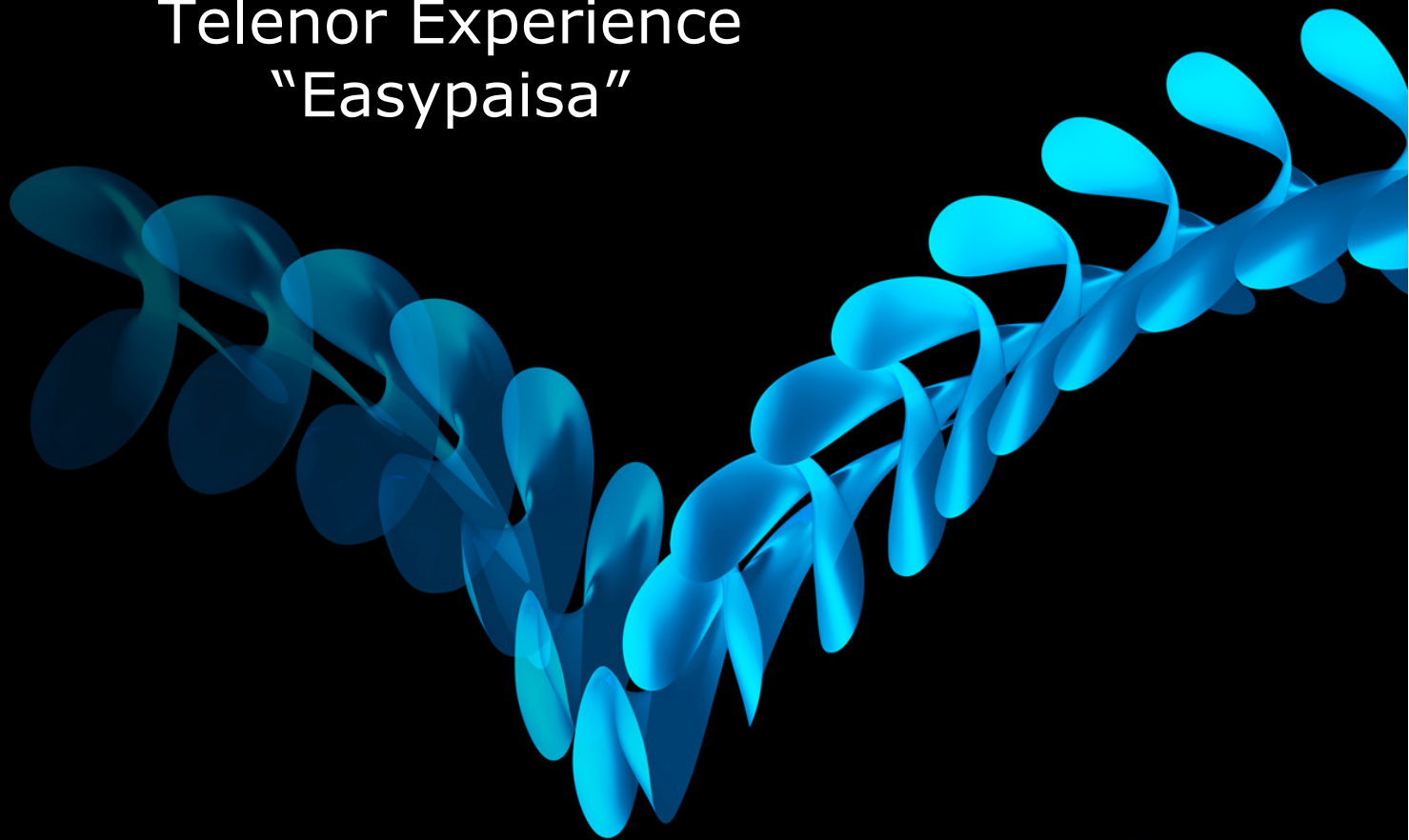


# Mobile 2.0

Telenor Experience  
"Easypaisa"



April 27, 2010



# Flow of Presentation

- ❑ Telenor Group
- ❑ Telenor in Pakistan
- ❑ Mobile 2.0 a quick look
- ❑ Telenor Initiatives
  - “Karo Mumkin”
  - Tele-Kissan
  - Tele-Lawyers etc
- ❑ M-Payment Experience in Pakistan
  - Easypaisa
  - Challenges
- ❑ Telenor’s Easypaisa a success story



A cutting edge telecoms company.  
Built around openness, honesty  
and people like us.

