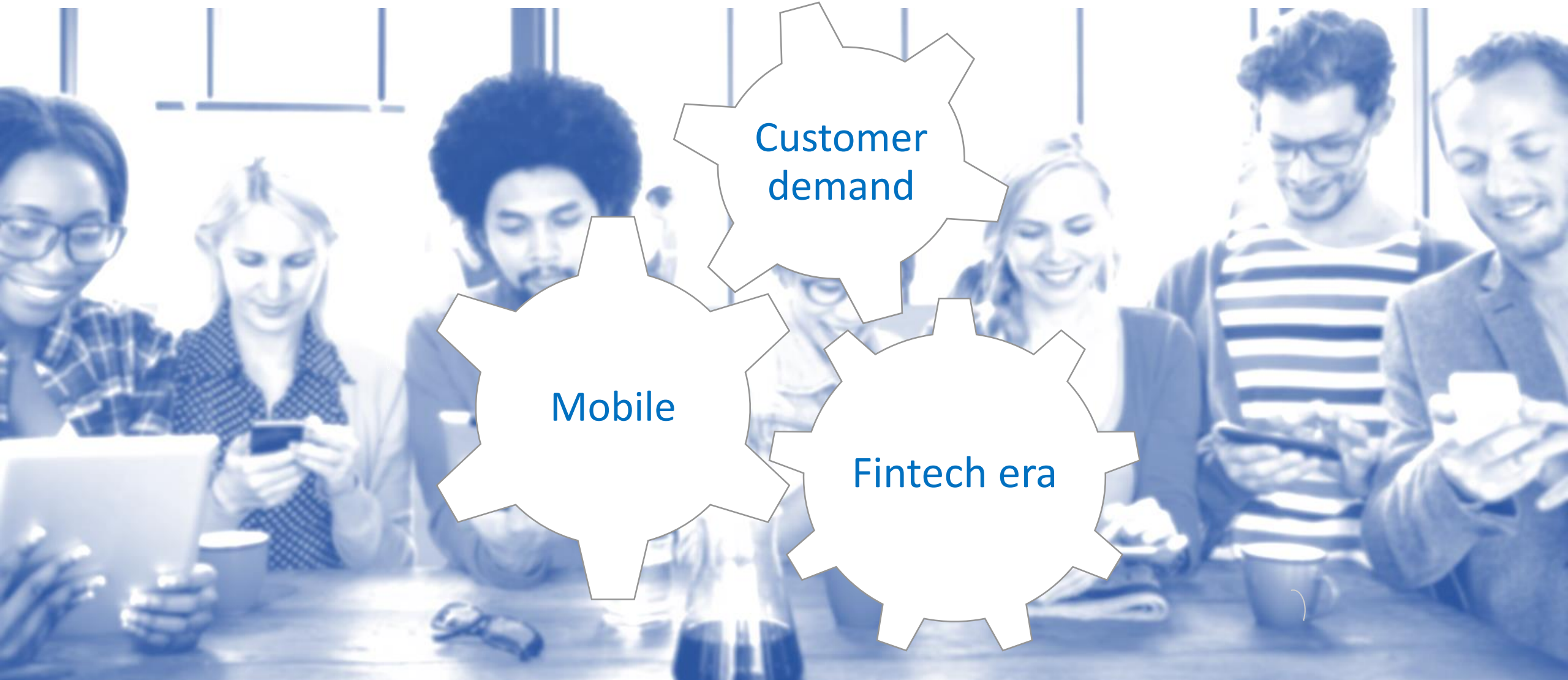




Horizon 2037: Fair Finance for All?

