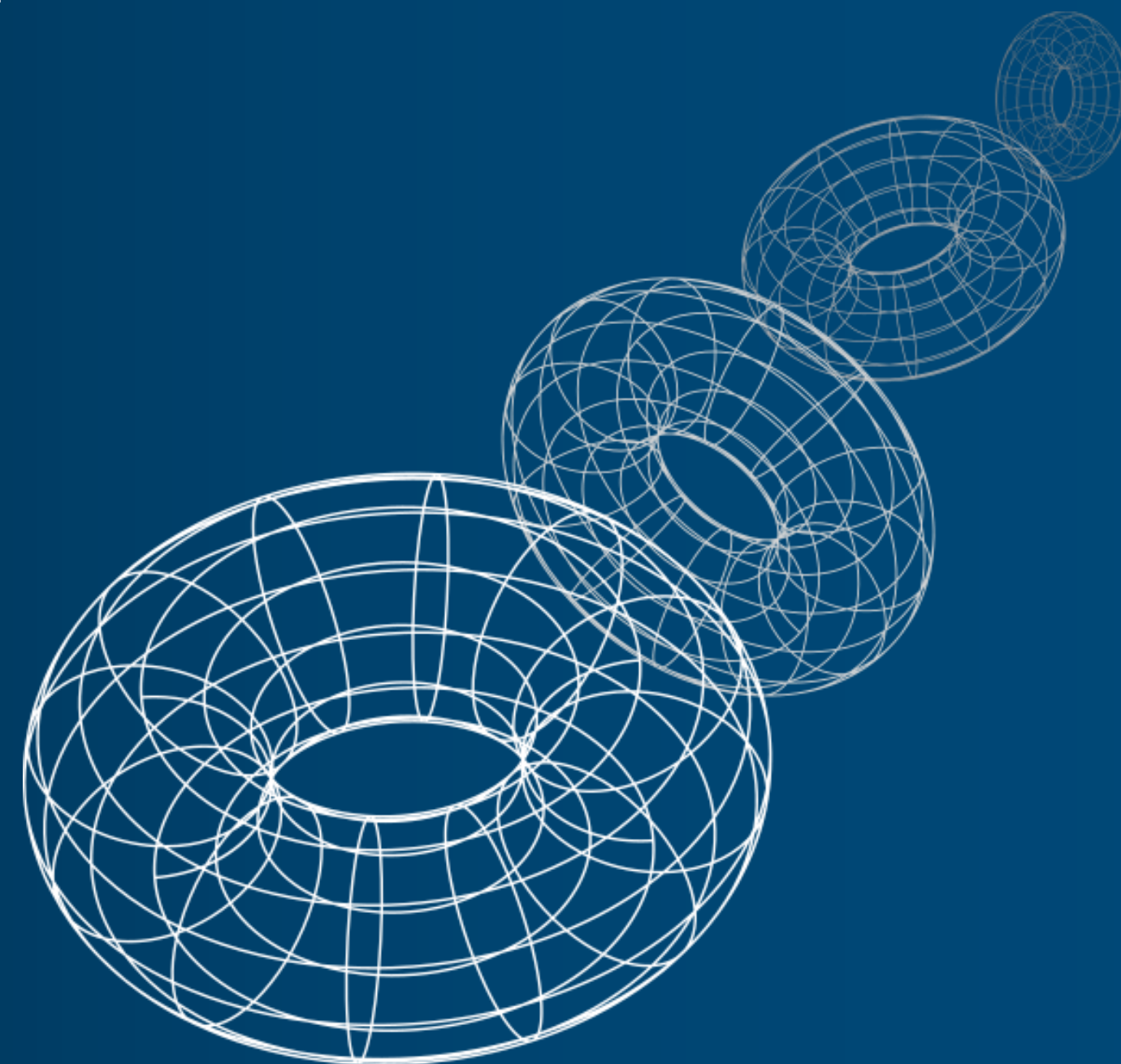


eAriary project Roadmap

Direction de l'Innovation et de la Transformation Digitale



Vision

eAriary is the digital equivalent of currency, designed for everyday use by everyone.

