

## Overview – MAP International

MAP International deploys electronic financial infrastructure and utilizes integrated electronic identification and mobile financial technology in order to bring banking services to the unbanked in developing countries.

Up to 95% of the developing world population is ignored by traditional financial institutions due to deterring infrastructure costs. MAP aspires to bring these unbanked people into the formal economy by leveraging existing physical and technological infrastructure in these countries. After obtaining biometric data, MAP issues a financial identification card tied to a true bank account or to a virtual account (e-Wallet). Card-holders can access their account via access points rolled out throughout the country, including ATMs, Point of Sale units, and their own mobile phone. Through these channels, MAP enables the card-holder to enjoy a host of services, including money transfer, bill pay, cash withdrawal, mobile top-up, debit card purchases, and commercial transactions.

The MAP offering enables employers and governments to deposit salaries and pensions directly into the accounts of its employees and recipients, circumventing the need for inefficient and corruptive hand-changing of money, and keeps that money circulating formally throughout the country. This transformation – from a cash-based, unregulated economy to a secure, formal economy – is a leapfrog growth opportunity that yields immediate benefits and prepares fertile ground for future investment into the country.

MAP's identification system, uniquely coupled with a far-reaching network of data transferring access points, can be powerfully leveraged to further help achieve the Millennium Development Goals, particularly in the areas of education, health, agriculture, and climate change.

MAP is uniquely positioned both as an operational company, implementing its offering on the ground, and as a technology company, deploying its own proprietary platform and maintaining a technology team in Cape Town that ensures a cutting edge and forward-looking approach as MAP brings financial services to its cardholders.