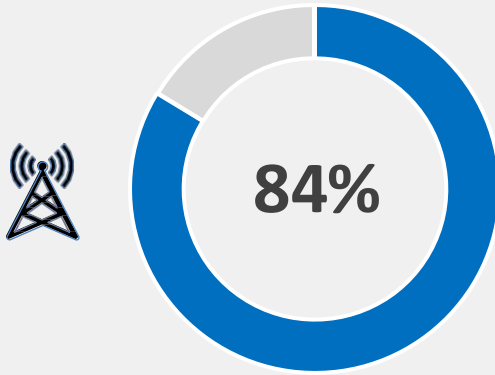


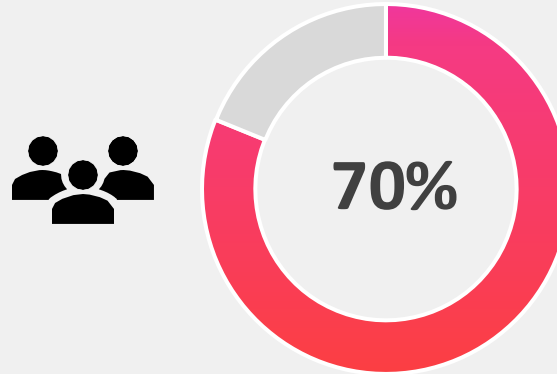
 Digicel  
 **CellMoni**



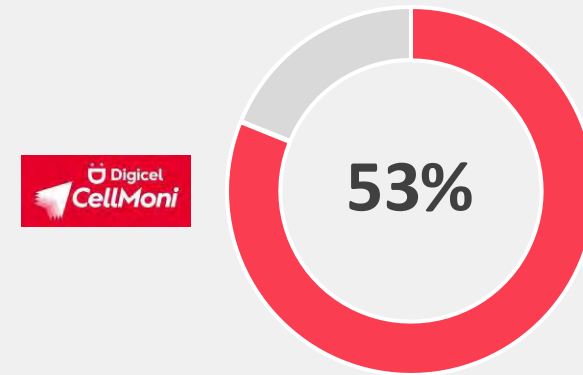
Population Coverage



Market Share



CellMoni Penetration



## Empowerment

- **40%** of Papua New Guineans have **access to a mobile**, while only 9-12% have access to financial services.
- CellMoni expands financial access via mobile phones, bringing financial inclusion to many for the first time.

## Convenience

- Customers have **access to their money** at any time at convenient agent locations.
- Customers can **receive & make payments, transfer money**, pay **bill** and buy **airtime** anytime, anywhere from their phone.

