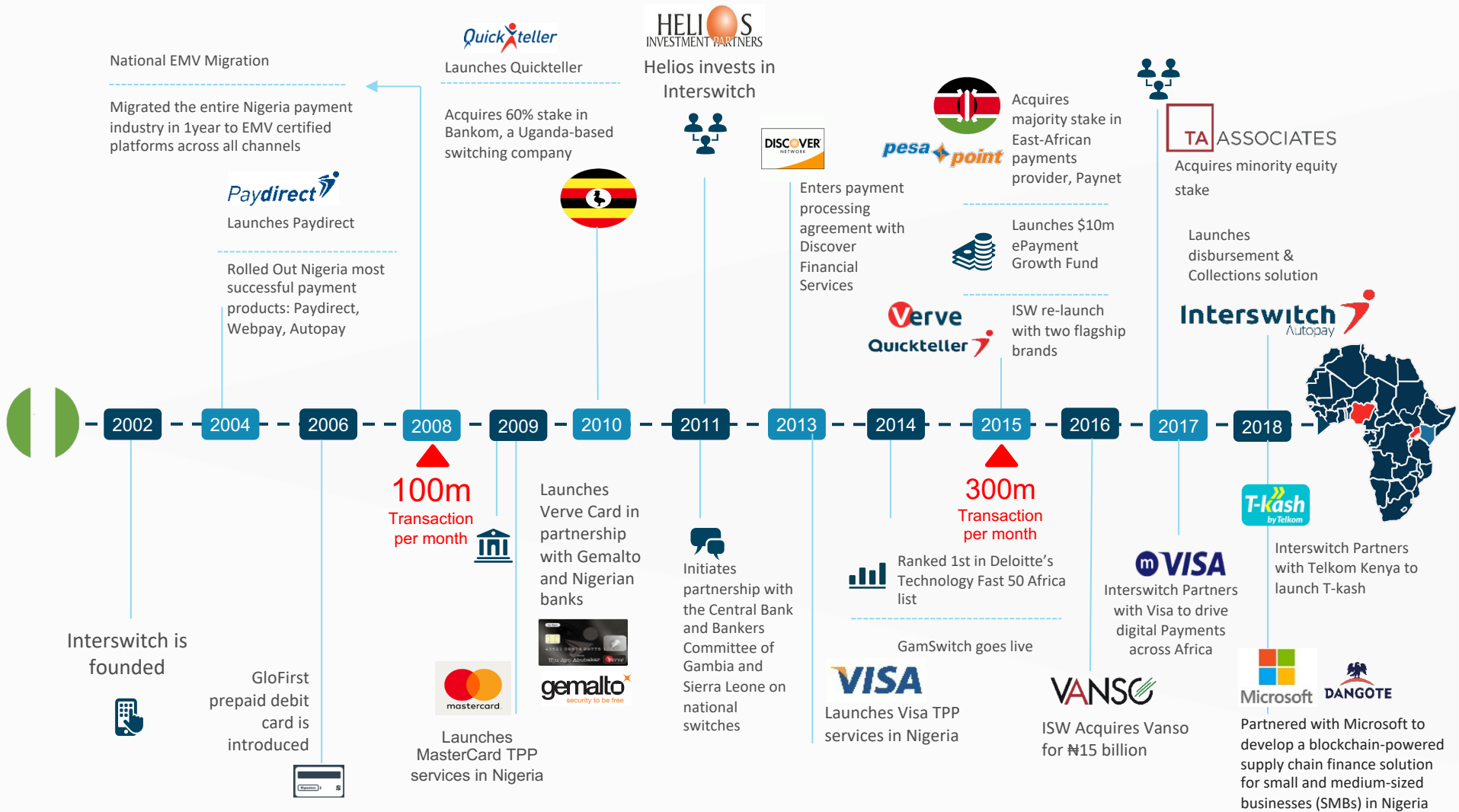




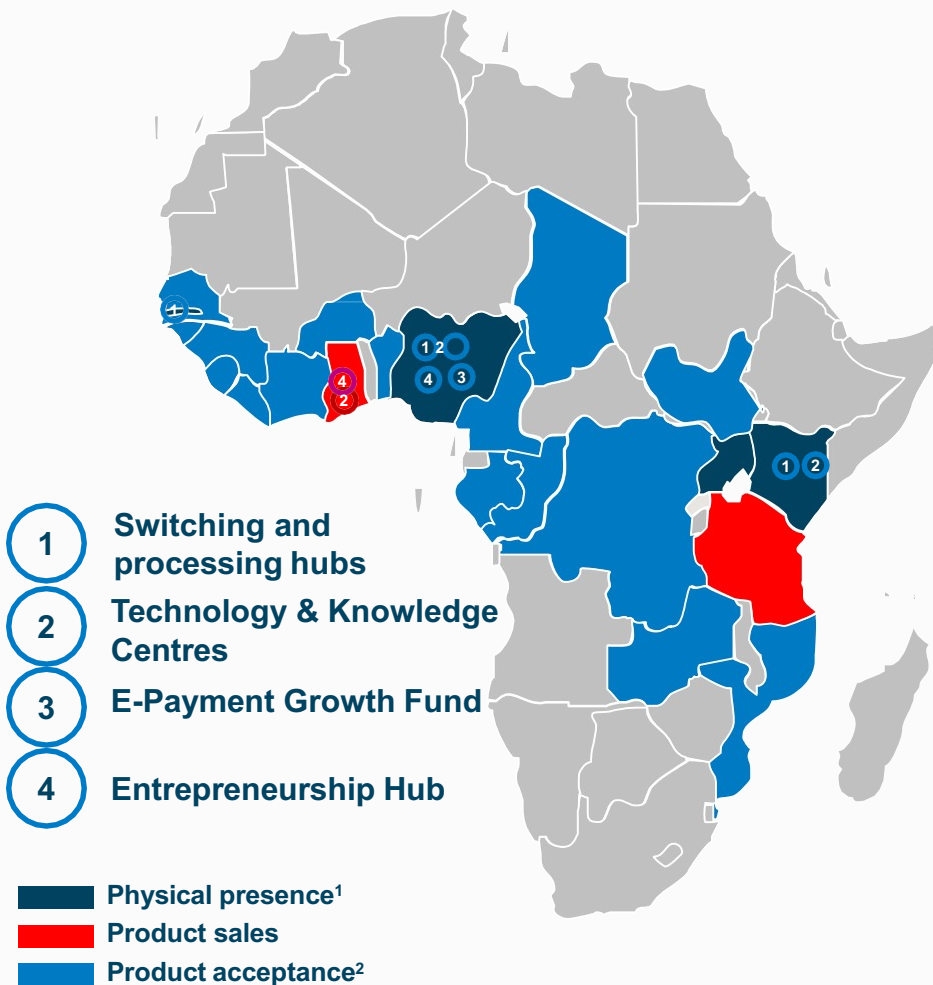
**Interswitch** 

Electronic Payment • Technology Integration • Digital Commerce • Advisory Services

# Interswitch Group History & Timeline



# Our footprint in Africa



## INTERSWITCH AFRICA ROADMAP (2021)

### Pan-African Card Scheme

| Global Utilization | Cost Efficient | Nationally Oriented |

**23 Issuer, 46 Acquirers, 185 countries, (20 in Africa), \$14bn GTV**

### Mobile Banking Technology & P2P

| Universal Remittance Gateway | PayCode

**4 countries, 14 banks, 8 nonbanks, 10m+ users, \$19bn GTV**

### Competitive Switching & Processing

Localize Switching | All Card Schemes | Regional Hubs

**50+ Banks, 28 countries, 381m transactions per month**

### Corporate Solutions: Industry Verticals

Government | Transport | Financial Services | Retail | Entertainment

**6 countries, 46 economic sectors, over 1300+ organizations, \$9bn GTV**

### Financial Inclusion Services

Digital Banking | Digitization of Cash | Service Aggregator

**3 countries, 20,000+ agents, 4.5m transactions**

#### Notes:

- 1.Future plans to establish physical hubs in North and Southern Africa
- 2.Certain products can be used in other countries through the UBA network, Burkina Faso, Gabon, Liberia, Zambia, Cameroon, Congo DRC, Senegal, Cote d'ivoire, Benin, Mozambique

