



Expert Meeting on
**THE IMPACT OF ACCESS TO FINANCIAL SERVICES,
INCLUDING BY HIGHLIGHTING THE IMPACT ON REMITTANCES ON
DEVELOPMENT: ECONOMIC EMPOWERMENT OF WOMEN AND YOUTH**
12-14 November 2014

**SESSION 5:
NEW TECHNOLOGIES TO IMPROVE ACCESS TO FINANCIAL SERVICES**

Mr. Yves Eonnet
Chief Executive Officer
Tagattitude

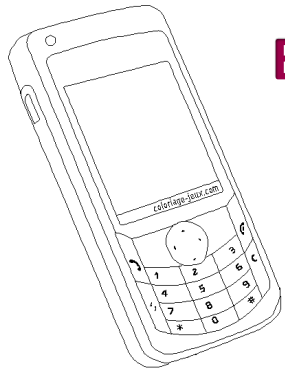




For you to reach millions

Yves Eonnet
Hervé manceron

Tagattitude



Branchless Banking M-Banking Bank the unbanked

Bank 2.0

M

Cashless money transfer Cash to good

M Wallet

Mobile Money

The problem we are addressing:



3 Billions have no bank account

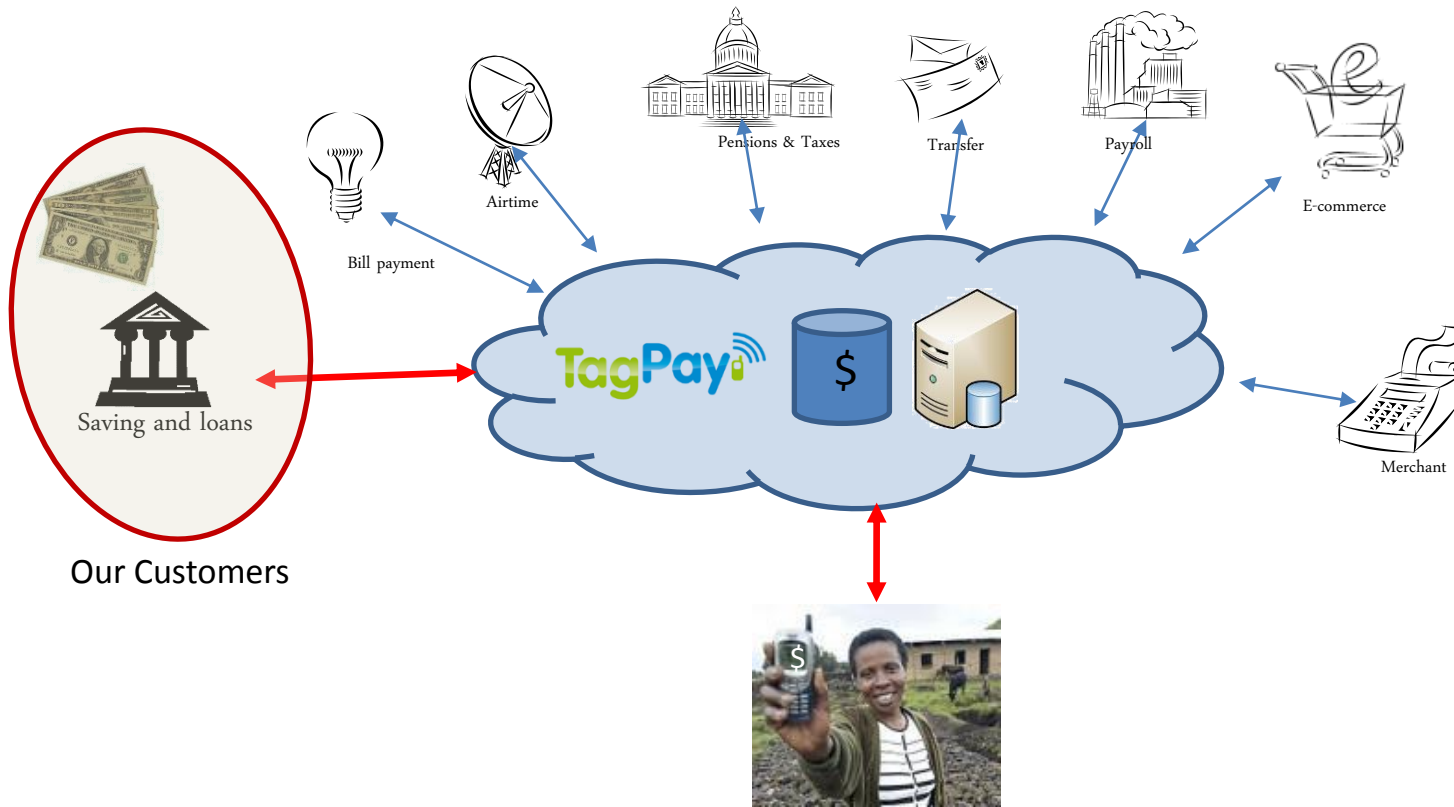


7 Billions have a cellphone

We will bring financial services to the poor via their existing cellphones

Financial services are mandatory to **social development**

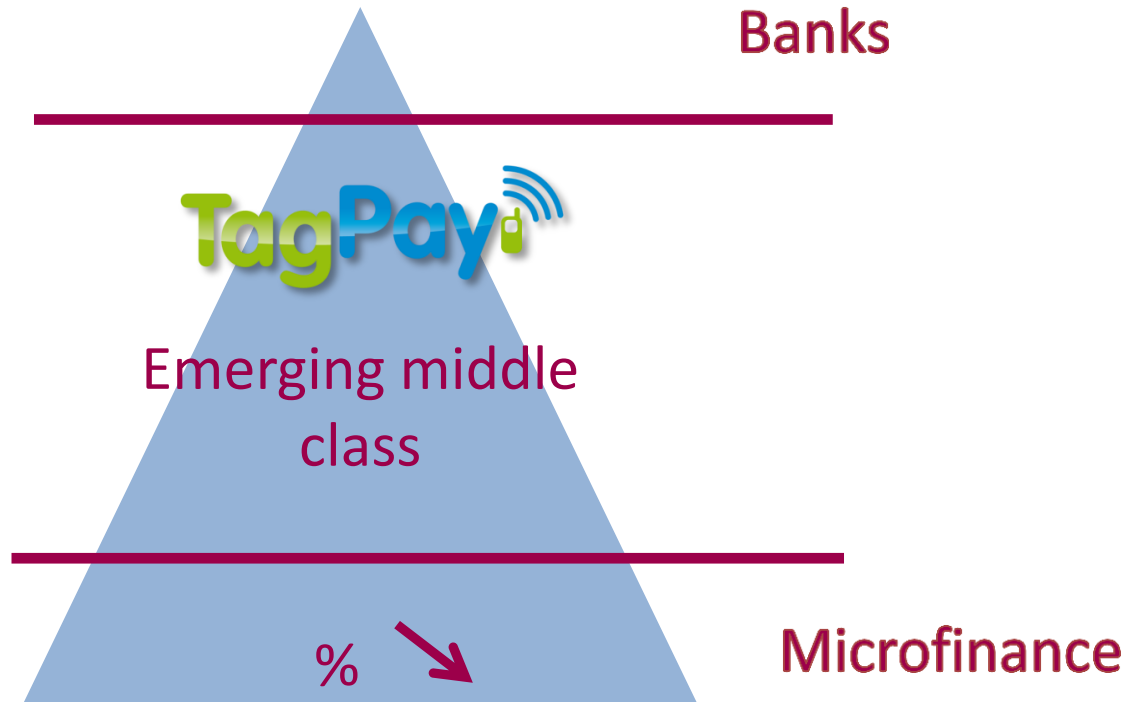
TagPay[®] Eco-system





This is a Bank!

TagPay for you to reach millions



Our technology : NSDT™



Online real time



TagPay 
Secure by design

Two targets

