



TELEPIN

2020 GUIDE

Building a high-performance mobile money business strategy

Learn how to reduce risk and drive adoption with one of the industry's leading mobile transaction innovators

Introduction

Few technologies have impacted the financial lives of people in developing regions as positively as mobile money. Held back by a legacy of exclusion from the formal banking sector, the world's poor now have the tools they need to build financial resilience; in fact, today's mobile money agents have seven times the reach of ATMs and 20 times the reach of banks, which means even those in rural and hard-to-reach areas of the world can access essential financial services.¹

For aspiring mobile money businesses, the potential rewards of this opportunity are great, but building a robust and flexible growth strategy (and curating the right technology to power that strategy) remains a challenge.

Drawing from our experience of successfully deploying and supporting mobile money systems for business owners in the Middle East, Africa, Asia and the Americas, the team at Telepin has created this eBook to help you overcome that challenge. Readers will leave with a flexible and scalable roadmap designed to propel higher adoption rates, lower risks, and ensure a smooth journey from initial launch to market dominance.

EXECUTIVE SUMMARY

The Internet celebrated its fiftieth birthday in late 2019.

When the first message was sent between computers, most of us couldn't imagine the scale of change to come. Email, social media, and YouTube weren't yet in our vocabulary. And we certainly couldn't imagine that a plastic communications device the size of a candy bar, carried in the pockets of more than 5 billion people around the world, would be a powerful tool in the fight against extreme poverty.

Grandfathered by the Internet, raised on a digitally connected culture, mobile money is changing the way the world works. It's no longer about simple cash-in/cash-out transactions in a closed system; today's mobile money operators are shifting to a "payments as a platform" model, offering users an integrated array of financial tools to help them manage their money in every area of their lives—from paying school fees to applying for credit, sending money overseas, managing utilities, and buying insurance. For low-income customers who are often excluded from the formal banking system, this level of integration offers an accessible and affordable way to develop financial resiliency and escape the grip of persistent poverty. As a result, the mobile money industry now boasts more than one billion registered accounts worldwide.²

One side of this story is about its impact on human lives. A 2019 GSMA survey found that 60% of mobile money providers have partnered with a humanitarian organization to deliver assistance to over 2.7 million unique mobile money accounts³—a secure alternative to cash disbursements, and one that can provide long-term benefits by introducing unbanked individuals to the benefits of a mobile money platform. The U.N., observing the profound ways that mobile money

impacts the lives of those in extreme poverty, calls this a "revolution"⁴ and acknowledges its role in helping world leaders meet their Sustainable Development Goals.⁵

If helping poor individuals build financial resilience is the long-term humanitarian project of mobile money, then responding quickly in times of acute crisis is its more immediate advantage. When a life-threatening pandemic swept the world in 2020, for example, mobile money operators quickly put health ahead of business by lowering or eliminating user fees in many parts of the world, and by adapting mobile money systems to support a rapid escalation in demand. These moves helped to enable contactless transactions, which may have slowed the pandemic's spread. In this and in future periods of unpredictability and turmoil, mobile money has the built-in flexibility to make an important difference.

We couldn't imagine that a plastic communications device the size of a candy bar, carried in the pockets of more than 5 billion people around the world, would be a powerful tool in the fight against extreme poverty.

EXECUTIVE SUMMARY

And then there's the business side of this story. There are now 290 mobile money deployments in 95 countries, accounting for nearly \$2 billion in daily transactions.⁶ These impressive numbers don't tell the full story, though. In 2019, only 60% of mobile money operators reported a positive EBITDA (earnings before interest, tax, depreciation and amortization). What separates those successful operators from everyone else? In other words, how can you build a mobile money business that works?

This eBook will help to answer these questions. We'll take you inside a real-world mobile money deployment, showing you what year-over-year success looks like, and what it takes to get there. Whatever your starting point, I hope the ideas presented here will help you reach those who are waiting for your mobile money service, and that our advice will help drive your success inside the fascinating technology transformation underway in our world.



Timothy Roberts
CEO, Telepin Software Systems Inc.



KEY TAKEAWAYS

- ✓ Learn the truth behind the buzz: what does it really take to launch a successful mobile money business?
- ✓ Go inside a mobile money company five years after deployment, using numbers based on real-world metrics to understand their rollout strategy.
- ✓ Gain a fly-over perspective on what's working and what isn't in the mobile money regulatory environment.
- ✓ Look ahead at where the next mobile money opportunities may lie.

