

## Orange Podcast – On the line – Bernard Kouablan

### On the line, an Orange podcast.

Voice over: Hello Bernard Kouablan, you're the Corporate Performance Manager for Orange Money, which is celebrating ten years. Watch out, after the beep, we're going back ten years. Where were you ten years ago?

Bernard Kouablan: Ten years ago I left my start-up to join Orange in 2007. So, within Orange, I carried out projects to make phone-top ups electronic which was a great success here, because in less than a year, we succeeded in making more than 50% of our phone credits via a mobile. And at that point we asked ourselves, would this also work in terms of money? And so the project that followed was Orange Money, which was an electronic wallet for sending money via a mobile phone. Imagine how it was before. Before, to send money to a village for example, I'd have to go to the bus station, take the cash with me and travel on the bus with all the risks you can imagine (theft, accidents...). Or I'd hand it over to someone, or a relation, who I had to trust. He could tell me the money got lost and I couldn't do anything about it. And yes, before, we did things differently, but today through a mobile, you can send money and it's great. At Orange, today we're in 17 countries. For the future, we've already begun a series of enhancements, notably transfers across borders: both regional and international. We can also receive money, for example, from France but also from countries around the world. We also offer financial services such as micro-credit and micro-savings, which we've launched in Madagascar, and in Mali and we'll be moving into other services. In the long term, we're relying on the trust we have built with our customers and which we continue to build together. Moreover, back home, we say, "When you wake up, the first person you see is the person who woke you up". And so our customers are happy with us and we keep the trust going.

Another thing, and something I'd like to highlight, is our social footprint because we are operating a business but we're also in the region because we are helping these states to develop. For example I think of Guinea, where we worked with them on a car vignette, which has been a great success. And also closer to home, because I'm from Côte d'Ivoire, we've worked with the Ministry of Education to improve the enrolment process for nearly two million school pupils a year Côte d'Ivoire.

Voice over: Watch out Bernard there's just 20 seconds remaining.

Bernard Kouablan: So it's a great human adventure, and when I left the start-up I had to give up, I joined Orange and was trusted with an interesting project. Today, I work at Group level with more than 17 countries in our domain, it's really fabulous.

Voice over: Thank you Bernard and happy 10<sup>th</sup> birthday to Orange Money.

This was **On the line**, an Orange podcast.