



UNLOCKING AFRICA WITH M-PESA



Connecting global merchants to
African consumers with **Pay by M-Pesa**



E-commerce is **booming** in Africa

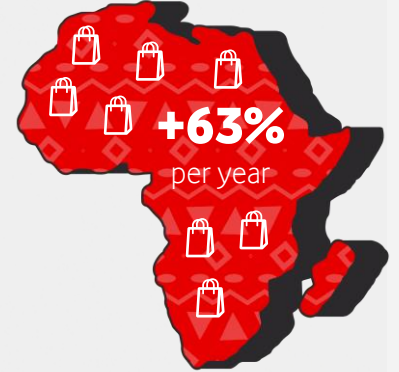


McKinsey estimates
e-commerce will be worth
€65bn
by 2025
(vs €4-6bn today)

Africa's Amazon,
Jumia, growing by

63% per year

JUMIA 



By 2025, **65%** of African
households will be in the
discretionary spending
income bracket
Money for non-essential purchases



690m
smartphones
in sub-Saharan
Africa by 2025
(vs. 300m today)



Market data shows rising demand for top global merchants



Google facebook. N Spotify

Apple amazon airbnb Uber Expedia

Booking.com SAMSUNG SONY

PayPal AliExpress KLM BRITISH AIRWAYS

QATAR AIRWAYS Emirates Lufthansa TURKISH AIRLINES



The majority of Africans **do not use** typical payment cards

15%



Only 15% pay with typical international card schemes



m-pesa

85%

Pay with African payment methods, like M-Pesa



Accepting Pay by M-Pesa is vital for global merchants' go-to-market strategy in Africa



