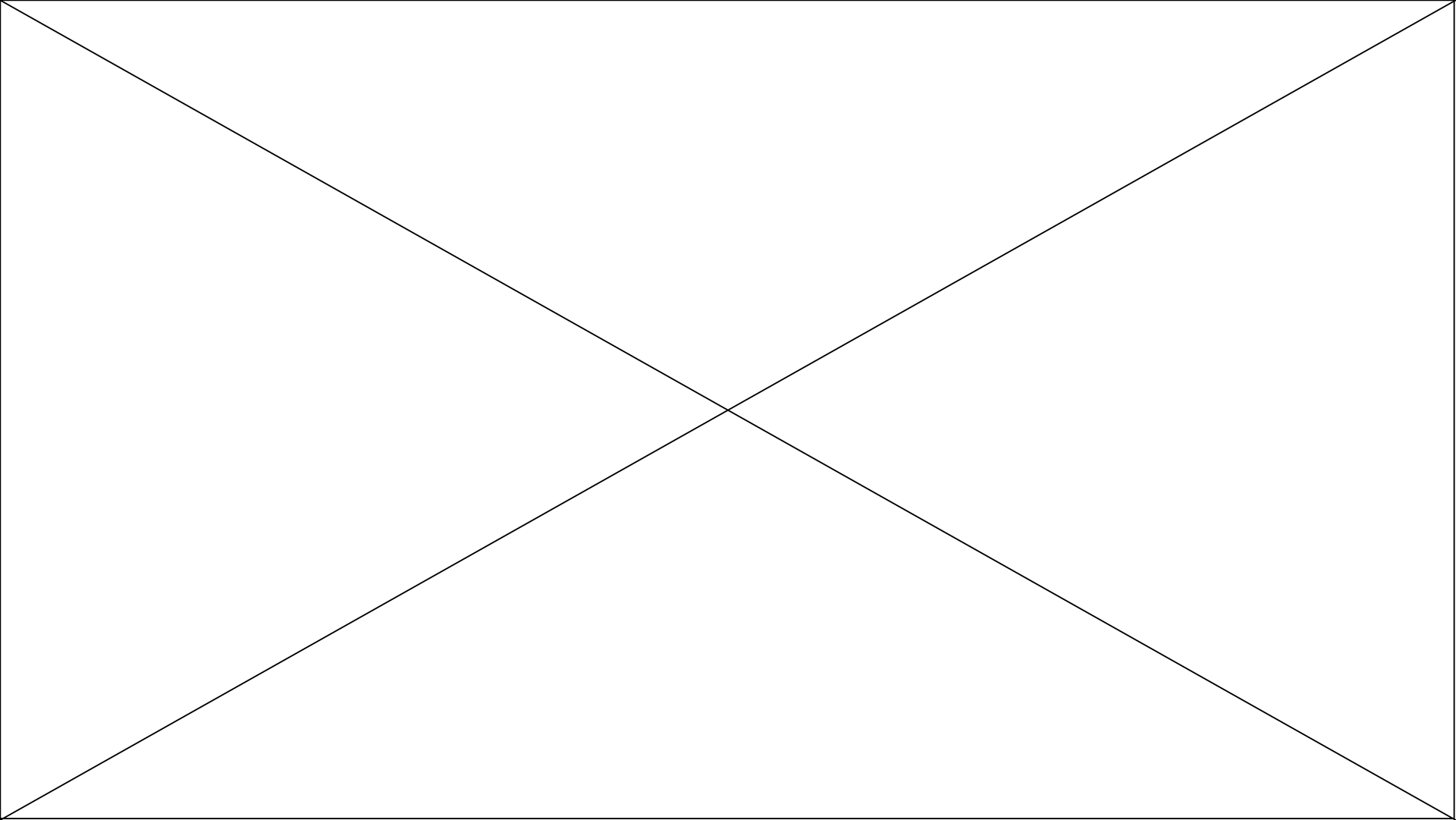




M-Pesa

Offering the better alternative to cash







m-pesa





- 1) A costly and logistically difficult sale is better than no sale.**
- 2) A good e-commerce business is fluid– *it adapts to its environment and does all it can to close the sale.***

