

PREPAID A DIGITAL TOOL FOR FINANCIAL INCLUSION

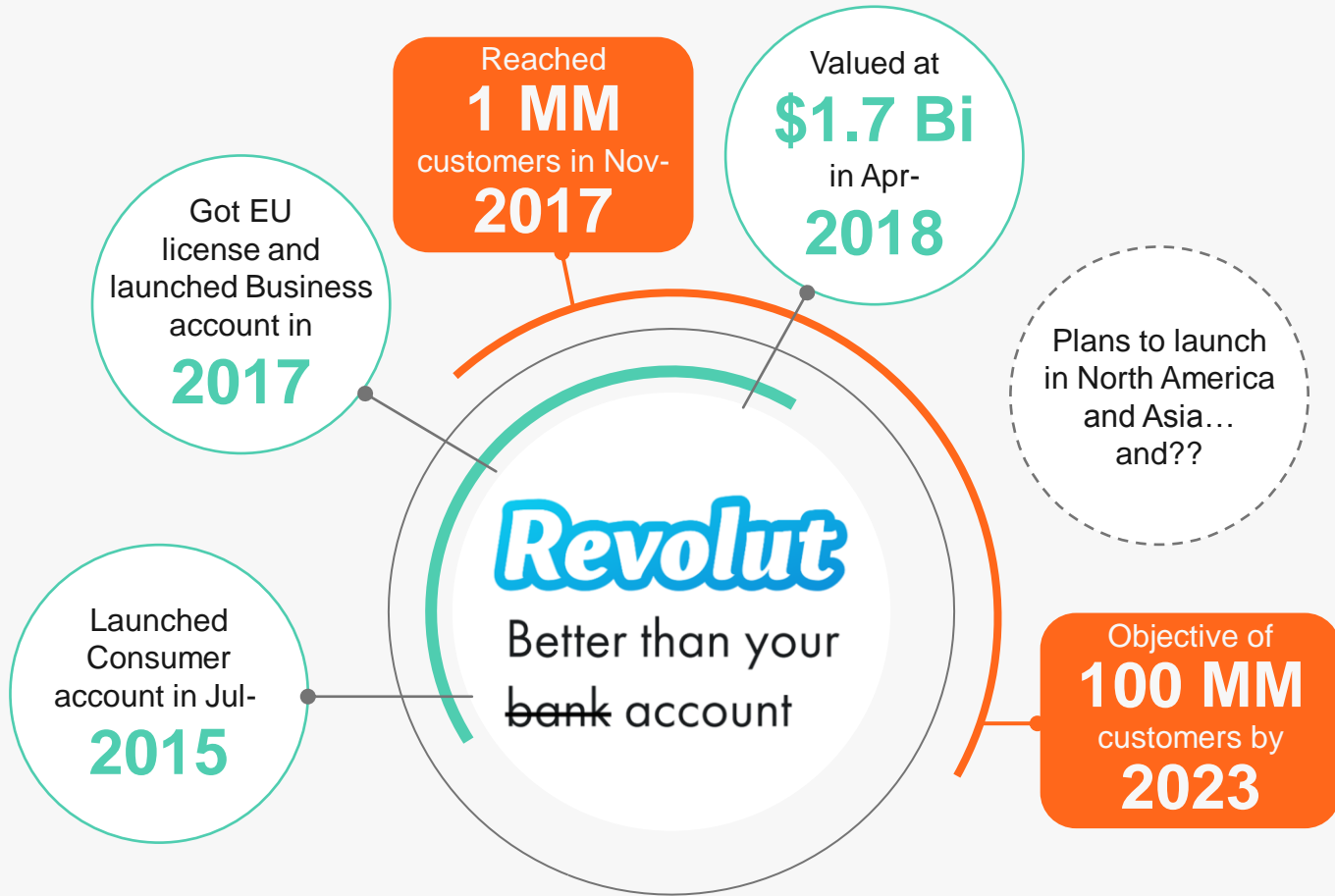
Manuel.Santo@mastercard.com

Asunción, Paraguay, July 30th, 2018



Revolut

?



Emergence of several “neobanks” around the world



Note: some of the Fintechs listed here offer Debit and, in some cases, even Credit cards; list of neo-banks is far from exhaustive as well (players that have a disruptive and innovative yet simple product offering were prioritized); additionally focus was to illustrate players looking to target the Consumer segment (Corporate/Business/Gig Workers not contemplated here)

albo

Seguridad

Centro de Ayuda



Adiós bancos. Hola albo.