# Who We Are

## Fast-Growing Distribution Network That Can Be Relied On for Realtime, Secure Transactions

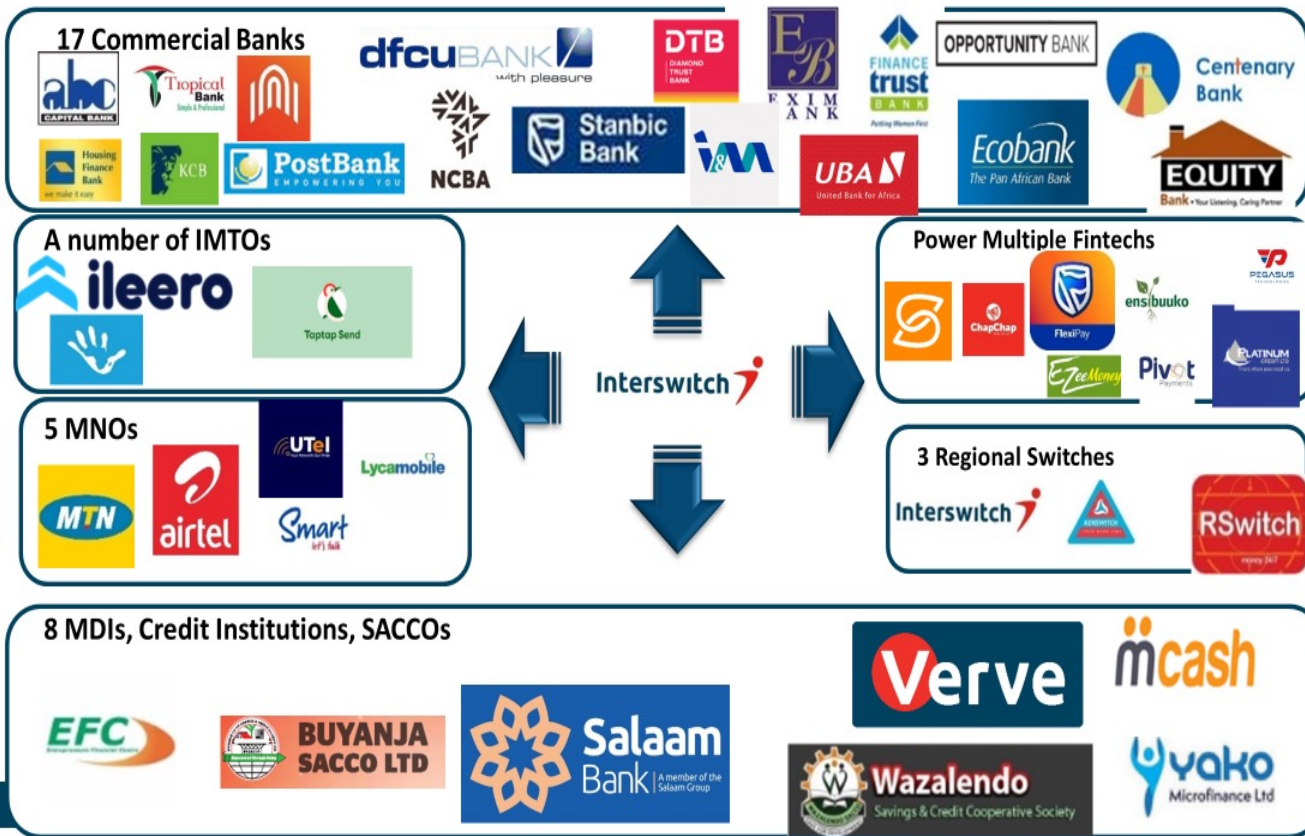
• Combined, the 24 Financial Institutions and Interswitch form an interoperable network of 3.2m+ customers, 3m+ Debit Cards, 650+ ATMs, 34,800+ Agents, Web Payment Gateways, Mobile Banking solutions and 20+ Billers



