INTRODUCTION TO PART 5

This section of IFC’s Mobile Money Toolkit contains a set of documents that describes distribution channels for mobile money delivery and addresses distribution management issues.

Tool 5.1. GSMA Presentation - Channel Deployment Strategy
This tool presents key learnings on successfully deploying mobile money. Deployment framework described in this document consists of market mapping, deployment design, marketing, pricing and partnership development.

Tool 5.2. Case Study - Kenya
M-PESA was the first product of its kind to be introduced in Kenya and is generally viewed as a successful implementation that should be used as a model for other developing countries. This document discusses the methodology employed by Safaricom and the Vodafone Group during the implementation of M-PESA.

Tool 5.3. Case Study - Tanzania
In 2008, Vodacom Tanzania went live with the second East African implementation of Vodafone Group’s revolutionary mobile money transfer platform, M-PESA. This tool discusses the original strategic tactics that Vodacom Tanzania employed during the launch of M-PESA in April 2008 and describes how those tactics have evolved since to improve delivery and penetration of the system in Tanzania.

Tool 5.4. Case Study – Afghanistan
Roshan, the leading mobile operator in Afghanistan formed a partnership with Vodafone Global Services to offer a mobile money transfer service in Afghanistan. This document discusses the methodology used by Roshan during the implementation of the innovative mobile money transfer service in Afghanistan.

Tool 5.5. GSMA Report - Comparing M-PESA Kenya & Tanzania
The tool offers a full comparison of the factors which have impacted adoption rates of M-PESA in Kenya and Tanzania. The in-field observations and market research that the document draws on provides an excellent summary of the contributing factors in each country – from market level to service design.

Tool 5.6. Liquidity Management
Based on research and case studies, this document discusses both electronic and cash liquidity challenges – then provides actions that are being used to mitigate the problem. An Appendix is provided with a few additional recommendations from the GSMA’s report “Managing a Mobile Money Agent Network”.
Tool 5.7. EMIDA Diagram – Liquidity Management
EMIDA is a technology company that provides solutions for electronic airtime top-up and mobile financial services. This document explains the mechanisms behind liquidity management. EMIDA has built liquidity management tools into its technology solution.

Tool 5.8. GSMA Example – M-PESA Liquidity Management
This paper explores the liquidity needs of 20 M-PESA retail agents that were tracked over a six-month period. The authors provide details on the transaction levels of each of the agents as well as summary observations.

Tool 5.9. CGAP Analysis – FINO & EKO Channel Management
Both of these companies, based in India, have taken unique approaches to the build-out of an agent network. Both recognize that their agents need to serve as part of their sales force.