M-Pesa is Africa's **leading** local payment method

14.5bn

transactions

€210bn

value transacted

47m

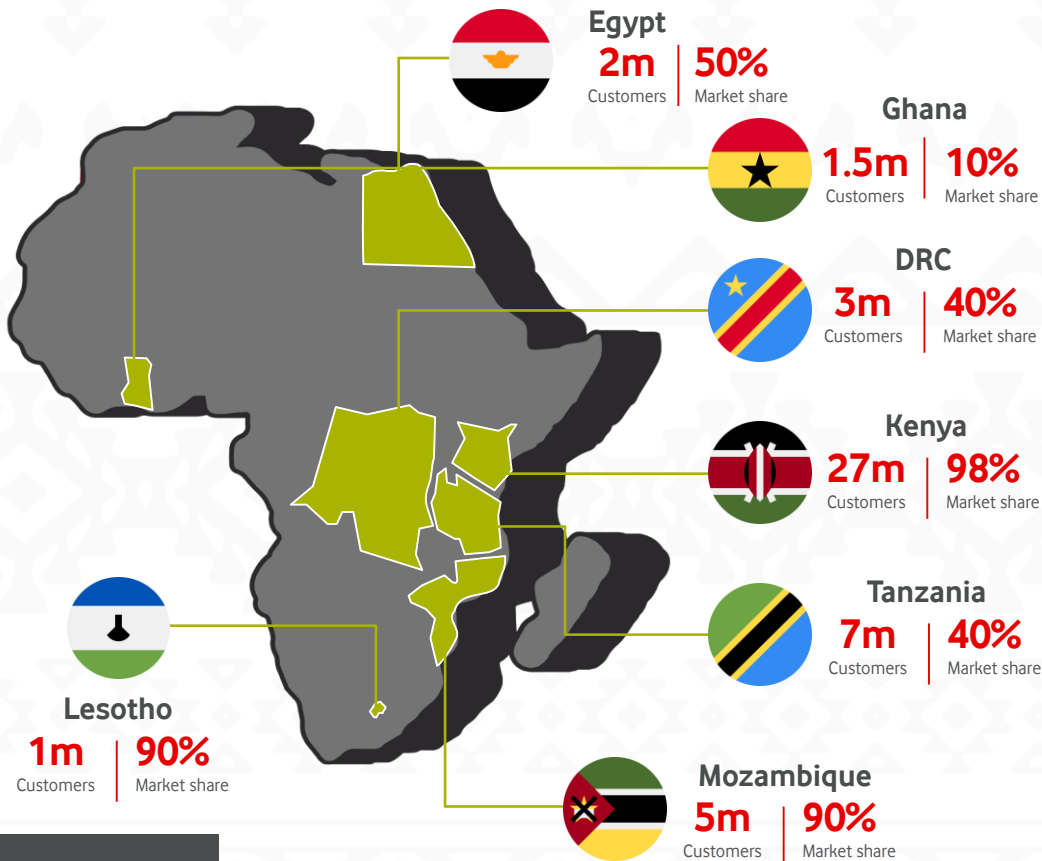
customers

550k

agents

10%

year on year
customer growth



For more information, please [click here](#)



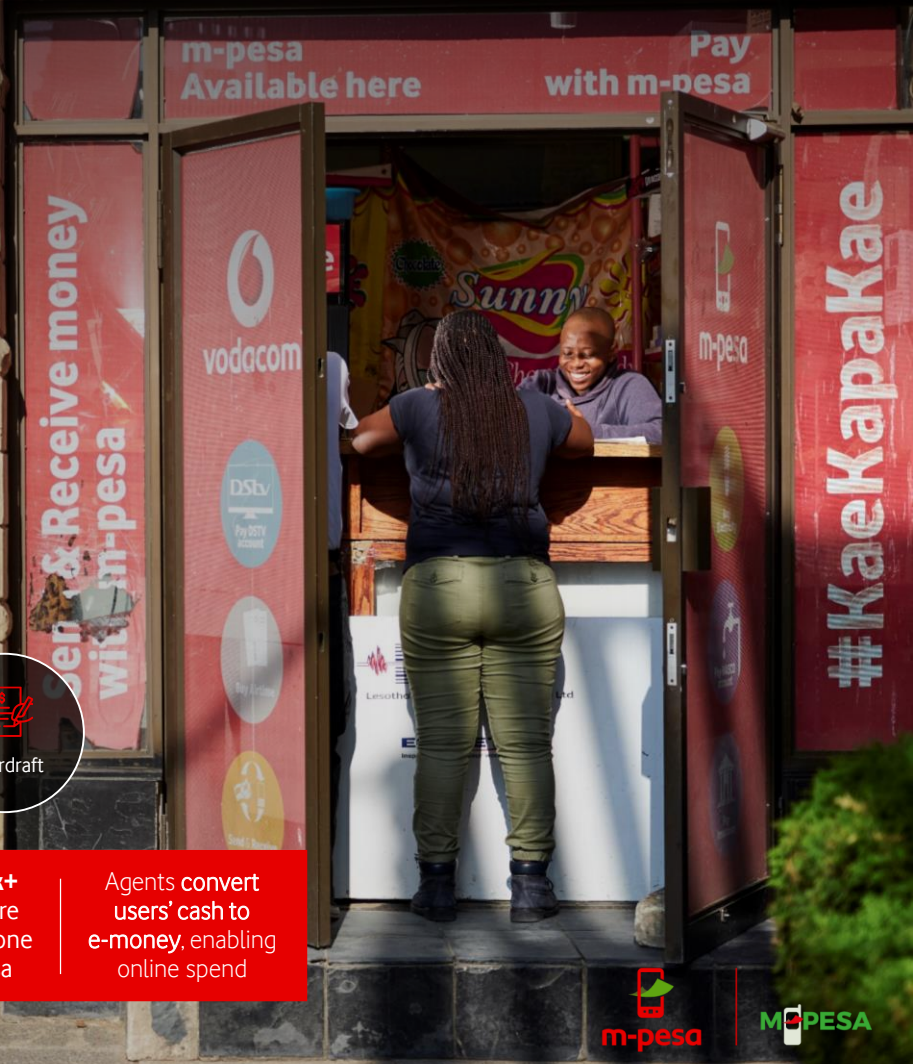
M-Pesa is more than just a payment method