20,000+ own,  
14,800 Bank  
Agents



17 acq, 6  
Issuers



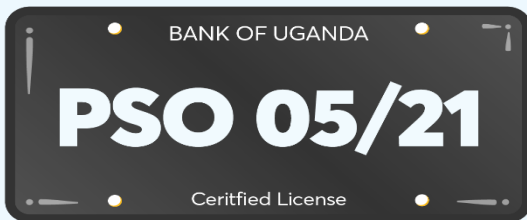
650+  
ATMs in  
Uganda

3000+ Merchants  
in Uganda



# WE ARE LICENSED BY BANK OF UGANDA

Interswitch East Africa (U) Limited was granted the following licenses by the Bank of Uganda in accordance with the National Payment Systems Act, 2020 and its implementing Regulations of 2021:



## Payment System Operator

**(Large Funds Transfer)** for our Switching and Payment Gateway services.



## Payment Service Provider

Class A (Medium Electronic Money Issuer) for electronic money issuance for our agent-based payments and collections services operating under the Quickteller Paypoint brand.



## Issuer of a Payment Instrument

Class A (Payment Cards) for our Pan-African Verve card scheme Interswitch East Africa (U) Limited supports a safe and regulated financial services ecosystem.

## Introduction

- ❑ In Uganda, remittances play a vital role in the economy, serving as a lifeline for many households and contributing to poverty reduction and economic development.
- ❑ According to recent data, remittances constitute a significant portion of Uganda's GDP, with millions of Ugandans relying on remittance inflows for their daily expenses, education, healthcare, and investment opportunities. These remittance flows contribute to poverty alleviation, financial inclusion, and economic growth in Uganda.

### What we are seeing

1

#### YOY Growth

90% growth in remittances YOY.

2

#### MM:BANK ratio

90% of all remittances are to mobile wallet and only 10% to bank accounts.

3

#### The Shift

12% increase in remitting to bank account due to increase in telecom prices.