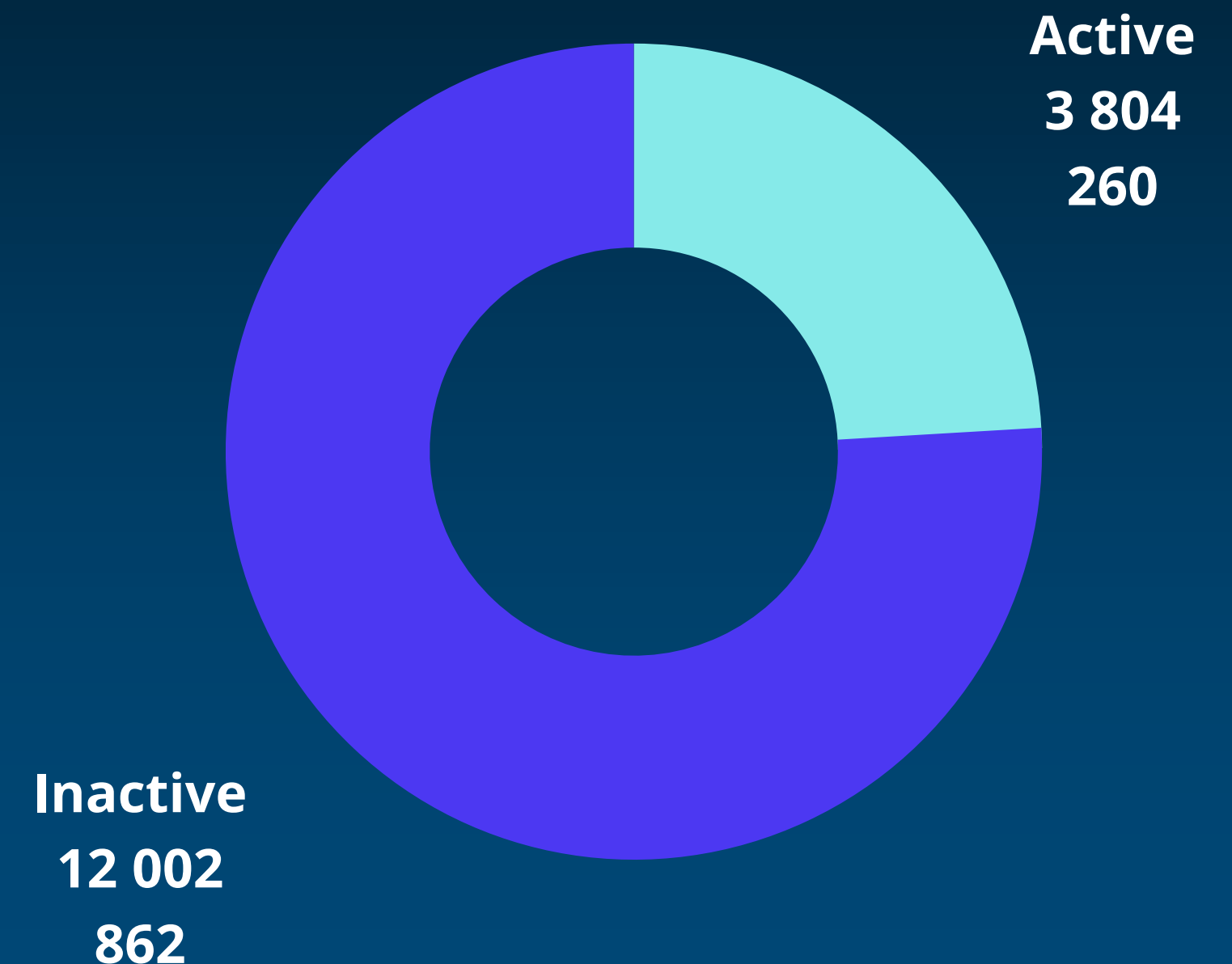
Promoting financial inclusion

Reducing cash dependance

74%

financial exclusion
rate

Mobile money users





80 000 000 000 MGA

≈ 17 000 000 USD

Cash has hidden costs: printing, transportation, and storage. eAriary aims to optimize efficiency and sustainability by favoring digital transactions, ensuring a wise use of resources.



