

The Transfer of money from mobile: Case of Morocco



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- introduction about the payment by mobile
- Mobicash service,
- Exchange between the ANRT & IAM in regard of MobiCash service,
- MobiCash service and the banking Law n° 34-03,:
- the reason for the failure
- Evolution of the framework of the banking regulatory,
- Conclusion.

Mobile payment has taken off in the world.

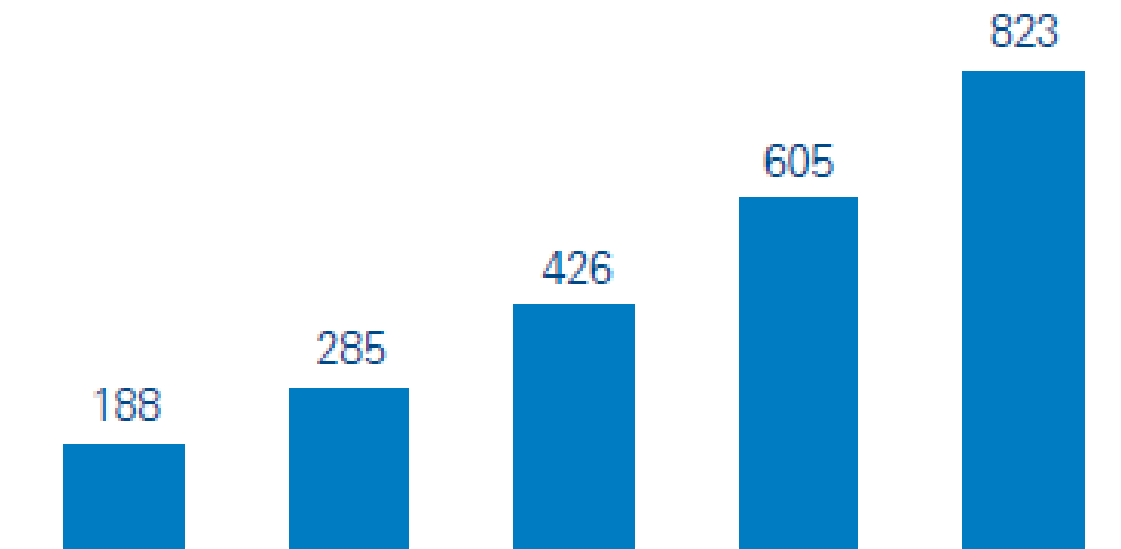
- mobile payment is the agenda among telecom operators and stakeholders
- Now, with Apple Pay and Google Wallet and the markets equipping themselves, mobile payment may finally take off.

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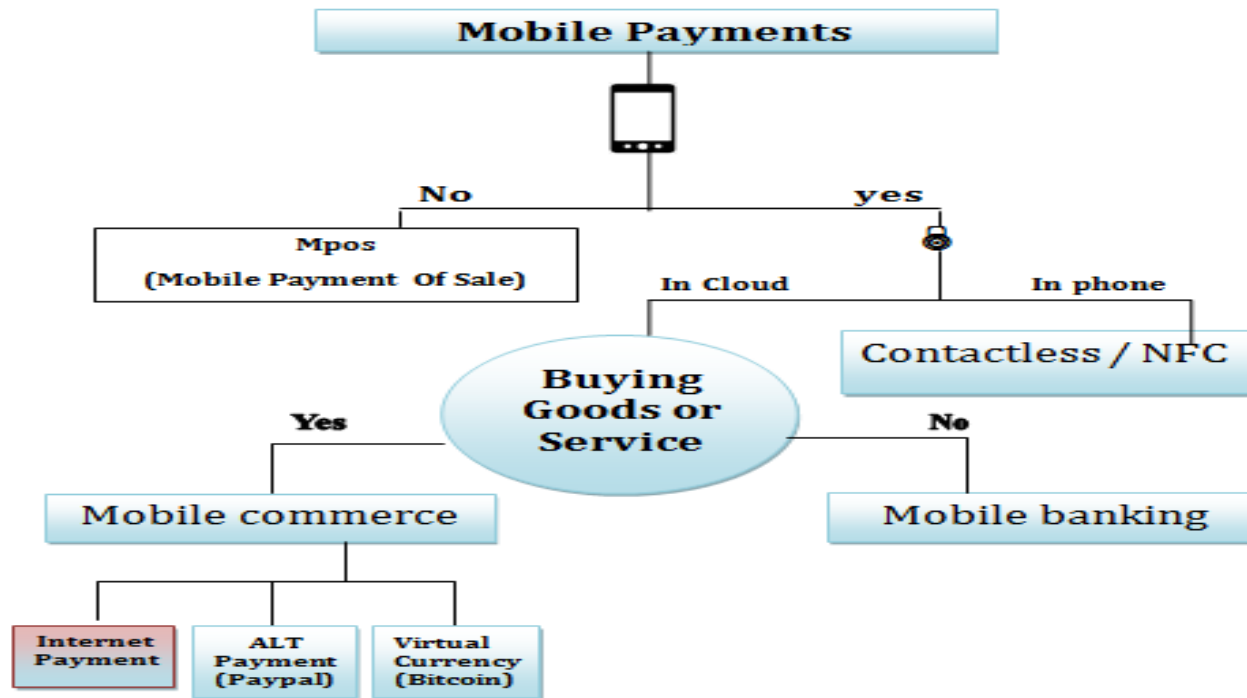
- Mobile payment has taken off on a global scale, accounting for a total of 285 billion USD in 2014 and representing 7% of global Electronic transactions.
- Arthur D. Little expects these figures to continue growing at a fast pace, exceeding 800 billion USD by 2017.