THE MOBILE MONEY OPPORTUNITY

Mobile money is revolutionizing the world in two important ways. It's lifting people out of poverty by providing access to secure and low-cost financial services, and it's transforming the way that operators, merchants, billers, banks and other financial players work with and for each other to unlock unprecedented opportunities for business growth.

The opportunity for individuals and communities

The traditional financial system reaches only so far into the developing world, leaving more than 1.7 billion people excluded.⁷ Mobile money extends the rest of the way. For people displaced by conflict or isolated by a global health threat, it's access to life-saving resources. For the smallholder farmers, it's the possibility of a micro-loan to incubate new agricultural initiatives. For women, it's the gateway to unprecedented freedom and independence. It's changing millions of lives, and in many ways, it's only getting started.

The opportunity for businesses

Voicemail and mobile money have a similar origin story. For operators, value-added services once represented a slim profit, barnacled to a larger mobile network package for a small fee. But while voicemail eventually slid into a nuisance category for most customers, mobile money has followed an opposite trajectory. Traditional mobile network operators, under siege by competitors like WhatsApp, Facebook

Messenger and Skype, began turning to mobile money as a new and potentially lucrative opportunity. Some estimates predict that a standalone mobile money business that manages to achieve scale can clear a 35% profit margin.⁸

Today, chasing those profits is becoming more complex as the industry moves towards a "payments as a platform" approach. This is about connecting partners and third parties to core mobile money tools, thereby offering customers an all-in-one digital payments experience. The platform approach to mobile money is transforming both the nature of the industry and the future of those who can now plug into the mobile money ecosystem via innovative APIs, which are streamlining the connection between customers and the local merchants, startups and billers they rely on. From ride-hailing services to utility providers, this platform model represents one of the most profound financial transitions to date, contributing to a more connected, accessible and thriving business ecosystem around the world.

A GLOBAL SNAPSHOT OF MOBILE MONEY

The GSMA updates its global metrics annually, providing a fly-over perspective on where the mobile money market is concentrated.²



Europe & Central Asia

9 live services
115.3k registered agents
20.3M registered accounts
\$335.9M value of transactions

Sub-Saharan Africa

144 live services
3.3M registered agents
469.2M registered accounts
\$41.5B value of transactions

South Asia

37 live services
2.9M registered agents
315.1M registered accounts
\$11B value of transactions

Latin America & The Caribbean

27 live services
127.3k registered agents
26.5M registered accounts
\$1.4B value of transactions

Middle East & North Africa

21 live services
167.2k registered agents
50.7M registered accounts
\$812.3M value of transactions

East Asia & Pacific

52 live services
1.2M registered agents
157.6M registered accounts
\$7.3B value of transactions

THE MOBILE MONEY ROADMAP

A successful mobile money business starts with curiosity. Those who question their assumptions, talk to potential customers about what they need, and subject their business formula to a pattern of examine/revise/re-examine/repeat will prevail. Those who push bullishly forward, heaving a monolithic platform into the marketplace and waiting for customers to adopt it, may be waiting a long time.

Put yourself in the former group. Whether you're building a new mobile money business or course-correcting an existing one, stop to fact-check your assumptions before making any decisions about the way forward. Move your business goals (like clearing so many millions per year, or registering so many new accounts) to the backseat. You'll need a strategy for customer and market research, an incremental year-over-year rollout plan, and an innovative technology partner to help you bring it all to life. With those four compass points leading you forward, business success is much more likely to follow.



Consideration #1: Understand your customer

THE BOTTOM LINE:

Base your product design and enrollment strategy on what your target customers need, and the barriers that might prevent them from accessing your service.

What are your customers' unique needs?

Contrary to what many assume, mobile money is not about digital currency. That's part of it, but to know what it's truly *about*, you need to know who's using it.

For migrant workers, mobile money might be about supporting a parent or a child at home. For rural pensioners who depend on a government cheque, it might be about avoiding a long and arduous journey to the nearest post office. For farmers, it could be about recovering from last year's drought, or accessing a micro-loan to replace or modernize critical machinery.

Knowing what mobile money means to your customers will help you give those customers what they need, delivered in a format they can easily access. As a service provider, that's your job at its most atomic level: to create something useful, and to make it easy to use. And in order to understand what "useful" means to your customers, you need to talk to them. That could require a grassroots approach, like face-to-face workshops, or it could mean investing in established customer research to inform and correct your assumptions.

Mobile money is not about digital currency.
That's part of it, but to know what it's truly about,
you need to know who's using it.