Kalin Radev, CEO

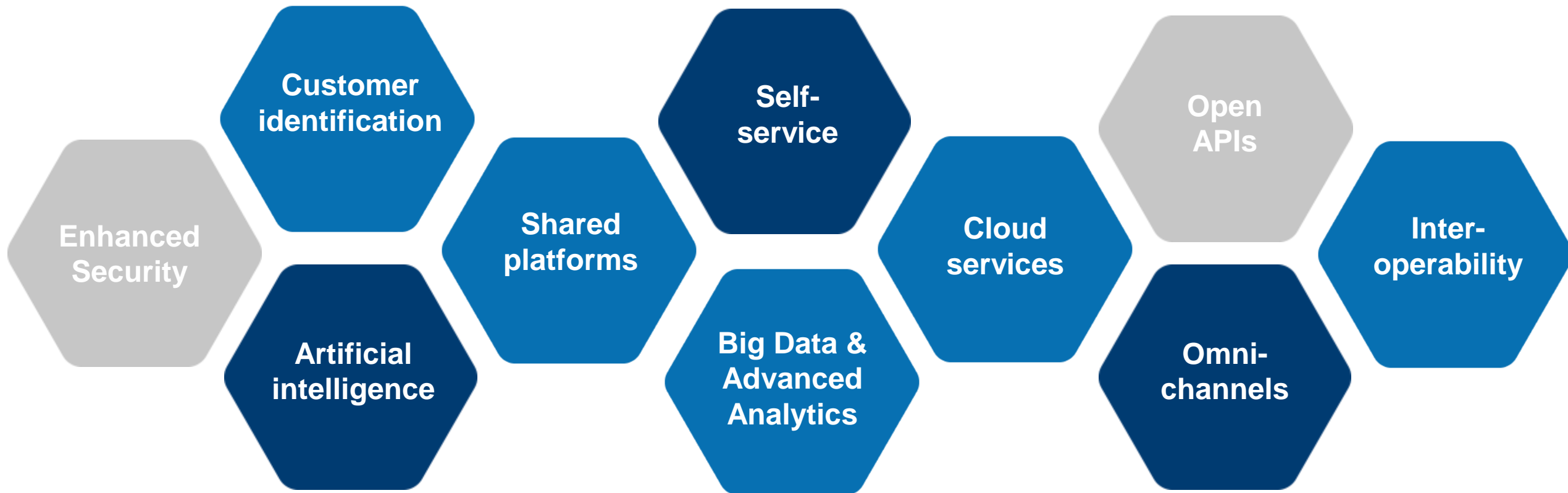


Customer
demand

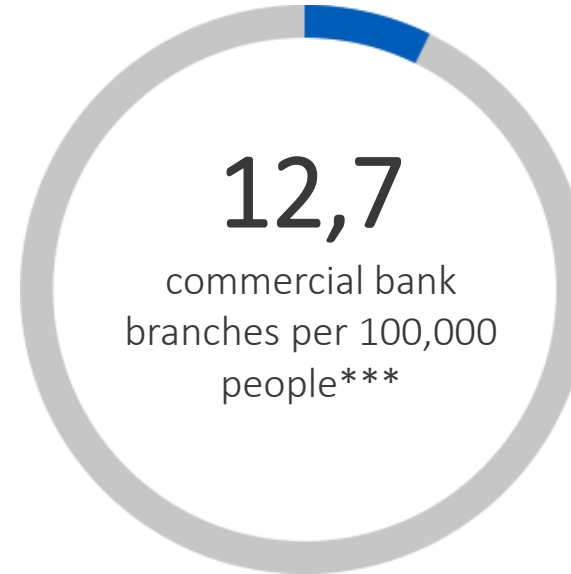
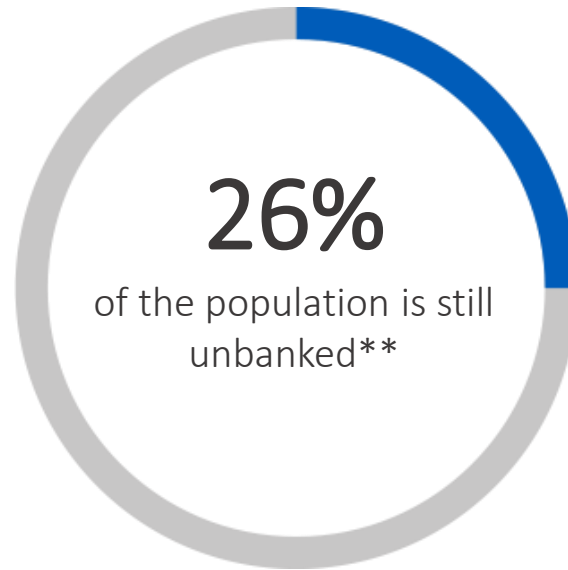
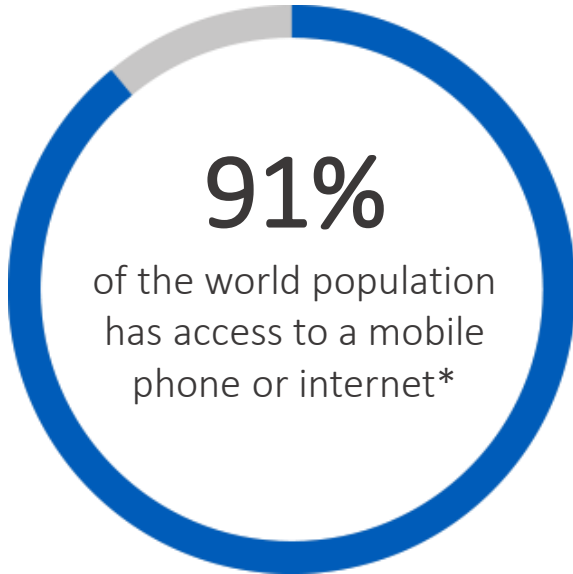
Mobile

