



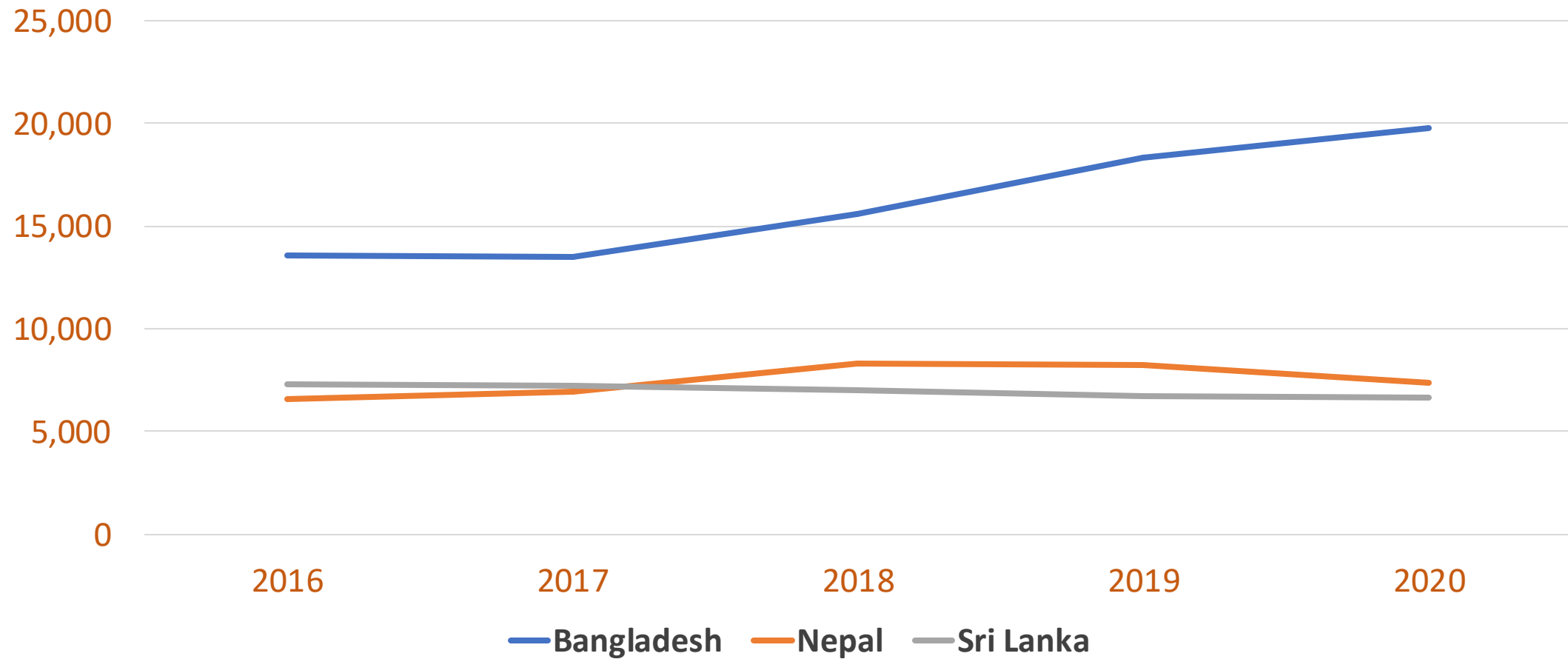
Digital Remittance: Solutions to First and Last Mile Issues

Mayumi Ozaki

25 March 2021

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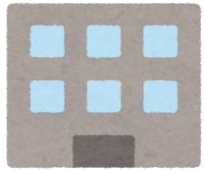
Remittance Inflow (\$ million)



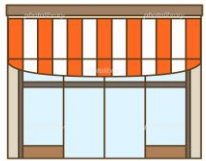
First Mile/Capturing



Bank



Credit Union



Money Transfer Company



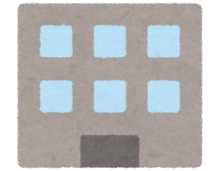
E-wallet

Transfer /
Intermediary

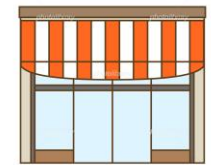
Last Mile/Cash-Out



Bank



Credit Union



Money Transfer Company



Agent

Cost ?

Easy to access ?

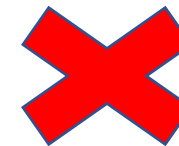
Easy to use ?

Can I trust ?

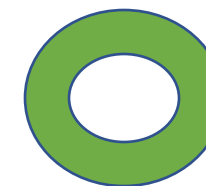
**How can my family
receive the fund?**



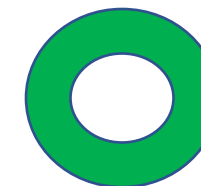
Hawala/Hundi



Money Transfer Company



Bank



E-wallet



- Started in 2011
- 31 million registered clients in 2019
- 230,944 agents in urban and rural areas
- Partnership with Master Card and Western Union for international remittances





TMSS-NCC Bank Remittances

Thank you

For more information
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Pakistan's Roshan Digital Account

25 March 2021

RDA Inauguration

- The Prime Minister of Pakistan inaugurated the Roshan Digital Account (RDA) in September 2020.
- Through this account, *Overseas Pakistanis were fully integrated with Pakistan's banking and payments system in a completely digital manner and have access to a full suite of lifestyle banking products.*
- The RDA is available for both conventional and Islamic Banking customers around the world.