What are your customers' barriers to adoption?

While learning what your customers need, try to understand what they don't. If they mistrust technology, they don't need a lot of jargon and product demos. If they're satisfied with cash, they don't need to hear about mobile security. Most of all, if they're willing to take a first step toward adopting your product, they don't need barriers that trip them up.

Identifying those barriers will help you remove them, or at least reduce their scale. The "Know Your Customer" (KYC) concept is a good example. There's a reason why KYC regulations have been nicknamed "Kill Your Customer"; intended as a defense against fraud, KYC regulations lay out the responsibility of every financial institution, including mobile money providers, to conduct rigorous customer identification and verification activities before providing financial services. The rigors of KYC can lead to significant friction for customers, particularly those who are low income or live in remote parts of the developing world. The key to driving adoption while maintaining security lies in your ability to balance process and due diligence with a smooth and intuitive customer experience.

If you learn that your customers are among the 1.1 billion people in the world who lack an officially-recognized ID,¹⁰ for example, you can develop innovative ways to respect KYC while streamlining the enrollment process. You might offer a tiered service that provides access to a limited version of your product, for example, with a balance restriction that's generous enough to give your customers a useful experience but strict enough to protect your business.

Consideration #2: Know your market

THE BOTTOM LINE:

A strong deployment strategy is based on a nuanced understanding of market dynamics.

Once you know your customers, you can design a product they need. But how do you get that product into their hands?

You do that by learning about the market the same way you learned about your customers. Find out what's already in the market, what's missing, and what obstacles might hamper your growth. You may already have a "model" deployment in mind based on what you've seen other operators do, but that model won't help you until you adapt it to suit your market.

Some mobile money operators underestimate the need to step back and study their intended market in detail. They look at the facts, like the one about how there are now more than one billion registered mobile money accounts,¹¹ and they assume that success is theirs for the taking—all they need is a mobile money offering, and the users will come.

But that "one billion" number should have an asterisk attached. Only 372 million mobile money accounts are active on a 90-day basis.¹² Within the total addressable market is a much smaller serviceable market, and it's already carved up between established players—leaving an even smaller attainable market for your new or growing mobile money platform. Suddenly, success doesn't look so guaranteed, after all. To achieve great things, you need to deepen your understanding of the market.

Find out what's already in the market, what's missing, and what obstacles might hamper your growth. These insights will help you calibrate your distribution strategy, ensuring your product reaches the hands of those who need it.

What does it take to gain a deeper understanding? It could involve a few different elements:

- **The regulatory reality.** Mobile money regulations are a complex amalgam of best practices from telco and from the world of traditional financial services. Make sure you do your research and work with a technology partner who understands how to maintain compliance in your target region.
- **The competitive reality.** Don't be cowed by mobile money operators with a head start; data suggests that although "first movers" may catch a larger initial share of the mobile money market, they don't necessarily grow as quickly—perhaps because they provide valuable lessons for those who watch closely and plan their deployment carefully.
- **The supply-and-demand reality.** Study the financial inclusion/exclusion situation in your target market. Is there a high concentration of people who are formally banked? That might indicate a low demand for mobile money services. A high rate of financial exclusion might conversely indicate a lack of enabling regulation or financial infrastructure, making penetration difficult. Knowing this before you begin will position you for success later on.

Consideration #3: Build an incremental plan

THE BOTTOM LINE:

To create “stickiness” with customers and build agility into your product, start by addressing your customers’ core needs and add new services according to a gradual rollout plan.

Even with all of your customer and market research illuminating your way forward, you still have lessons to learn—every operator does, and learning them requires in-market experimentation and a strategy for data collection and analysis. But the lessons you learn after you’ve deployed the Cadillac of mobile money operations, complete with every shiny bauble and special feature you can pack inside, are not very useful. Better to learn those lessons early and often, using them to grow your core product and add services that your customers will use, rather than trying to adapt or remove what you’ve already built.

To develop a viable and competitive rollout plan, educate yourself as much as possible before you begin. This goes beyond the research already discussed. Examine the bigger picture: What did the first few years look like for mobile money operators elsewhere in the world? What worked for them, and what didn’t? Hold your proposed workflow up against their model, and search for unrealistic expectations, aggressive timelines, and overly ambitious leaps forward.

We’re not cautioning against bold action, which often separates those with staying power from those who quickly flame out. We’re saying that bold action requires wisdom, and wisdom is earned over time. Build that time into your rollout plan in order to make sure that when bold action is justified, you’ll be ready.