Una tarjeta Mastercard Internacional para pagar en dónde
quieras y una poderosa app con la que controlarás tu
dinero, más fácil que nunca.



3 forces behind the current major transformation in FS

Evolving Consumer



Historical
alienation



Experience



Convenience 

Security



Control



Fair
price



Empowering Technology

Smartphones



IoT



APIs



A.I.



Block-
chain



Cyber-
security



Enabling Regulation

New types of
entities



“Sandboxes”
(testing
grounds)



Interoperabilit



Simplified
licenses



UNDERSERVED CONSUMERS

(BANKED AND UNBANKED)



~280 MM
in LAC

“Empowering financially vulnerable consumers is key for economic prosperity”

MILLENNIALS



~160 MM
in LAC

“Millennials are the largest generation in history”

“GIG” WORKERS



\$45 Bi
by 2021 in LAC

“Sharing economy: the next big thing!”

MICRO & SMALL BUSINESSES



~25 MM
in LAC

“Small businesses are the backbone of the economy”

ECOSYSTEM



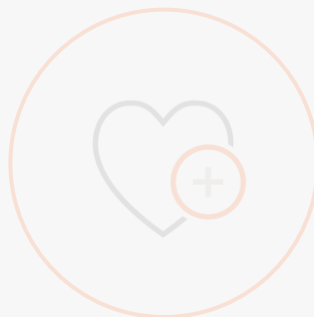
USER CENTRICITY



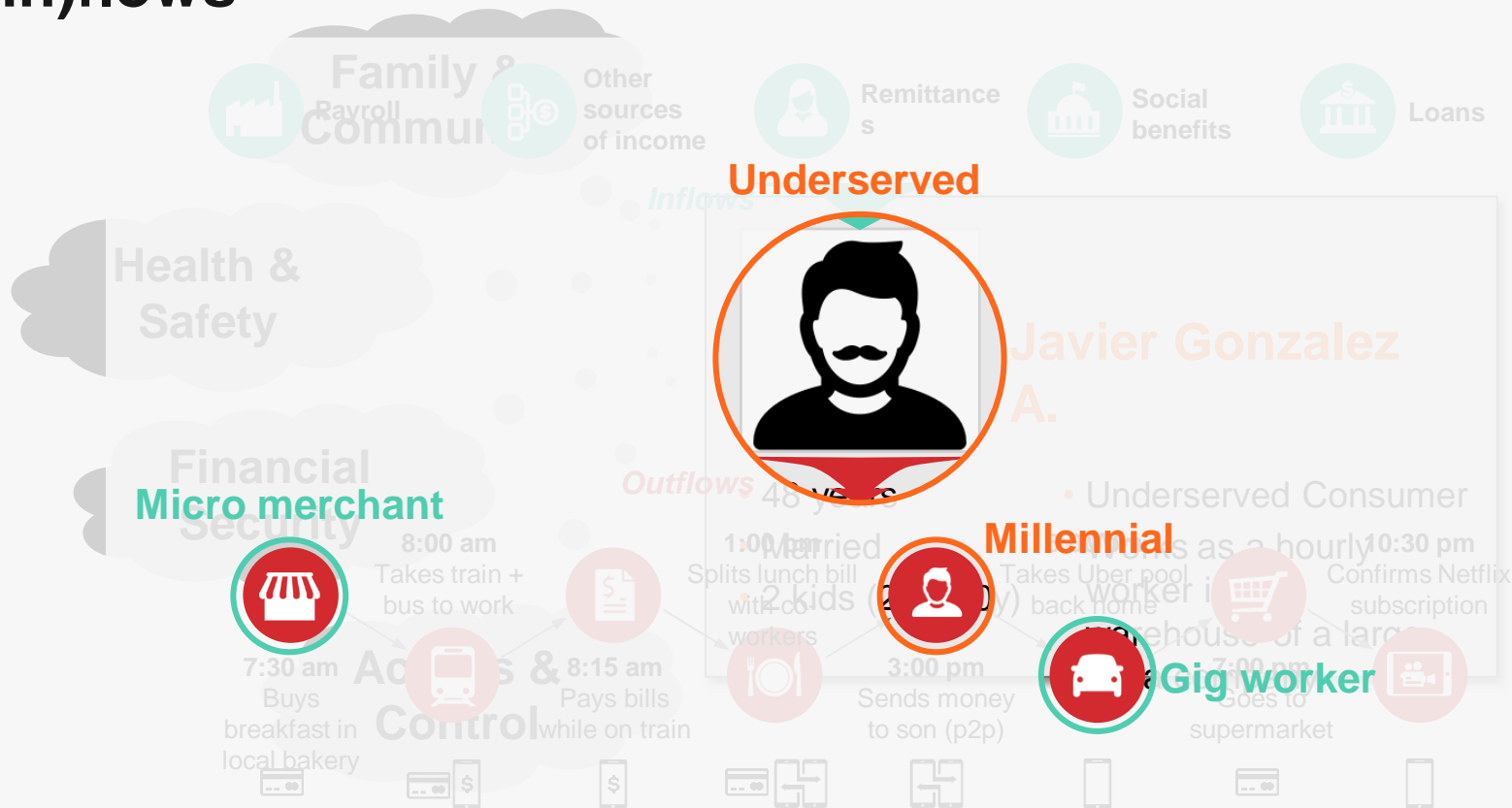
(IN)FLOWS



VALUE PROPOSITION



Co-create with end-users considering the ecosystem and (in)flows



ECOSYSTEM



USER CENTRICITY



(IN)FLOWS



VALUE PROPOSITION (CONSUMERS)

**DIGITAL
EXPERIENCE**



**PAYMENTS
FEATURES**



**MONEY MANAGE-
MENT TOOLS**

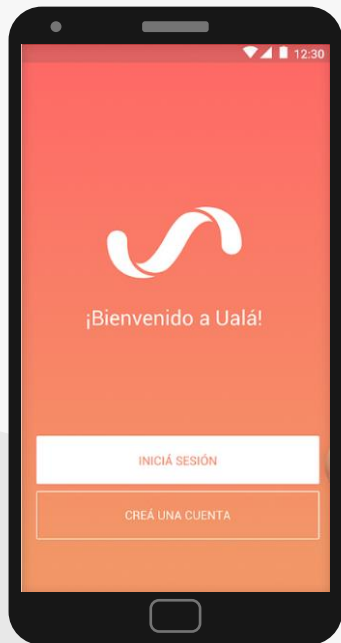


**SIMPLE FINANCIAL
SERVICES**



Feature highlights: digital experience

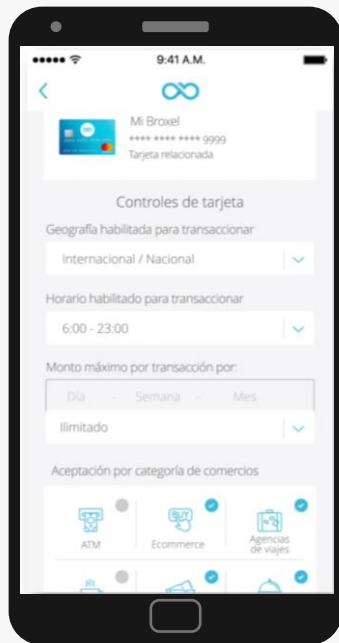
Digital, fast onboarding



Argentina

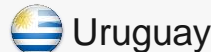
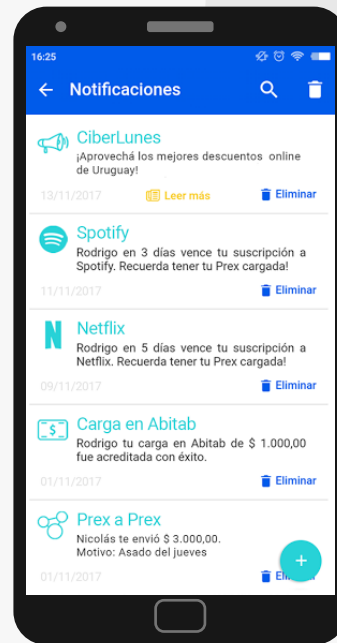


