INTOUCH SA

One line pitch:
InTouch aggregates all mobile payment solutions and digital services available on the African market on one device with one account for all operators.

Market Analysis:
The African market now has 29% of Internet penetration rate and 70% of mobile penetration. Mobile Money accounts are more used than banking accounts. There are more and more mobile money operators, which makes it very complicated for merchants to use them. InTouch has developed a device, the Touch Pad which aggregates all mobile payment and digital services solutions on one device. For now this solution is used in Total Senegal stations with more than 30,000 transactions a day for more than 450,000 euros. We bring liquid assets optimization for distribution networks, a good technical support 24/7, and ease of use. Merchants can follow their transactions in real time and increase their sales.

Value proposition:
Our solution has several competitive advantages: Ease of use: one device for all services, one platform for the reporting of all operators, all of this in real time Time saving: the merchants doesn’t need to negotiate with every mobile money operators, he doesn’t need either to handle several mobile money accounts Income diversification: Thanks to the Touch Pad merchants can sell much more services than they used to do. This produce customer and income diversification High quality service: A merchant having issues with the Touch Pad can contact the support team 24/7, no matter if he is in the city or in remote areas.

Business Model:
Our business model is based on transactional fees. For each transaction Intouch charges the merchants according to the economic model and the margin of the product (car insurance, phone credit, money transfer, We also charge set-up fees for the customization of the service according to the customer’s requirements.

IP and Regulatory situation:
Ecobank is backing us for unique accounts and regulated operations. IP procedures are ongoing (trade mark registration, patent)