



How Technology Drives Financial Inclusion



More than
2 billion
people
are financially
excluded



1 billion
of them
have a
mobile phone



**200
million
MSMEs**

**lack access to
formal financial
services**



**3.7 trillion GDP &
95 million
additional jobs
can be unlocked
through digital
financial services**

Mobile Money - A Decade of Progress



**10-year
anniversary**

live in 10 countries
16 million active customers
6 bn transactions per year



270

Live Mobile
Money Services.



**1.3
billion**

Mobile Money
Transactions
Monthly



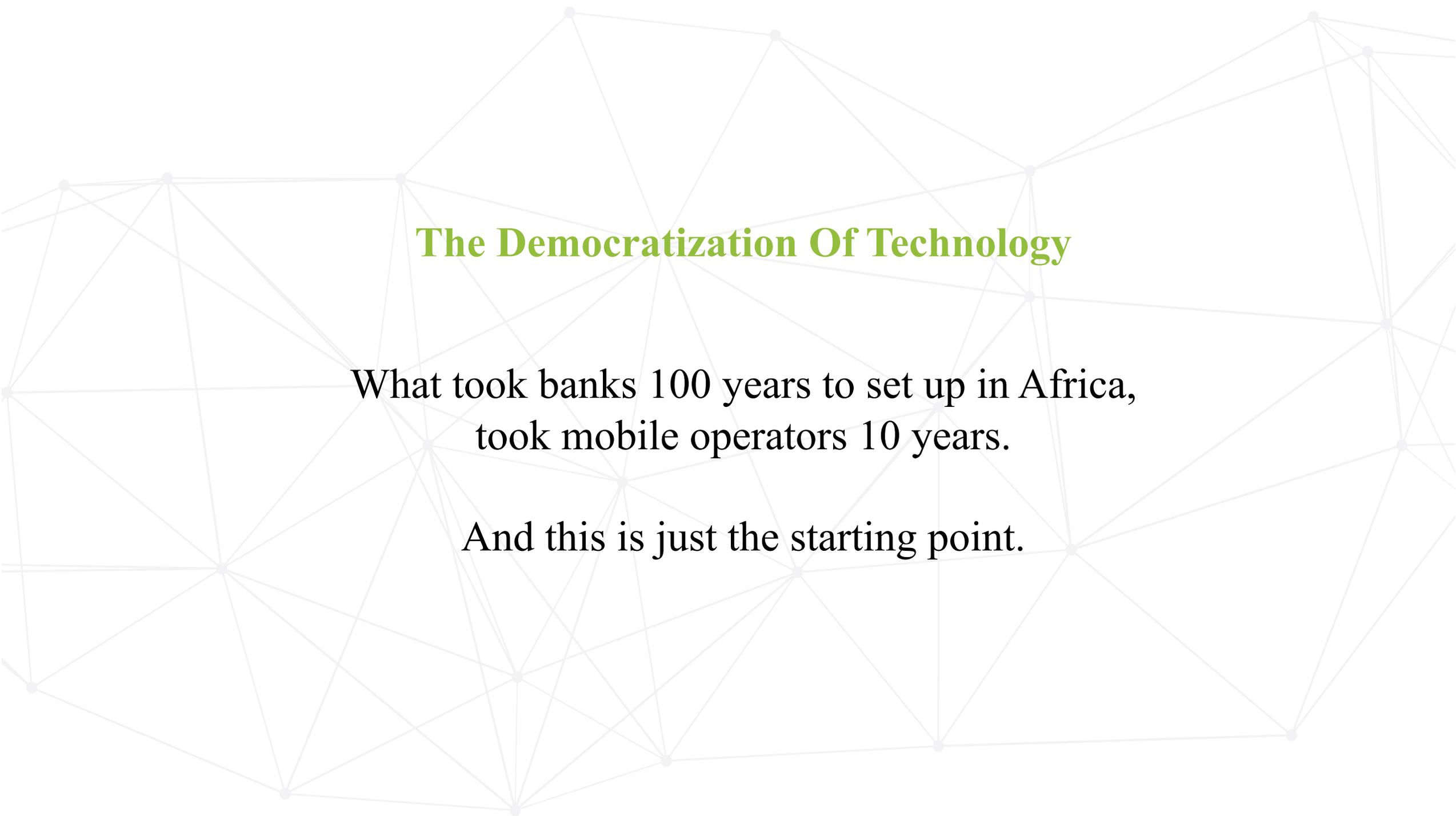
\$5.30 vs. \$0.01

Branch Vs. Digital
Transaction Cost.



