



WING
FINANCIAL INCLUSION: Technology application to extend reach

What is WING

- WING is part of ANZ Banking Group
- Partners with ANZ Royal to hold customer deposits
- Launched service in Jan 2009
- Customers acquired via commission-based sales agents
- Customers cash-in/out at participating merchants including MFIs
- Customers can also opt for ATM card

USSD solution working on any phone

Works with multiple Mobile operators

Accessible via a network of merchants

Customer acquired via commissioned based agents

No minimum balance m-wallet

With deposits held by ANZ Royal

Person to person payment

Domestic remittance

Cash in via payroll or merchant

Cash out via merchant or ATM

Airtime top-up

Bill payment

3 factors

influenced by

technology can dramatically
increase financial inclusion in
developing economies

Technology enabled and savvy customers



Financial services offered through agent networks and cheap POS devices



Fast, efficient and cheap customer activation





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