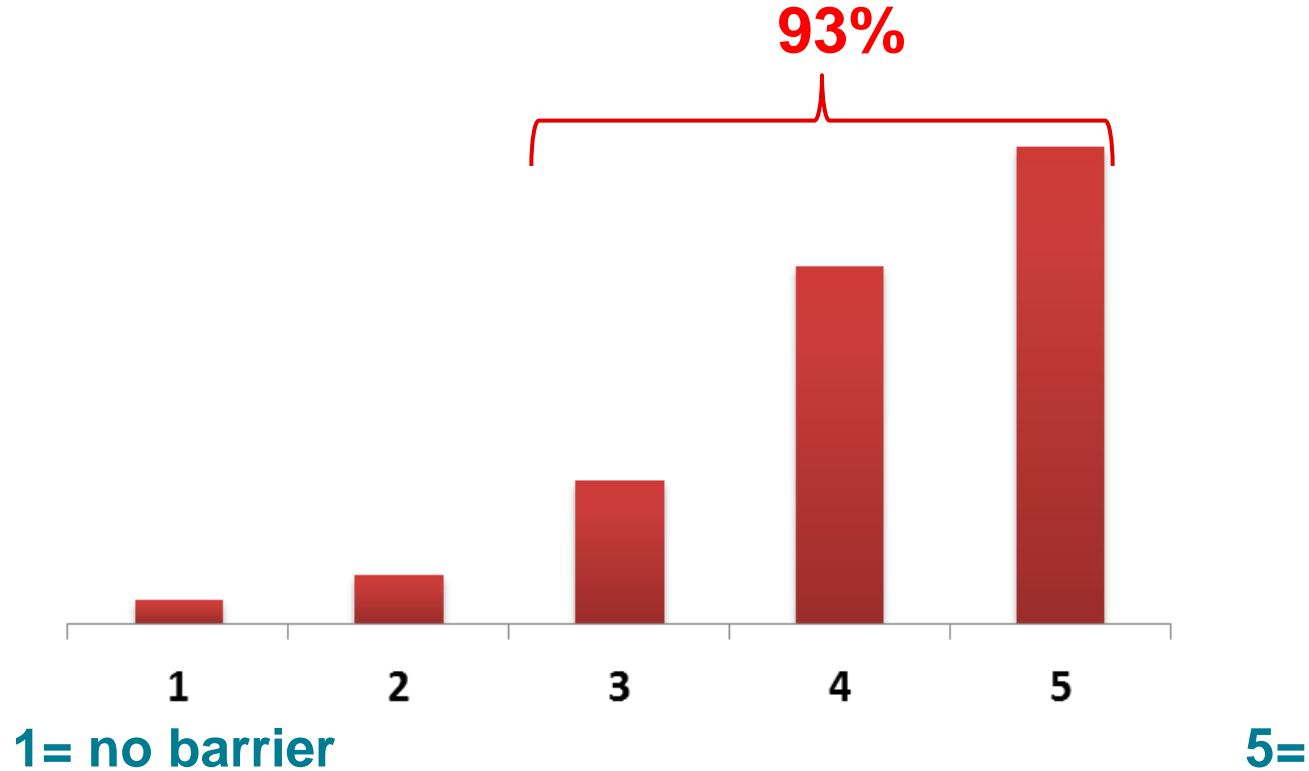


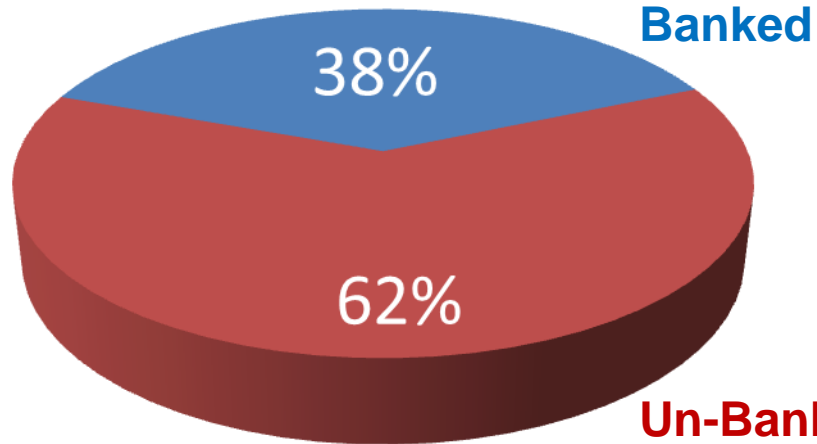
m-pesa





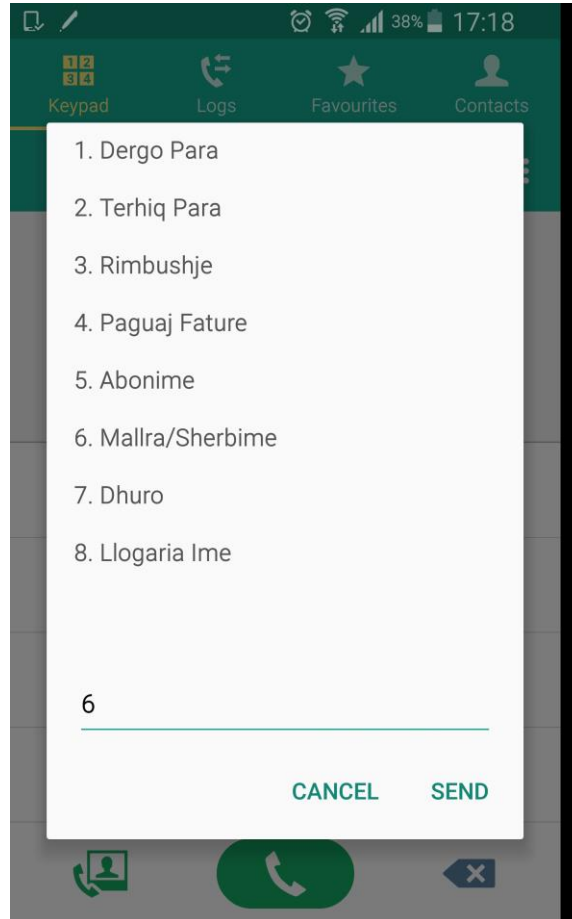
How much of a barrier to e-commerce is the limited card usage culture in Albania?



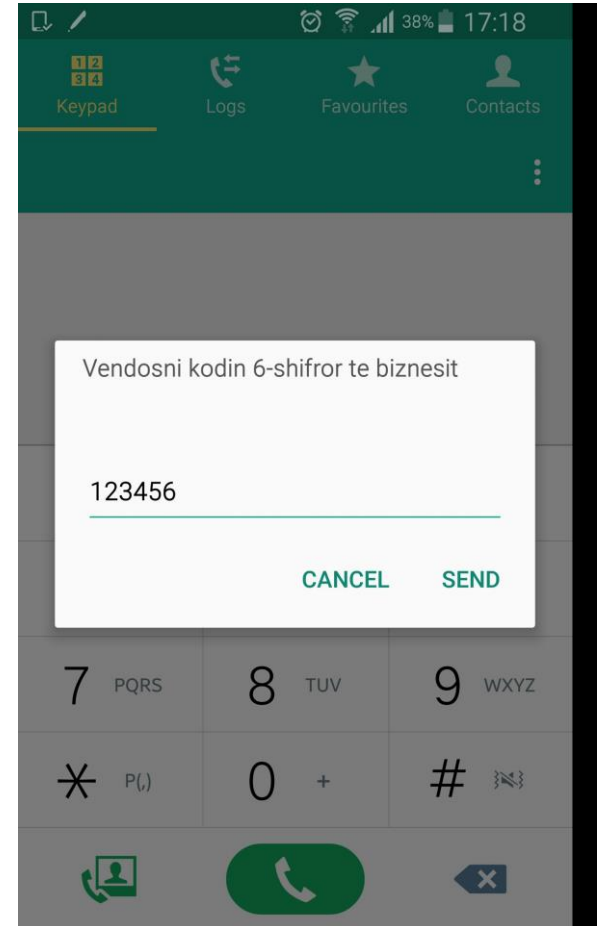




Choose Goods/Services



Identify the merchant





Identify the product

12 34
Keypad Logs Favourites Contacts

Vendosni referencen e pageses ose shtypni 0 per t'u kthyer mbrapa

12345678

CANCEL SEND

7 PQRS 8 TUV 9 WXYZ
* P(.) 0 + # %
👤 📞 ⏪

37% 17:19

Input payment amount

12 34
Keypad Logs Favourites Contacts

Vendosni vleren ekzakte per pagesen me reference "12345678" ose shtyp 0 per t'u kthyer mbrapa