**500
million**

Registered Mobile
Money Accounts
Globally



The Democratization Of Technology

**What took banks 100 years to set up in Africa,
took mobile operators 10 years.**

And this is just the starting point.

The New Wealth of Data

Can Bring Financial Inclusion to The Next Stage



Big data

DemystData



Call Data
Patterns

Web Browsing
History

Social Media
Activity

Location
Data

Government
Records

Public
Databases



Behavioral
Analytics

Utility
Payments
Record

Mobile Money
Transaction
Data

ID, Income,
Residence
Proof

Psychometric
Data



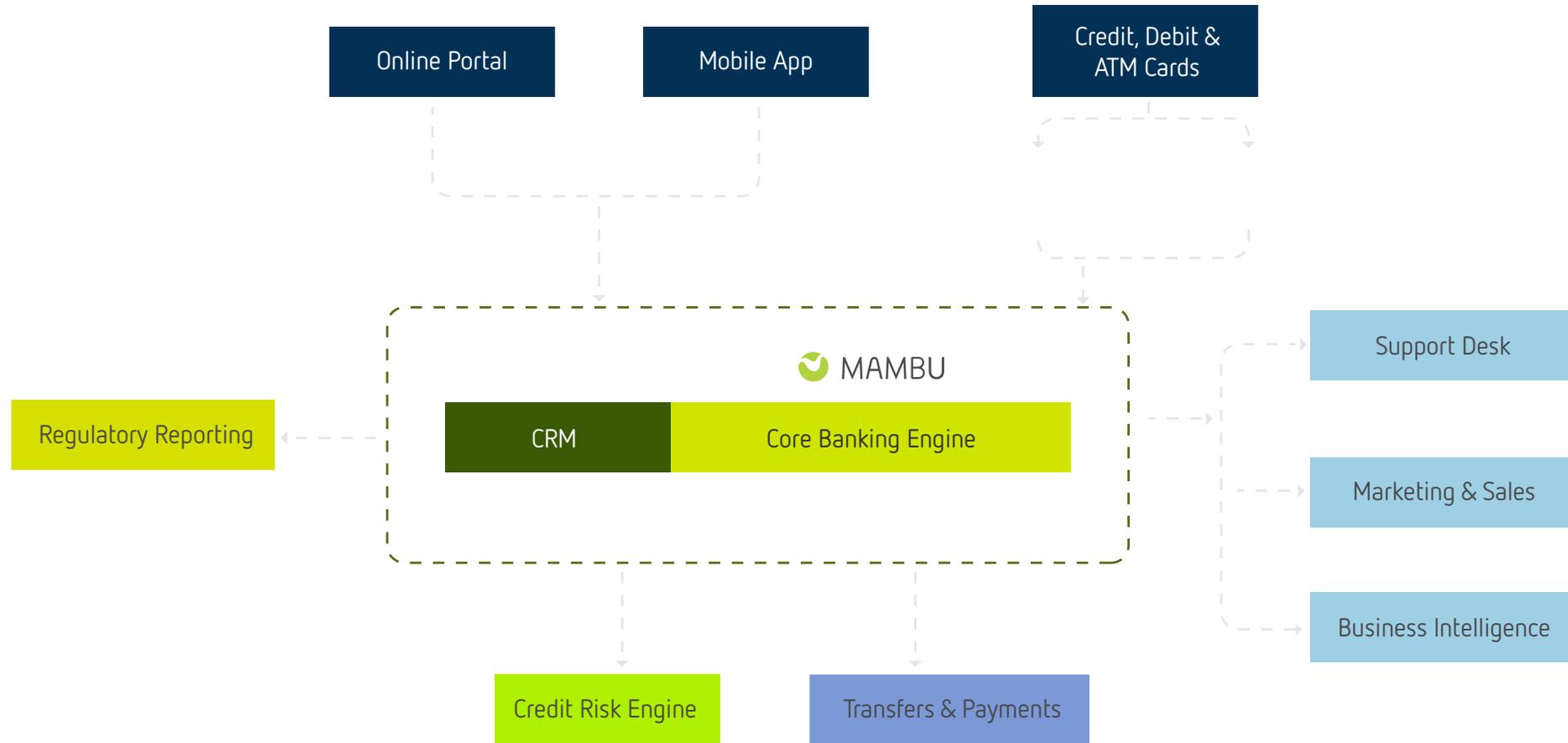
Not So Big Data

Providers Can Now Deliver More Compelling Products at Affordable Price Points

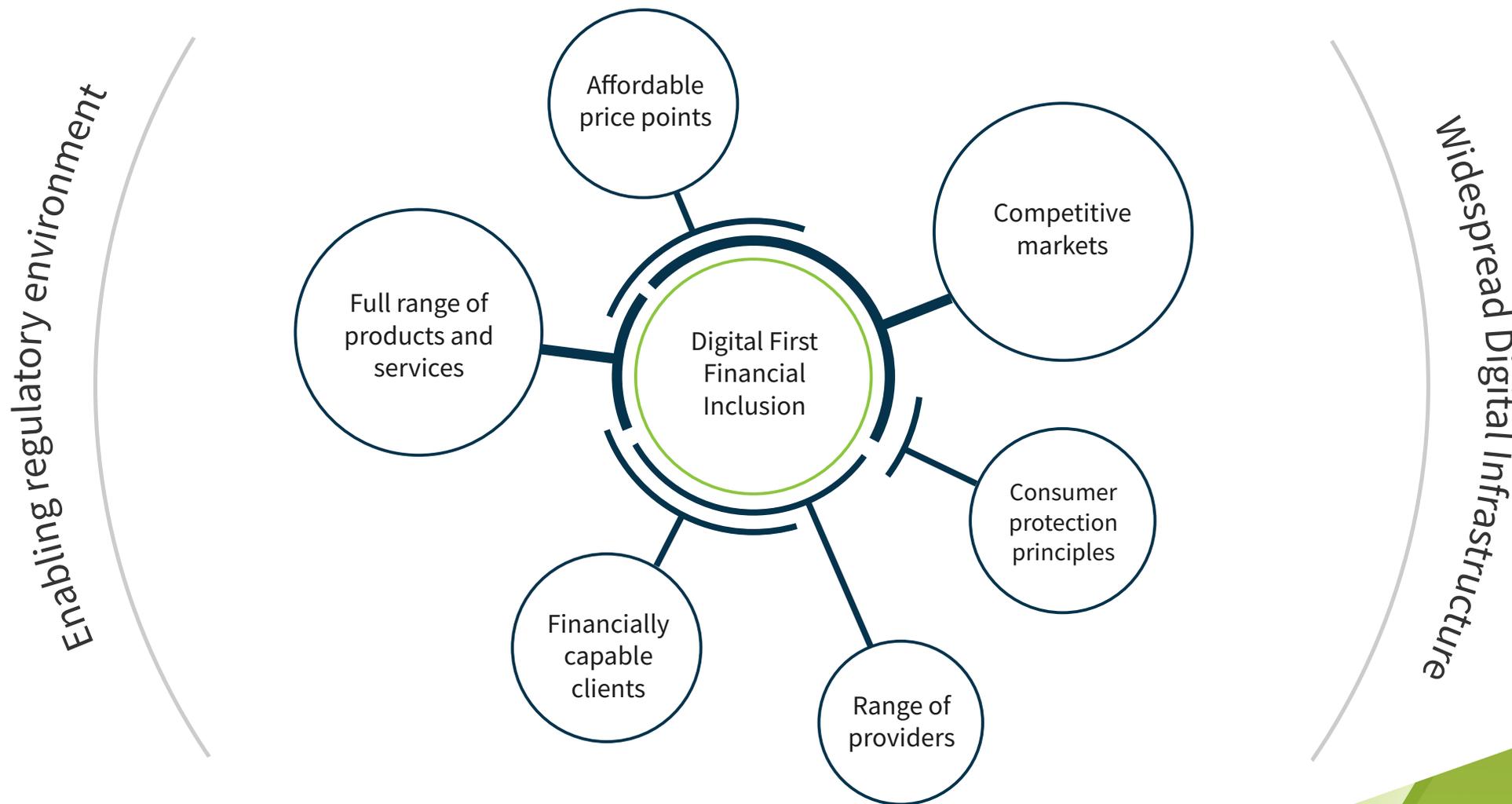


The Increasing Breadth of Services

Makes a Digital First Technology Infrastructure Inevitable



So How Far Are We Away From a Digital-First Ecosystem?



What does it take for providers
to keep pace with advancements in technology?

