



CREDIXCAM. SA

MoMoKash

THÈME

Innovative digital platforms, driving for financial inclusion.

Avec MoMo,
Zéro
foirage

**Ne tremble plus
face au foirage
avec MoMoKash**

***126#** Puis 6

MoMo | MTN

The MoMoKash opportunity

- MoMoKash is a digital lending service that allows any MoMo account holder, if eligible, to apply to the platform and instantly benefit from a loan of money deposited in their MoMo account.
- Eligibility conditions:
 - Be at least 21 years old
 - Have a score greater than or equal to 500 FCFA
 - Have an active MoMo account for at least 06 months
- Predictive scoring model



Key Features and Benefits of the MoMoKash Platform

1

Easy Application

Borrowers can apply for a loan quickly and easily through their phone.

2

Quick Decision

The lending process is automated, allowing for quick approval decisions.

3

Direct Deposit

The loan funds are deposited directly into the borrower's Mobile Money account.

4

Flexible Repayment

Borrowers can repay their loan in flexible installments via Mobile Money.

Example use case

MoMoKash, Financial Inclusion Tool

Dial *126# then option 6
(Ready)

Subscription to MoMoKash

Loan application

Receipt of the requested
amount in their MoMo account



Controlling the risk of default

- Predictive scoring model based on Artificial Intelligence
- Follow-up and support of the customer throughout the loan cycle (Call center, Notifications)
- Maturity collection mechanisms (Auto-debit, pre-judicial, recovery on other SIMs)
- Regulation fund of 5% of revenues to be provisioned in the event of default





Some statistics about MoMoKash since its official launch in May 2023



Number of subscriptions

Over 1,500,000 subscribers



Volume of loans granted

More than 20 billion CFA francs



Daily Demand

More than 250 million FCFA



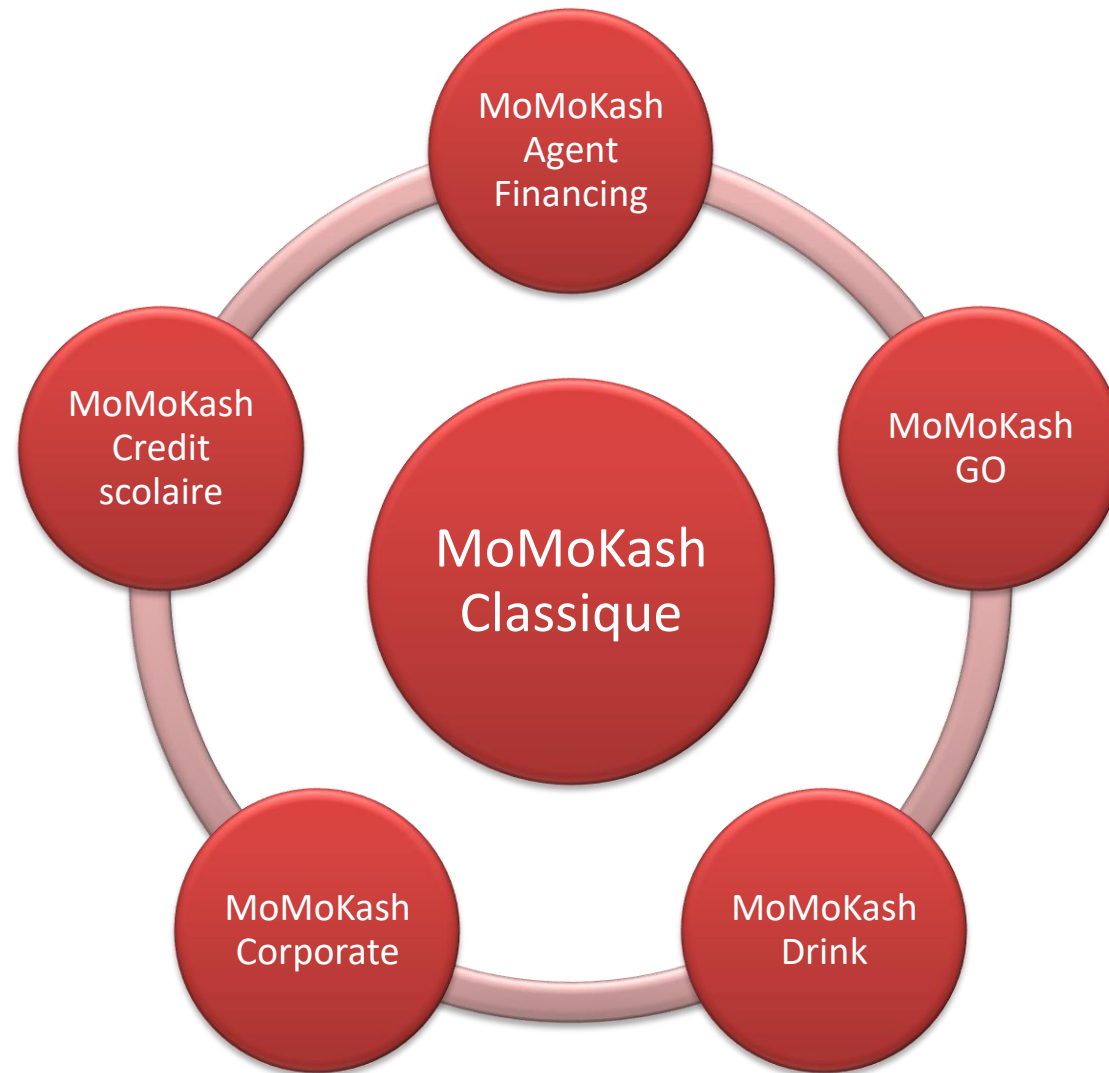
Average default at 120 days late

Between 3 and 4%

Financial Institution Workflow



MoMoKash derivatives



**Thank you for
your attention**