



OUTLOOK FOR 2020 THE NIBSS PERSPECTIVE

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WHO WE ARE

NIBSS is the shared services provider for the Nigerian financial services industry. NIBSS is owned by all Deposit Money Banks in Nigeria and the CBN.

OUR MISSION



To provide efficient technology-driven payment and settlement services for the financial system, relying on highly skilled and motivated workforce

OUR VISION



To be a World-class Payments and Settlement Institution

OUR CORE VALUES

- Customer Focus
- Integrity
- Professionalism
- Teamwork



INC 200,810
NIGERIA INTER-BANK SETTLEMENT SYSTEM PLC
...improving the Nigeria Payments System

NIBSS thrives on collaboration

The Regulator And Banks Committee Gave NIBSS

- Settlement Service
- Cheque Clearing
- BVN
- PoS Aggregation

Industry Stakeholder Groups Asked NIBSS To Run

- NEFT
- NIP
- mCASH
- Central-Pay
- e-Passport

NIBSS Independently Innovated

- e-Reference
- e-Authorized Signatory
- e-BillsPay
- EPCOSS

Close collaboration with industry stakeholders is the bedrock of NIBSS' business

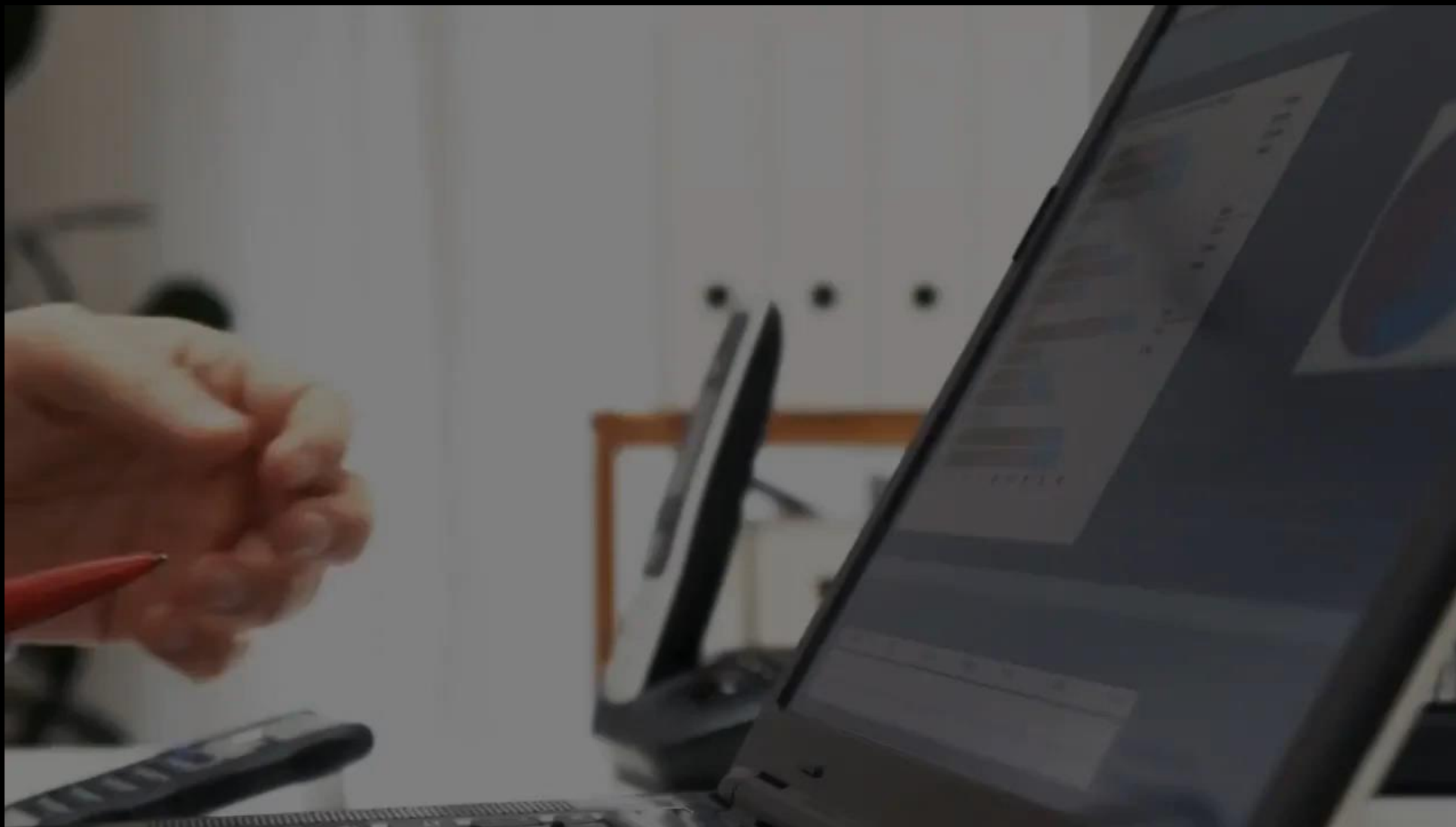
You want to go fast, then go alone. If you want to go far, collaborate

