



# UNLOCKING AFRICA WITH M-PESA

Connecting global merchants to  
African consumers with **Pay by M-Pesa**



M-PESA

# E-commerce is **booming** in Africa

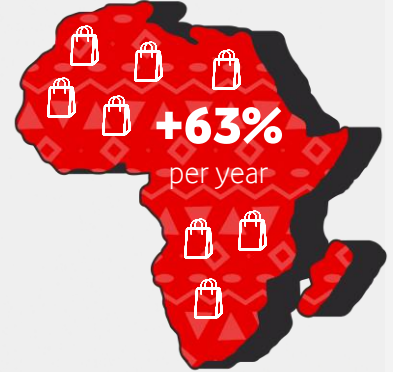


McKinsey estimates  
**e-commerce** will be worth  
**€65bn**  
**by 2025**  
(vs €2.5bn today)

Africa's Amazon,  
Jumia, growing by

**63% per year**

**JUMIA** ★



By 2025, **65%** of African  
**households** will be in the  
discretionary spending  
income bracket  
Money for non-essential purchases



**690m**  
smartphones  
in sub-Saharan  
Africa by 2025  
(vs. 300m today)



Market data shows rising demand for **top global merchants**

Google facebook N Spotify

apple amazon airbnb Uber Expedia

Booking.com SAMSUNG SONY

PayPal AliExpress KLM BRITISH AIRWAYS