PRO TIP: TO DOMINATE, YOU MUST DIVERSIFY.

More mobile money deployments offer a savings, pension, or investment product today than ever before. By adding services like these, providers are strengthening their value proposition and reducing their dependence on a single revenue model. In 2018, 80% of mobile money providers reported that the majority of their revenues came from customer fees; in 2019, that number dropped to 67%.¹³ This indicates an important shift towards the “payments as a platform” strategy, which prioritizes adjacent services and values diverse and complementary revenue models.

The best way to build a diversified service portfolio that responds to your customers’ needs is through incremental change. Use your gradual roll-out plan to test, learn, and adjust your next steps, ensuring that each service you introduce returns on its promise by delivering the value you expect.

Consideration #4: Find a technology partner who invests in your business

THE BOTTOM LINE:

Technology vendors are everywhere. A technology partner, one who's willing to invest in your success, is more rare.

A good technology partner should feel like a business partner. Before they sell you anything, they want to understand your plan, and they have an expert point of view on how to improve, expand, or accelerate that plan in all the right ways. They can offer creative business solutions based on experience that will extinguish problems that you thought were there to stay. They know the regulatory environment very well and can help you maintain compliance, even in markets that are intensely scrutinized.

They offer all of this and, of course, the technology itself. Because they are invested in truly understanding your business plan and the market where you operate, they can calibrate their technology according to your needs. They find the balance between robust architecture and customizable tools. They build flexibility into the back-end so that you can pivot quickly, taking advantage of a new opportunity or beating the competition with a just-in-time promotion (without having to wait weeks or months for a platform update).

You found your way to this eBook because you're likely aware of these things, and are looking for this kind of partner. In this industry, there are many providers with integrity, and there are many more who don't have the follow-through you'll need to keep your product fuelled and ready for success year over year. To help you find the right fit for your vision, here's a short primer on recognizing the best in breed.

CHECKLIST: HOW TO CHOOSE THE RIGHT TECHNOLOGY PARTNER TO SUPPORT YOUR MOBILE MONEY DEPLOYMENT

- ✓ **Agile technology:** They offer a robust architecture, open APIs, curated tools and a customizable back-end.
- ✓ **A track record:** They're at the forefront of the latest advances, and can demonstrate sustained success in diverse markets.
- ✓ **Regulatory experience:** They offer a nuanced understanding of current regulations and are committed to your ongoing compliance.
- ✓ **Global footprint:** They have experience working alongside a new breed of financial service providers in many different markets, demonstrating the flexibility of their approach.

LOOK INSIDE A REAL-WORLD DEPLOYMENT

Although every market is different, and the configurations required to deliver on your particular objectives will be different from another's, there's insight to be gained from studying previous deployments. That's what we offer here. We've altered a few identifying facts very slightly, but the core truth of this case study remains: by putting the four considerations described above into action, this mobile money business has sustained year-over-year growth from its launch in Year 1 until today.

HERE'S WHAT THEY DID

Year 1	Year 2	Year 3	Year 4
<p>Launched with Over the Counter (OTC) International Money Transfers (IMTs)</p> <ul style="list-style-type: none"> • Doubled every year • \$400 avg. for each transaction 	<p>Added mobile IMTs, launched a mobile wallet for customers supported by key digital services like prepaid top-up</p> <ul style="list-style-type: none"> • Doubled every year • \$7 avg. for each top-up transaction 	<p>Began growing merchant ecosystem (taxi, transit, etc.)</p> <ul style="list-style-type: none"> • Steady growth • \$8 avg. for each transit transaction 	<p>Continued expanding merchant ecosystem, added link to prepaid credit card</p> <ul style="list-style-type: none"> • Tripled in its first year, doubled in its second year • \$8 avg. for each transaction
<p>\$1M annual value of transactions</p>	<p>\$1.4M annual value of transactions</p>	<p>\$1.7M annual value of transactions</p>	<p>\$11M annual value of transactions</p>

OVERALL VALUE FOR THE OPERATOR: +\$100 million/year; \$4B in stored value; profitability achieved

On the next page, find out how they did it.

HERE'S HOW THEY ACHIEVED PROFITABILITY



Understand your customer



Company leaders learned that nearly 200,000 customers in their target market were migrant workers who traveled long distances and paid high fees for access to traditional remittance services, which they relied on to send money home. A secure, low-cost, and convenient alternative would be transformative, both for them and for the families who depended on them.