4

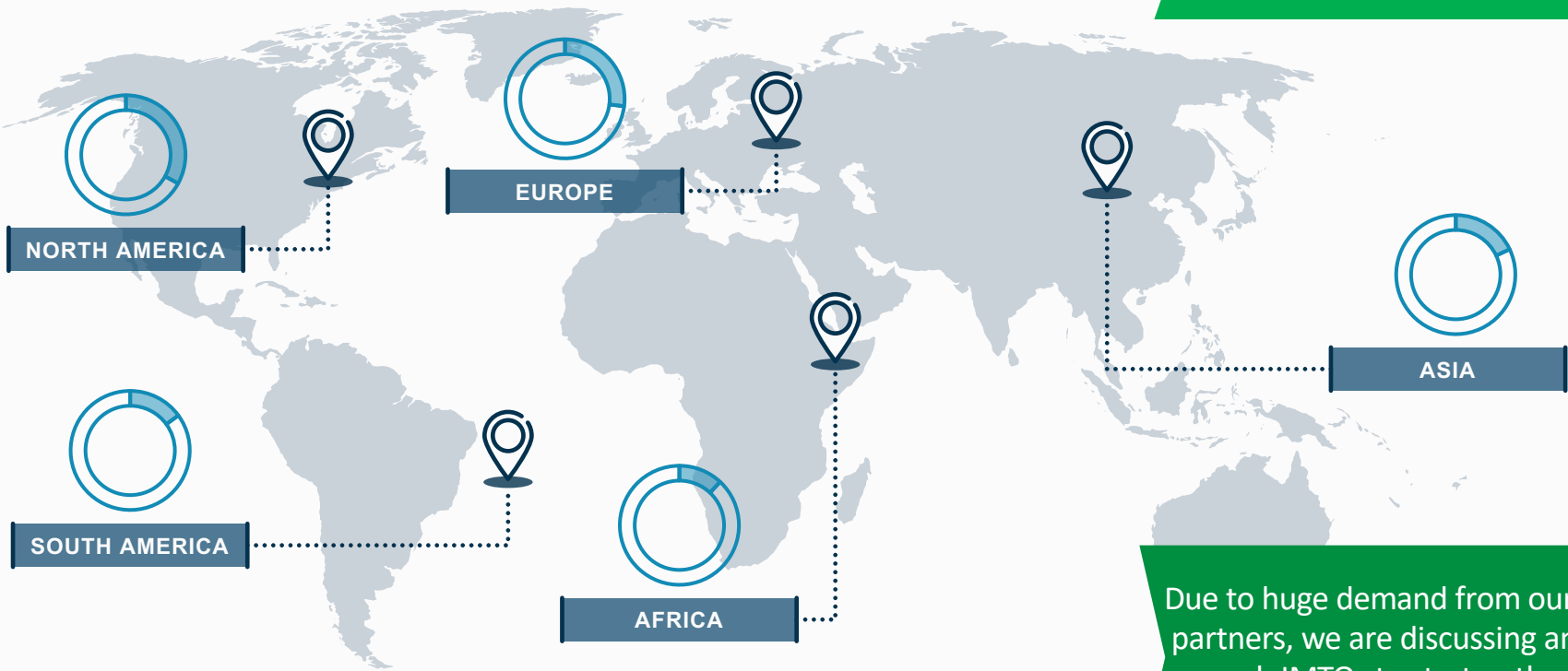
#### Concentration

Phase 1-100% in bound and Exploring Cashout at our agent Locations  
Phase 2- Exploring Outbound now



# Corridors..

We are currently receiving traffic from some of these corridors and soon middle east.



Due to huge demand from our IMT partners, we are discussing and in search IMTOs to start outbound remittances to African continent.



ROLE OF INTERSWITCH IN  
ROLE OF INTERSWITCH IN  
**ROLE OF INTERSWITCH IN  
THE REMMITTANCE VALUE CHAIN.**



## ROLE PLAYED BY ISW FOR DIFFERENT PLAYERS IN THE REMMITANCE VALUE CHAIN.

### TO IMT PARTNERS



- Act as intermediary.
- Offer robust infrastructure and tech.