– Nelson Mandela



FINTECH:

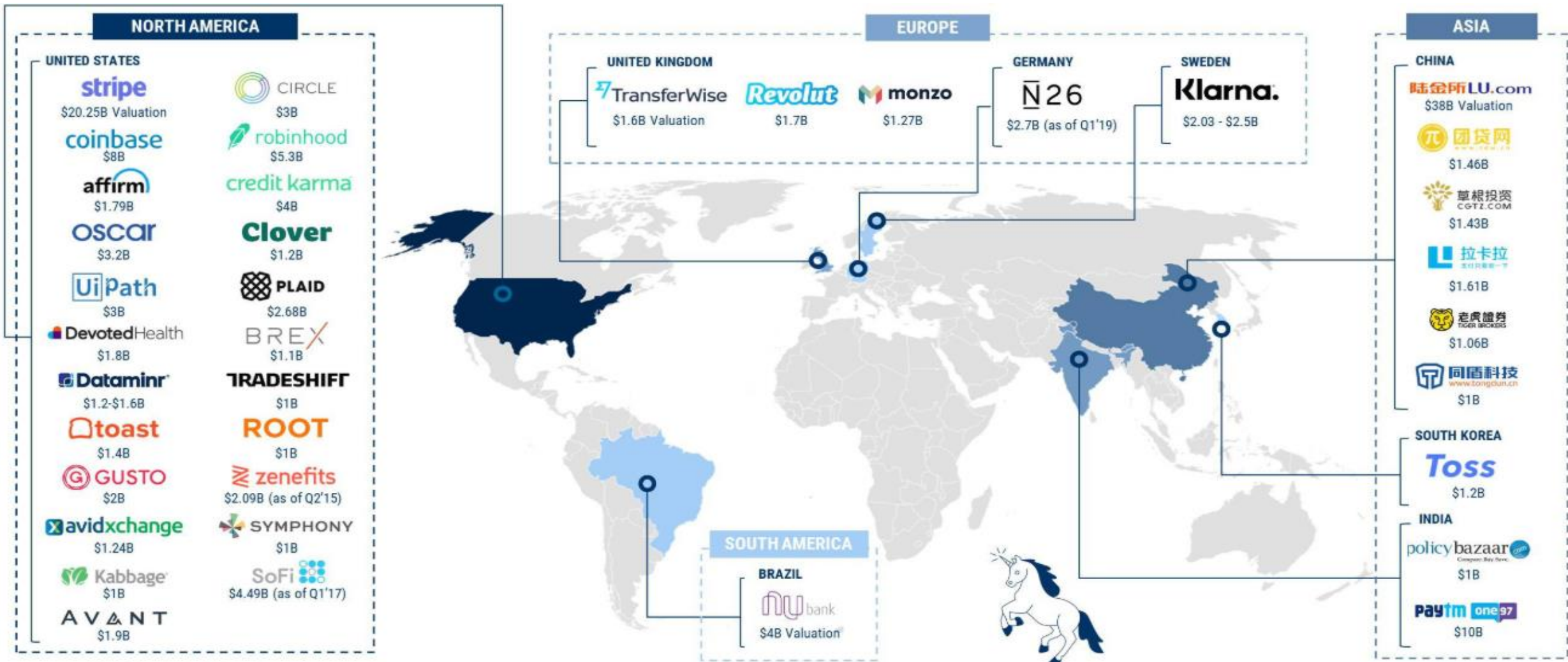
Here To Stay



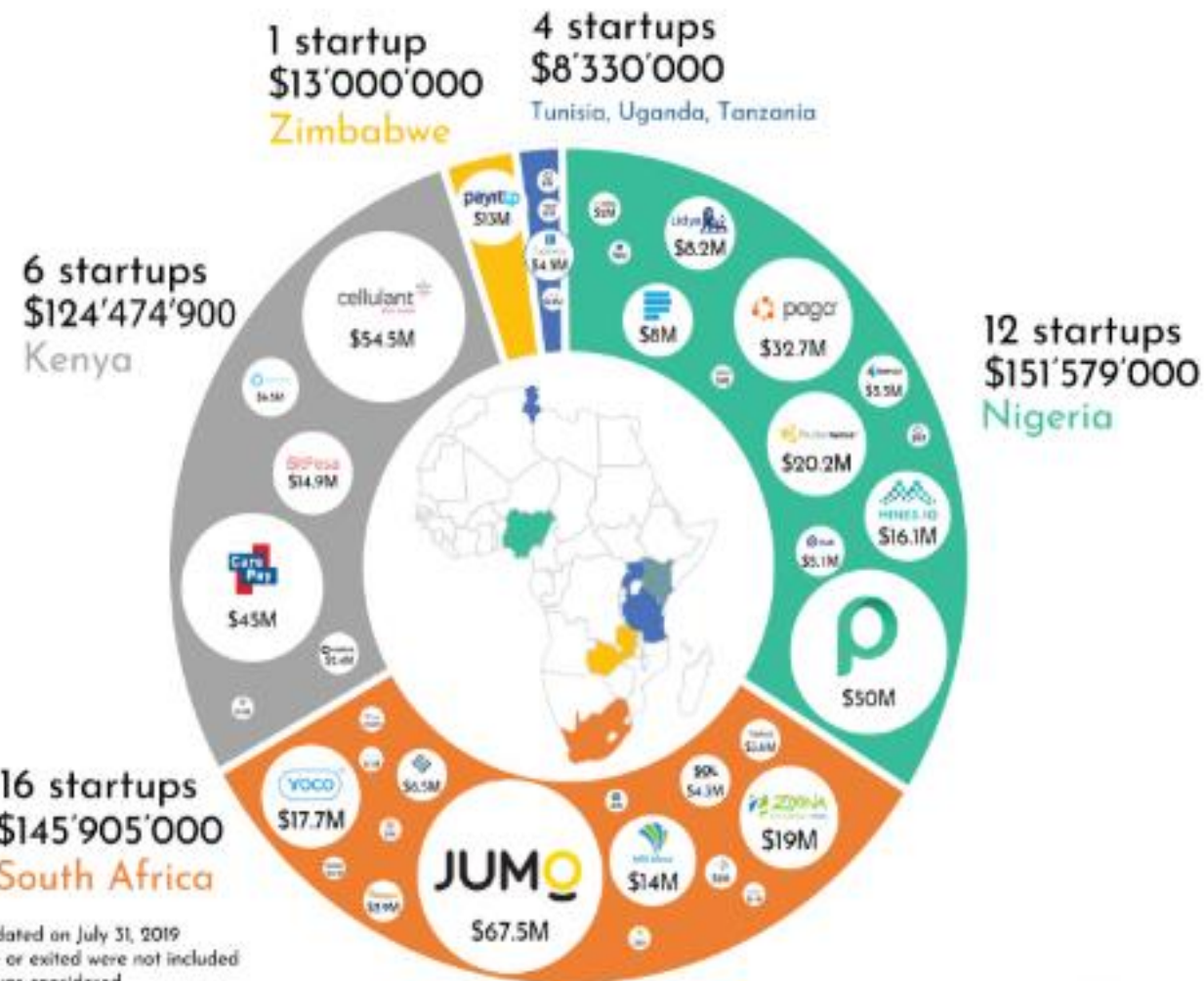
Global Fintech Trend



38 fintechs Unicorns valued at \$144.87B



Africa's Fintech Ventures with \$1m+ Venture Funding



The Nigerian Fintech Sector attracted \$151m+ in 2019

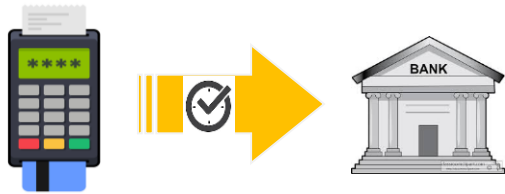
Notes:
 • Data used was last updated on July 31, 2019
 • Startups that are dead or exited were not included
 • Only venture funding was considered
 • Visit www.digestafrica.com/methodology for more about our criteria

