M3

DIGITAL PLATFORM FOR MOBILE MONEY MEASUREMENT AND COMPLIANCE MONITORING

CHALLENGES
GOVERNMENTS, REGULATORS AND CENTRAL BANKS

Today, Mobile Money (MM) services are available in 85% of countries where the vast majority of the population lacks access to a formal financial institution.

These services foster financial inclusion and extend the reach of financial services, which has a positive impact on economic growth and helps reduce income inequality.

However, MM also carries a number of actual and potential risks. Some of these risks have to do with the fact that MM is indeed a mobile service and, as such, is subject to the same problems as other mobile services in terms of;

Network reliability	Billing issues	Interoperability	Quality of service	Security

Other risks are related to the very nature of MM, which remains a transaction service that can be fraudulently used to;

Evade taxes	Launder money	Finance terrorist activities	By-pass national rules and laws	Steal money from subscribers.

EXPERIENCE SHOWS THAT REGULATION AND LAW ENFORCEMENT ALONE can barely ensure the compliance, security and integrity of this growing transaction ecosystem.

M3

MAKING MOBILE MONEY **TRACEABLE, COMPLIANT,** AND **SECURE** IN YOUR COUNTRY

The M3 brings you the most advanced technological tools to effectively support the enforcement of laws and regulation pertaining to MM Transactions. This digital platform seamlessly connects to the networks of MM providers in order to perform critical actions, including but not limited to:

- Automated measurement of all types of MM transactions for regulatory oversight;
- Data analytics for financial intelligence purposes;
- Automated detection of transactions potentially linked to Money Laundering
- Background check using the biggest international criminal and financial databases;
- Displaying of key parameters on a real-time dashboard, including transactions volumes, fraud, revenue, cumulative amount of taxes due, etc.

Our state-of-the-art M3 solution is delivered to you in a fail-safe manner and a highly secure environment.
The M3 Command Center can be hosted in the premises of your choice and deployed in less than four months.

M3 TRACK RECORD

Our **M3** platform has been implemented in **6** countries. It currently measures and verifies enormous volumes of **MM TRANSACTIONS** amounting to more than **90B** US$ /year.

In East Africa alone, where Mobile Money services are the most heavily relied upon, the **M3 ENSURES EFFECTIVE** regulatory control over **25%** of all MM flows.