Let's face it, it's a new world. Exciting, dynamic and fast. And it changes every day. As a leading global telecoms company, we're used to the pace, and the incredible possibilities drive us forwards. However, we at Telenor Group are always conscious that there are some things that have been around for years that are worth preserving and nurturing. Like values. And honesty. And trust. We've built our business around principles like these, because we feel they still matter to people, as individuals, communities and employees. To find out more about how we put people at the heart of our business, visit [telenor.com](http://telenor.com). You might like the way we look at life.



A company of progress.  
Built around technology,  
innovation and people like us.

Let's face it, it's a new world. Exciting, dynamic and fast. And it changes every day of our lives. As a leading global telecoms company, we're excited by the potential of what the future offers. However, our view of technology isn't just built around the technical, it's built around human needs. It's built around the idea that the things we make and invent can help benefit people's lives. Economically and socially. That's because we at Telenor Group live the "Telenor Way". At the heart of our business are a set of values that act as an inspiration for everything we do. To find out more about how Telenor Group's advances are "built around people", visit [www.telenor.com](http://www.telenor.com)



# The Telenor Group

A company with partners all  
over the world. Built around long  
term commitment, collaboration  
and people who care.

At Telenor Group, we always take the long view. That means building long-term relationships with everyone we come into contact with. Customers and employees as well as partners. It also means investing in those relationships. It means developing a dialogue. And it means adapting, rather than imposing, listening first and respecting local needs and ambitions. That's why wherever you find Telenor, you'll find more than a local presence, you'll find a local business. Built around local people. You'll also find a business acting with commitment and honesty. To find out more about how the Telenor Group builds partnerships around people, visit [www.telenor.com](http://www.telenor.com)



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This advertisement features Telenor Group employees

Telenor Group is a global provider of high-quality telecom services with operations in 13 markets around the world. To find out more about how we put people at the heart of our business, visit [www.telenor.com](http://www.telenor.com)

Telenor Group has offices in the following markets: Norway, Denmark, Sweden, Finland, Poland, Lithuania, Latvia, Ukraine, Russia, Azerbaijan, Kazakhstan, Uzbekistan, Kyrgyzstan, Tajikistan, Turkmenistan, and Georgia.