- Facilitate interoperability via different payment channels.
- Risk and Compliance Advisory.
- Reliable and secure transfers.

### TO FINANCIAL INSTITUTIONS



- Support deposit mobilization and account activity
- Drive financial inclusion by helping institutes reach unserved customers.
- Facilitate seamless integration between Fis and IMT.

### TO THE END USER

- Quick and fast transfers.
- Ensure Remittances reach securely.
- Choice.. Receive money on wallet or bank.
- Affordable service fees.

Interswitch 

### TO THE ECONOMY.



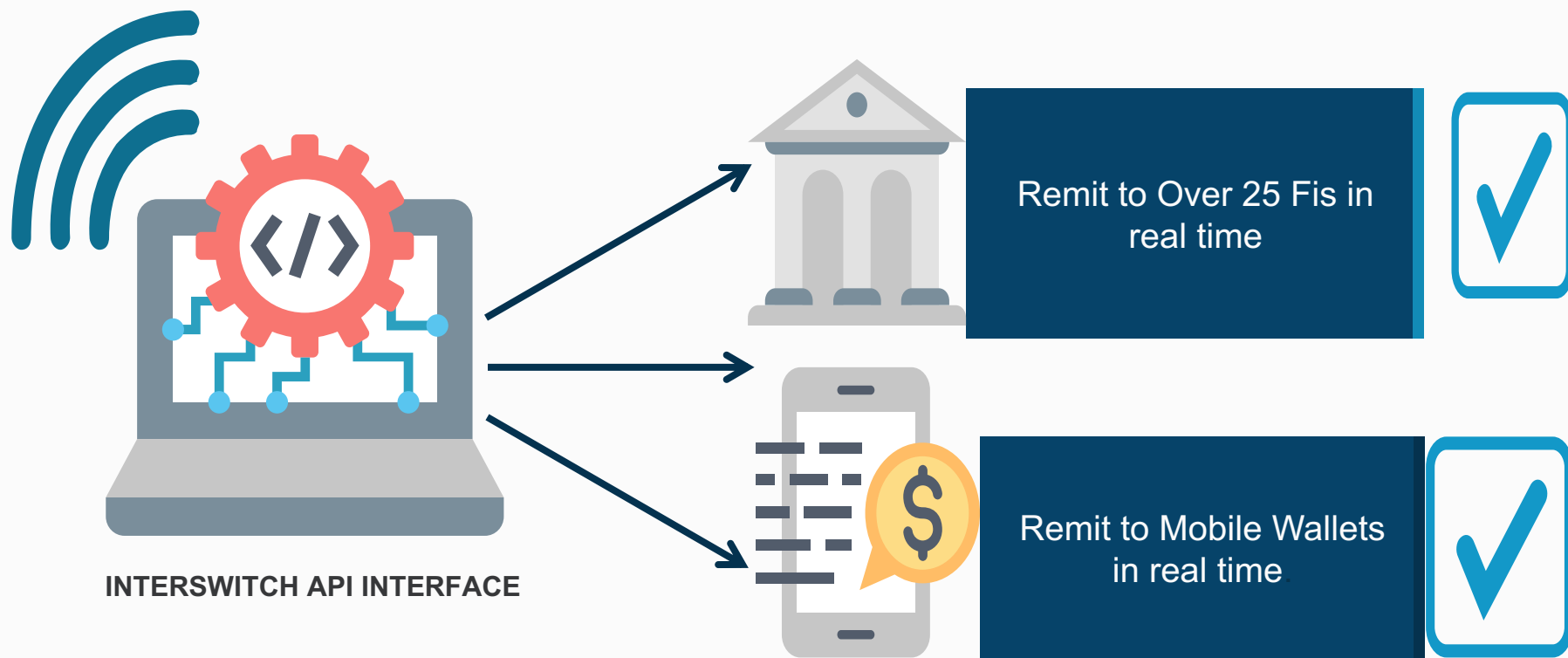
- Drive financial inclusion.
- Increase household consumption and expenditure.
- Increased adoption of technology and innovation.

