



# SUCCESS STORY

## Bringing a Technological Revolution to Haiti: Mobile Money Services Have Arrived

**“This service is very important to us merchants. It reduces the risk we face with thieves in downtown Port au Prince,” says Marjorie Raphael.**



Photo credit — HIFIVE

Maarten Boute, CEO of Digicel (center) and his bank partner Maxime Charles, Director of Scotia Bank, with their \$2.5 million check from HMMI.

On January 10, 2011, USAID HIFIVE<sup>1</sup> and the Haiti Mobile Money Initiative (HMMI) presented the “First to Market Award” to Digicel, valued at \$2.5 million, signaling that mobile money services had arrived in Haiti. Digicel, a mobile network operator, was the first to launch mobile money services that met the criteria of this first award of HMMI, a partnership between USAID and the Bill and Melinda Gates Foundation that is implemented by the USAID-financed HIFIVE project in Haiti.

Launched in June 2010, HMMI is administering \$10 million in prize money and up to \$5 million in technical assistance grants to encourage rapid and large scale deployment of mobile money services in Haiti, including electronic wallets<sup>2</sup> and mobile phones to meet the needs of Haiti’s largely unbanked population. Seven months after HMMI’s launch, two mobile money services have been launched: Digicel’s Tcho Tcho Mobile and Voila’s Ti-Cash. Mobile phone customers can now use their phones to send and receive money, pay for purchases, and store a balance on their phones.

Prior to the earthquake, the availability of and access to financial services in Haiti was very limited, both geographically and economically for most Haitians. Most Haitians simply had no access to financial services that were convenient, safe, and affordable. After the January 2010 earthquake, with over 30% of the physical infrastructure of financial institutions destroyed or badly damaged, the situation was much worse with longer lines and waiting times and greater distances to travel to carry out financial transactions. There was also an urgent need for the Haitian government, USAID and its partners to accelerate cash payments from humanitarian programs to the earthquake victims.

Mobile money services now address both the humanitarian needs as well as the daily needs of Haitians. Humanitarian payments can now be delivered directly to the beneficiaries’ phones via mobile money just as workers in the textile industry are receiving weekly salary payments by deposits to their mobile money accounts. **“This service is very important to us merchants,”** says Marjorie Raphael. **“It reduces the risk we face with thieves in downtown Port au Prince.”**

By providing incentives to encourage a rapid response and the development of sustainable products and business models, HMMI’s approach is assuring that mobile money’s technological revolution will deliver lasting benefits to Haitians.



Photo credit — Digicel

Marjorie Raphael, a merchant at the newly restored Iron Market in downtown Port au Prince values the security that Tcho Tcho Mobile services provides for its users.

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<sup>1</sup> HIFIVE is a USAID-funded project implemented by World Council of Credit Unions (WOCCU) and AED. It empowers Haitians by providing access to innovative financial products and services with a focus on rural areas, value chains, remittances, and use of technology to expand financial inclusion.

<sup>2</sup> An electronic wallet allows customers to make transactions as well as allows you to maintain a balance, like a checking account. It allows users to have a place to store their money while other systems may only allow customers to make transfers or receive money