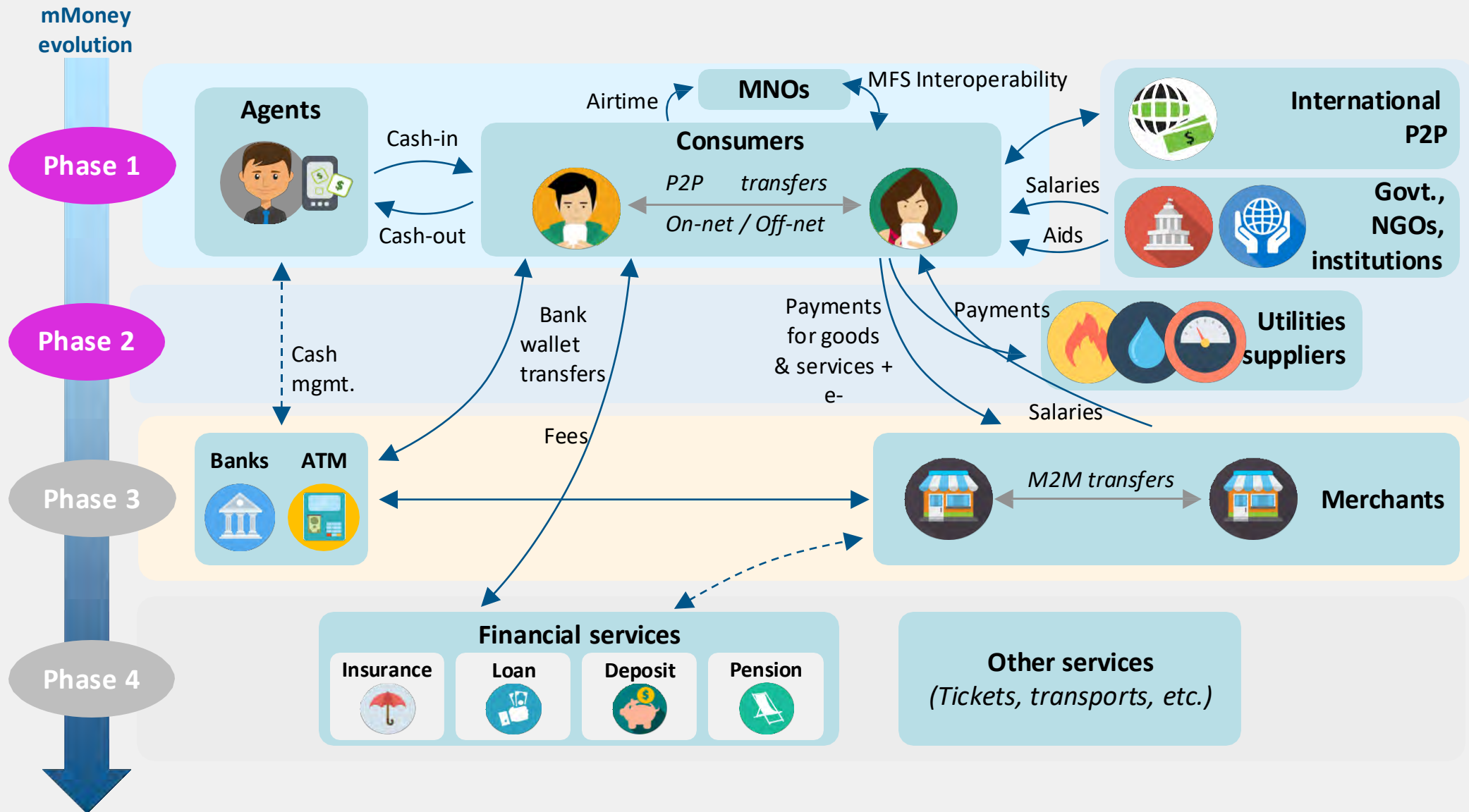
## Security

- CellMoni operates on a secure platform that meets international security standards
- It provides a **safe and reliable way** to manage money for transactions and remittances

## Affordability

- Bank fees are often too high for low-income populations
- CellMoni costs 75% less than traditional banking services.

# Digicel CellMoni Ecosystem



# Digicel **Digicel CellMoni App** or \*888#

## Cash In

Depositing cash into a mobile money account.



## Cash Out

Withdrawing cash from a mobile money account



## Top Up

Adding airtime or data bundles to a mobile phone using mobile money.



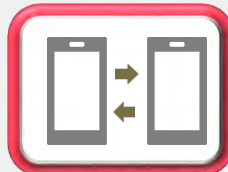
## Merchant Payment

Paying for goods or services at a merchant using mobile money.



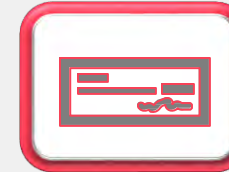
## Phone-To-Phone (P2P)

Transferring money from one mobile money user to another.



## Bill Payments

Paying utility bills or other service fees using mobile money.



## Salary Disbursement

Employers pay salaries directly into employees' mobile money accounts.



## International Money Transfer

Transferring money across borders using mobile money.



## Bank To Wallet

Transferring money from a bank account to a mobile money wallet.



## Microloan Disbursement

Disbursing small loans to users via their mobile money accounts.

# Digicel Key Statistics from Africa and PNG

## AFRICA:

### 1.75 bn

As of 2023, Sub-Saharan Africa accounted for about **70%** of the world's mobile money transactions, with over **1.75** registered accounts.

**Kenya** alone had over **50 million** active users as of 2023, with transaction values exceeding **\$314 billion** annually.

### 1.4 tn

In 2023, the region saw over 23 billion transactions, with a total value surpassing **\$900 billion**.

Mobile money services in Africa processed over **\$3 billion** in daily transactions in 2023.

### 8.3 million

There were over **8.3 million** mobile money **agents** across Sub-Saharan Africa in 2023, facilitating access to services in remote and underserved areas.

### 84 bn Transaction volume

money has played a crucial role in improving financial inclusion in the Pacific, with significant increases in the number of adults with access to financial services.

