



Advancing financial access for the world's poor

BC Models: International Experiences

May 15, 2009

Status of agent deployments

Country	# of agents (July 2008)
Brazil	95,000
S Africa	6,500
Colombia	4,230
Kenya	4,000
Peru	2,400
Philippines	2,000
Ecuador	63

Different types of front-line agents

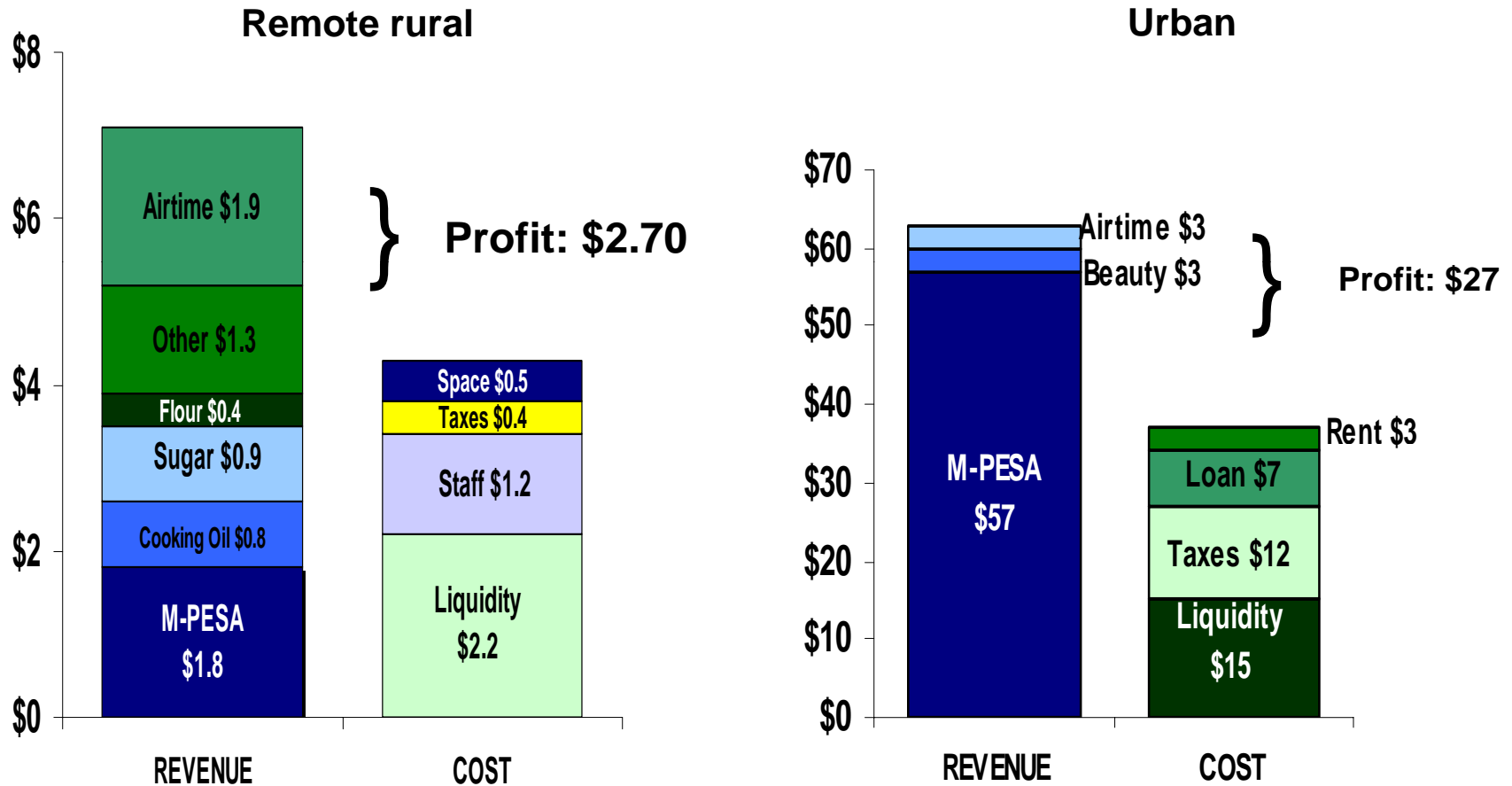
Dedicated salaried individual on-foot or physical location
e.g., Tameer Bank

Trained front-line managed by agent aggregator
e.g., XacBank

Employee of retail store
e.g., Lemon, M-Pesa

Employee of retail store chain
e.g., Bradesco, M-Pesa

Liquidity costs drive front-line business case





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