They also learned how to remove barriers for their target customers by gradually incubating usage, first through an SMS-based menu service and then through the mobile service, which they promoted through culturally familiar icons.



Know your market



This deployment would take place in one of the most rigorously regulated markets in the world. Knowing this, the company was able to work with Telepin to proactively ensure compliance and avoid costly delays.



Build an incremental plan



The company launched with a modest offering: competitive over-the-counter international money transfers, which incentivized customers who were tired of long lines and high fees. It was only in their second year that they added a digital wallet, offering mobile IMTs supported by core features like prepaid top-ups. With an enormous boots-on-the-ground business development effort, they gradually added more and more merchants to their ecosystem, giving subscribers access to mobile bill payments, taxi and transit transactions, and other valuable services. This incremental plan paid off; they were able to learn valuable lessons as their platform grew, and turn those lessons into increased market share.



Find a technology partner



Telepin worked alongside this customer to develop their implementation strategy and enable it with best-in-class technology and customized tools.

THE REGULATORY REALITY

Like other financial services, the mobile money industry is beholden to a regulatory framework designed to protect its users' data, prevent criminal activities, and ensure overall economic integrity. That framework, templated on the rules that have long governed the traditional banking system, is creaking under the weight of 290 mobile money deployments around the world (and counting).¹⁴ In order to foster innovation and stimulate growth, regulators need to catch up. Mobile money service providers, meanwhile, need to find savvy business partners who understand the regulatory landscape and can provide guidance and insight to help ensure compliance.

What's working:

The best regulations are designed to stimulate competition and innovation, not limit it. In order to identify and learn from areas of the world where such regulations are in play, the GSMA developed a rubric for assessing "enabling" versus "non-enabling" countries, based on their regulatory environment.

Enabling countries offer a model for regulatory oversight designed to help advance financial inclusion agendas and eliminate economic inequality. A few examples include:

- Non-banks are permitted to issue eMoney through an accessible licensing system
- Capital requirements are proportional to the risks of the e-money business
- Regulations allow for the growth of agent networks, making cash-in/cash-out services accessible and convenient
- Regulations are designed to adapt to the market with flexible interoperability models

What's difficult:

In many parts of the world, regulations have failed to keep pace with technology, creating markets where it can be difficult to launch and scale a viable mobile money business. A few examples include:

- Aging and inflexible KYC regulations that prevent those who need mobile money services the most from accessing them
- Conditions that limit who can become a network agent, which restrict cash-in/cash-out convenience
- Discrete regulatory limitations for value-add services like insurance and savings products

SCORESHEET: REGULATORS AROUND THE WORLD

The GSMA maintains a Regulatory Index that scores countries out of 100, based on the degree to which their regulatory framework enables mobile money adoption. Here are a few examples on both ends of the spectrum (these scores were reported in early 2020):

EXAMPLES OF REGULATORY ENABLEMENT:

Tanzania

GSMA Score: 91.8

Tanzania is on the cusp of launching their own national retail payments interoperability scheme, which will soon integrate mobile payments.¹⁵ Already, many companies and government entities use Tigo Pesa, Africa's first mobile money service and a customer of Telepin, to make bulk payments directly into users' wallets.¹⁶

Philippines

GSMA Score: 83.68

The Filipino government has actively nurtured national initiatives to support mobile money transactions and regulations aimed at expanding digital financial inclusion.¹⁷ In 2013, after a typhoon devastated the country, KYC requirements were relaxed to better support those whose ID had been destroyed.¹⁸

EXAMPLES OF LIMITING REGULATIONS:

Uganda

GSMA Score: 77.4

In 2018, the government implemented a 1% tax on mobile money deposits, withdrawals, transfers and payments. Transaction volumes dropped as a result and agents saw a 40% decrease in average earnings.¹⁹ The government has since reduced the tax to 0.5%, but the damage remains.²⁰

Bangladesh

GSMA Score: 61.80

MNOs are specifically prohibited from partnering with commercial banks in Bangladesh, which limits their potential to distribute mobile money services. The government did launch new regulations in 2018 allowing other kinds of non-banks (such as NGOs) to partner with banks, but further positive action is required to empower MNOs.

WHERE IS MOBILE MONEY GOING NEXT?

The mobile industry is changing as quickly as it's growing. We predict that accelerated innovation and a renewed commitment to help those in need will drive industry expansion in three key ways:

1

Into areas with high concentrations of unbanked adults.