Customers can pay, borrow, save and much more through the M-Pesa platform



Our 550k+ agents are the backbone of M-Pesa

Agents convert users' cash to e-money, enabling online spend



4 reasons why M-Pesa is key to unlocking Africa



47m+ users

Africa's largest local payment method



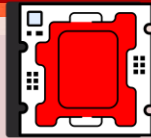
#1 trusted

Payment brand, recognised across Africa



**Simple, slick,
secure**

Best UX experience for customers at checkout



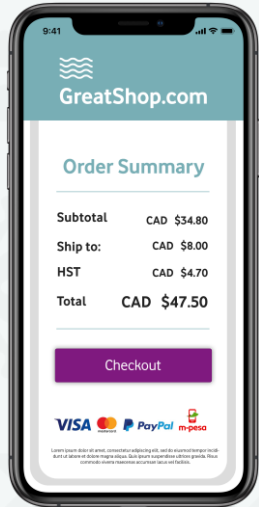
**1 integration,
7 markets**

Single integration for all markets, FX, DCC & settlement

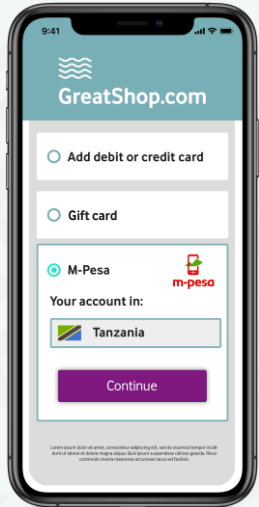


A simple & seamless UX known to African consumers

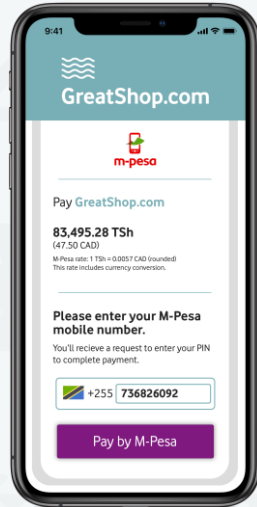
Confirm purchase



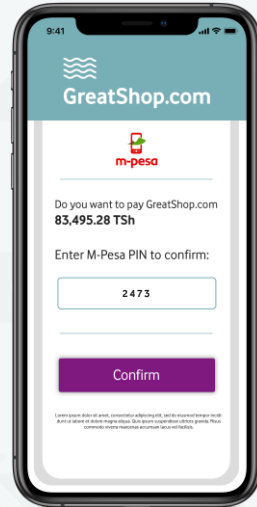
Select Pay by M-Pesa



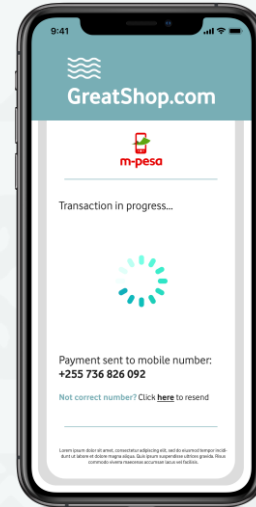
Enter phone number



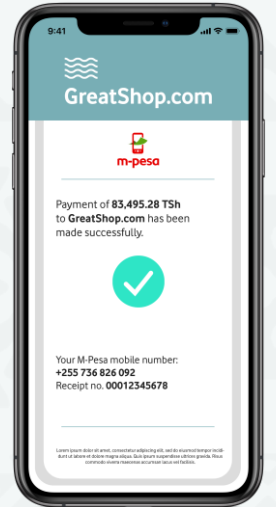
Receive USSD PIN prompt and enter static PIN



