

Using Digital Opportunity for Financial Inclusion

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PAKISTAN - ACCESS TO FINANCE

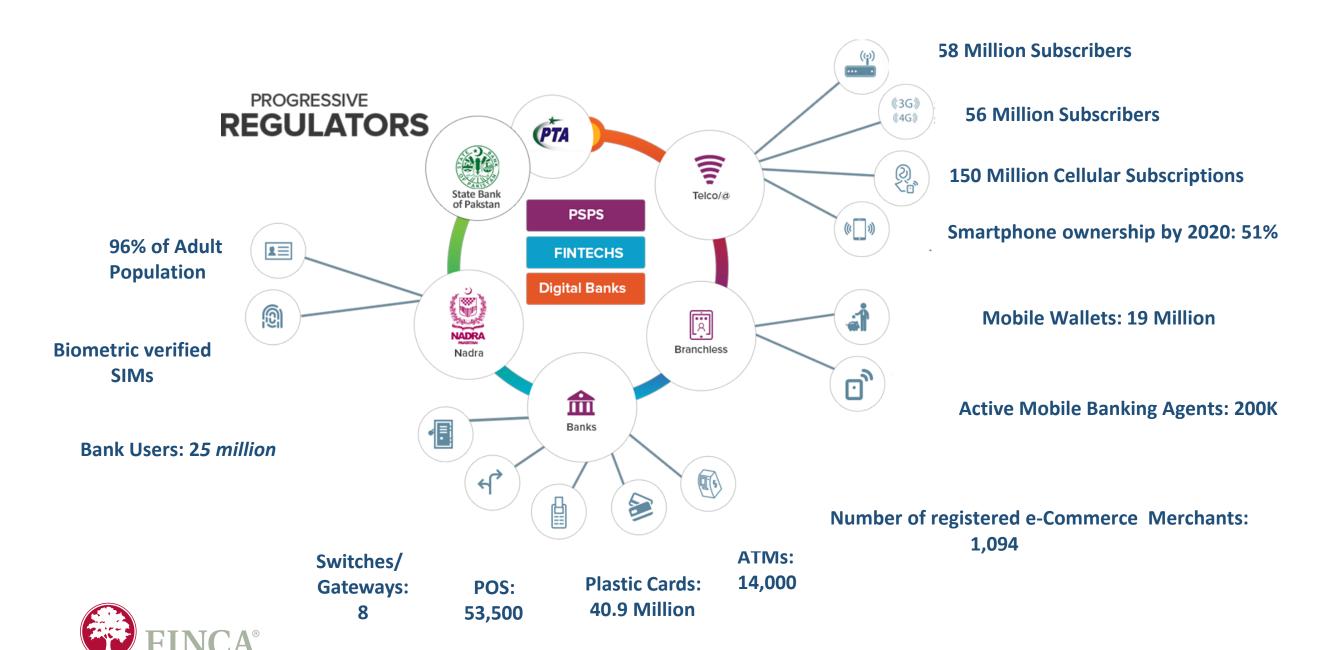
80% of Pakistanis don't have access to financial services

SMEs generate 75% of urban jobs but only have 8% share in private sector credit

Pakistan remains a cash economy with more than 1/3rd of its cash in circulation



THE PERFECT STORM: KEY ENABLERS ARE IN PLACE TO CATALYZE DFS

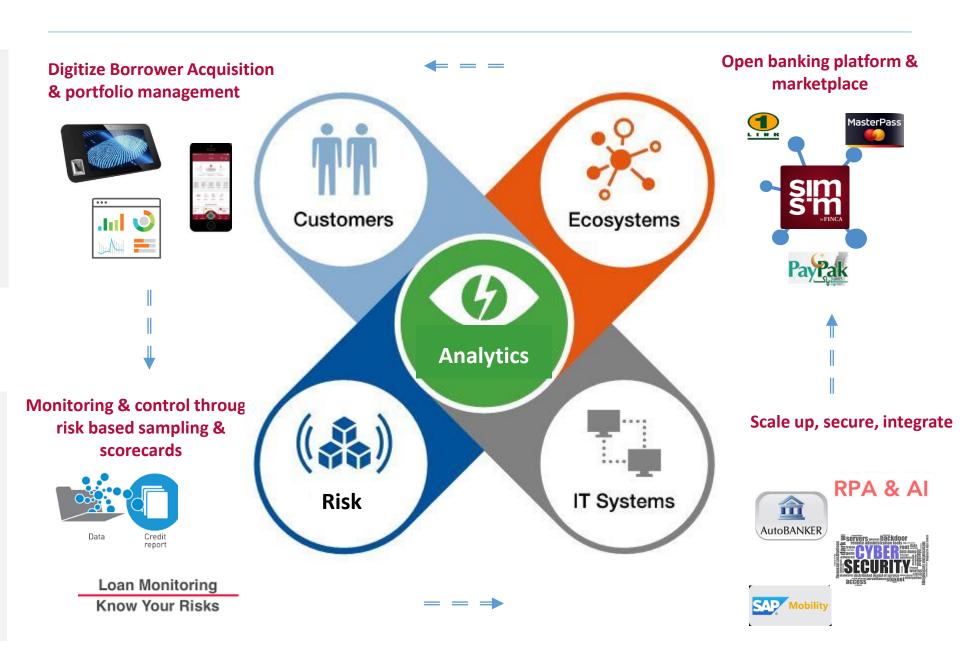


BUILDING THE DIGITAL BUSINESS PLATFORM

- Automation; Rule-based tools
- Required documentation captured electronically
- Supplement customer information from external sources
- Pre-screening Models
- E-signatures

- Algorithm based Credit Scoring Models/Benchmarking
- Match borrower profile and needs
- Risk-based pricing
- Automated credit decisions with option for manual review
- Streamlined approval, focus on outliers







Industry firsts:

- First Revenue and Brand Partnership between Bank & Fintech
- First App in Pakistan to launch **QR Code Payments**
- First and only Payment Service to have 0 MDR
- First bank to launch *Remote Digital* account opening
- First App to introduce **Referral and Invite** feature.
- First Payment Service to facilitate Cash-in at Doorstep
- First Payment service app that allows **Ticket bookings** for Cinemas,
 Airlines and Events
- First *Mobile Wallet* to enable **Insurance & Claims processing** through *App*
- First Payroll solution with integrated HRM, Vendor management and analytics.
- First Integrated Marketplace/Digital Wallet



Center of a perfect Storm

- Largest ticketing partner
- 16 movie theatres
- · 3 largest bus



- · One of the largest insurance companies
- First to launch digital auto insurance products
- Largest domestic logistic company
- e-Commerce platform
- 203 outlet

























PAYROLL COMPANIES



White Label Apps













- · Transaction processing
- · Merchant Services

- · Data consolidation, analytics and scoring
- E-commerce connectors













MIGS Payment Gateway













- Lending Access
- 53 million population with informal access to credit
- · 1.6 milion people with access to formal lending





1 million retail outlet and food vendors



300,000 agent network