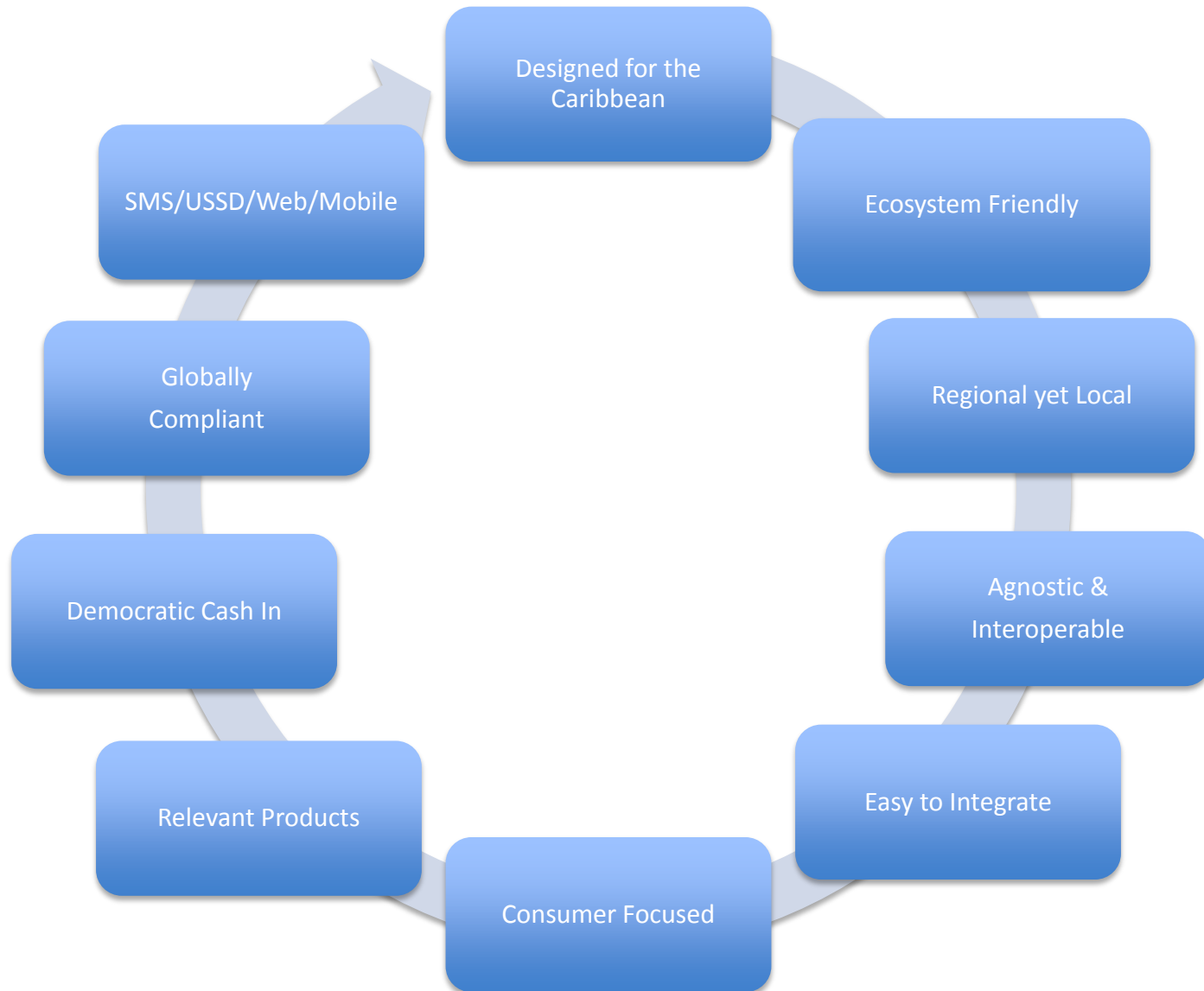


# Solution Comparison

	Unbanked	Semi Banked	Banked
<b>Product</b>	M-Pesa	Caribbean	Apple Pay
<b>Economy</b>	Developing	Developing	Developed
<b>Tie</b>	Subscriber Number	Subscriber Number	Handset/OS
<b>Distribution</b>	Own Customers	Open	Own Customers
<b>Fintegration</b>	Stand Alone	Full	Stand Alone
<b>Cross Border Scalability</b>	Limited	Full	Limited
<b>Agnostic</b>	No	Yes	No
<b>Fund Holding</b>	M-Pesa	Regulated FS Partner	Card Issuer/Bank
<b>Ownership</b>	Telco	Specialist Provider	Apple
<b>Cash In</b>	Agent Network	Agent/Bank/Card	Bank/Card
<b>Global Compliance</b>	No	Yes	No
<b>Interoperable</b>	No	Yes	Yes
<b>Localised</b>	No	Yes	No
<b>Objective</b>	Value Add	Financial Inclusion	Value Add



