



Use Case
**E-Money Platforms: Accelerate & Secure Customer's
Mobile Transactions and Enrollment Processes**

Overview

As Africa surpasses a half-billion mobile phone subscriptions, telecom operators are seizing the opportunity to connect citizens and to deliver services to what is being called nearly the first universally available infrastructure on the continent. McKinsey & Company, a worldwide management consulting firm, has estimated that by 2025, half of sub-Saharan Africa's population will be connected to the internet by means of their nearly 360 million smartphones.

With the success and rapid adoption of smartphones in Africa, mbanking, or mobile financial services, are also growing, enabling new economic perspectives within the market. In these countries, about 80% of the population is unbanked. This significant percentage of the population does not have a bank account or a connection to a financial institution, causing telecom operators to start providing financial services via their mobile devices, connected directly to their wireless phone accounts. This includes savings accounts, credit cards, payments and loans, as well as insurance policies.

Challenge

With the onset of these new services and the use of mobile devices, organizations are now faced with the challenge of quickly and easily onboarding their users through mobile apps each day. A critical part of the mBoarding process is to "Know Your Customer", or "KYC," to manage organizational risk, comply with administrative regulations, simplify the process and understand the users you are engaging with.

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Mobile onBoarding & KYC increases conversion rates by **nearly 60%.**

Solution

By working with mobile operators and financial institutions, A2iA's technologies allow organizations to create robust and innovative mobile money platforms, increasing the relevancy and utility of these banking services, and ensuring the effectiveness of their processes.

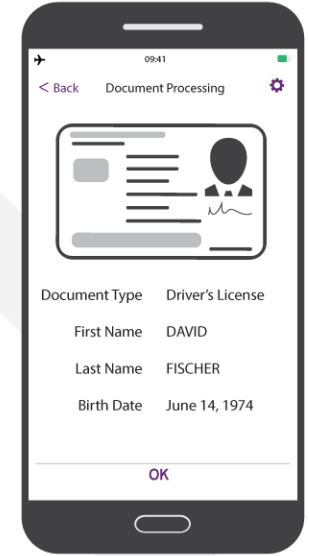
Integrated into mobile apps, *a2ia Mobility*TM enables organizations to address these concerns and to accelerate their customer acquisition and payment processes. A2iA's advanced image analysis and intelligent recognition engines enable software applications to capture handwritten and machine-printed information from various documents, including IDs, passports and visas from more than 230 countries around the world. With automatic data extraction, manual keying is decreased significantly if not entirely eliminated, delivering a fast and simple user experience. Users simply take a photo of their document and *a2ia Mobility* automatically locates and extracts the data securely and offline.



ID Capture



Image Pre-Process



Data Extraction

Accelerate & secure customer's mobile transactions:

- ✓ Mitigate Risk and Fraud
- ✓ Comply with Administrative Requirements
- ✓ Provide Better Services to Customers

A2iA's Key Benefits

A2iA's technologies help you to create innovative solutions and apps that address a wide range of financial services requirements (*mBoarding / Customer Enrollment / New Account Opening, Mortgage Processing Applications / KYC*).

Customers' Benefits:

- ✓ Quick and Simple Document Capture
- ✓ Facilitate Form Auto-Fill within the App
- ✓ Time Savings
- ✓ Quick Transactions

E-Money Providers' Benefits":

- ✓ More Efficient and Faster Service Delivery
- ✓ Compliance and Safety Processes
- ✓ Lower Operating Costs
- ✓ Identity Confirmation
- ✓ Seamless Customer Experience
- ✓ Reach New Clients

a2ia Mobility's Added Value:

- Handwriting / Printed Text Recognition
- Automatic Image Capture with Auto-Locate™.
- Offline Image Preprocessing.
- Image Quality and Usability (IQA / IUA).
- Offline Data Extraction.
- Reduced or Eliminated Manual Keying.
- Data Validation by User Prior to Submission to the Workflow.