

Financial Inclusion & Innovation



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MOPÉ

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World Bank Definition FI

“Financial Inclusion means that individuals and businesses have access to useful and affordable financial products and services that meet their needs—transactions, payments, savings, credit and insurance— delivered in a responsible and sustainable way.”

World Bank Pillars

1. National Financial Inclusion & fintech Policy and Strategy

2. Financial Products and Providers for Underserved Segments

3. Financial Consumer Protection

4. Financial Capability and Behavioral Insights

5. Micro, Small and Medium Enterprise (MSME) Finance

Bottlenecks for FI

1. Needs addressing on a national level
2. Mopé wallet for underserved segments
3. Consumer protection through mitigation of risks
4. Consumers are educated through popular channels such as social media
5. Mopé wallet enables receiving and sending of payments, basic need for entrepreneurs

FI for Individuals using Mopé



Benefits of Mopé

RESIDENTS IN SURINAME

- No bank account needed
 - Full digital onboarding
-

REALTIME PAYMENTS

- Wallet to wallet payments
 - Salary payments
-

BANK TRANSFERS

- Wallet to bank
 - Bank to wallet
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MOPÉ DEBIT CARD (ATM & POS)

- Payment at any POS (Bnets)
 - Cash withdrawal at ATM
-

OFFLINE PAYMENTS

- Wallet to wallet payments without internet.
 - No internet required for payee
-

IN- APP INVOICES

- Monthly invoices
 - Utility payments
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Future of Financial Inclusion & Innovation

- With Mopé we have the technology in place for financial inclusion
- Targeted towards (young) entrepreneurs and consumers
- Initial focus on payments
- Salary payments
- Co-creation of innovative products through collaborations: Developer portal, Esi Pai, Sandbox under construction.
- Next is Savings and Lending's



MOPÉ MERCHANTS



THANKS FOR YOUR ATTENTION

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