

villages
neighbours
rural
communities
businesses
people
families
cities
homes

Africa.Connected

neighbours
rural
communities
businesses
people

**businesses
people**



to SA's unbanked and under banked

Connect everyone and make a positive difference in solutions that foster financial inclusion and

For example, although 80% of South Africans have a bank account, most transactions are still cash-based. Current efforts to improve trust in and use of digital financial services have not led to a reduction in cash usage. In fact, the use of cash is growing at a rate of 6% to 10% per annum, ahead of inflation.

Many people are reluctant to transact because South African banks charge higher fees. Others cite fraud as their number

formal financial sector.

advances in our product offerings to both consumers and business solutions to more South Africans than ever before.

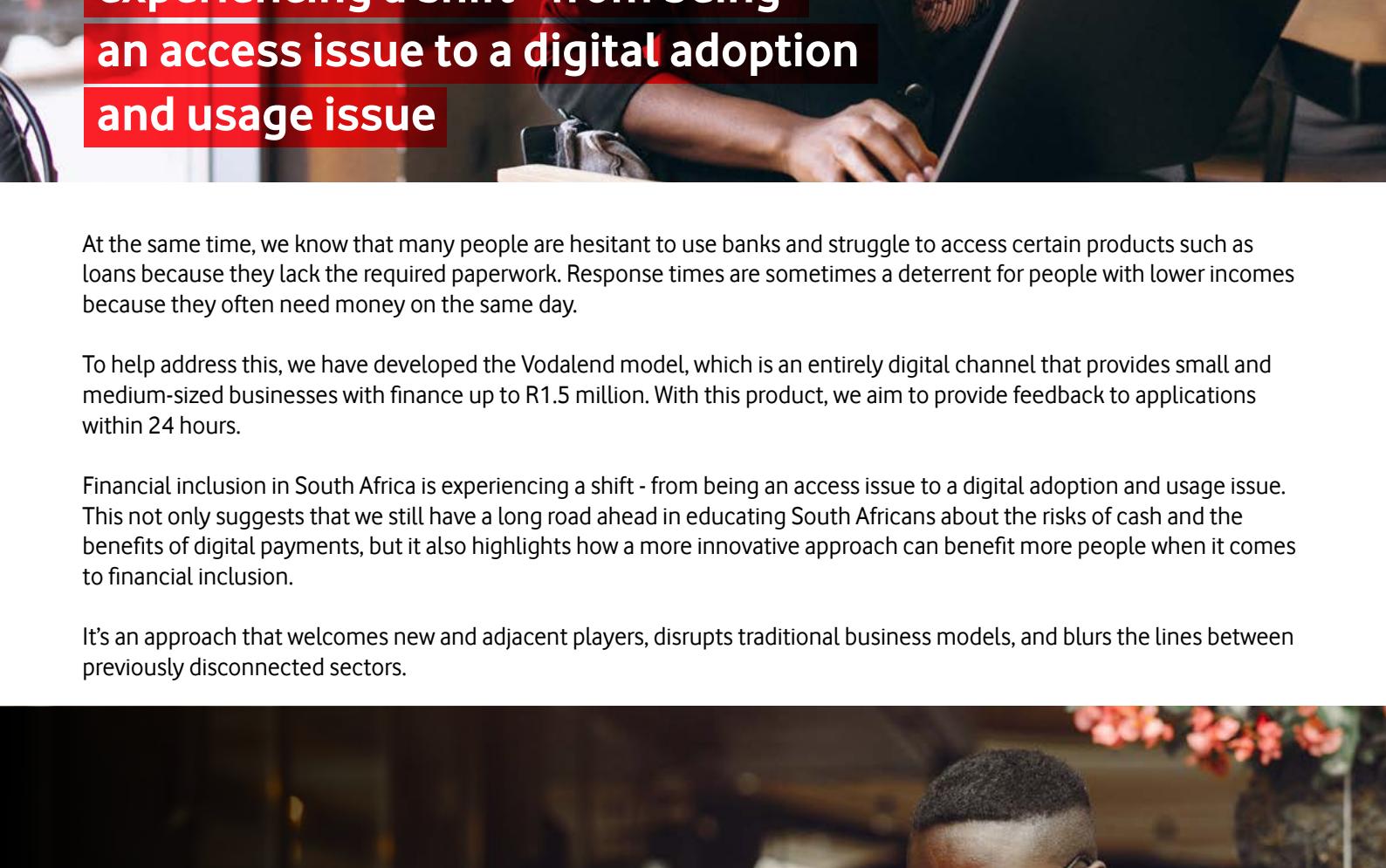
Many consumers and businesses are already benefitting from the solutions we have introduced to the market. For example, when it comes to the payment environment, VodaPay is driving the evolution of cash to digital payments in a cost-effective manner. These innovative mobile payment solutions empower businesses to manage their inventories and

Our recent partnership with Alipay will also see two big tech companies joining forces to develop an app t

A close-up photograph of a young woman's face. She has dark skin, long dark hair, and is wearing a dark top. Her gaze is directed towards the right side of the frame, and she has a contemplative or thoughtful expression. The background is blurred, showing what appears to be an indoor setting with warm lighting.

A close-up photograph of a woman's upper body. She is wearing a dark, possibly black, blazer over a light-colored top. A delicate necklace with a small pendant hangs around her neck. Her hair is dark and pulled back. The background is blurred, showing what appears to be an indoor setting with warm lighting.

Financial inclusion in South Africa is a priority for the ANC



Financial inclusion in South Africa is experiencing a shift - from being an access issue to a delivery issue. This not only suggests that we still have a long road ahead in educating South Africans about the benefits of digital payments, but it also highlights how a more innovative approach is needed to financial inclusion.

It's an approach that welcomes new and adjacent players, disrupts traditional banking and connects previously disconnected sectors.

A close-up photograph of a man with dark skin and glasses, wearing a dark suit jacket over a white shirt. He is smiling and holding a silver mobile phone to his ear with his right hand. The background is blurred, showing what appears to be an office or library setting with bookshelves.

The way forward

with access to a large customer base, extensive distribution channels and a strong brand presence, the telecommunications industry is well positioned to connect everyone to drive positive change.