eAriary



Digital



Electronic money



Digital



eAriary



Digital

=

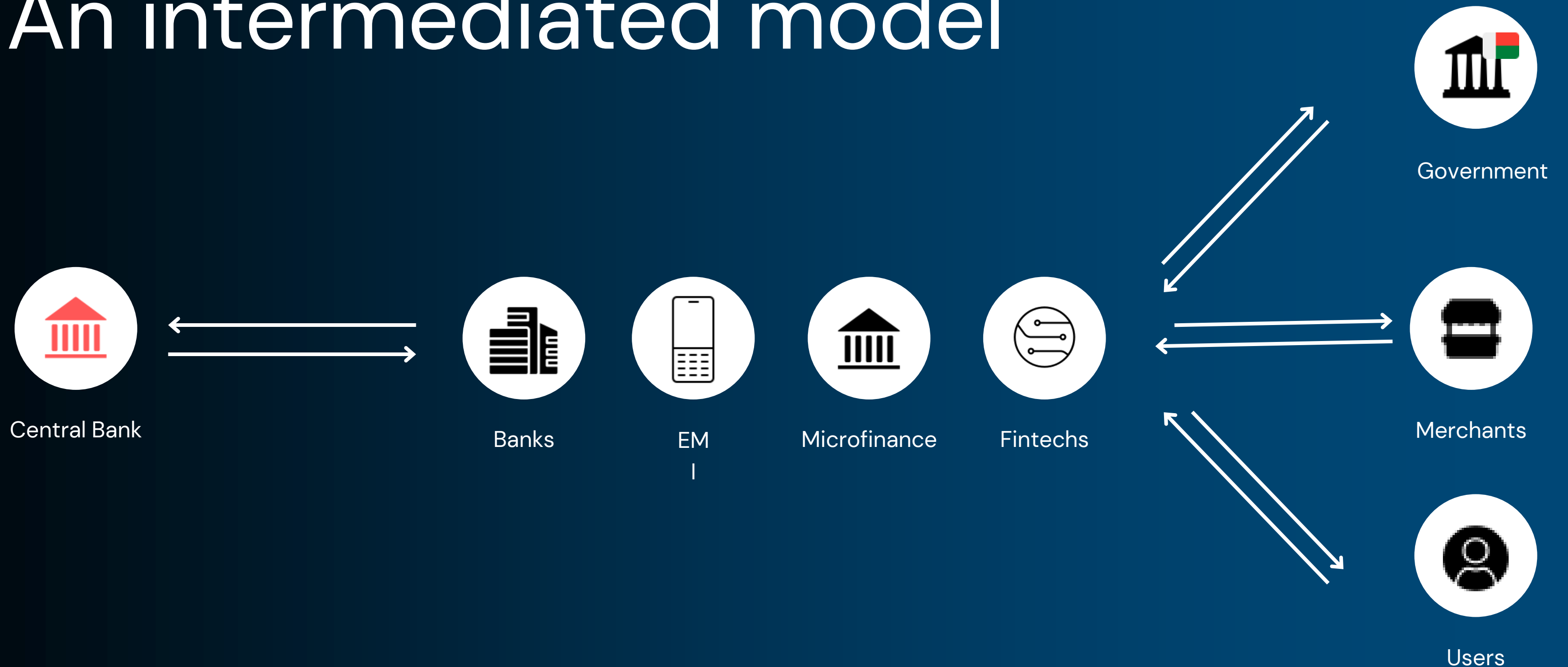
eAriary



Digital cash



An intermediated model



Consider the established players in the CBDC value chain in order to create additional opportunities.

Use cases



VANILLA

The vanilla sector represents more than 600M USD.



GOVERNMENTAL FLOWS

Increase the efficiency of payments and simplify the collection.



TRANSPORT

eAriary can be used to take the bus as well as for making purchases or transfers.