Fintech era

More and more demanding customers today



How to meet customer demand



=

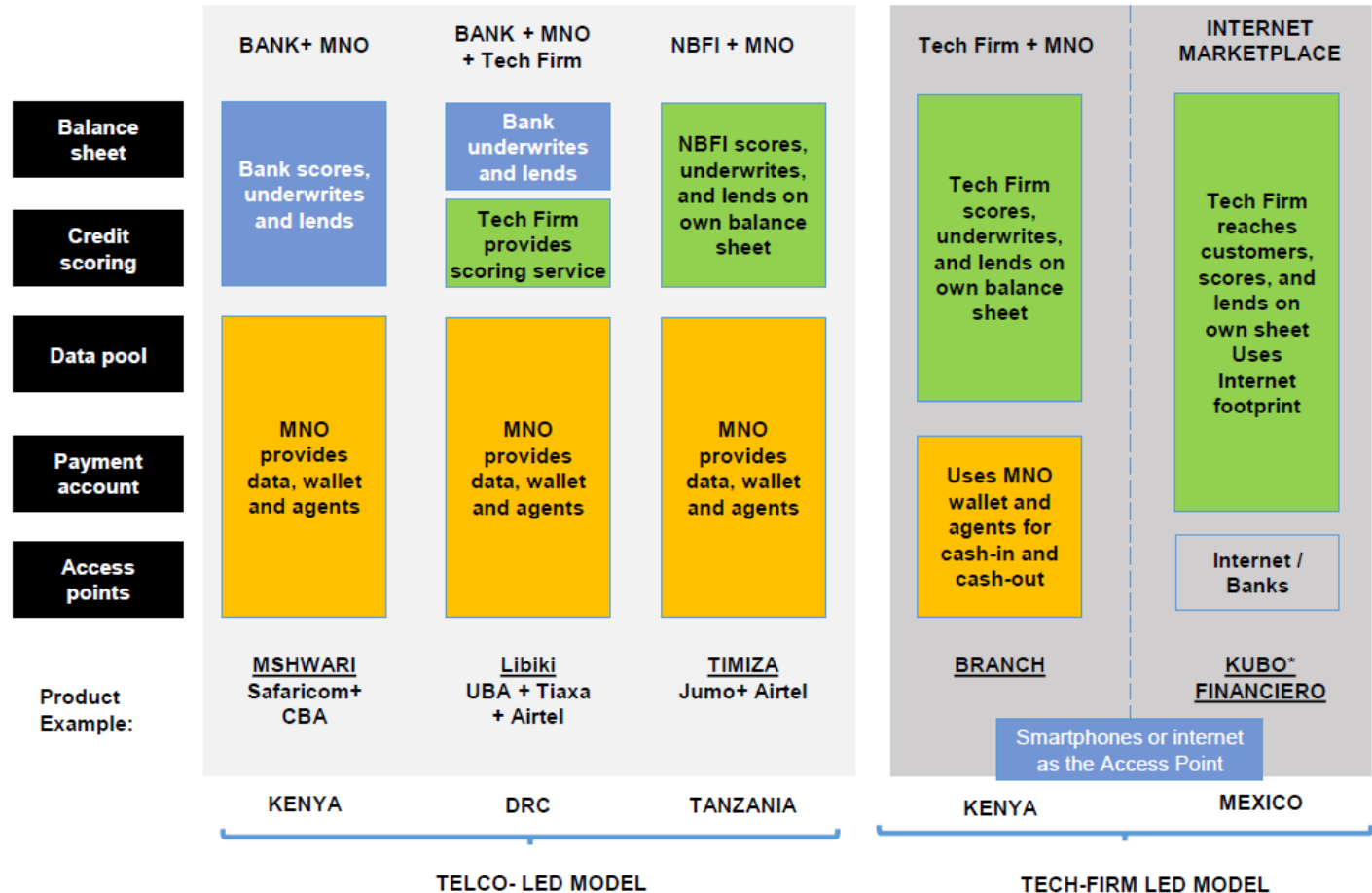


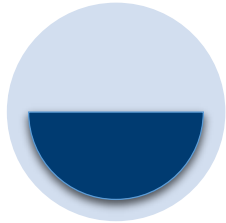
Where there is a phone, there is a bank

There are different types of partnerships in the market, depending on the role each player takes in the value chain

■ Bank / FI
■ Mobile Network Operator
■ Tech Firm/NBFI

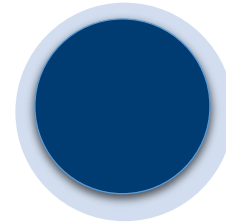
- Shifting from independent business models to co-ownerships
- Technologies transforming how financing is done
- New access points to customers
- Saving costs and ensuring low entry levels
- Where do MFIs come in in the picture?