Interswitch Value Added Services

# FOR INTERNATIONAL MONEY TRANSFER

Utility Bill Payments, Airtime, Data & School Fees

# ONE API... MULTIPLE REAL TIME CONNECTIONS.



# DEDICATED SUPPORT.







We offer dedicated 24/7 support to IMT partners.:

## Quality

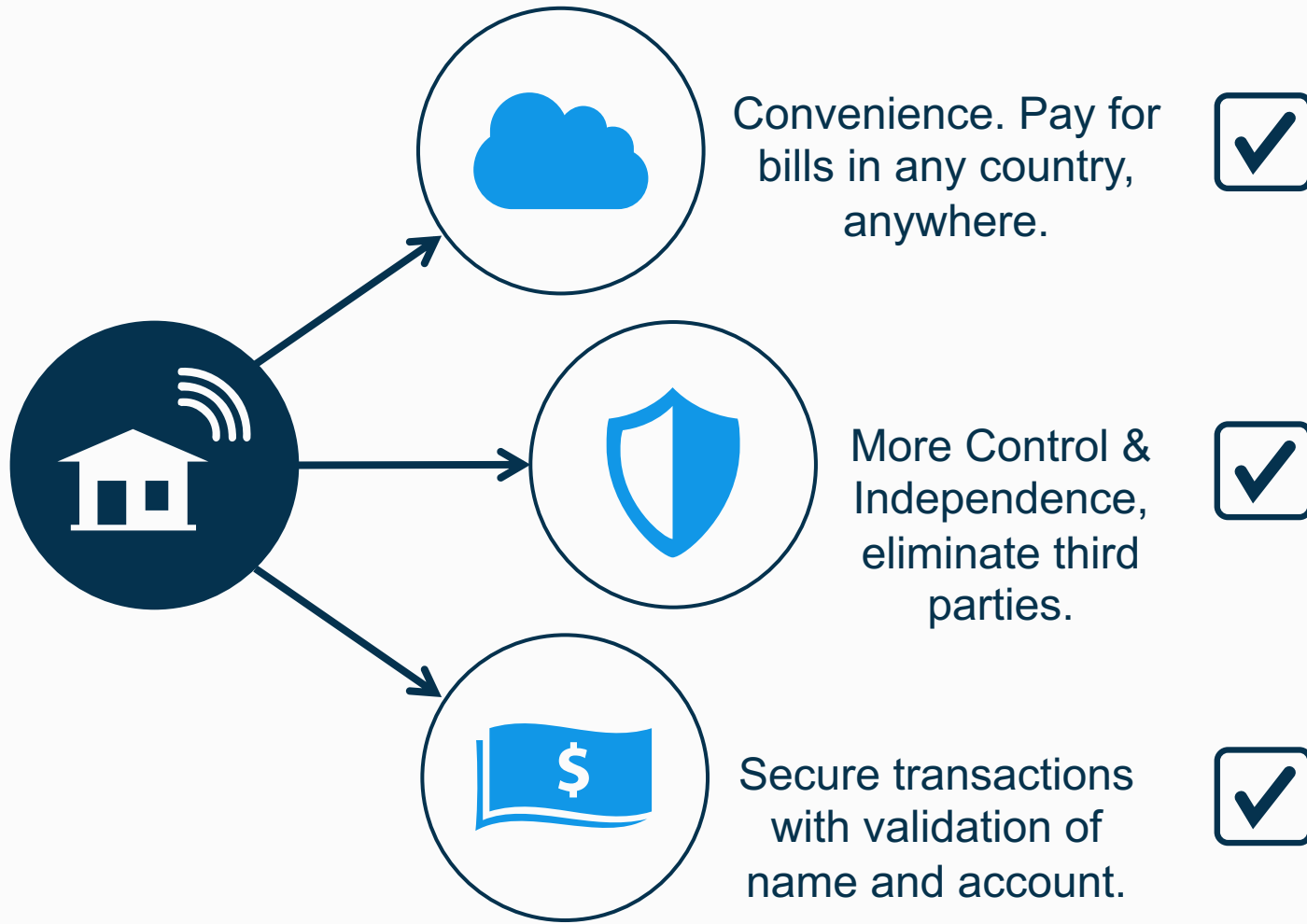
- Offer dedicated support for IMT partners, that is available both day and night to accommodate the different time zones.
- Real time visibility and monitoring of transactions via portal.
- Forex negotiation support.