DISTRIBUTION INTERMEDIARIES

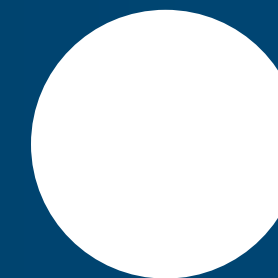


Banks

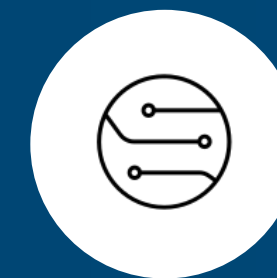


EM

|



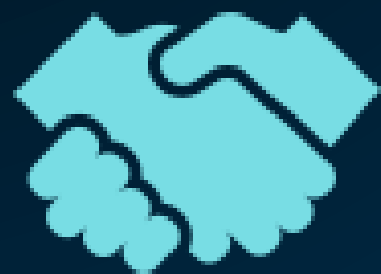
Microfinance



Fintechs



Guiding principle.

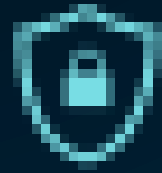


Co-construction

Take into account the needs of stakeholders
(intermediaries, users, merchants).



Co-construction



Governance

Represent all stakeholders, structure and facilitate decision-making on key elements related to intermediation.



Economic viability

Create value for stakeholders and achieve a positive economic impact while ensuring financial balances.



Iteration

Take feedback into account to improve the product and the approach.



Strategic Overview



Analysis and Preparation Phase

Co-construct the model with stakeholders.

Mid November, prise avec l'écosystème

(18 months)

(18 months)

01

Analysis and Preparation Phase

Raise awareness, establish the foundations, and integrate stakeholders.

02

Pilot Experimentation Phase

Test hypotheses within a defined and secure scope.

Gradual Deployment

Expand the scope in a secure and controlled manner.

Strategic Reorientation

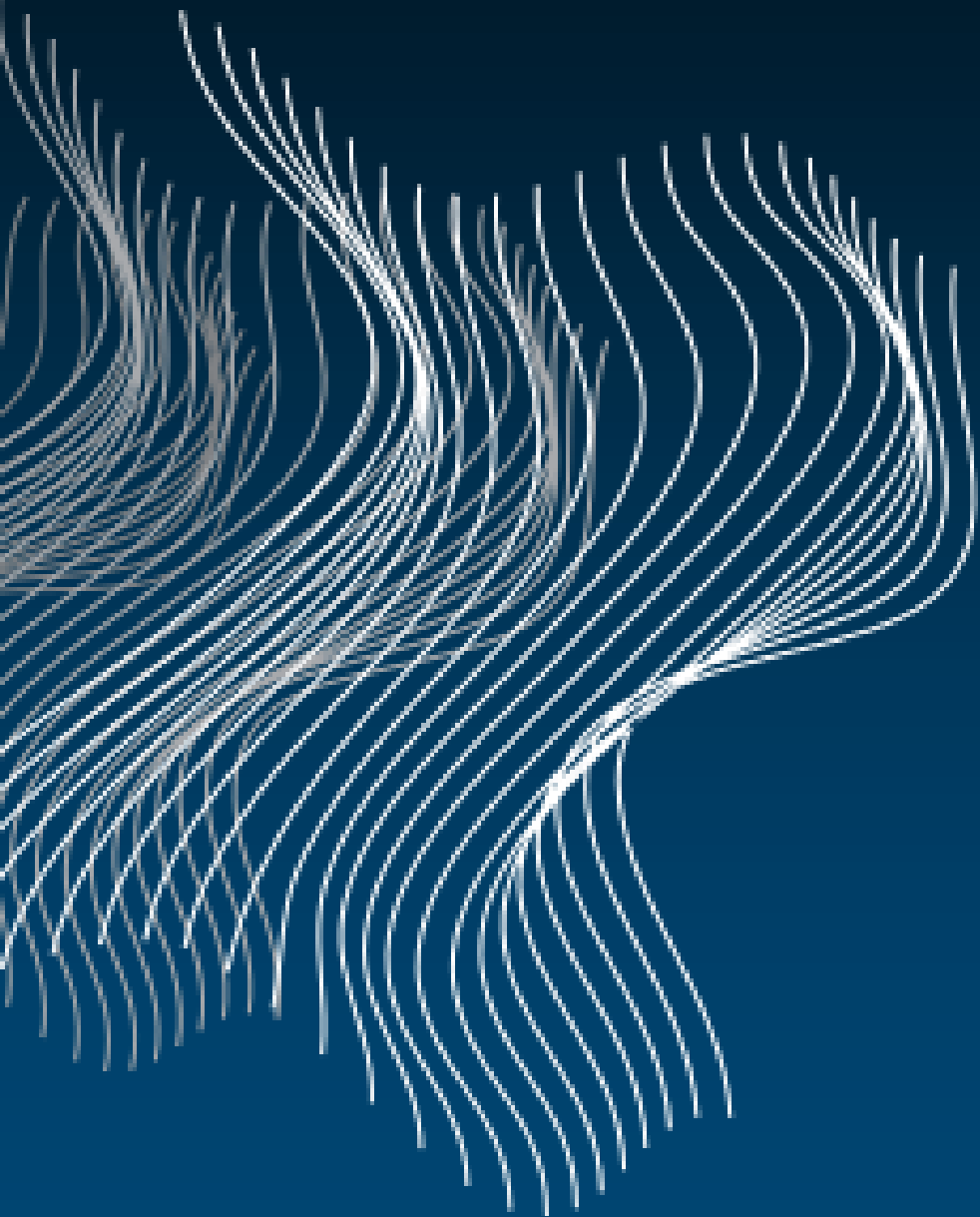
Make changes and adopt a new approach.





