Financial Inclusion & Innovation



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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

- 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 (MSMS) 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

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

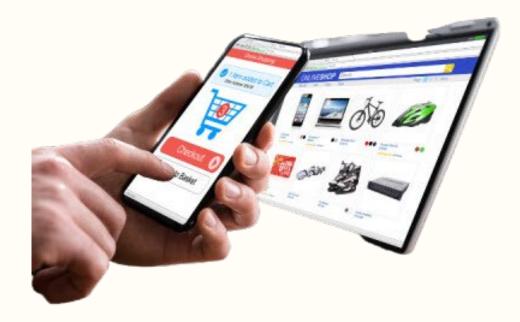
IN-APP INVOICES

- Monthly invoices
- Utility payments



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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