QATAR AIRWAYS Emirates Lufthansa TURKISH AIRLINES





# The majority of Africans **do not use** typical payment cards

## 15%



Only 15% pay  
with typical  
international  
card schemes



m-pesa

## 85%

Pay with African  
payment methods,  
like M-Pesa



**Accepting Pay by M-Pesa is vital for global merchants' go-to-market strategy in Africa**



# M-Pesa is Africa's **leading** local payment method

**12.2bn**

transactions

**€147bn**

value transacted

**41.5m**

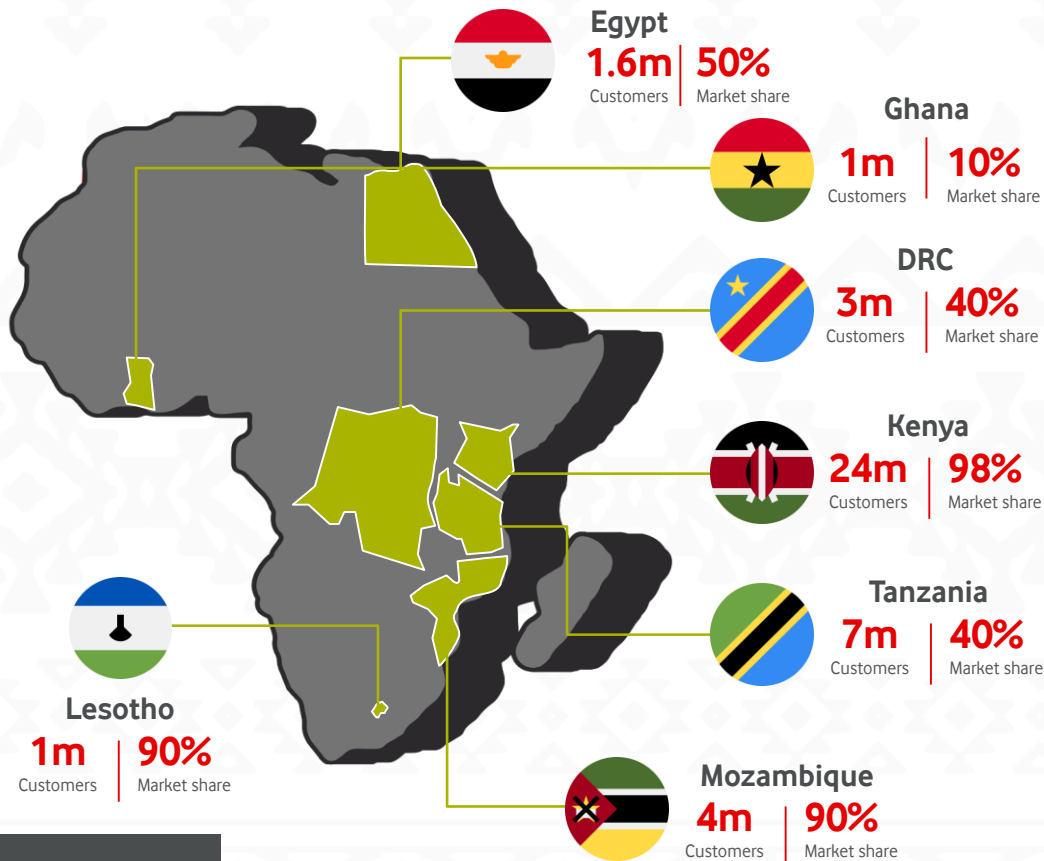
customers

**432k**

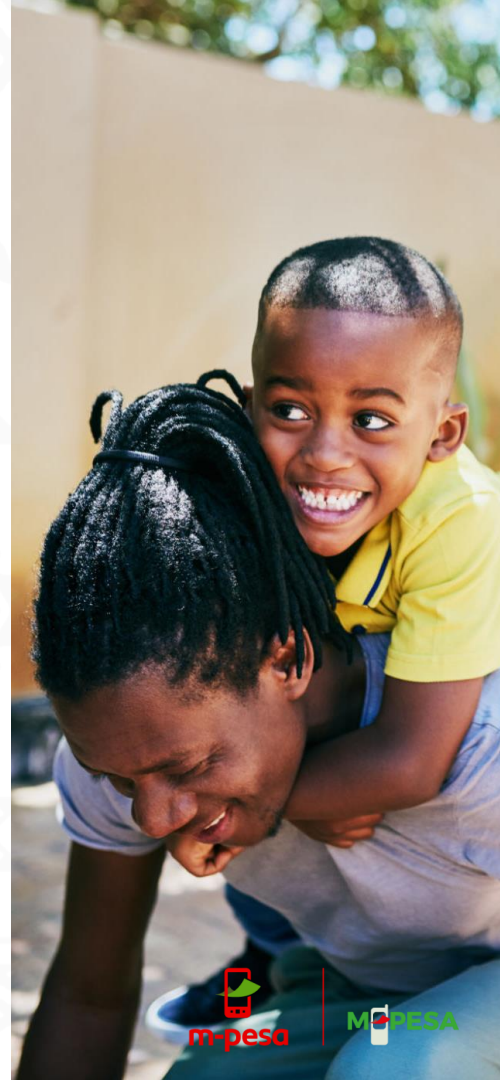
agents

**10%**

year on year  
customer growth



For more information, please [click here](#)





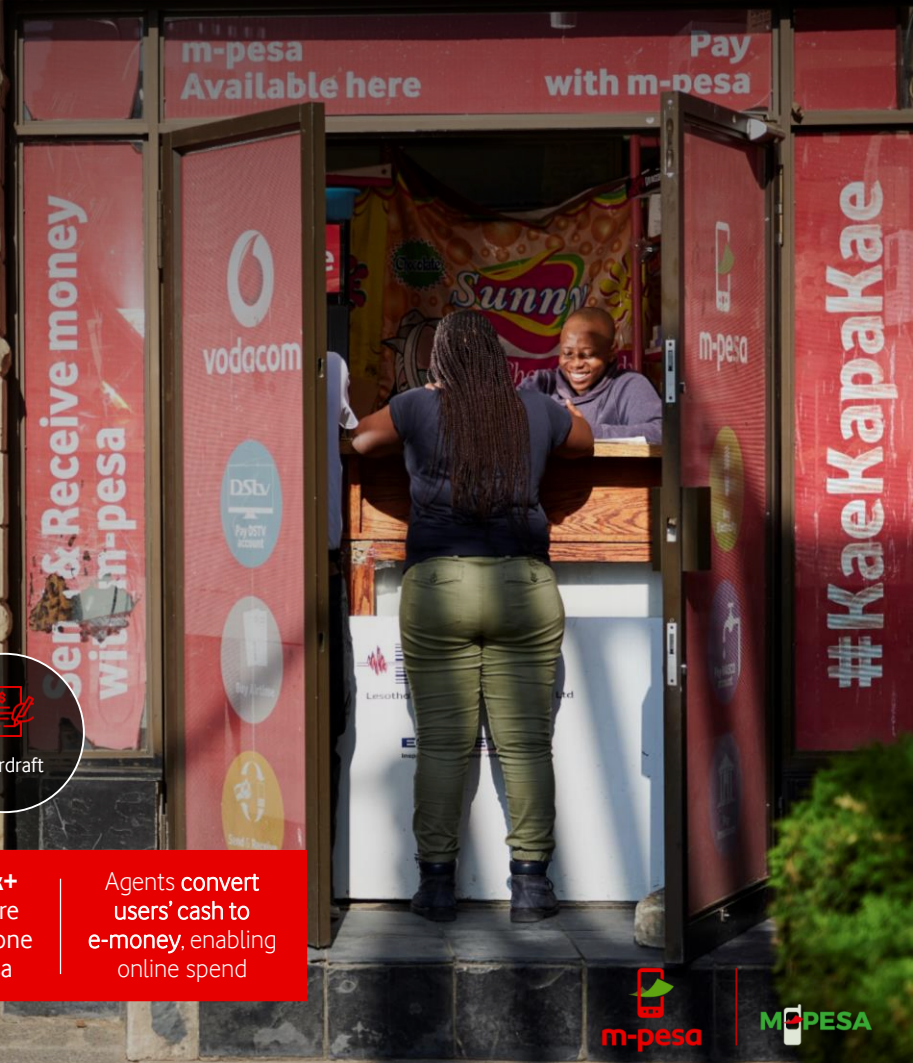
# M-Pesa is **more** than just a payment method

