



Mobile

Financial

Services



**Benefit from MFS
with CreditPilot's
digital banking
platform**



A person in a dark suit and blue tie is pointing their right index finger at a smartphone held in their left hand. The background is a light, warm-toned image with a network of white dots connected by thin lines, resembling a digital or financial network. The text 'What are MFS?' is overlaid in blue at the bottom left.

What are MFS?

Mobile Financial Services are new Value Added Services for the mobile world – helping to attract new customers and to retain existing ones.

Key MFS advantages

Churn reducing –
Elsewhere the GSMA reports
reductions in churn from 4.5% per month
down to a tiny 0.2%

Increasing subscriber's stickiness –
the GSMA reports an **improvement**
of 10-30% when MFS are added
to an end user's options

New source of income for Mobile Operator

Two of the mobile operators that CreditPilot supports on their financial VAS platform, have over 100M subscribers

In the last 2 years, these operators have seen about **5% Churn reduction of** subscribers using P2P remittance, local & cross-border money transfers and other financial services.

CreditPilot can offer many types of financial VAS transactions that will suit your client base, including:

- *micro-insurance*
- *micro loans*
- *utility and 3rd party payments*
- *mobile commerce and micro payments*
- *accounts and payment cards.*

All help to **increase**
your REVENUE and improve
your subscriber stickiness



Simple Maths

Average remittance
fees (GSMA)

7.5%

Mobile operator
share

20-30%
of revenue

Average transaction

~ €300

Transaction fees are split
between the Mobile Operator,
financial institutions, transfer
facilitators.

Don't just take
our word for it – see
what one of CreditPilot's
customers has achieved:

One of CreditPilot's customers saw an opening in the market for a remittance product to target multiple audiences including the obvious migrant and expat markets as well as a more affluent and technology-savvy one.

Although this was intended to remain aligned with competitive offerings, the customer had a clear intent to **increase the subscriber ARPU** as the main goal of the exercise.

Since the initial launch nearly 2 years ago, the company has seen their financial services users grow from zero to around **5%** of their entire customer base, totalling some **2 million subscribers**. Additional products have been added since the original launch, several tailored for specific niche markets, but all based on the basic Any2Any platform.

The results for the company have been extremely **positive**, the most significant being an **average increase** of 10% on the ARPU of the financial services users and a **100% increase** for the remittance users. Currently they are on target to achieve 1% of the **total revenues solely** from financial services and remittance in particular.

All these benefits have arrived with **minimum investment** on their part, CreditPilot supplies all the hardware, software and operational support as part of their managed services solution. The Company only had to market the solutions which it did as an extension to their existing marketing strategy.



About us

CreditPilot was established more than 15 years ago as a spin-off from a major Mobile Operator, focusing on the convergence between mobile technology and financial systems.

Today, with turnover of ~EUR 400M and 15mln transactions monthly, CreditPilot is focused on banking and B2B2C FinTech, enabling telecoms to offer financial services to their end-clients, significantly decreasing churn & attracting new subscribers.

CreditPilot works closely with their customers to advise them about customer journeys, products and the best fit for their particular target markets. After deployment, CreditPilot takes full responsibility to manage the service on behalf of our customer reducing investment and OPEX to a minimum.



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