Global m-paiement valeur prévisions [2013-17, milliards USD]

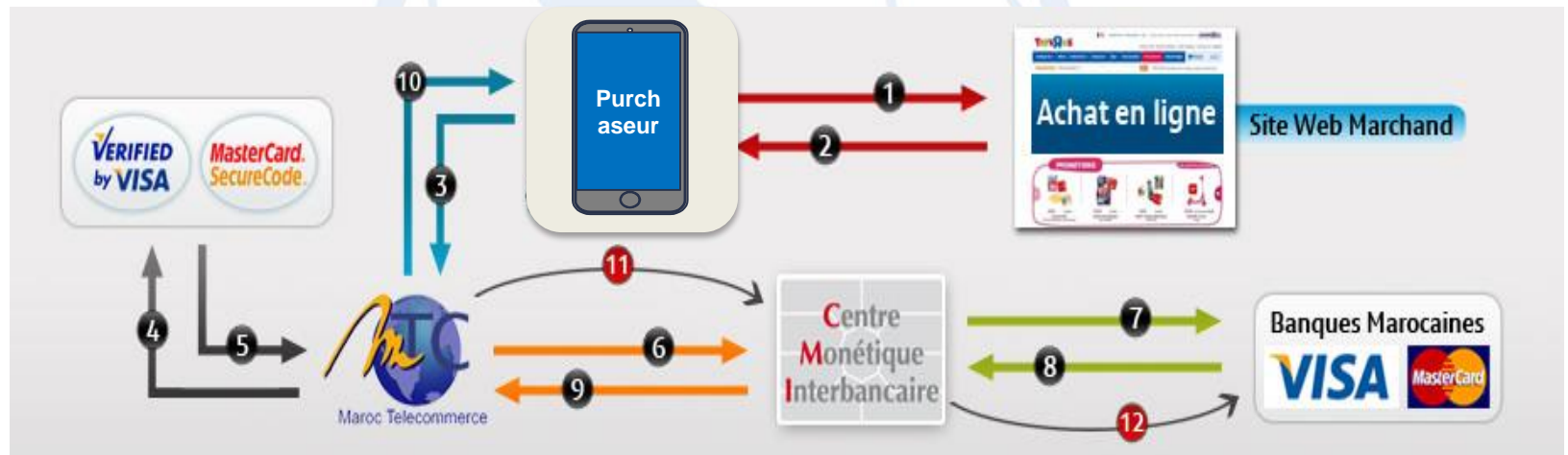
Figure 1: Global m-payment value forecast [2013-17, bn USD]



MOBILE PAYMENT LANDSCAPE



Internet payment



M-banking: MobiCash

- To subscribe to the service MobiCash simply being a customer of Morocco Telecom.
- After activation, can be accessed the account by dialing # 655 #.
- <http://www.iam.ma/Particuliers/Mobicash/MobiCash/Pages/Comment-souscrire.aspx>

Mobicash and the provisions of the Moroccan banking law No. 34-03:

- In 2010, ANRT after receiving the offer agreed on subscription fees and correspond only to the use of such mobile telecom networks
- La souscription est de 2 dollars .
- Le transfert maximum de 300 dollars. Le retrait maximum de 500 dollars.
- Les frais de transactions varie entre 0,5 et 3 dollars.

Mobicash and the provisions of the Moroccan banking law No. 34-03:

- IAM was authorized bank bodies in relation to Law No. 34-03 on credit institutions.
- For the record, IAM has implicated two Moroccan « banks Attijariwafa bank » & « Groupe banque Populaire » through a partnership for the MobiCash commercialization.
- Note that this service was not open to interconnection that the operator can offer this service only subscribers

the reason for the failure

- after its launch the service has not taken off.
the banking penetration rate.
- The station, which also acts as a bank at the same time it had some 1,600 contact points with 70% in rural and 30% urban .
- the presence of mail and credit players like Western Union

Evolution of the framework of the banking regulatory. Morocco.

- New Law No. 103.12 on credit institutions and similar bodies adopted in November 2014 called "Banking Law" .
- this law will allow such action without going through the banks.
- It recognizes electronic money.

Evolution in Morocco

- As against the mobile payment can know success like that exists in the World.
- where it used as a support ticket for public transport for example.
- The Morocco also seems to be moving towards this solution since the Rabat tramway will propose by the end of 2015 to use the mobile phone.

Thank you for your Attention

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