NIBSS 2020 Outlook

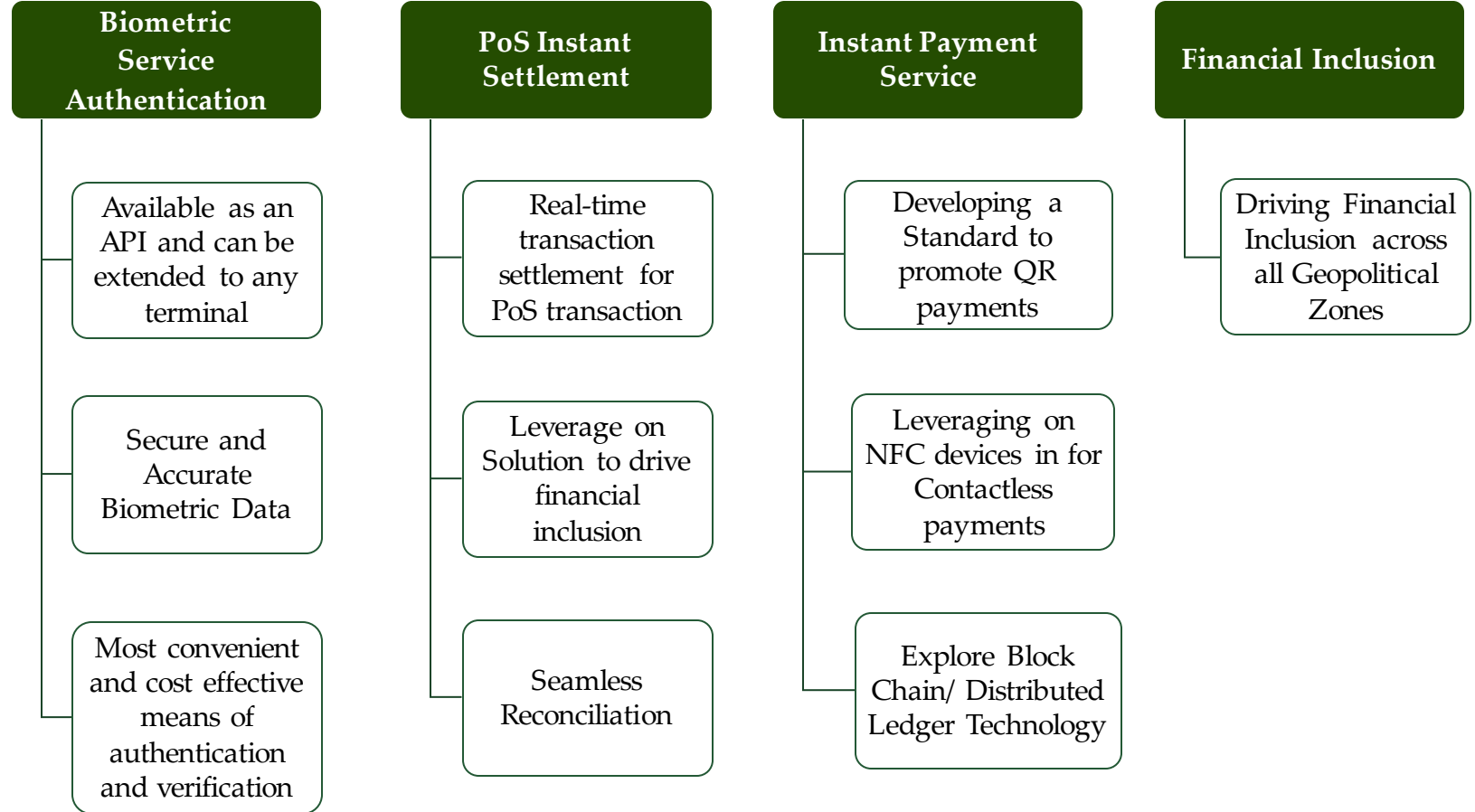
Biometric Authentication Service



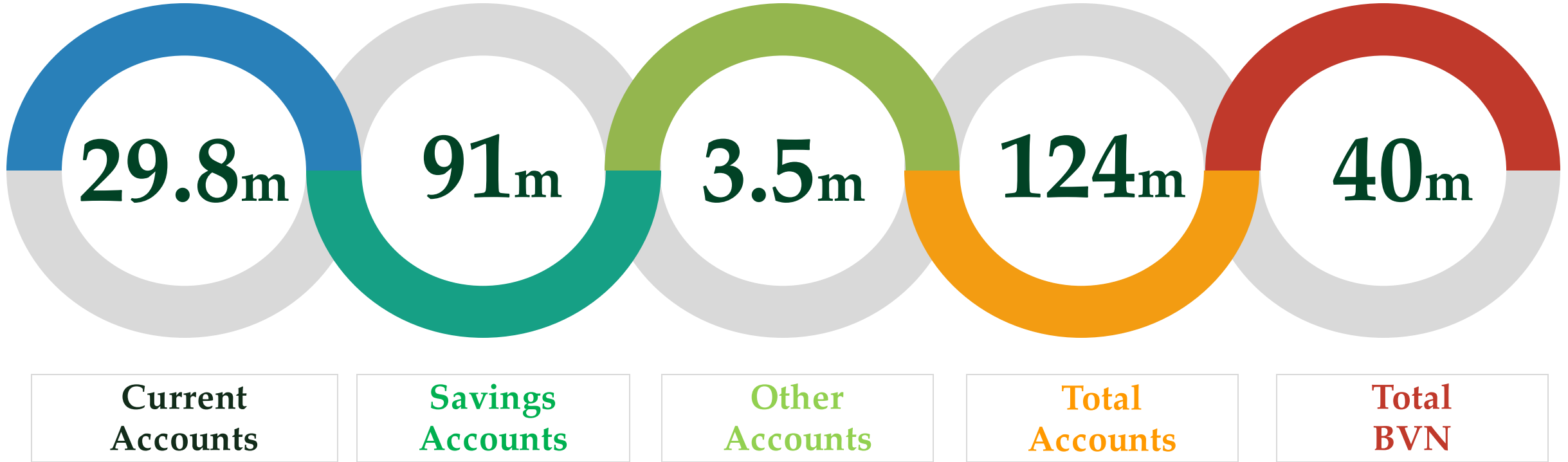
PoS Instant Settlement



Instant Payment Service



Financial Inclusion (Banked vs. Unbanked)