Controls



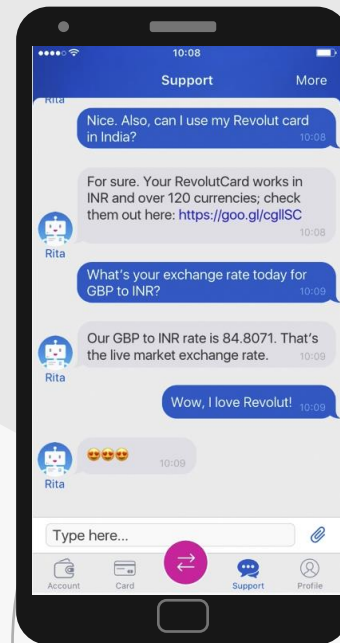
Mexico

Card-on-file



Uruguay

Chat

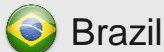
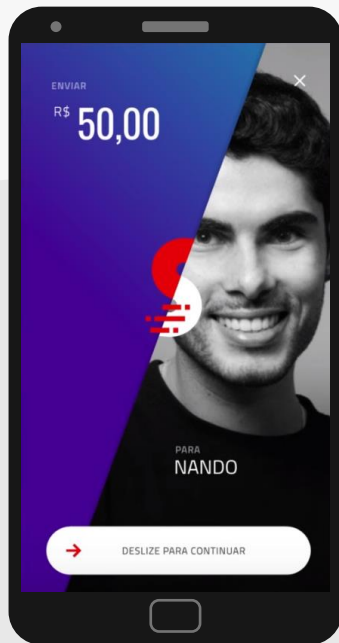


United Kingdom



Feature highlights: Payments

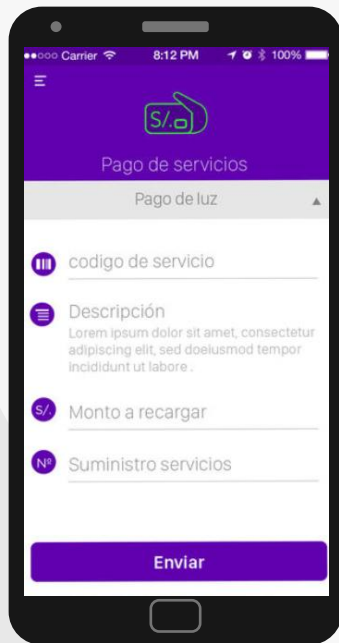
p2p



Brazil



Bill pay



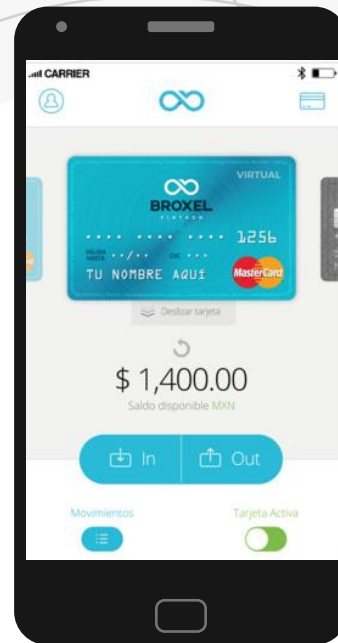
Peru

Top-up (mobile, transit, etc)