## Customers can pay, borrow, save and much more through the M-Pesa platform



Our **430k+** agents are the backbone of M-Pesa

Agents convert users' cash to e-money, enabling online spend



# 4 reasons why M-Pesa is key to unlocking Africa



## 40m+ users

Africa's largest local payment method



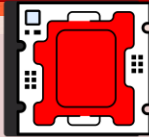
## #1 trusted

Payment brand, recognised across Africa



## Simple, slick, secure

Best UX experience for customers at checkout



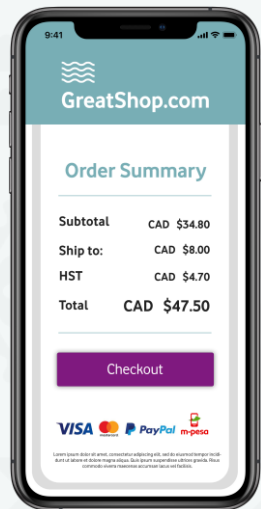
## 1 integration, 7 markets

Single integration for all markets, FX, DCC & settlement

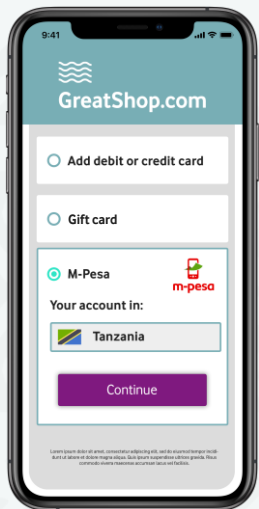


# A simple & seamless UX known to African consumers

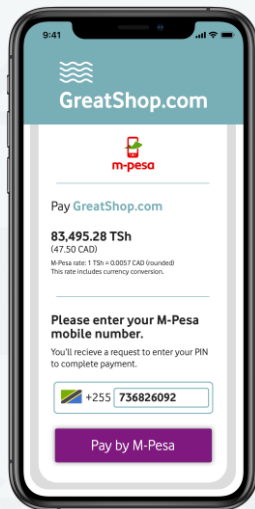
## Confirm purchase



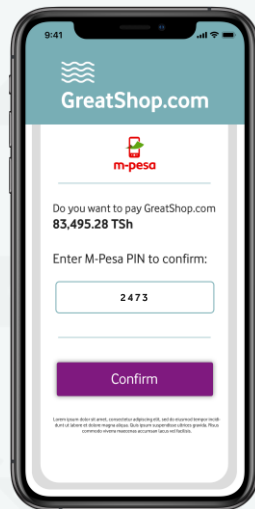
## Select Pay by M-Pesa



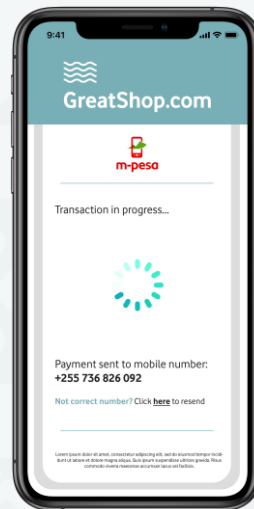
## Enter phone number



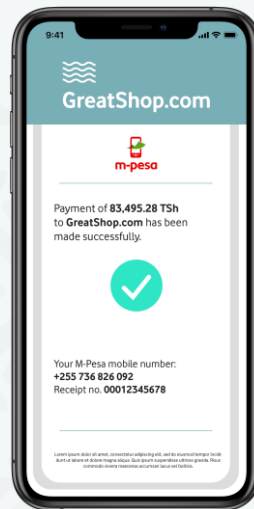
## Receive USSD PIN prompt and enter static PIN