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# Telenor's Global Presence

14 countries


172 million mobile subscribers


More than 40,000 employees


 **Norway**  
Telenor Mobil

 **Sweden**  
Telenor Sweden


 **Denmark**  
Sonofon

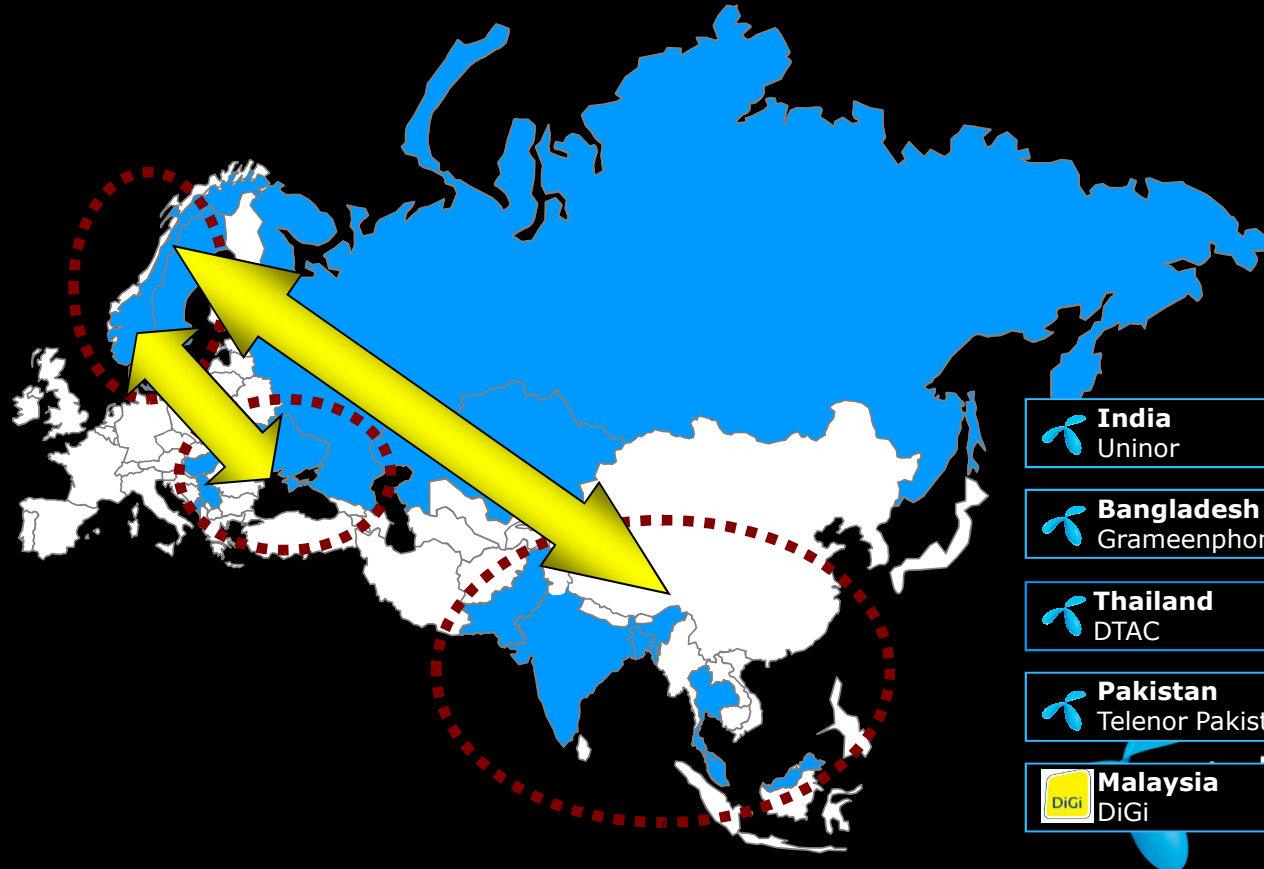
 **Hungary**  
Pannon


 **Montenegro**  
Promonte

 **Serbia**  
Telenor Serbia

**Ukraine**  
Kyivstar 

**Russia**  
VimpelCom 



 **India**  
Uninor

 **Bangladesh**  
Grameenphone

 **Thailand**  
DTAC

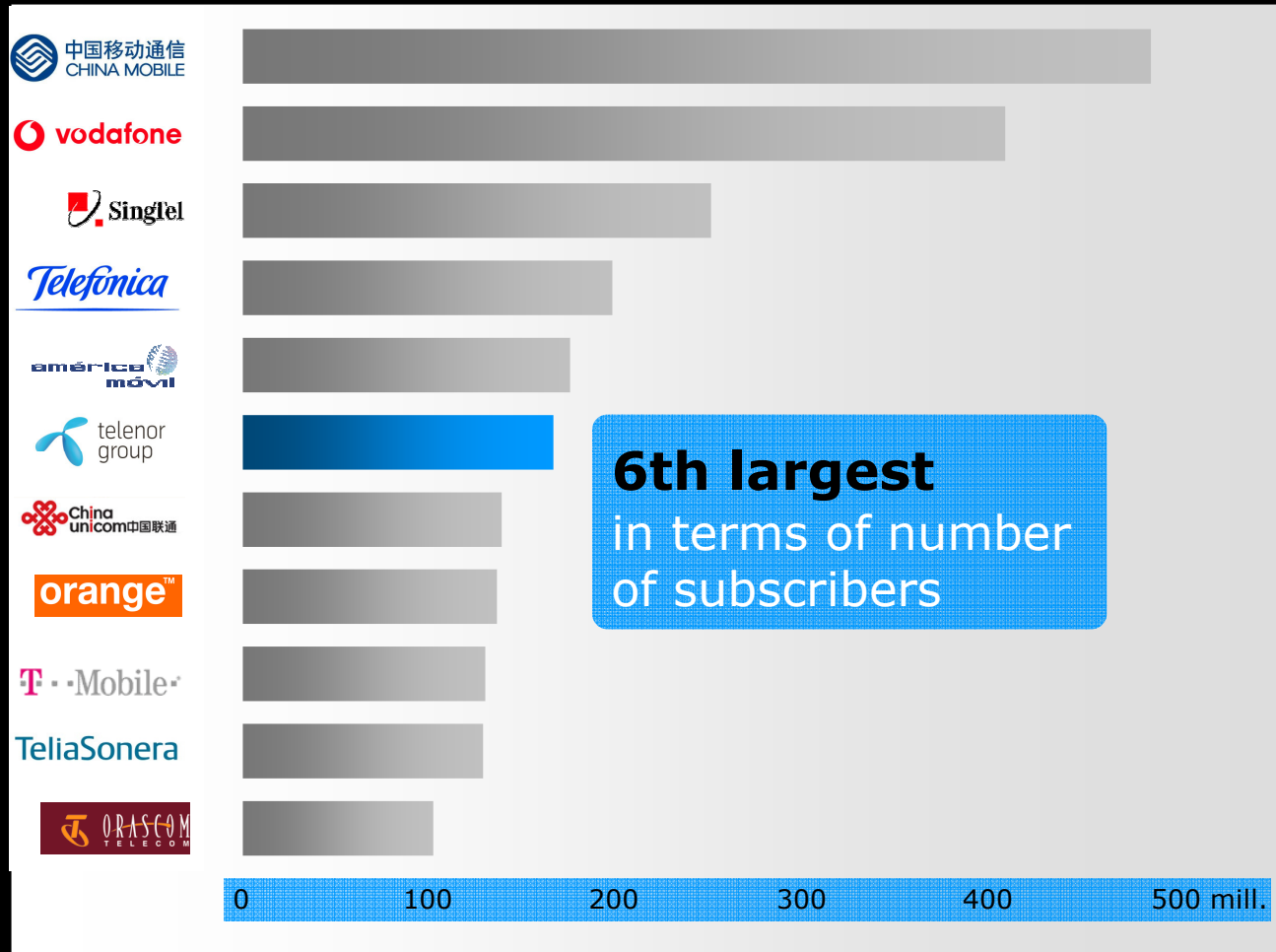
 **Pakistan**  
Telenor Pakistan

 **Malaysia**  
DiGi

or



# One of the world's largest mobile operators



# Telenor in Pakistan



# Telenor in Pakistan

- Telenor Pakistan is 100% owned by Telenor ASA.
