Orange mobile banking and NFC services - Fast Facts

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Mobile banking and NFC services are a strategic vector of growth for Orange. At Orange we have the following services to respond to different markets:

- A mobile money service for Africa
- Mobile financial services utilising NFC technology for Europe
- NFC expertise at Orange

Orange Money: in Africa and the Middle East

Key figures

- Service launched in Côte d'Ivoire in December 2008
- Available in 13 Orange countries in Africa and the Middle East as of January 2015 (in order of launch): Côte d'Ivoire, Senegal, Mali, Niger, Madagascar, Kenya, Botswana, Cameroon, Jordan, Mauritius, Guinea, Egypt (under the name Mobicash), Tunisia (under the name of Mobimoney)
- 12.3 million customers reported at the end of December 2014
- More than 4.5 billion euros-worth of transactions carried out in 2014
- 25 million transactions on the service per month

What is Orange Money?

Orange Money is a mobile money account linked to an Orange phone number designed to meet the needs of customers in Africa and the Middle East, where cash remains the predominant method of payment. The success of Orange Money lies in its ability to convert cash into electronic money, which can be easily accessed from a mobile phone/device. Orange Money uses USSD technology, which is similar to systems used for text messaging, and is compatible with 99% of all mobile phones. This enables transactions to be made in total security over the phone on a 24/7 basis.

Today, the Orange Money service is highly sought after, especially by Orange’s Sub-Saharan African customers, where less than 10% of the population has a bank account, yet more than 80% have a mobile phone.

Mobile customers of Orange can open an Orange Money account for no charge. The system is very simple to use: deposits and transfers are made via an ordinary GSM network.

Three types of transactions are possible with the Orange Money service:

- money transfer: enables users to send electronic money to any Orange Money customer in their country of origin. In certain countries, international transfers are also possible
- payment: enables users to pay some of their bills remotely (or to buy calling credit easily)
- **financial services**: includes savings or insurance solutions for example (depends on the country of origin)

**Orange Money flagship launches**

- **Services for customers with bank accounts**: Orange has recently partnered with banks (BNP Paribas, Ecobank, Bank of Africa, and other local banks notably in Côte d'Ivoire) in order to allow its customers with bank accounts to use their mobile phone to transfer money between their personal bank account and their Orange Money wallet, and to facilitate the use of their bank account balance to pay for goods and services, and to transfer money to their relatives without a bank account through the Orange Money service. These new services are available in Mali, Côte d'Ivoire, Madagascar and Senegal and will soon be extended to Niger, Cameroon, Guinea Conakry and the DRC in coming months. These partnerships also facilitate money exchanges between those with bank accounts and the rest of the population.

- **New services to facilitate customers daily lives**: In Senegal, Orange and Eiffage have partnered to allow their customers to re-load their motorway toll card, Rapido, using the Orange Money service. To re-load their Rapido card, an Orange customer connects to the service, enters his card number and then the amount he wants to top up. The card is then ready to use. Also in Senegal, Orange and Allianz have signed a partnership allowing students to take out a loan to help fund their tuition fees. They can use Orange Money to make repayments without needing to have a personal bank account.

- **The development of a new Orange Money application for smartphones**: In Madagascar and Mali, the Orange Money service is now available through a mobile app for people equipped with smartphones, making the service even easier to use. For instance, now customers no longer need to type in the phone number of their money's recipient; they can easily select them from their personal contacts list. The application enables money transfer from mobile-to-mobile; a money transfer service between bank accounts and mobile accounts; payment of personal bills (water, electricity, phone, television, education, etc.); purchases of airtime credit; exchanges of gift vouchers; balance checking and other useful functions.

- **Orange Money International Transfer from mobile to mobile**: Orange Money International Transfer was launched in July 2013 and enables mobile-to-mobile money transfers between three African countries: Côte d'Ivoire, Mali and Senegal. This service is a first in Africa and facilitates the flow of basic financial services in a region that sees around 200 million euros transacted each year. Customers can both send and receive money from their mobiles at competitive rates in total security, avoiding the need to travel long distances carrying money or sending cash via a third party provider.

**Mobile financial services in Europe utilising NFC technology**

**Orange Cash**

**What is Orange Cash?**

Orange Cash is an application that transforms the smartphone into a payment tool. Regardless of which bank the customer banks with, customers can pay using contactless technology via an NFC-enabled mobile with an NFC SIM Card. The service also allows customers to top-up their account quickly and easily, whilst providing customised support, whenever and wherever they are. With Orange Cash, customers can send and receive immediate money transfers from friends and family, to pay for purchases on any website that accepts Visa, and to keep a check on their balance and transactions history.

Orange was the first mobile operator in Europe to launch a mobile NFC payment service, called Orange Cash, firstly in Poland in December 2012 in partnership with MasterCard, and then in further five markets in France in 2014, including the cities of Strasbourg, Caen, Rennes, Lille and Nice.
In France, Orange Cash is a **prepaid payment service**, in partnership with Wirecard and Visa Europe, which can be used in any outlet which accepts contactless Visa payments. Today in France:

- 1 out of 2 customers buying an NFC-enabled handset downloads the Orange Cash app in any of the 5 cities that have launched Orange Cash
- 80% of the payments are below 20 euros
- Orange Cash transactions are typically around 10 euros

**Orange Finanse**

**What is Orange Finanse?**
Orange Finanse is a mobile banking service launched in Poland in October 2014. It is a mobile app that customers can download, allowing them to access a complete range of banking services from their smartphone. Orange Finanse provides access to services such as current and savings accounts, money transfers, NFC and online payments, mobile-enabled ATM withdrawals.