Augment customer data and leverage a digital footprint

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Augment customer data and leverage a digital footprint

Establish partnerships with best of breed providers

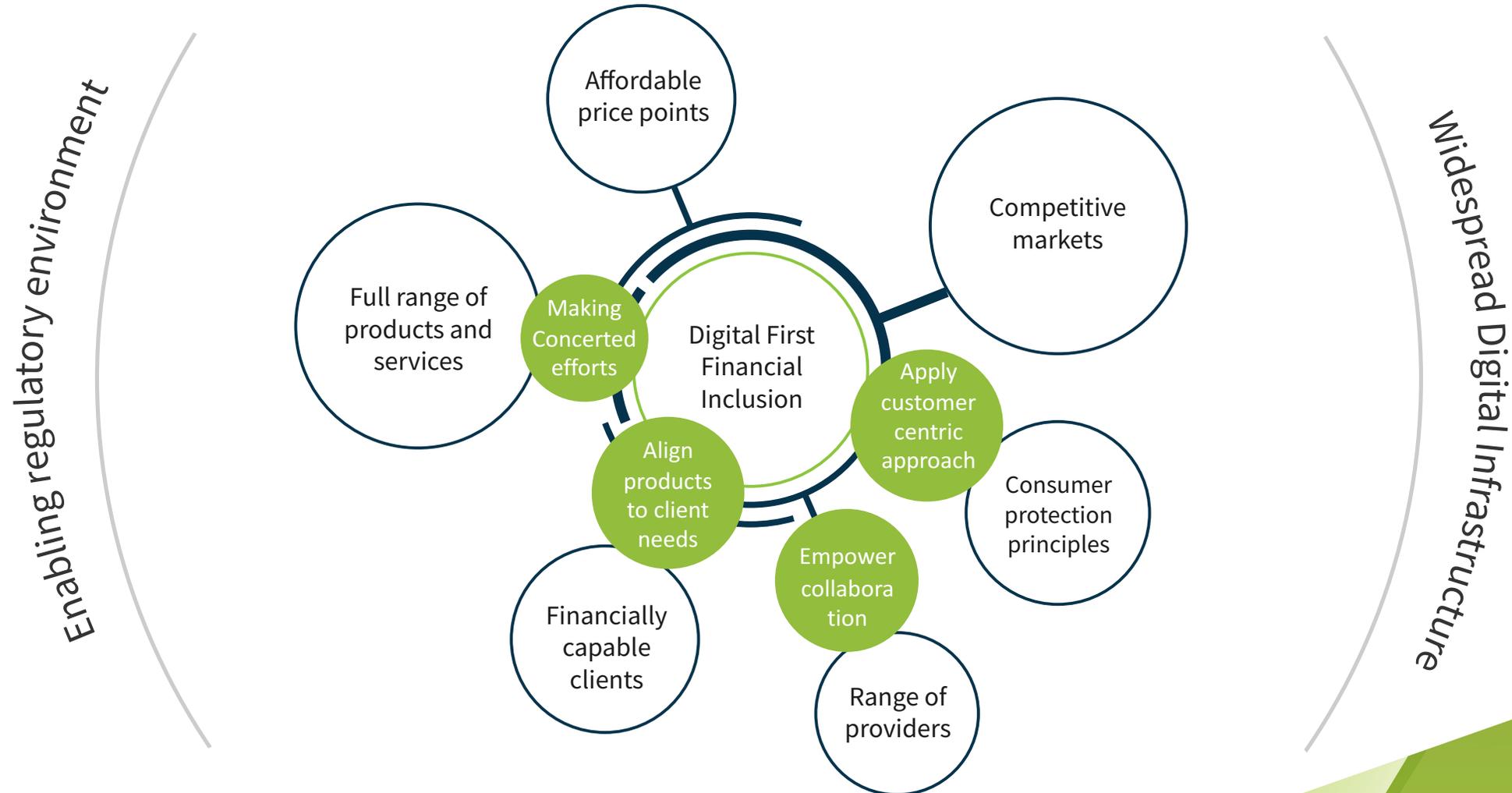
What does it take for providers
to keep pace with advancements in technology?

Augment customer data and leverage a digital footprint

Establish partnerships with best of breed providers

Move from pure access to actual usage of financial services

Towards a Digital-First Financial Inclusion





The Engine Powering
Digital First
Financial Inclusion



Our Mission

Is to enable financial institutions of any size to better serve their customers and develop the community by giving them the tools and technology to do so, to compete with the big banks but at a fraction of the cost and complexity.



