



G2P

9<sup>th</sup> May 2011

# Easypaisa – Banking for the Unbanked

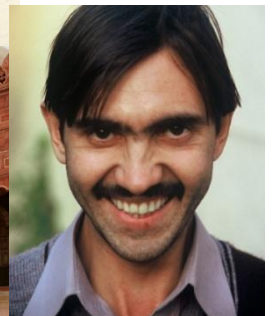
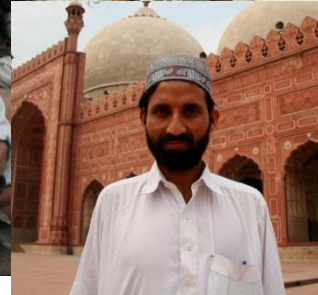


**170 MILLION PEOPLE**

- 12% have access to formal financial services
- 35% using informal channels

## How do they...

- Pay Bills
- Transfer Money
- Save Money
- Get Insurance



# Easypaisa – Banking for the Unbanked



Launched in **Oct 2009**

## Vision

### **To be a complete solution provider of Financial Inclusion**

- By targeting the **Unbanked** and the **Under banked** population of Pakistan
- Through provision of services at more than 11,000+ **easypaisa shops** in 500 cities and through **easypaisa mobile account**
- In the most **convenient** and **easy** manner

## Launch & Bill Payment

With the thematic communication, functional product of Easypaisa bill payment was introduced on the inside full page to give consumers an immediate call for action.



# The Easypaisa Journey

2009

Jan Feb Mar Apr May June July Aug Sep Oct Nov Dec

15th October

2010

10th February

Jan Feb Mar Apr May June July Aug Sep Oct Nov Dec

03rd September

## Easypaisa Mobile Account

A functional launch with a mix of thematic and functional approach was taken to develop the communication for Easypaisa mobile account, 'To get the true convenience all you've got to do is to walk your fingers to your mobile phone'.



## So Far (2011):

- 9 Billion + in value
- 6 million + Transactions
- 11,000 + locations

## Easypaisa for G2P Payments:

- Ep P2P service doing extremely well (5 Billion + in value for 2011)
- Ep (in term Infrastructure and technology) ready to expand into G2P Payments



## Money Transfer

In the second phase of introduction, money transfer across Pakistan was launched with the benefits of 'Instant & Secure money transfer'. Functional product benefits were combined with thematic benefits of hassle-free financial transaction.



## International Home Transfer

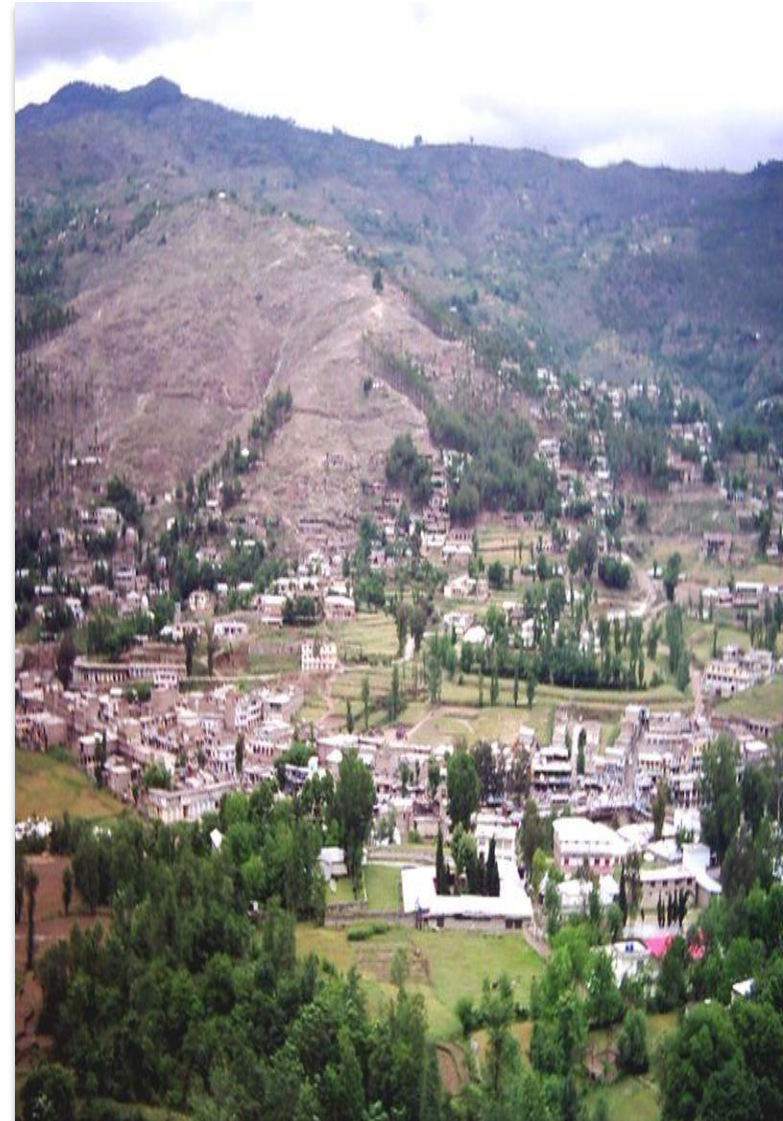
In the following phase, Easypaisa international home transfer in line with consumers' needs was launched through BTL only. Extensive creative campaign across retail networks and commercial places was developed with a simple yet creative message.



# BISP & Easypaisa



- **BISP and Easypaisa Collaboration**
  - A joint effort to **uplift underprivileged** families in Pakistan
  - BISP & Easy paisa are doing a pilot project in Battagram-KP District of Hazara in Khyber Pakhtoonkhwa
- **Battagram & Earthquake 2005**
  - Population is around 400K
  - Battagram was one of the **worst hit areas**
  - **Dire need of support** from Government and Corporate sector
- **Key Highlights Of The Project**
  - Easypaisa & BISP will distribute **monthly disbursements** via **Mobile Banking Platform**
  - **Free** Mobile Connections
  - **Free** Mobile Handsets
  - **On-Ground Support** for distribution of SIMs, Handsets
  - **Education & Training** of beneficiaries about the use of Mobile Banking Service and how they can benefit from BISP



# BISP & Easypaisa-Changing Lives

## Changing Lives

- **Rs 1,000/ cash** is transferred directly in the mobile account of the beneficiary in the **most secure and cost efficient way**
- A monthly payment of Rs.1000/ per family would **enhance the income** of a family
- **Free Mobile Handsets & Connections**
- Making **novelty a commodity** for underprivileged families
- Helping them to **communicate and stay connected**

## Using easypaisa MOBILE ACCOUNT BISP beneficiaries will also be able to:

- **Receive 1000 Rs** (monthly)
- Initiate **small savings**
- **Send micro-payments (Money Transfer)** to friends and family
- Conduct **Bill Payments**
- Do **Mobile Topup (recharge)**

## BISP Fully Supporting the initiative by

- Providing on **ground facilities**
- **Security** at the premises
- **Timely funds availability** for disbursements
- **Verified data / information** about beneficiaries



The background is a solid green color. Overlaid on this background are numerous white line-art leaves of various sizes and orientations, creating a dense, organic pattern. The leaves are simple in design, with smooth outlines and no internal detail.

# THANKYOU