Nigeria, Ethiopia and Egypt are home to a combined population of 242 million people, and 60% of them remain financially excluded.²¹ These and other areas of the world where mobile money penetration is low and financial exclusion is high represent the next frontier for innovators with the technology and the agility to capture an untapped market. The three countries listed above, for example, will see an increase of over 110 million new mobile money accounts in the next five years according to some estimations.²²

A KEY TO SUCCESS

Leverage your early success in more established markets. When you're trying to launch a service in an area with low mobile money penetration, the barriers may be formidable; by sending staff from more mature deployments into these areas to work alongside local agents, you can build on lessons learned to help incubate a more successful launch.

2

Into areas of unrest.

As mobile money technology matures, it will play an increasingly important role in facilitating bulk disbursements, in connecting those in need with basic financial services, and in ensuring that digital services align with the shifting needs of insecure economies.

The mobile money community's response to 2020's global health pandemic is an excellent example: recognizing that contactless transactions would help limit the hand-to-hand spread of a pathogenic virus, mobile money providers moved quickly to lower fees and expand their processing power in order to support more users.

Mobile money applications can be equally effective in areas of chronic violence and political conflict; according to research from the GSMA, 60% of mobile providers in areas affected by mass displacement, for example, are partnered with humanitarian organisations, and we expect this trend to continue.²³ Such partnerships allow front-line workers to turn to digital financial services to replace slower, less reliable cash disbursements.

A KEY TO SUCCESS

Focus on innovation. Understand the barriers that can prevent customers in dire need from accessing mobile money services, and find paths around those barriers. In parts of the world where large populations are forcibly displaced from their homes, for example, identification can be a major issue. New digital identity technologies that facilitate mobile money adoption for those who don't have proper documentation is key; the industry is poised to take great strides in that direction over the coming year or two. These new technologies must be supported by flexible and proportionate KYC requirements, which are the responsibility of regulators.

3

Into the hands of more women.

While 1.2 billion of women in low- and middle-income countries now own a mobile phone (a rise of over of 11% since 2017),²⁶ women are 33% less likely to access mobile money than men.²⁷ Yet women are often major beneficiaries of cross-border remittances and government payments, two sources of cash-flow uniquely serviced by mobile money. Closing the mobile money gender gap will have an immense impact on women's empowerment, and will connect mobile money operators with an enormous and underserved market.



A KEY TO SUCCESS

Recruit female agents. Survey data from the GSMA suggests a strong correlation between volume of female agents and number of female customers.²⁸ In addition to developing the services and tools that are particularly in demand by female users, this is a relatively easy and low-cost way to help reduce the persistent mobile money gender gap.

CONCLUSION

Few technologies have affected the financial lives of people in developing regions as positively as mobile money.

Running alongside this story of humanitarian impact is one of immense opportunity for business leaders. The way forward, though, is far from clear. In competition with innovative new platforms and under the intense scrutiny of a complex regulatory body, new mobile money businesses must be able to learn fast, adapt instantly, and scale steadily in order to survive.

At Telepin, we've helped many mobile money businesses do just that. We've been navigating the mobile money industry from its earliest days, working alongside tier-one mobile money service providers to launch successful deployments in the Middle East, Africa, South East Asia, and the Americas. From these experiences, we've developed an approach that integrates stored wisdom with needs-based customizations; in other words, we can help you broadly identify a way forward based on what has worked elsewhere, while also defining a specific solution tailored to your own unique needs and market pressures. We can do all of that with a platform that's flexible enough to keep our partners nimble and robust enough to facilitate the ten billion transactions (and counting) that have been processed on our technology.

Whether you're just beginning to plan your deployment or you're looking for expert guidance mid-journey, we're here to help you drive adoption, eliminate risk, and propel a smooth and steady climb to market dominance.

Reach out to us at info@telepin.com or
+ 1 (613) 366-1910 to begin the conversation.

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About Telepin

Telepin is a global leader of mobile transaction platforms, serving tier-one operators in the Middle East, Africa, Asia, and the Americas. With more than 256 million subscribers and more than a million merchants, we have securely processed more than 10 billion transactions—a number that grows daily. Our stable, scalable mobile payment solutions allow mobile network operators, and financial service providers, the most efficient and trusted way to maximize revenue and deliver innovative mobile applications that gives financial power to people—whatever their circumstances and location. Telepin is headquartered in Ottawa, Canada with regional presence in the Middle East, Tanzania, Tunisia, Ivory Coast, and Singapore.

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