## Transaction in progress

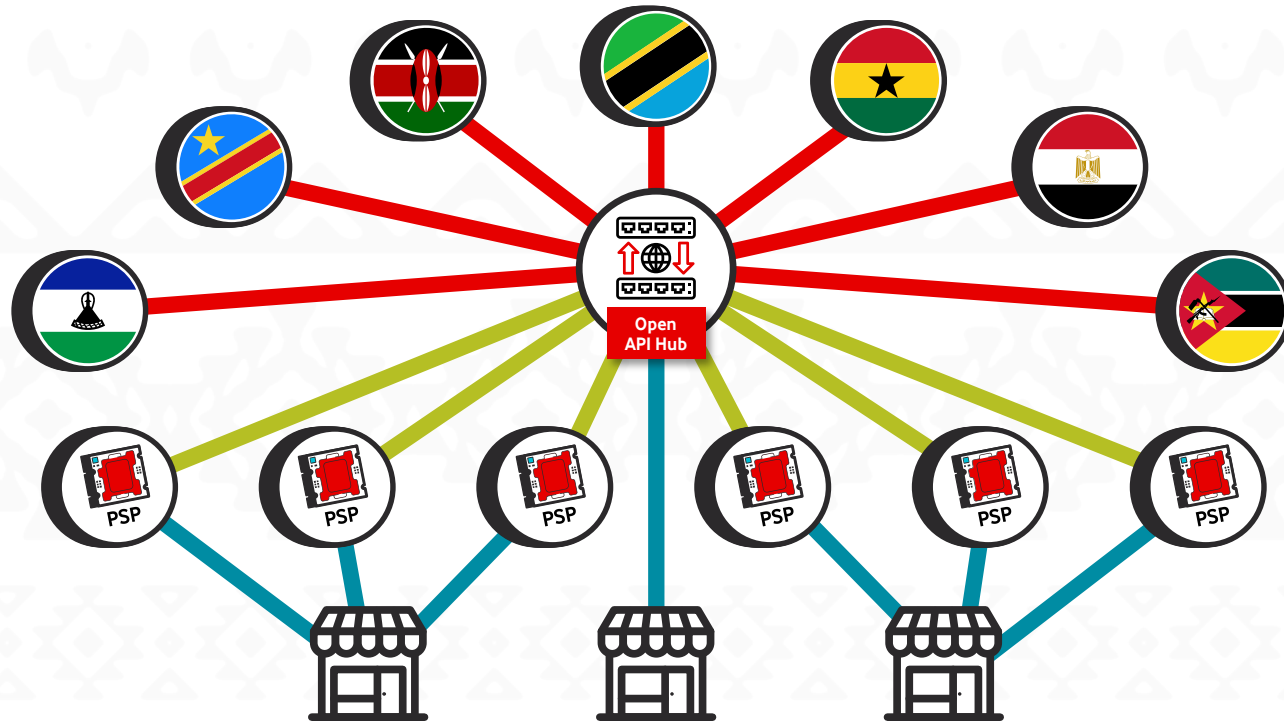


## Payment successful





A single integration gives you **access** to all of our markets



### Current APIs:

 C2B payments


 Reversals

 Refunds

 Transaction Query

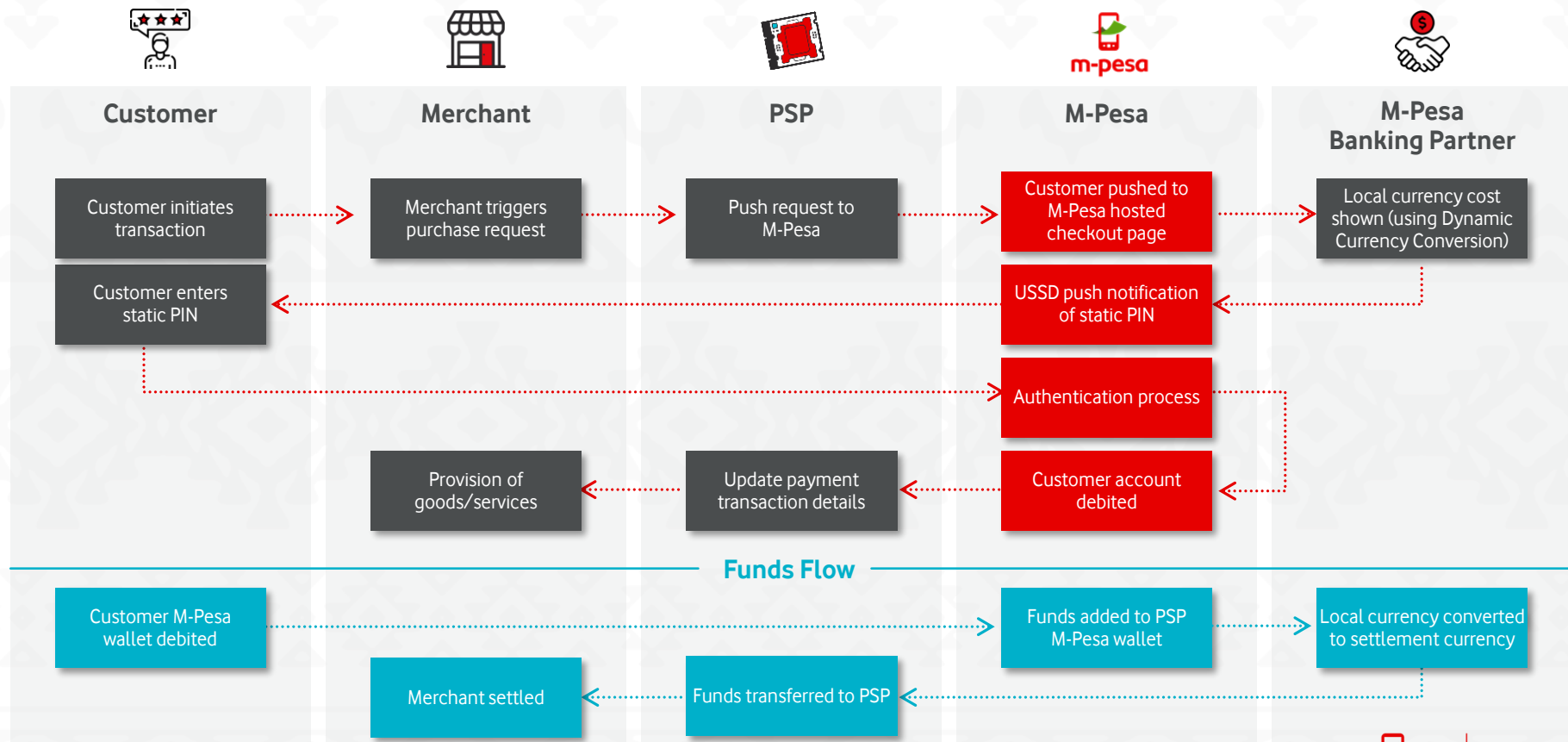
 Direct Debits/Recurring Payments

 Security Features

 Clearing and Settlement

 Hosted Checkout UX

# M-Pesa will handle **all** cross-border complexity



## Our PSP partners



**adyen**

**nikulipe**  
I pay you. Locally.

Rapyd

**ppro**

 **Flutterwave**

**PayU**

 **Limonetik**

 **worldpay**





# Frequently asked questions



## How is Pay by M-Pesa priced?

For international merchants who settle offshore, M-Pesa charges a standard interchange fee across all markets. Interchange rates for domestic merchants are set locally and can be paid by merchants, consumers or both.



## How does M-Pesa manage Dynamic Currency Conversion and FX?

M-Pesa works in partnership with Standard Bank to handle FX. Rates are streamed periodically to M-Pesa and Dynamic Currency Conversion (DCC) is delivered at checkout. Offshore settlement can also be facilitated through the Open API platform.



## How safe are M-Pesa Payments?

Customers are required to input their PIN to complete a transaction, creating a secure check-out experience. Our local fraud teams are constantly monitoring transactions for instances of fraud and screen against sanction lists and to identify possible money laundering.

For more detailed FAQs, please [click here](#)



# Thank you



For further information, please reach out to the team at:  
[paybypesa@vodafone.com](mailto:paybypesa@vodafone.com)