Customers can also enjoy discounts, promotions and dedicated offers from merchants when they pay with their mobile

Once the account is opened, the customer can benefit from:
- 4% on the savings account
- an overdraft option up to 3,500 zloty
- 600 zloty as a return for contactless payments using a mobile phone
- discounts, promotions and dedicated offers from our partners.

The service had more than 50,000 Polish customers in 3 months (Oct 14 to Jan 15).

**Orange as a business partner for banks**

In addition, Orange is a **technical partner** for banks who develop their own NFC mobile payment solutions. Orange manages their services on the SIM for their Orange customers. Orange Business Services can also provide **business** support with NFC Service Centre (TSM platform) for banks.

Banks who have deployed NFC services:

**France:** BNP Paribas, Crédit Mutuel-CIC, La Société Générale have all deployed their own NFC mobile payment applications.

**Poland:** Banks already providing NFC mobile payment services includes: m-Bank, Getin, Noble Bank, Eurobank, Raiffeisen-Polbank, Alior Bank, T-Mobile Uslugi Bankowe and ING Direct.

**Spain:** La Caixa has deployed since February 2014 an NFC mobile payments service, first bank to launch such a service in Spain.

In order to develop usage further, another important factor besides interoperability is acceptance by merchants. The number of terminals with payment features that support contactless payments is increasing, allowing for expansion of mobile payments:
- in France more than 380,000 point of sales (POS) and 263,158 merchants are now equipped
- in Poland 279,000 POS
- in Spain over 500,000 POS
- a total of 4.3 million POS Visa/MasterCard enabled facilities are available in Europe.

**NFC expertise at Orange**
NFC is a strategic programme for Orange in Europe - particularly in France, Poland and Spain. Near Field Communications technology represents a tremendous opportunity for Europe’s businesses, citizens and economy. Since 2004, Orange Labs in collaboration with the GSMA has made NFC a standardised and universal technology.

Orange was the first operator in Europe to commit to rolling out NFC across its territories and has spearheaded its development in Europe to date. Since 2004, Orange has led R&D teams through Orange Labs, and works very closely with the GSMA and other MNOs enabling customers around the world to benefit from NFC services based on the SIM card, regardless of the operator network.

Today the technology is standardised, secure, interoperable and adopted worldwide by:
- As of January 2014, more than 100 SIM-based NFC launches, of which nearly 50 operate as commercial services, have been rolled out globally (GSMA source)
- more than 1 million of NFC mobiles are produced per day worldwide (NFC Forum source).

Key figures
- 25 models of (NFC-enabled) smartphones available in Orange shops today
- more than 12 million NFC handsets have been sold by Orange in Europe from December 2012 to December 2014 (average 1 out of 2 total mobile phone sold).

Since September 2014, Apple has adopted the NFC technology and launched Apple Pay, their NFC payment solution in the US.

**Orange Business Services help its clients with digital and mobile technology integrating NFC services**

Orange Business Services helps banks, businesses and communities to develop their NFC service with NFC Service Centre, a “trusted Service Manager” platform. Orange offered clients a virtual option on their SIM, regardless of operator, for all services, which up to now had used paper: payment, travel tickets, loyalty cards, building access cards, personal services such as gym membership and library cards, etc.

This platform means NFC services on SIM cards can be managed, made secure, and updated.

**NFC in Transport**

Transport is another area where Orange is active besides payments. Orange works closely with partners to create innovative solutions and services to make travelling a more pleasurable experience for our customers by embedding boarding pass information, travel documents or parking lot tickets in their smartphone.

We work with partners such as local authorities or transport operators including Air France, SNCF and VINCI, which develops transport infrastructure and public facilities in 20 countries.

**Flagship launches in 2015**

**In France**
- **VINCI (Caen):** the SimplyPass app enables Orange customers to get in and get out of car parks. This service is powered by “Orange NFC APIs”. Our APIs allow any developers to build and run their own NFC services, quickly and easily.

**Flagship launches in 2014**

**In France**
- **Air France (Toulouse):** Orange conducted a trial with Air France using NFC smartphones that demonstrated that the boarding experience at the airport can be significantly improved, providing speed and serenity for the traveller. Passengers can simply tap their NFC handset on an NFC reader/terminal to be identified, vastly improving the check-in process. Orange is in active discussions
with Air France and also other players in the transport industry to think about large-scale deployments of the technology.

- **SNCF (6 regions in T1 2015):** The SNCF app enables train passengers in Basse Normandie to buy, validate and to control ticket information through their mobile. It is a first in Europe, and we expect that by mid-2015 the service will be deployed in other areas in France.

**In Spain:**
EIGE (Valencia Region Transport Entity) launched an NFC mobile transport ticketing service in 2014 which covers all the buses, tram and metro services in the Valencia region. The app allows the customers to remotely achieve their transport tickets, what makes the service very valuable besides allowing them to get in and out the transport just tapping with their phones in the readers. Orange is working in other cities with Public Transport Authorities to replicate the service.

**NFC API’s for developers**
Orange has implemented a turnkey solution that allows developers to easily integrate NFC into their mobile applications. Developers can use the SIM card as the security element to digitise parking tickets, movie tickets, loyalty cards, etc... [http://www.api.nfc.orange.fr/](http://www.api.nfc.orange.fr/)

‘Ticket Restaurant’ with Edenred
In collaboration with Orange and MasterCard, Edenred has implemented a pilot at the end of 2014 to test the payment of the ‘ticket Restaurant’ using a smartphone. The test highlighted the following benefits:
- Permanent availability with the mobile and real-time consultation of balance
- Merchants geolocation, useful for end users to identify restaurant accepting the “ticket-restaurants”
- Mobiles become a new means of communication for merchants that help to improve customer loyalty and drive traffic to their restaurants
- Management flexibility for companies distributing meal vouchers to their employees.