- Operations in March 2005 with largest direct European investment in Pakistan.
- Investments until 2009 over USD2 billion.
- Second largest cellular operators both in terms
  - Revenues
  - Subscribers (more than 23 Million)
- We have a network of
  - 23 company-owned sales and service centers,
  - More than 200 franchisees
  - More than 100,000 retail outlets



# Mobile 2.0 and Telenor Initiatives





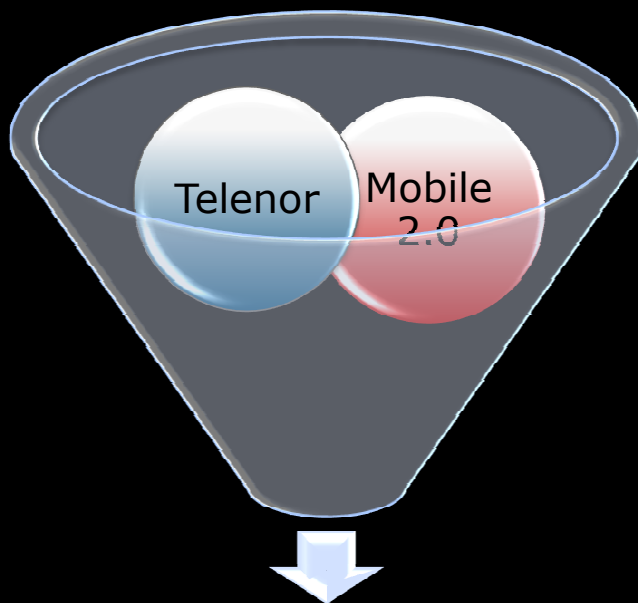
# Quick look at Mobile 2.0

- More than the traditional voice
- Offers data intensive and interactive services such as:
  - e-payment
  - e-voting
  - e-doctors or social services
- In simple words.....
  - Its combining the web with mobility.
  - Extensive use of “User Generated Content”
  - The site is virtually owned by its contributors not the by makers.