# A Caribbean Solution



# Required Actions



## Policy

- Regional Prioritisation
- Alignment of Needs and Investment



## Regul

- Harmonisation
- Broadband Access/Affordability



## Tech

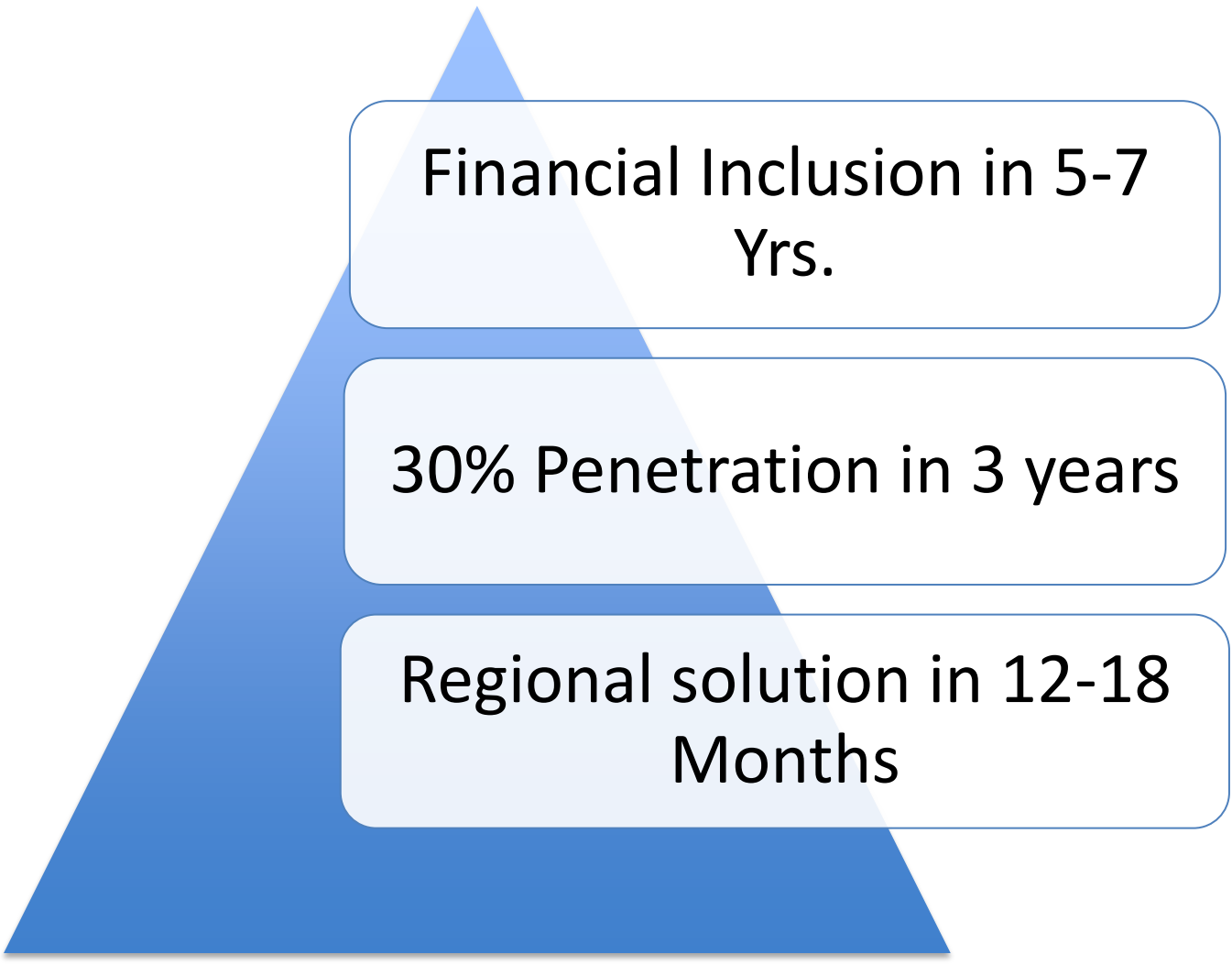
- Region Relevant Solutions
- Continued Innovation



## Gen.

- Stakeholder Education
- Regional Advisory Council

# The Future



Financial Inclusion in 5-7  
Yrs.

30% Penetration in 3 years

Regional solution in 12-18  
Months

# Discussion

**Thank You**

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