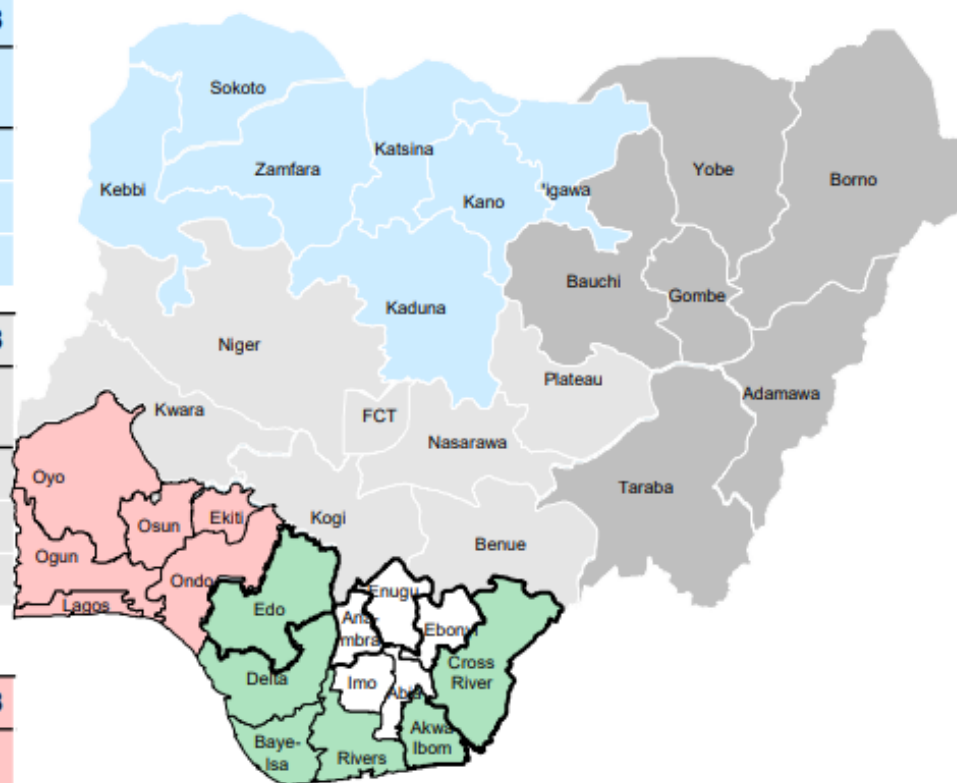
Financial Inclusion (Banked vs Unbanked Contd.)

According to Efina 2018 research, the following Geo political zones North West, North East and North Central contain the most financially excluded within the active population.

North West	2014	2016	2018
Total Adult Population	21M	22M	23M
Formally Included	35%	24%	27%
Informal Only	9%	6%	11%
Financially Excluded	56%	70%	62%

North Central	2014	2016	2018
Total Adult Population	14M	14M	14M
Formally Included	49%	48%	50%
Informal Only	19%	14%	19%
Financially Excluded	33%	39%	31%

South West	2014	2016	2018
Total Adult Population	20M	21M	22M
Formally Included	63%	78%	64%
Informal Only	13%	4%	17%
Financially Excluded	25%	18%	19%



North East	2014	2016	2018
Total Adult Population	11M	12M	12M
Formally Included	26%	25%	34%
Informal Only	5%	14%	12%
Financially Excluded	68%	62%	55%

South South	2014	2016	2018
Total Adult Population	15M	16M	16M
Formally Included	52%	55%	60%
Informal Only	15%	14%	17%
Financially Excluded	33%	31%	23%

South East	2014	2016	2018
Total Adult Population	12M	12M	12M
Formally Included	63%	59%	60%
Informal Only	11%	13%	11%
Financially Excluded	25%	28%	29%



How Fintech is Shaping the Future of Banking

THANK YOU!



CASHLESS

POWERED BY NIBSS



NIGERIA INTER-BANK SETTLEMENT SYSTEM PLC

...improving the Nigeria Payments System