Now

- Expanding customer outreach
- Biometric identification and authentication
- Digital Commerce Leaps
- Branchless banking
- Integrated systems

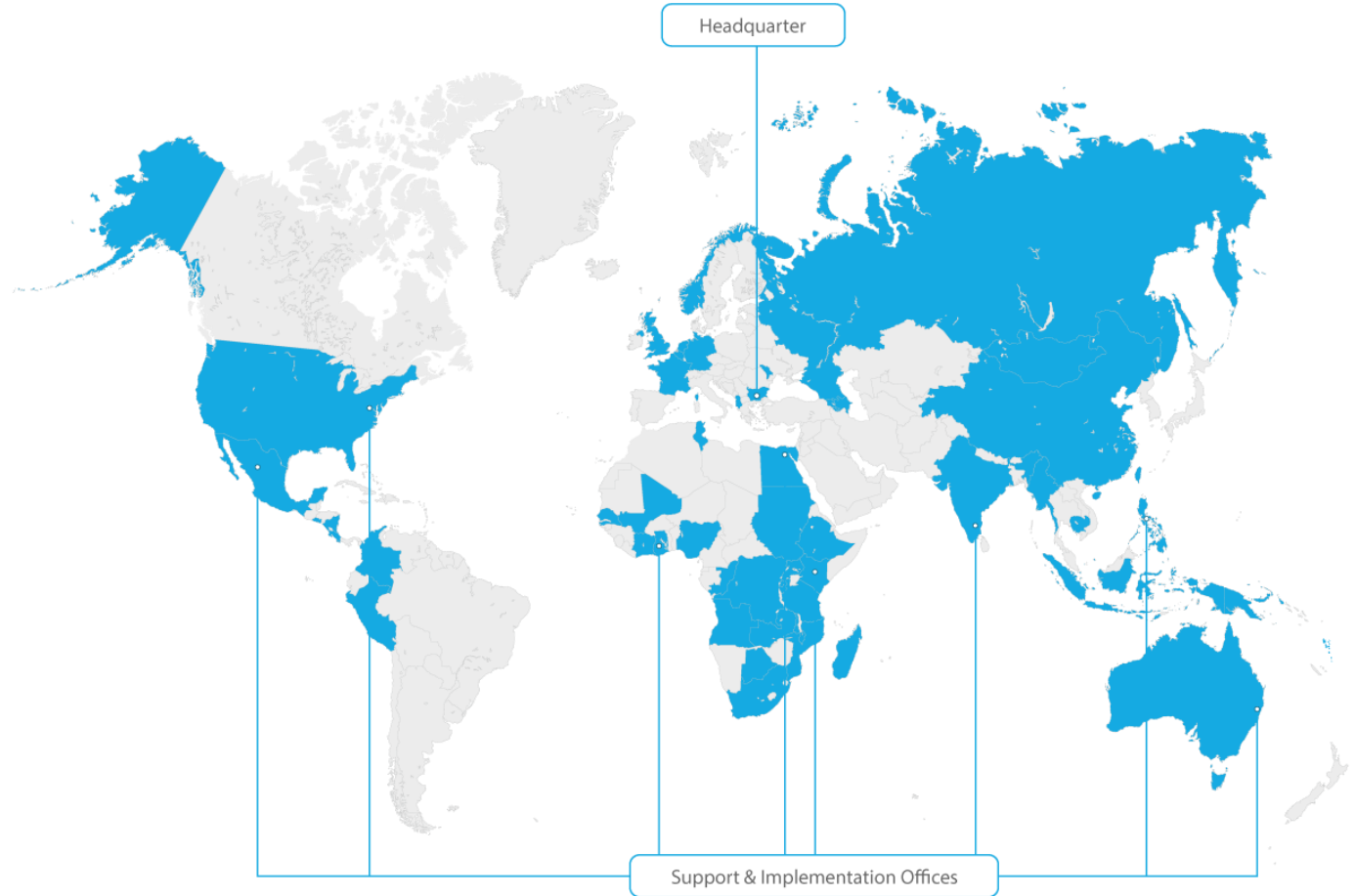


Future

- Self Service
- Customer Identification without meeting the customer
- Driving customer behavior
- Beyond omni – channel banking
- Phoneless financial services

Banking – Anywhere, Anytime

Thank you!



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