## PNG:

### 1,600,000 Registrations

**Papua New Guinea: 1.6 m** registration through **Digicel Mobile money services**, facilitating access to services in remote and underserved areas, with 180% YTD growth.

### 2,800 Agents

**Number of Agents:** Digicel agent network in PNG has expanded significantly, with thousands of agents providing mobile money services across the country, particularly in rural areas.

### \$50 million value

**Total Transactions:** Mobile money transaction value in PNG has steadily increased with key transactions in Bill Payments, Cash In, and Cash out.

### 13 million Transaction volume

Mobile money has played a crucial role in improving financial inclusion in PNG, with significant increases in the number of transactions across the country.

# Mobile money in 2023

## Registered mobile money accounts

1.75 bn 

Year-on-year growth rate **+12%**

## Value of transactions

\$1.40 tn 

Year-on-year growth rate **+14%**

## Active 30-day accounts

435 m 

Year-on-year growth rate **+9%**

## Active agents

8.3 m 

Year-on-year growth rate **+14%**

## Merchant payments processed per year

\$74 bn 

Year-on-year growth rate **+14%**

## International remittances processed per year

\$29 bn 

Year-on-year growth rate **+33%**

## Mobile Money increased Africa GDP by 1.5% in 10 years

### Impact on Lives and Economies

Mobile money has significantly improved financial inclusion and access to digital services, positively affecting livelihoods in many countries.

### Macroeconomic Contribution

The adoption and growth of mobile money are now reflected in GDP performance. Between 2013 and 2022, a **10-percentage-point increase** in mobile money adoption contributed to a **0.4%–1.0% rise in GDP**.

### Key Growth Drivers

Increased Adoption & Transaction Value – More users and higher transaction volumes.

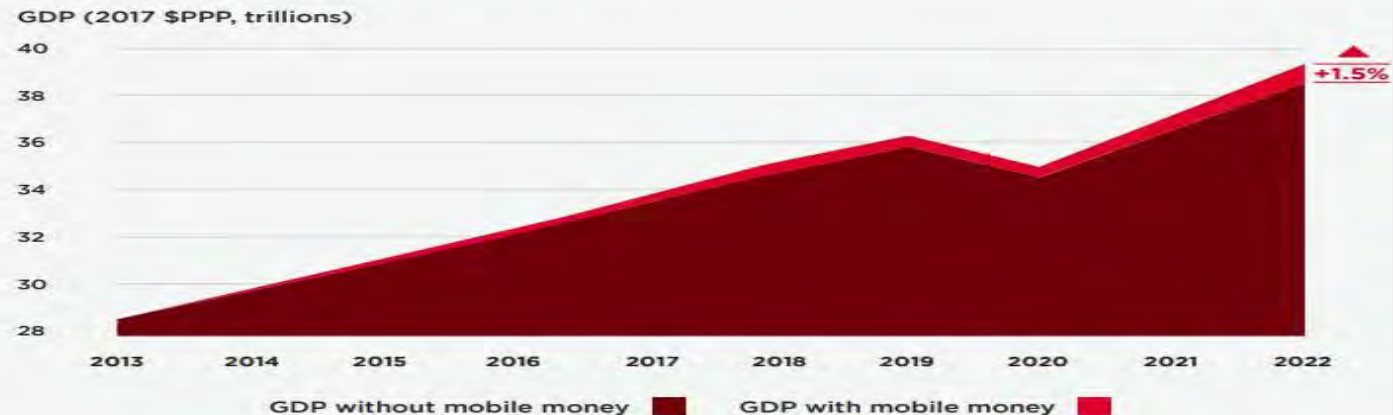
Expansion of Ecosystem Transactions – Growth in remittances, merchant payments, and bill payments.

Stronger Network Effects – Greater participation leading to higher transaction activity.