Thank you for your
attention





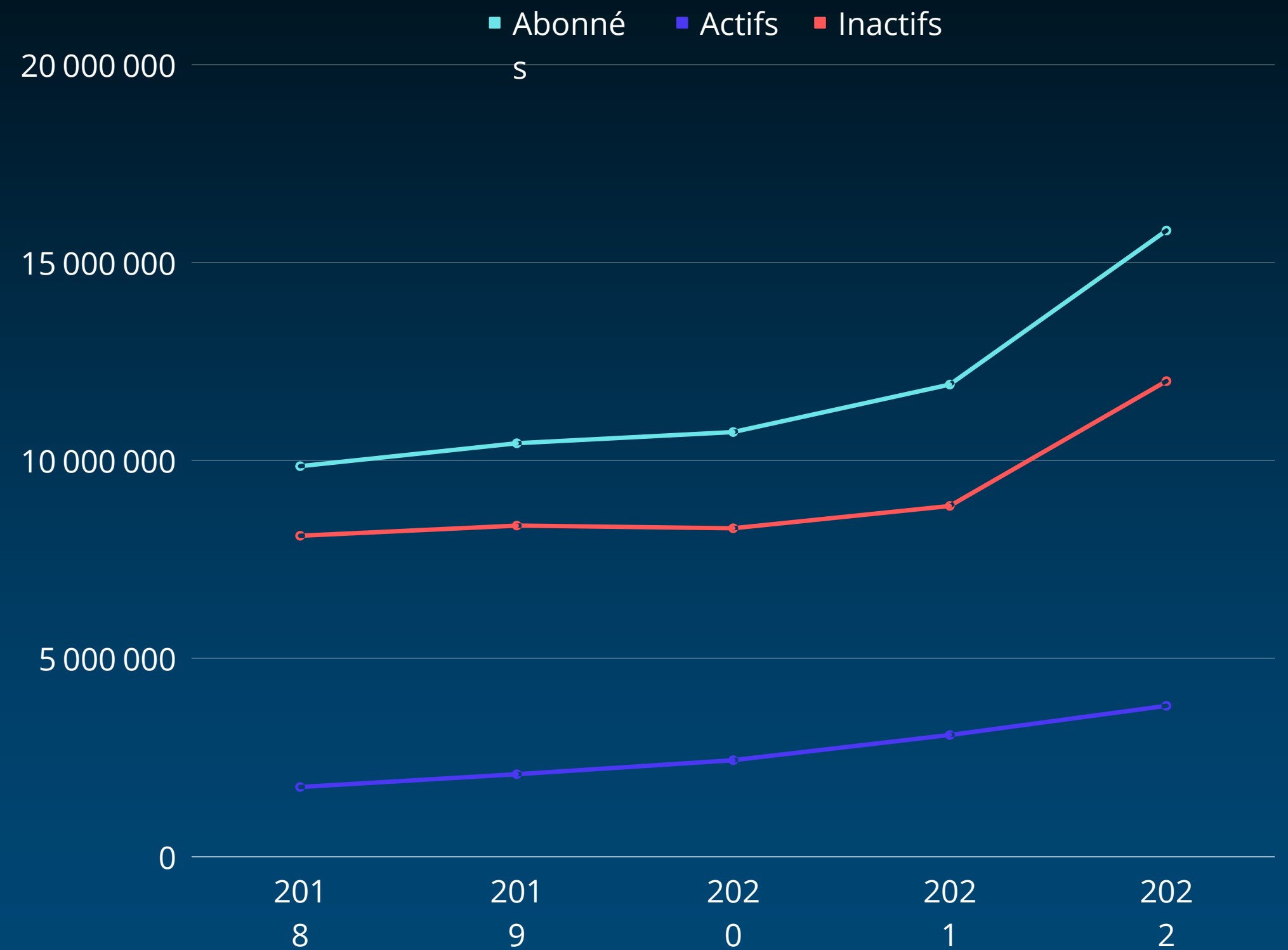
Appendices

Additional elements



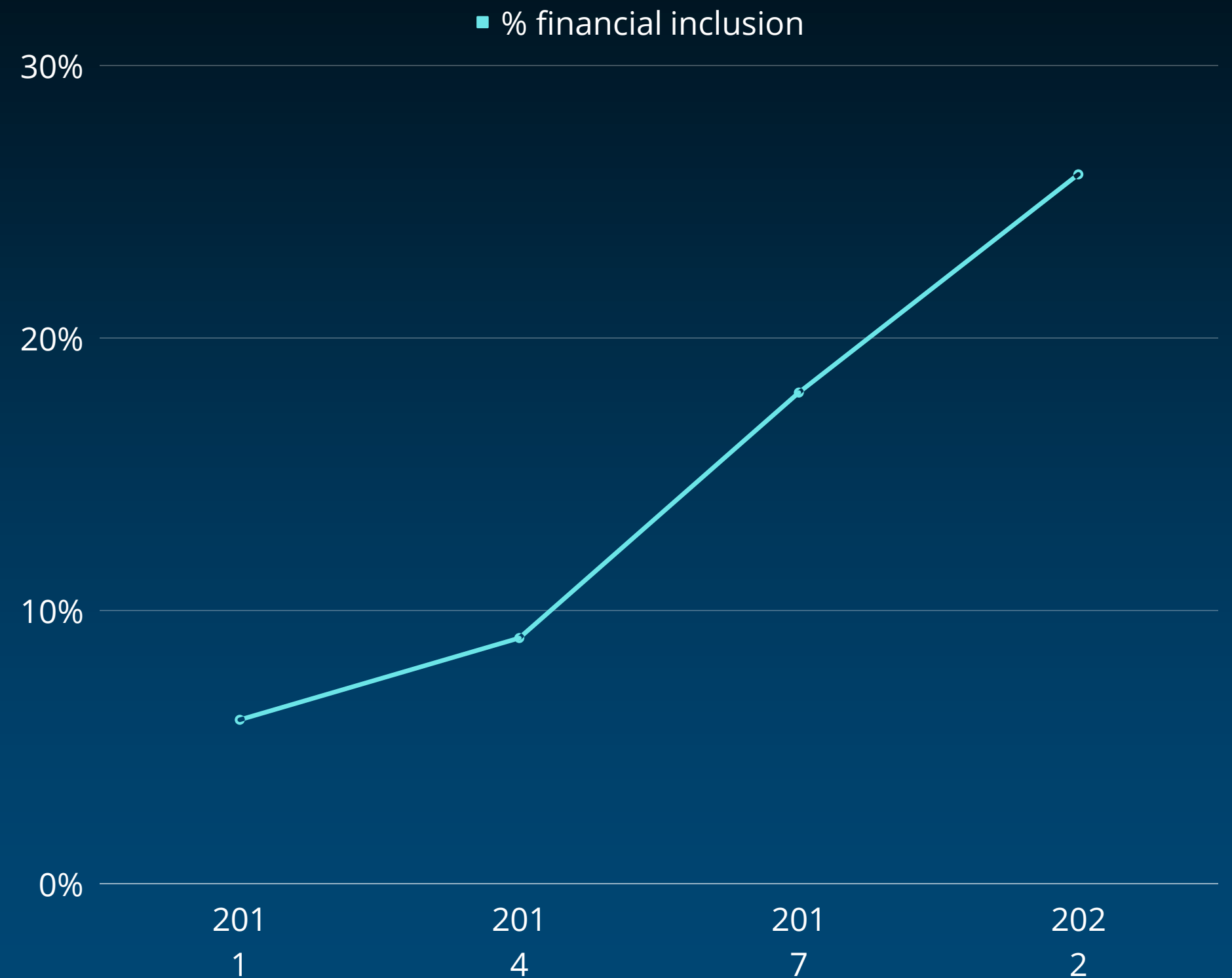