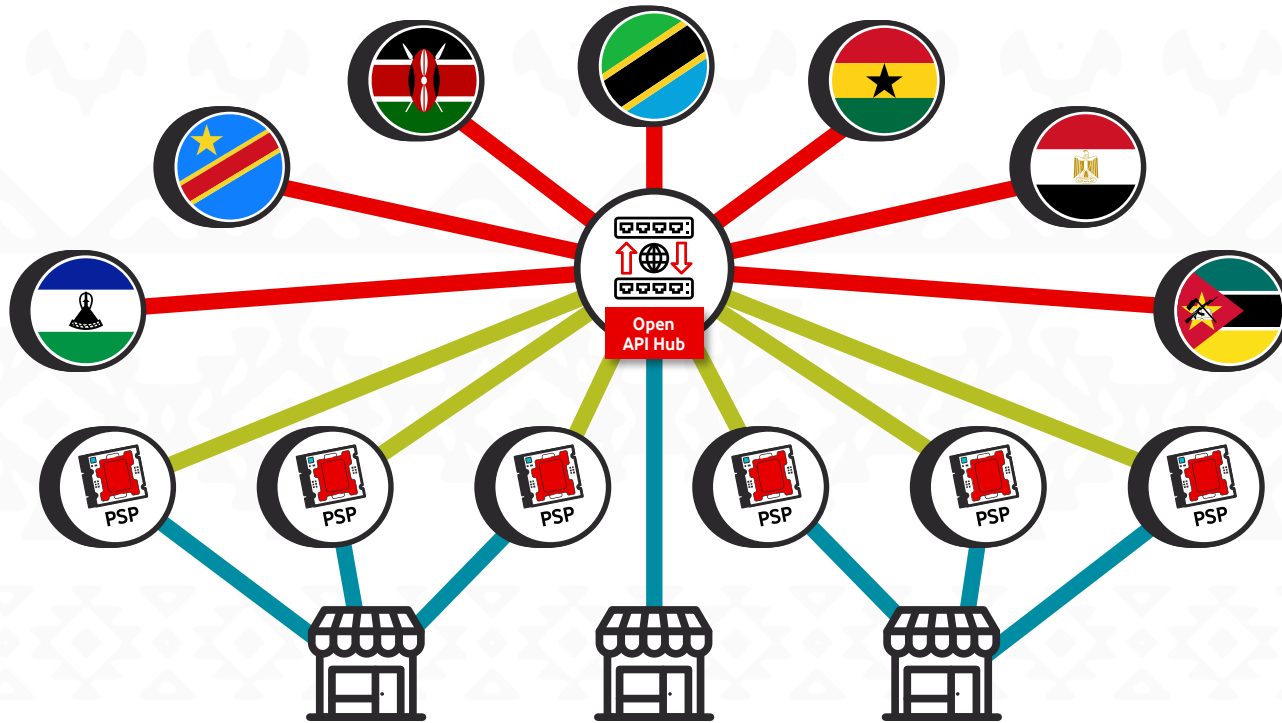
Transaction in progress



Payment successful



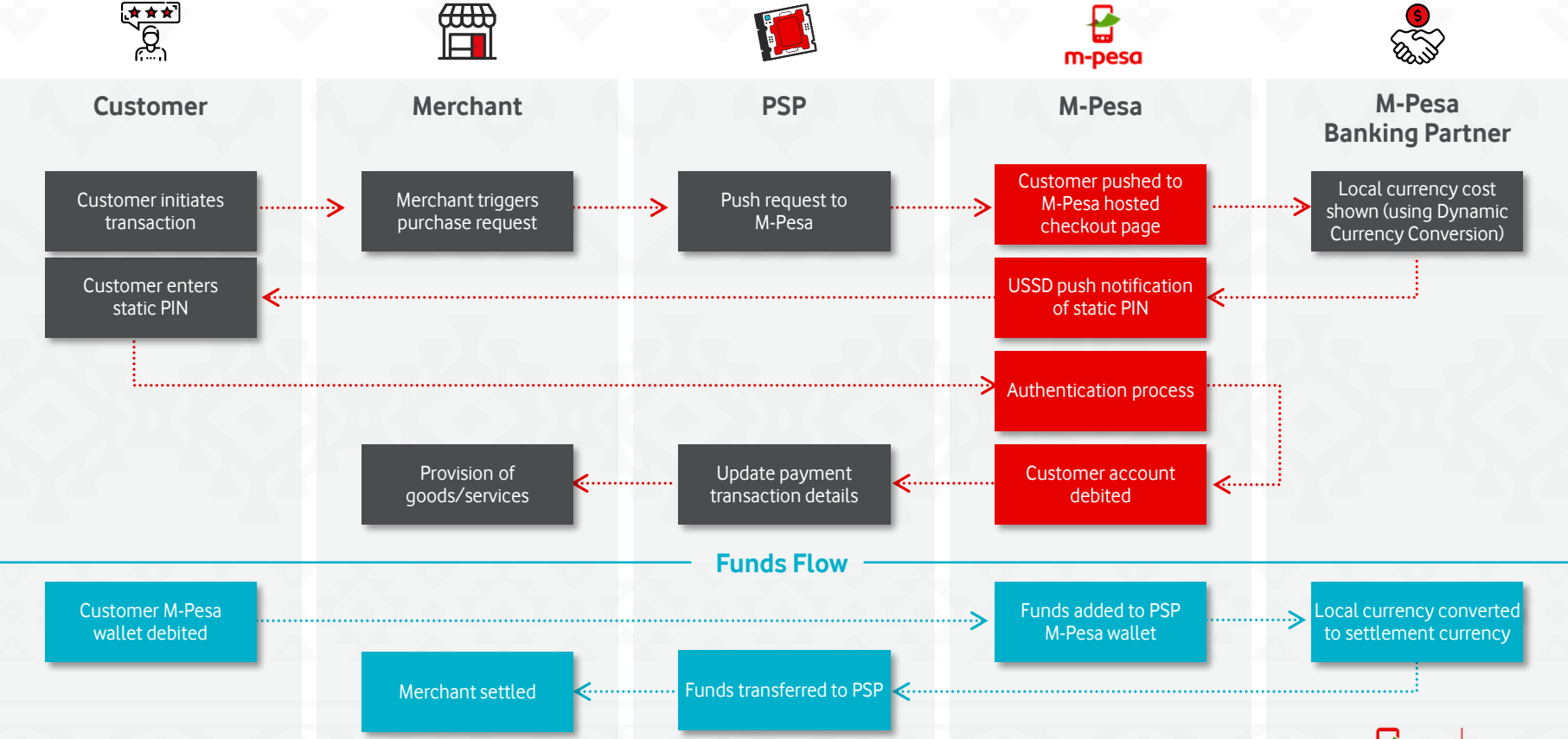
A single integration gives you **access** to all of our markets



Current APIs:

-  C2B payments
-  Reversals
-  Refunds
-  Transaction Query
-  Direct Debits/Recurring Payments
-  Security Features
-  Clearing and Settlement
-  Hosted Checkout UX

M-Pesa will handle **all** cross-border complexity



Frequently asked questions



How is Pay by M-Pesa priced?

For international merchants who settle offshore, M-Pesa charges a standard interchange fee across all markets. Interchange rates for domestic merchants are set locally and can be paid by merchants, consumers or both.



How does M-Pesa manage Dynamic Currency Conversion and FX?

M-Pesa works in partnership with Standard Bank to handle FX. Rates are streamed periodically to M-Pesa and Dynamic Currency Conversion (DCC) is delivered at checkout. Offshore settlement can also be facilitated through the Open API platform.



How safe are M-Pesa Payments?

Customers are required to input their PIN to complete a transaction, creating a secure check-out experience. Our local fraud teams are constantly monitoring transactions for instances of fraud and screen against sanction lists and to identify possible money laundering.

For more detailed FAQs, please [click here](#)



Thank you



For further information, please reach out to the team at:

paybypesa@vodafone.com