




**Introducing Mobile  
Payments (POST MOBILY)**

Workshop of Financial Inclusion  
31 Oct. 2011



# Project Background

- Nearly 70 %of the population in Yemen lives in rural areas scattered in more than 130,000 localities , and lacking basic infrastructures and services.
  - the ratio of poor in rural area 83.71% from the total of poor people .So we have to provision the financial service to those concern the cost and quality of service.
  - there more than 11 million mobile phone customers, but less than 1 million bank accounts.
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# Project Objectives

1. Introduce small microfinance service via mobile phone, for the benefit of small and microfinance institutions and their customers.
2. Deliver financial services to the various segments of society in all parts of Yemen through the existing network of postal branches, and agents.




# Project Objectives


3. Build-up the Post and Postal Savings corporation regulations, technical and administrative capacities, and cadres in the field of financial services.



# Project Outputs

- Three main outcomes will result from the implementation of the project:
    1. The ability of the public to transfer money, pay bills, and receive salaries easily and accurately through post offices, authorized dealers and mobile phones.
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# Project Outputs

2. The ability of clients from small and micro finance institutions to make their payments at a low cost and from remote areas through branches and mobile phones.
  3. The ability of an increasing number of people to open savings accounts through mobile phones.
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# Project implementation time frame

- the project within a period of 24 months.
- divided into two phases; phase one will launching on June 2012 and the second on June 2013.
- extending approximately to the 3th quarter of 2013.

# Project Technology

- USSD , SMS , WAP and USSD like for CDMA mobile Technology.
- POS for Agents
- IVR.

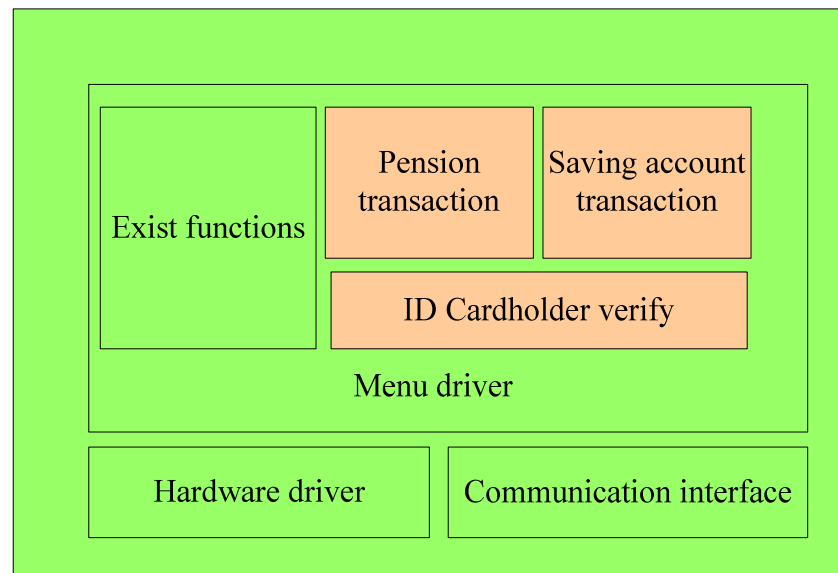


# Services will be Available

- Bill utilities payments, Top-up, charging mobile.
- pension, Governmental labor staff salary,...etc.
- Money Transfer