Frederik Pfisterer
Co-Founder & COO



Eugene Danilkis
Co-Founder & CEO



Simon Shorthose
Head of Sales

Founded in 2010
Headquartered in Berlin
Regional offices in Singapore, London,
Miami and Iasi

Banking & Lending

180 Live Operations in Over 40 Countries



Cloud Platform for Digital Banking

Mambu is the core SaaS platform powering rapidly growing lending and deposit financial institutions

On the Mambu Platform:

3.3 M

End clients managed

\$ 513 m

Loan Portfolio under Management

\$ 218 m

Deposit Portfolio under Management

11 k

Daily Active Users

Who do we work with:

Microfinance · SME Financing · Consumer Lending · Marketplace Lending · Digital Banking

Powering Innovators
Launching new ventures

Diversifying Institutions
Expanding reach and product range

Transforming Incumbents
Replacing legacy system

Who

From fintechs to tier one banks



Startups



Lenders



Banks



Microfinance



Telcos

Why

Launching new products

Expanding into new markets

Transforming existing operations

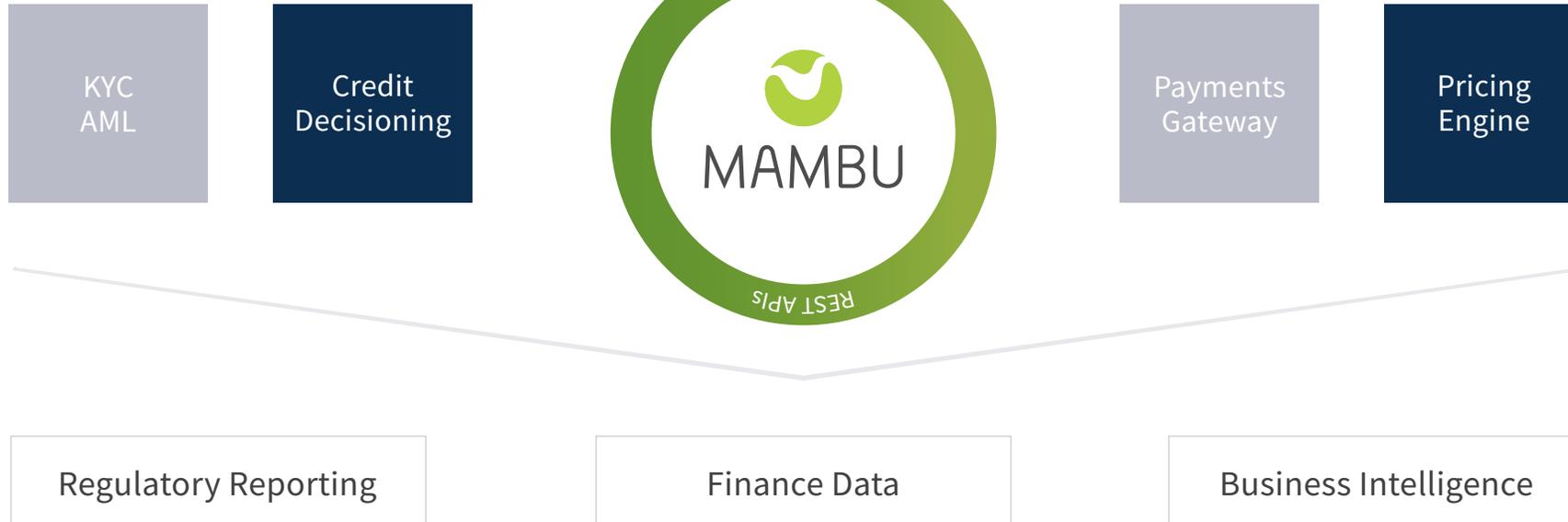
Starting up new business ventures

A Model Digital First Ecosystem



Customer Front End

Business Process Orchestration



Powered By Mambu

The most succesful collaborations are based on a shared vision and an aligned approach to delivery

Financial Inclusion

Leading South East Asian Telco

Launched digital first business financing and consumer lending company to deliver growth by leveraging their existing client base.

Targeting Over 50M Potential Customers

Lending

Innovative P2P FinTech

Started a new marketplace lending company to offer SMEs simple, fast and fair access to working capital.

Serving Customers in 5 Months

Banking

Tier 1 Multinational Incumbent Bank

Transformed their business by launching a digital spin-off to address the opportunity rich SMEbusiness financing market.

Serving Customers in 6 Months



MAMBU