2500

CANCEL SEND

7 PQRS 8 TUV 9 WXYZ
* P(.) 0 + # %
👤 📞 ⏪

37% 17:22



Real-time transaction notifications





**12-24/7 distribution
access**



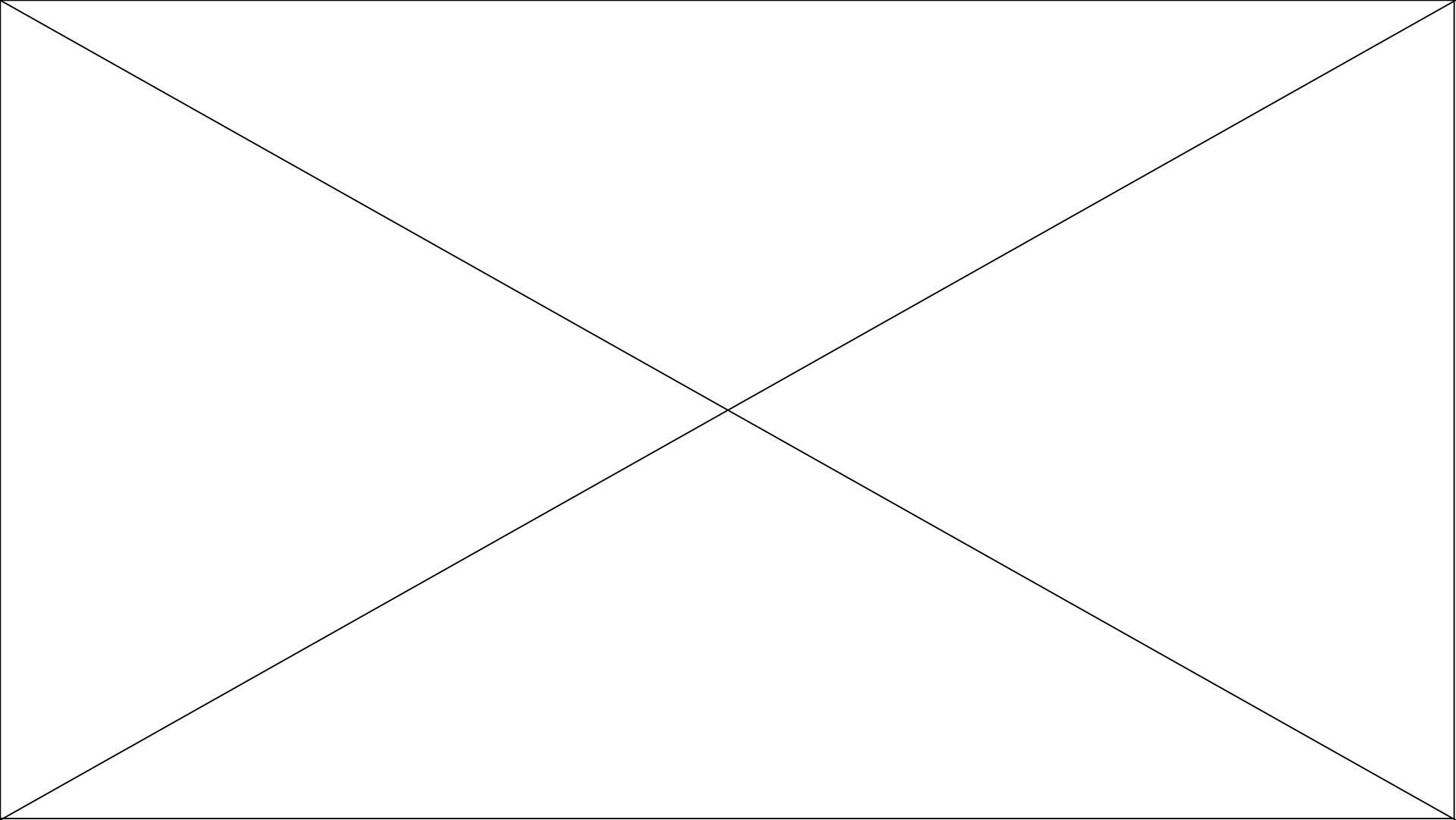
**24/7 service
access**



**24 / 7 support
access**



- 1) A costly and logistically difficult sale is better than no sale.**
- 2) A good e-commerce business is fluid– *it adapts to its environment and does all it can to close the sale.***





Thank you!

