



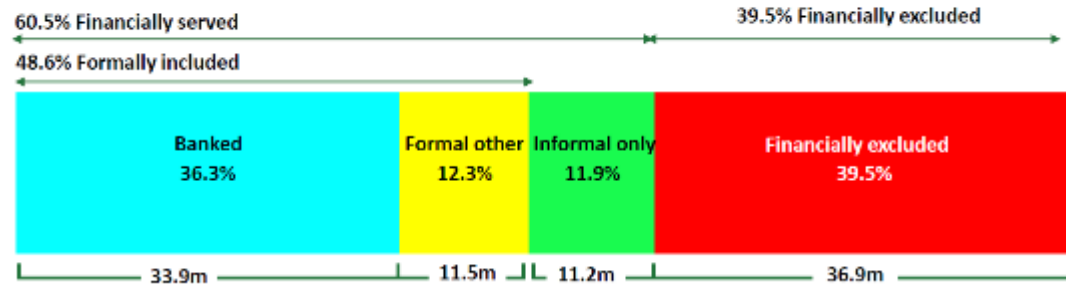
MTN Case Study: The Diamond Y'ello Account





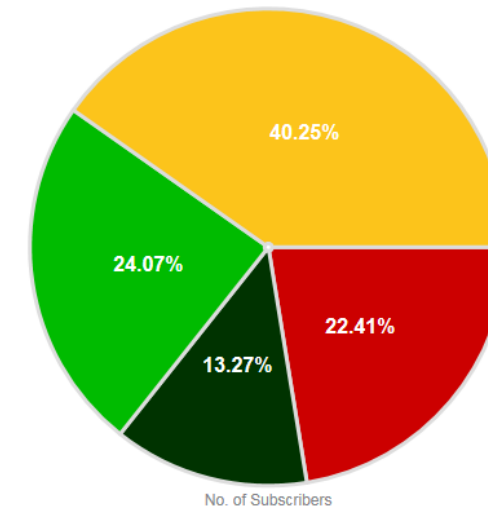
Our Operating Environment

- 45.4 million adults are formally included
- 36.9 million adults are financially excluded



MARKET SHARE BY OPERATOR (GSM)
(January 2017)

● Airtel ● EMTS ● Globacom ● MTN



	Airtel	EMTS	Globacom	MTN
No. of Subscribers	34,666,765	20,521,952	37,222,902	62,248,827
Percentage(%)	22.41%	13.27%	24.07%	40.24%

Huge multi-simming market with over 154 million phone line



Regulatory Environment – Challenges & Opportunities

Guidelines on Mobile Money Services

These guidelines have identified two models for the implementation of mobile money services namely;

A. Bank Led – Bank and/or its Consortium as Lead Initiator

B. Non-Bank Led- A corporate organization (other than a deposit money bank or a telecommunication company) duly licensed by the CBN as Lead Initiator.

Telco-led model excluded

Three- Tiered KYC requirement

Low Value Account – Tier 1	Medium Value Account – Tier 2	High Value Account – Tier 3
Basic SIM Registration Details	Tier 1 + Verifiable ID Card & Address	Full KYC
Accounts can be opened and serviced at Agent location		Available at Bank Branch ONLY

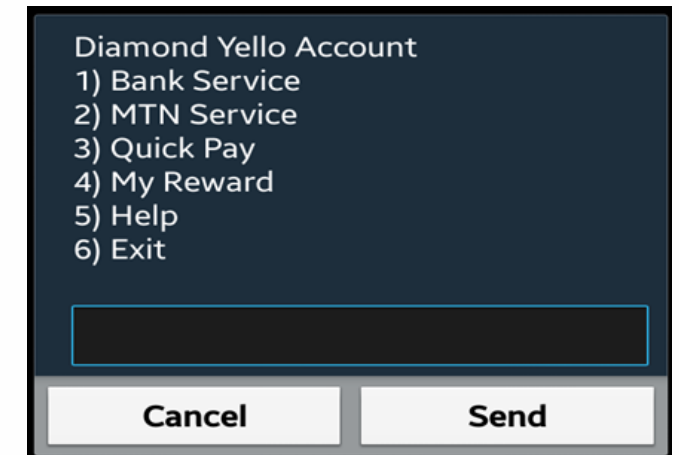
Guideline for Agent Banking

Regulates the provision of financial services to customers by a third party (agent) on behalf of a licensed deposit taking financial institution and/or mobile money operator (principal).



About the Service – The Diamond Y'ello Account

- ✓ A full savings account offered by a Partner Bank – Diamond Bank Plc
- ✓ The service is primarily accessed via mobile phones and at Agent location
- ✓ Offers basic savings, transfers, bill payment, retail payment (Mcash), Thrift Collection & Micro-credit)
- ✓ Leverages on MTN's assets to deliver the service;
 - KYC / SIM Registration
 - Distribution / Agent network
 - Channel / USSD & SMS
 - Platform / Cloud based Core Banking System
 - Toll Free Customer Support



Results so far

6M

Accounts
Opened

2M

Funded
Account

30K

Agents

12K

Actively
Transacting
Agents



Thank you