### Overall Economic Impact

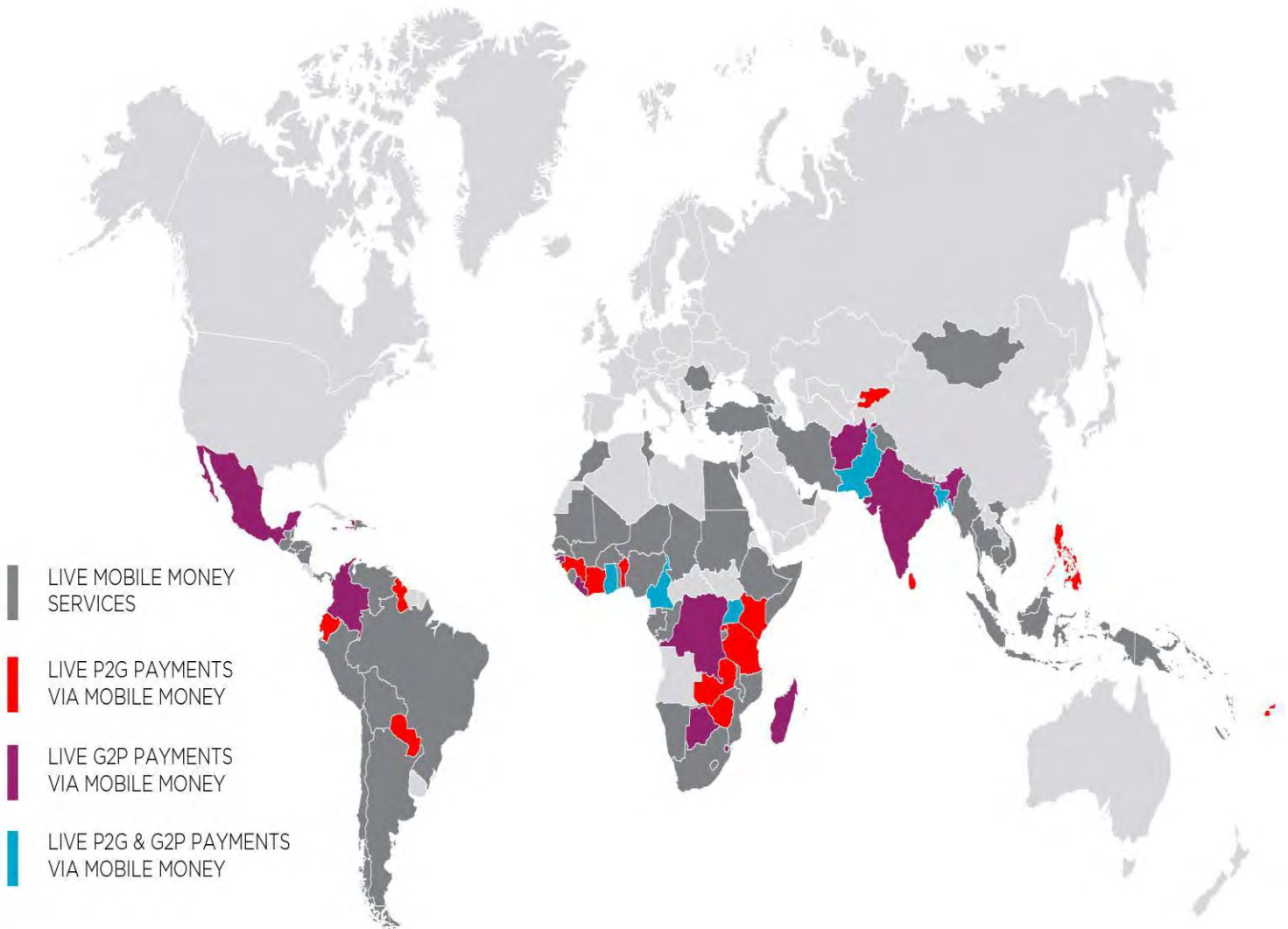
Between 2013 and 2022, mobile money services added nearly \$600 billion to the total GDP of countries where these services operate.

Figure 1: Simulated impact of mobile money on GDP in mobile money countries, 2013–2022



Source: GSMA, (2023).

## Footprints of Government mobile money payments



### Payment to Government (P2G):

Africa leads in Payment to Government (P2G) initiatives, accounting for **55% of total payments**, with tax collection being the most common. E-government portals facilitate payments for taxes, licenses, and education fees. Regionally, Sub-Saharan Africa hosts **70% of P2G initiatives**, followed by South Asia (11%) and Latin America & the Caribbean (9%).

### Government-to-Person (G2P)

Government-to-Person (G2P) initiatives are most prevalent in **South Asia (53%)**, followed by **Sub-Saharan Africa (28%)** and Latin America & the Caribbean (19%). These include a balanced mix of disbursements, such as grants, social benefits, salaries, and stipends for government employees and students. Pension and loan programs are also part of these initiatives.

**Thank you**

