

mojaloop

# Commercial Deployment



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# Overview



- Why OneLoup – connecting FSP's in a realtime, interoperable & secure platform
- Seamless transactions amongst wallets and bank accounts
- For individual and business transactions
- Meeting the UN SDG of fees below 3% of face – zero fee for low value trx

# Leveraging Mojaloop



## Core Mojaloop adoption

- The OneLoup Cross Border Platform
- The OneLoup white label domestic realtime retail payment system

## Building upon what's been done

- Multicurrency, settlements, rules, security, licensing
- Additional products & services | eWallet, multicurrency accounts, loans, insurance, investments, payment gateway solutions for eComm.
- Business solutions like escrow, bank guarantees, LC's, insurance, working capital, etc

# Opportunities



## **P2P - \$650 Billion market**

- The 2 Billion unbanked
- Financial Inclusion by bringing them on the digital platform, establishing a credit rating, offering them financial products (OTC does not offer this)
- Banks account for less than 10% of transactions (MTO dominated, teller dependent)
- Focus on STP transactions
- Low fees – below the UN SDG 3% threshold
- Rebate model example
- Zero fees for low value transactions
- Micro Savings & Insurance plans
- Multi-targeted transactions enabling, bill payments, education, medical, investments (real-estate), apart from family fund transfers
- Ability to Pull transactions as well – request to Pay, in addition to Push transactions
- Recurring payments instructions for automatic transfers on pre-determined dates, etc

# Opportunities



## **SME Business - \$15 Trillion market (\$125 T total)**

- High costs
- Many intermediary banks – hops
- Lack of visibility on costs and timing
- Lack of transaction traceability
- Speed issues – several days, working capital

## **Mojaloop**

- One standardized connection, increased transparency, resiliency & fraud protection, reduced costs, speed, rich data transfer

# Market Size



Type	Examples	Cross Border Volumes	Cross Border Revenue	Revenue Margin
C2C	Remittance	\$550B	\$38B	6.9%
C2B	Online commerce Bill payments	\$1.5T	\$54B	3.5%
B2C	Wages & salaries	\$1T	\$16B	1.5%
B2B	Accounts payable Marketplace payouts	\$127T	\$127B	0.1%



**Proof of Capital**



# Giving back



## Early stages

- Business rules
- Global & country level compliance rules
- Code
- Progress updates
- Collaboration at the Mojaloop Foundation level

**Thank you**