Mobile money

Mobile money continues to evolve positively in Madagascar



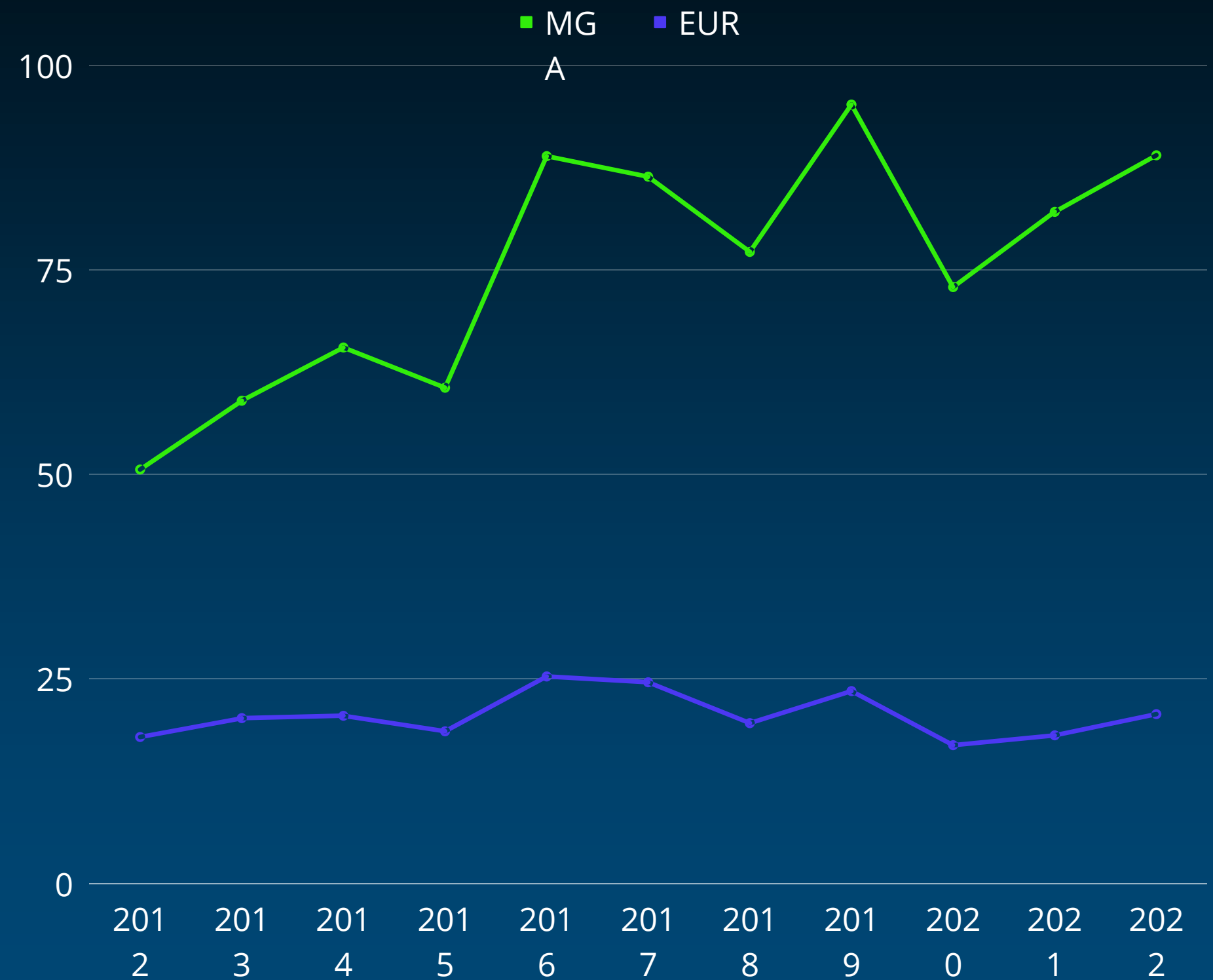