# Services Processing Scheme

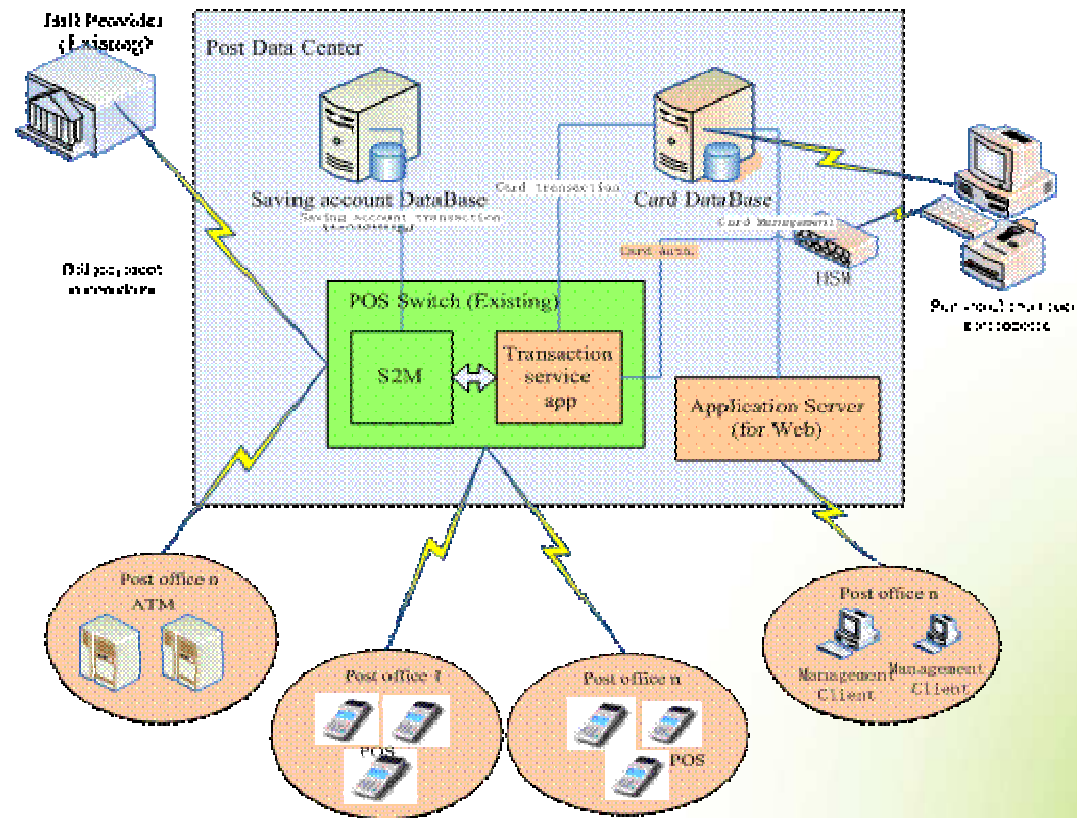


# Services Coverage

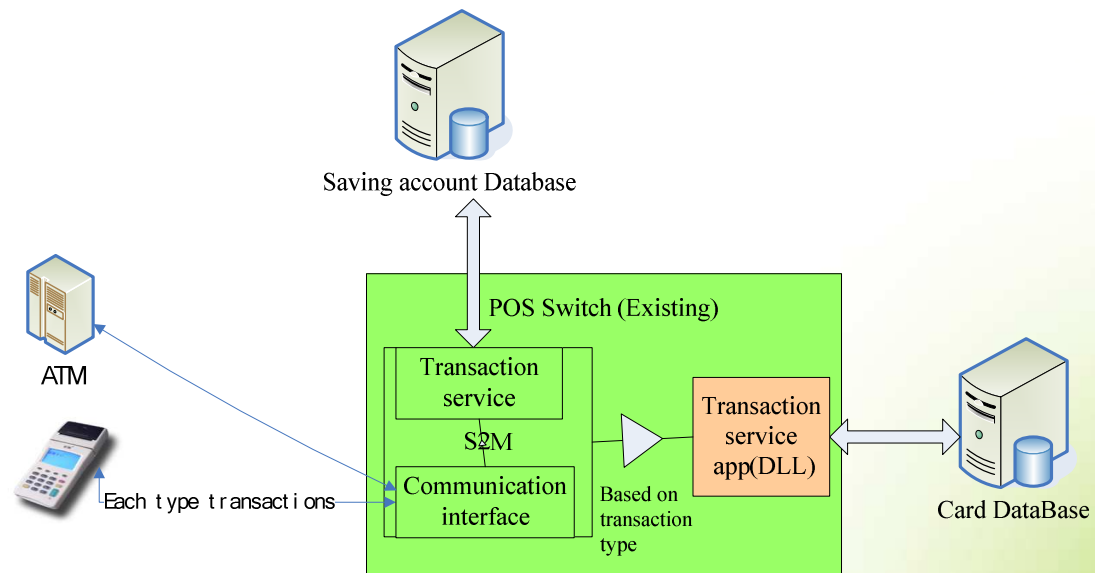
- 70 % of the population in Yemen lives in rural areas who Receiving aid from the government.
- Sharing in Developing the Local government



# Services Diagram



# Services Methology



**THANK YOU ...**

**YEMEN POST**

**Abdulfattah Alhadhrami**