# Telenor Initiatives

- We understand consumers shift from traditional voice to data intensive services.
- Telenor has taken a lead in the Market in relation to offering data intensive services.



Data Rich Services

- ✓ Easypaisa
- ✓ Karo Mumkin
- ✓ Telenor Mobile Classified
- ✓ Tele Doctor
- ✓ Tele Lawyer
- ✓ Tele-Kisan
- ✓ News, Weather updates etc



# Karo Mumkin “Lets Make it Happen”

- There is no power as constructive as its people's ideas and their courage to make a difference.
- Karo Mumkin is services where the masses are to participate through bringing their ideas for bettering Pakistan.
- The best idea will be selected and made part of the Karo Mumkin show.
- This is a massive data rich content services launched and so far we have received overwhelming response on Karo Mumkin.

Where do you see Pakistan in the future?



# Telenor Mobile Classified

- Connects buyers with sellers in a very convenient and economical way.
- Those who want to sell their item can post advert and those who want to buy can search posted adverts.
- Salient Features
  - Post an Ad
  - Browse Items
  - Create Alerts (Every time a relevant ad is posted, a SMS will be sent to you)



# Other Value Added Services



## Tele-Kisan

- Telenor introduced its services for agriculture support. Some of the features are as follows:
  - Weather Forecast
  - Commodity Price
  - Agricultural Info
  - Pest Alert & Remedies
  - Agricultural News
  - Agricultural Tips

## Other Services

- Tele-Doctor
- Tele-Lawyer
- Weather updates
- News etc

For the first time in Pakistan, Telenor's revolutionary service

اب آپ کا ڈاکٹر صرف ایک کلک کے فاصلے پر

telenor  
Tele Doctor 1911  
Dial 1911

Consult experienced doctors (Male & Female) for any medical advice or guidance anywhere, anytime. This service is available in Urdu, English, Sindhi, Punjabi, Pashto, Balochi, Saraiki, Brahui, Hindi and regional languages across Pakistan to all Telenor customers.


telenor Smart Services  
www.telenor.com.pk

Health



# "Easypaisa"

## M-PAYMENT EXPERIENCE IN PAKISTAN



**THE EASY LIFE BEGINS WITH  
BILL PAYMENT THROUGH MOBILES**


For the first time in Pakistan, Telenor and Tameer Bank bring you a true branchless banking experience - money transactions made easy through mobiles. Whether you're a mobile user or not, pay all your utility bills at your own convenience.