Our customer promises.

-  **Innovation**
-  **Convenience**
-  **Consistency**
-  **Affordability**

# Remit for a Purpose

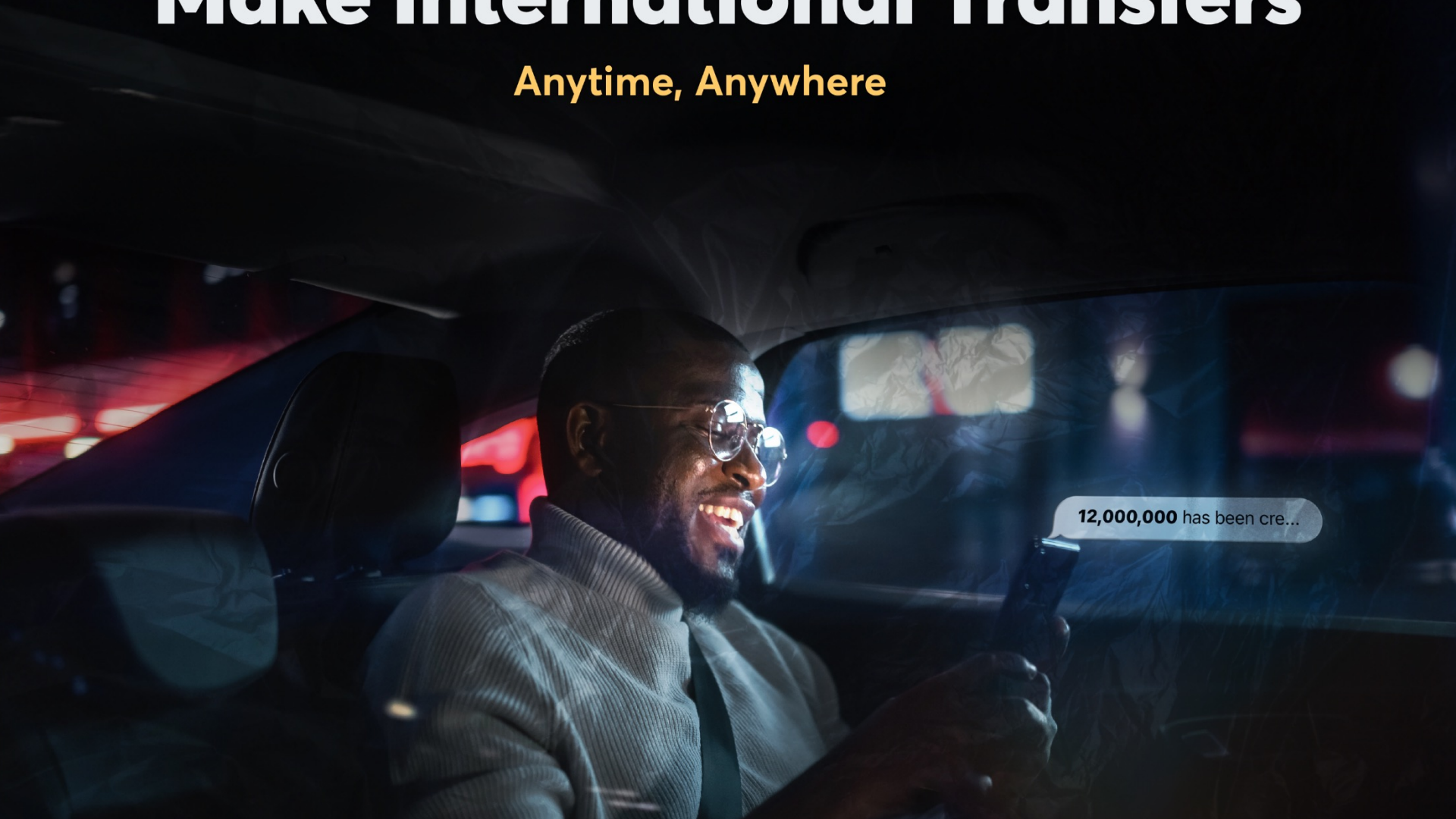


# Our Existing VAS offering.

	<b>URA</b> Taxes and Fines		<b>Tugende</b> Loan Repayments		<b>KCCA</b> Taxes and Fines
	<b>NWSC</b> NWSC Bills		<b>Schools</b> School Fees Payments		<b>Xeno Investments</b> collections
	<b>MTN</b> Airtime, Data		<b>Intl. Airtime</b> Airtime, <u>non</u> <u>local</u> Telcos		<b>NSSF</b> Collections
	<b>Roke Telecom</b> Data, ISP Payments		<b>Multichoice</b> Pay TV DSTV, GOTV		<b>Smile</b> Data Bundles
	<b>StarTimes</b> Pay TV		Lyca mobile Data, Airtime		<b>Airtel Money</b>
	<b>Umeme</b> Prepaid, Postpaid		<b>K2 Telecom</b> Data, ISP Payments		<b>Airtel</b> Airtime, Data bundles
	<b>MTN Mobile Money</b>		<b>Zuku</b> Pay TV		<b>UTL</b> Airtime, Data bundles
	<b>PegPay</b> School fees		<b>SchoolPay</b> School fees		<b>WENRECo</b> Prepaid
	<b>Ebo Financial Services</b> Deposits Withdraws		<b>Azam TV</b> Pay TV		<b>DSTV</b> Pay TV
	<b>Asante Financial Services</b> Disbursements Collections		<b>GO tv</b> Pay TV		<b>Sure Pay</b> School Fees

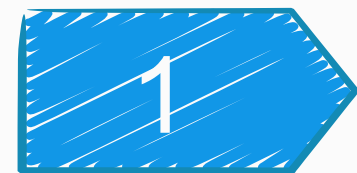
# Make International Transfers Make International Transfers Make International Transfers

Anytime, Anywhere



12,000,000 has been cre...

## Factors Driving our remittance success.



SYSTEM UPTIME .



MARKETING SUPPORT.



DEDICATED IMT CUSTOMER  
SUPPORT



PORTAL FOR REAL TIME  
MONITORING OF TRANSACTIONS.





## Our Mission

**“A prosperous Africa,  
driven by  
a seamless exchange  
of value and  
commerce”**

“



Interswitch plays a pivotal role in the global remittance ecosystem, facilitating seamless transactions between remittance companies, banks, mobile money operators, and last mile recipients.



**Thank You**

**Interswitch** 

[www.interswitchgroup.com](http://www.interswitchgroup.com)