Colombia

Virtual card



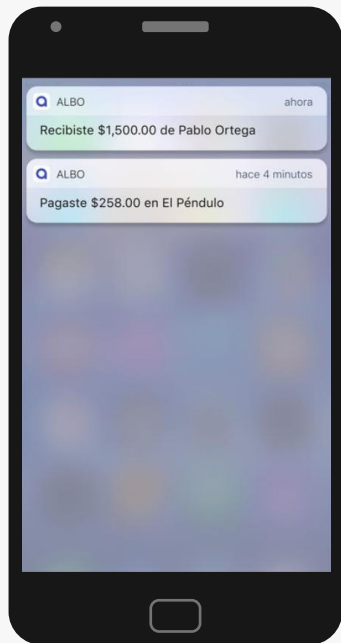
Mexico





Feature highlights: Money management

Notifications



albo

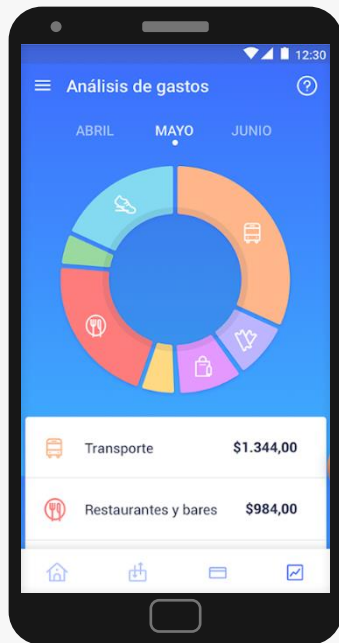


Mexico



mastercard

Spending analysis

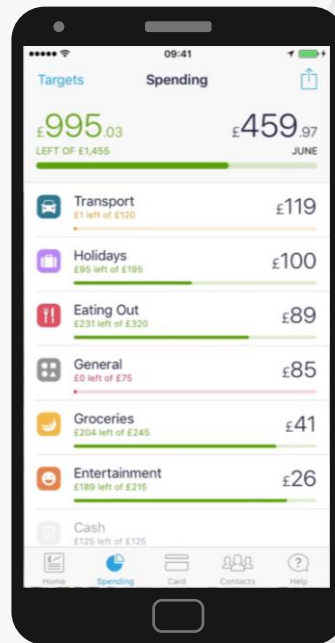


uolá



Argentina

Budgets

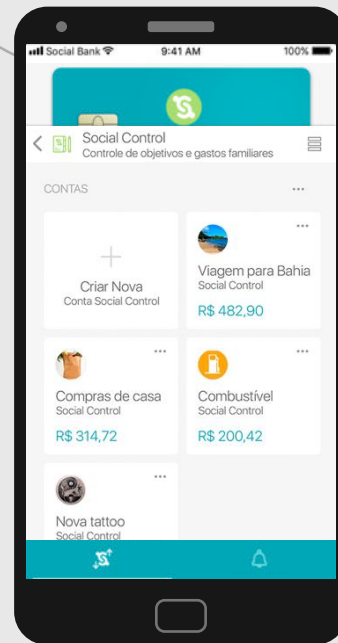


monzo



United Kingdom

Goals



Social Bank

Mais simples. Mais humano.

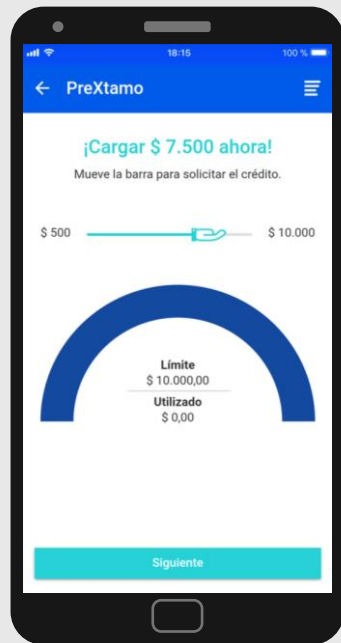


Brazil



Feature highlights: Simple financial services

(Micro) loans



Uruguay



Investments

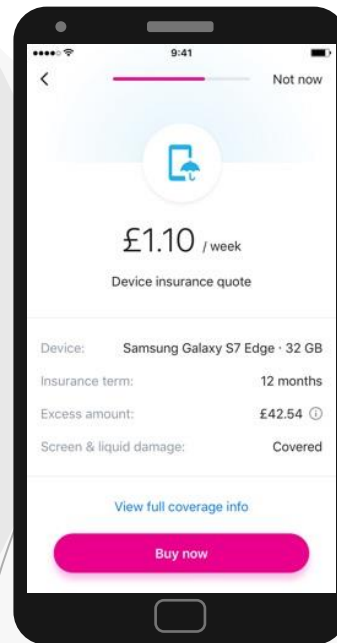


Social Bank
Mais simples. Mais humano.



Brazil

Insurance

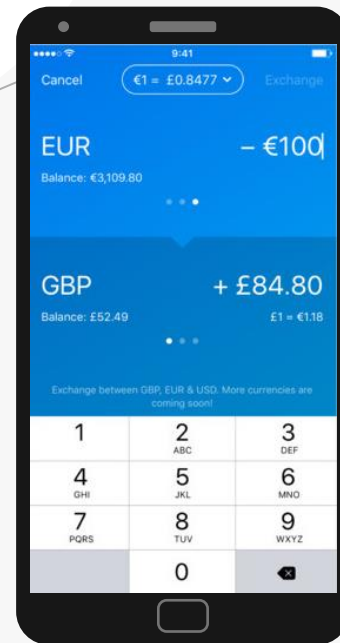


Revolut



United Kingdom

Currency exchange



Revolut



United Kingdom



What we learned today...



What is **behind** the emergence of **new digital banking models**?



How **relevant** the **opportunity** is?



What are the **key success factors** in “Bank Lite”?



What should I **do next**?

Bank Lite:

*Banking with
(almost) all of
the flavor, none
of the calories*



Thank you!



mastercard.

Manuel Espírito Santo

Vice President, Prepaid and Financial Inclusion
LAC

Miami, FL

Manuel.Santo@Mastercard.com

mobile +1 786 473 2246