from cash to phone



Emergency



Same architecture,
same technologies,
same processes,
same security

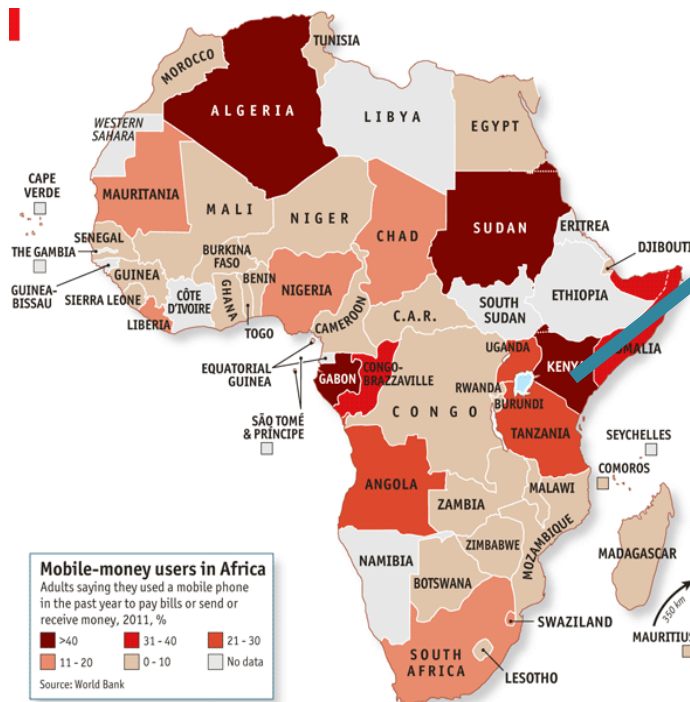


from card to App



Disruption

Why Africa?



2007
 2013:
 GDP

Creation
 21 000 000 users
 34 000 agents
 25% of Kenyan

The market is just starting (3 examples)

233 Mobile money operations worldwide as of May 2014

Source GSMA



14 countries
12 Million users
12 Billion € in 2013



Bengladesh
18 Million subscribers
13 Million active users
Launched in 2012 !



Kenya
10 Million subscribers
65 000 agents
Launched in 2007 !

Our market





A short
film



New!

TagHub

Transaction booster

TagHub

TagPay Community: all over the world



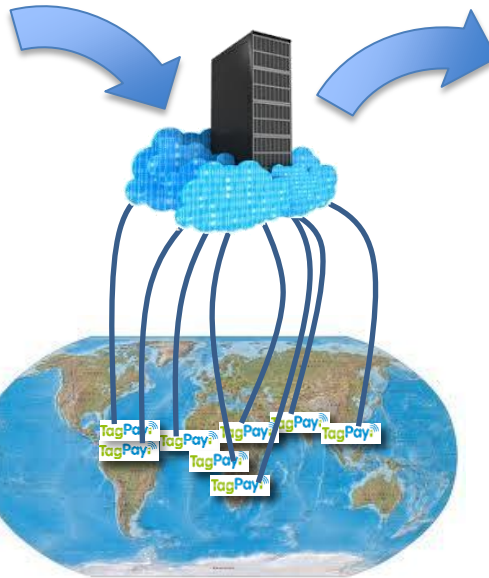
In 2016 more than **850 Million cellphones**
attainable by TagPay platforms

TagHub
Ongoing pilot between
USA and Haiti

TagHub

A new Tag service to generate international transactions

Transactions from North to South



Transactions to pay global services



Tagattitude



From Mobile Money to Branchless Banking

Thank you