



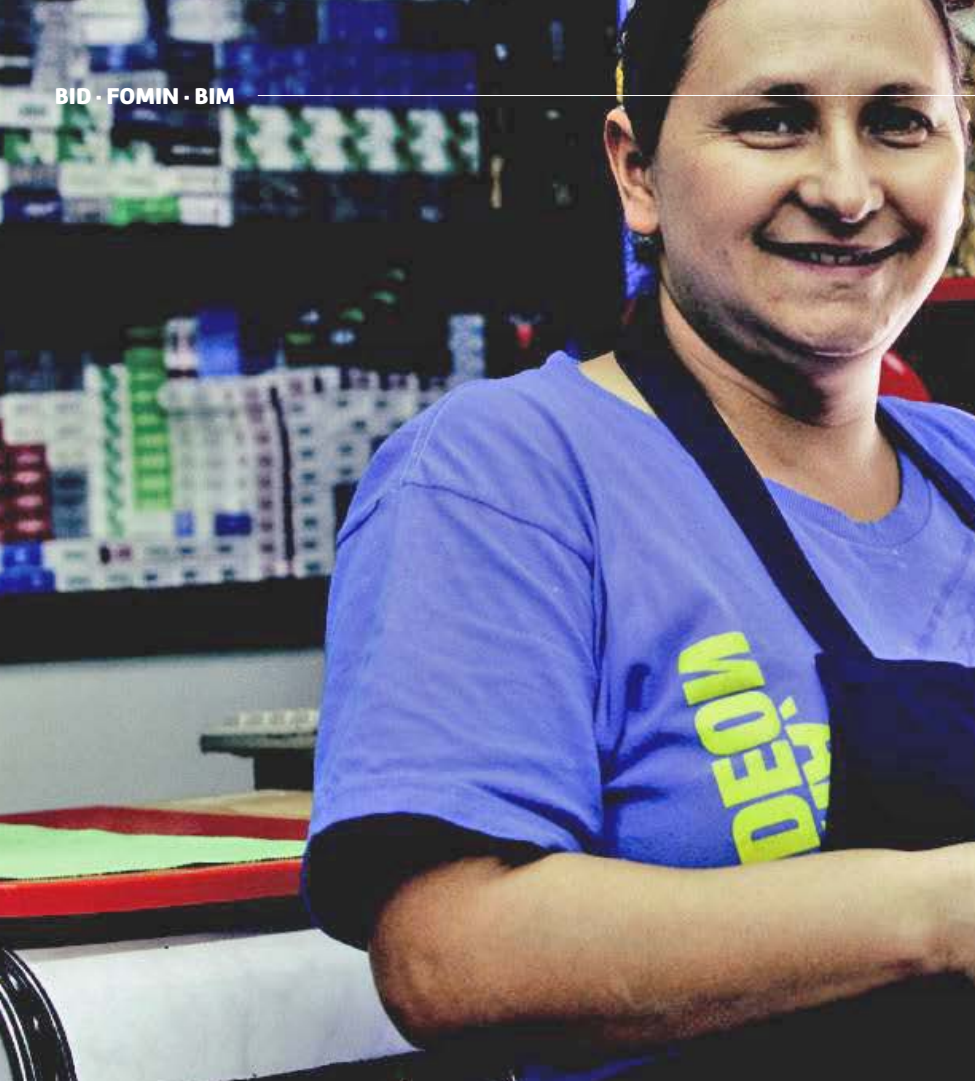
# Modelo Perú:

## Overall Vision



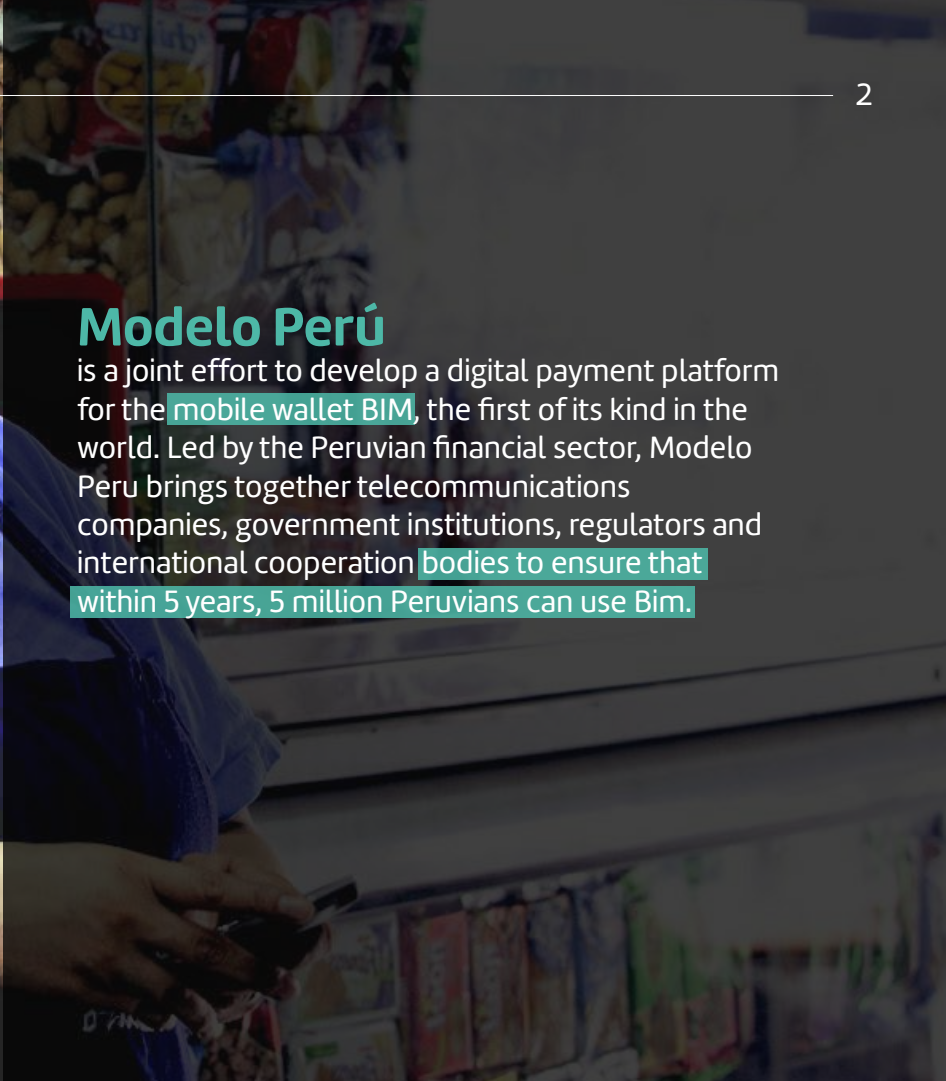
# About Modelo Perú





## Modelo Perú

is a joint effort to develop a digital payment platform for the **mobile wallet BIM**, the first of its kind in the world. Led by the Peruvian financial sector, Modelo Peru brings together telecommunications companies, government institutions, regulators and international cooperation **bodies to ensure that within 5 years, 5 million Peruvians can use Bim.**



## About Pagos Digitales Peruanos S.A.

Pagos Digitales Peruanos S.A. (PDP) is a limited liability company, constituted under Peruvian law by more than thirty (30) Peruvian financial institutions. Its corporate purpose is to provide services to process and manage electronic money accounts held by entities that are authorized to issue electronic money in Peru under the legal framework of article 3 of the Regulations for Law No. 29985, which regulates the basic characteristics of electronic money as an instrument of financial inclusion, or by other norms that replace said article or related norms.

<https://www.pagosdigitalesperuanos.pe>





## The Solution: Bim, The Mobile Wallet

Is operated by Pagos Digitales Peruanos (PDP). This venue uses electronic money, allowing users to upload cash via a mobile phone and conduct diverse financial **transactions without the need for a bank account**, including sending (P2P) and withdrawing cash (Cash-Out) or paying services.

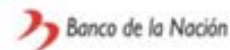
The app can be downloaded on mobile phones by dialing\*838# or by downloading the APP through.



<https://www.mibim.pe>



## Our Shareholders



## Our Partner



## Our Allies





Presentation



## Peru: Fertile ground to develop an ecosystem of digital payments



**70%**

of Peruvians have access to a bank account



**1.2**

mobile telephone lines per inhabitant



**69%**

of telephone lines are pre-paid



Users are situated in  
**4** telephone companies



regulates the basic characteristics of electronic money as an instrument of financial inclusion



**Modelo Perú**

**30**

financial institutions back the

Mobile Wallet project in Peru under a single brand





# Introduction

## Lessons learned



## Lessons learned

In its “Global Microscope 2016. Analysis of the environment for financial inclusion,” The Economist Intelligence Unit describes Peru as the country that has made the most progress in the world in terms of financial inclusion.

This is, without question, not a matter of chance.

Peru is the country that, over the last 15 years, has made the leap to become a middle-income nation. According to official figures, the figure for GDP to January 2017 reflects 100 months of consecutive growth; business competitiveness indexes have posted substantial improvement; and currently, Peru is commercially open to the world. This has led poverty indexes to fall more than 50% over the last decade.

The state policy to promote financial inclusion is framed within this favorable context.

Peru passed an electronic money law in 2013 that now serves as a model for legislation across the globe.





During the last 10 years, the Peruvian economy has grown at accelerated rates.

Port of Callao

The “promoter” State has found in the Peruvian financial sector a strategic and committed partner to design and drive this law.

Additionally, this strategic partner –the Association of Banks of Peru (ASBANC)– created an operating model that brought together its members to conceptualize, design, launch and manage the mobile wallet initiative under a single brand and through a joint commercial effort geared toward creating an ecosystem of digital payments.

In this context, Modelo Perú was born. This initiative to favor financial inclusion is unique in the world and has been replicated in different countries.

Modelo Perú: “Accelerating financial inclusion by upscaling the use of mobile money” is a testimony to the main results of this effort, which began in 2013. But beyond this, it is a collection of lessons learned from an initiative to create an eco-system of digital payments to bring the benefits of the financial system to more Peruvians to improve their quality of life while fostering human development.

## **Modelo Perú: Overall Vision**

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A low-angle photograph of modern skyscrapers with glass facades. The buildings are reflected in each other, creating a complex geometric pattern. A semi-transparent purple banner is overlaid across the middle of the image.

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