- Over 2000 easypaisa shops
- No queues, no waiting
- Accessible day & night

**easypaisa**  
پہلے زندگی آسان ہے

[www.easypaisa.com.pk](http://www.easypaisa.com.pk)  
945 | 111-945-100

bill.payment



**NOW PAY UTILITY  
BILLS & TRANSFER MONEY**

**easypaisa**  
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[mobile.account](http://mobile.account)

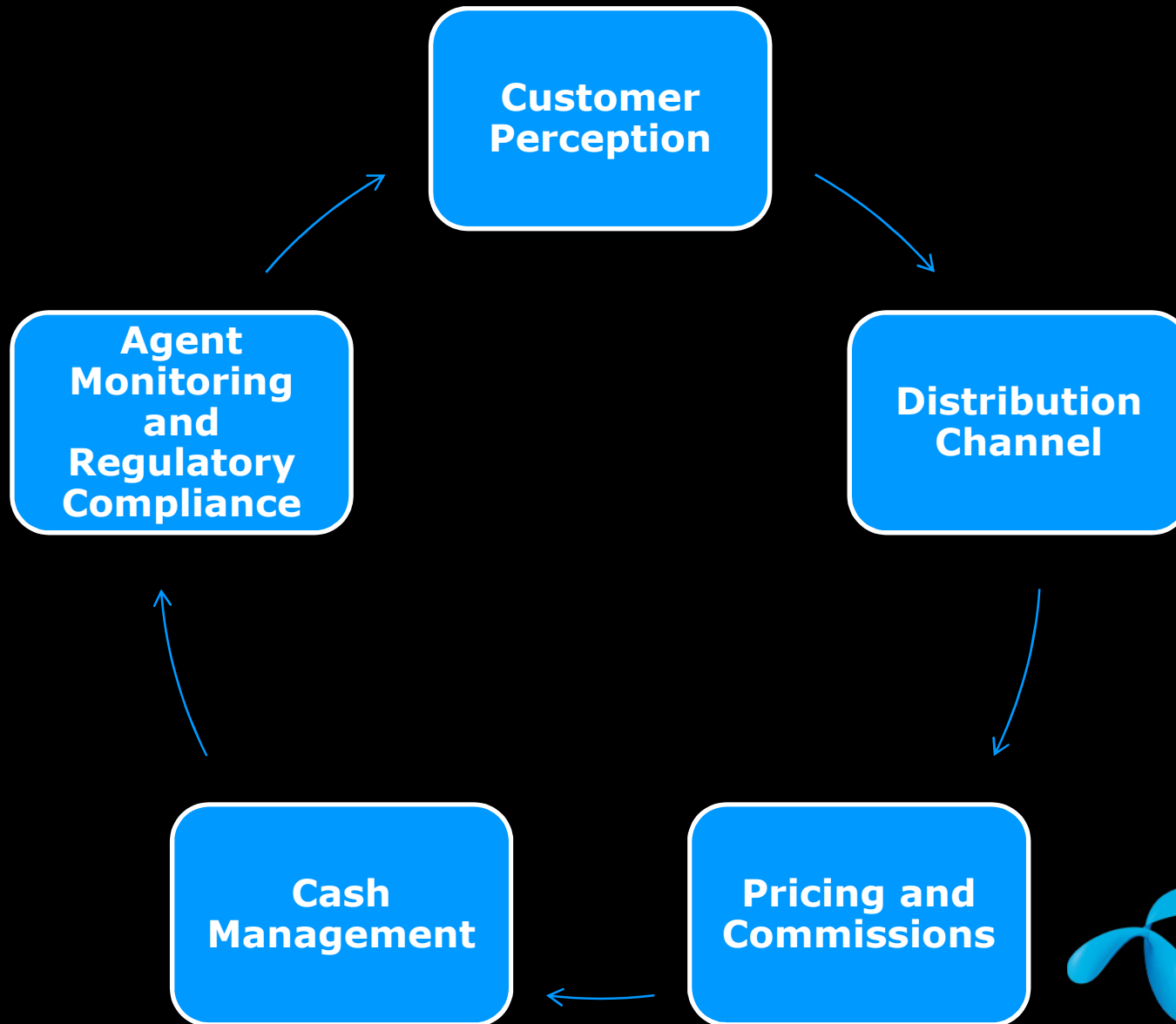


# Easypaisa

- Our vision is to **“TO BANK THE UNBANKED”**
- First of its kind in Pakistan launched in compliance with “State Bank of Pakistan” and “PTA”.
- Introduced in collaboration with “Tameer Microfinance Bank”
- Easypaisa offers two kind of services:
  - Over-the-counter (OTC) products, where our 5500+ certified merchants for are available for financial transactions.
  - Mobile products, where the customer can use their mobile handset for financial transactions.



# M-Payment in Pakistan -Challenges



# Our Success Story

- Easypaisa has accomplished the following in less than 6 months:
  - Crossed over 600,000 utility bill payments
  - Money Transfer of about Rs.1 billion.
- CNN's Digital Biz website --- the easypaisa model of aggressive partnership between Tameer Microfinance Bank and Telenor Pakistan has been hailed as.....

"the model for the future"





**Thank  
you**