Financial inclusion

Mobile money continues to evolve positively in Madagascar

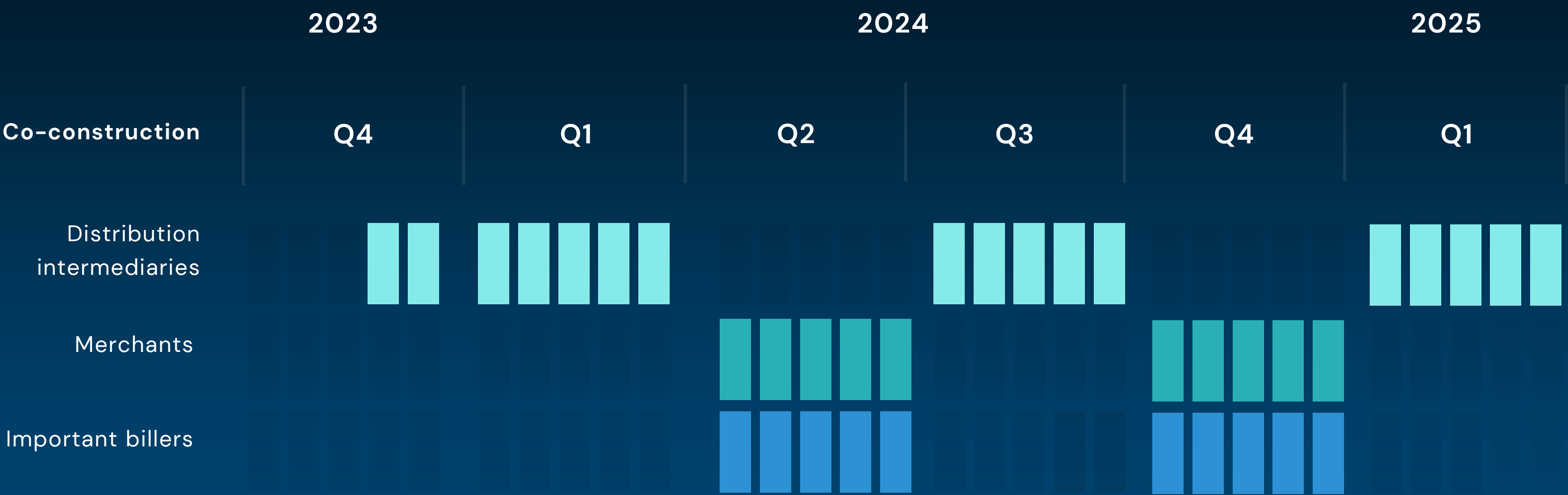


Cash cost

The costs associated with cash are a significant expense for the central bank



ANALYSIS AND PREPARATION PHASE



PILOT EXPERIMENTATION PHASE

