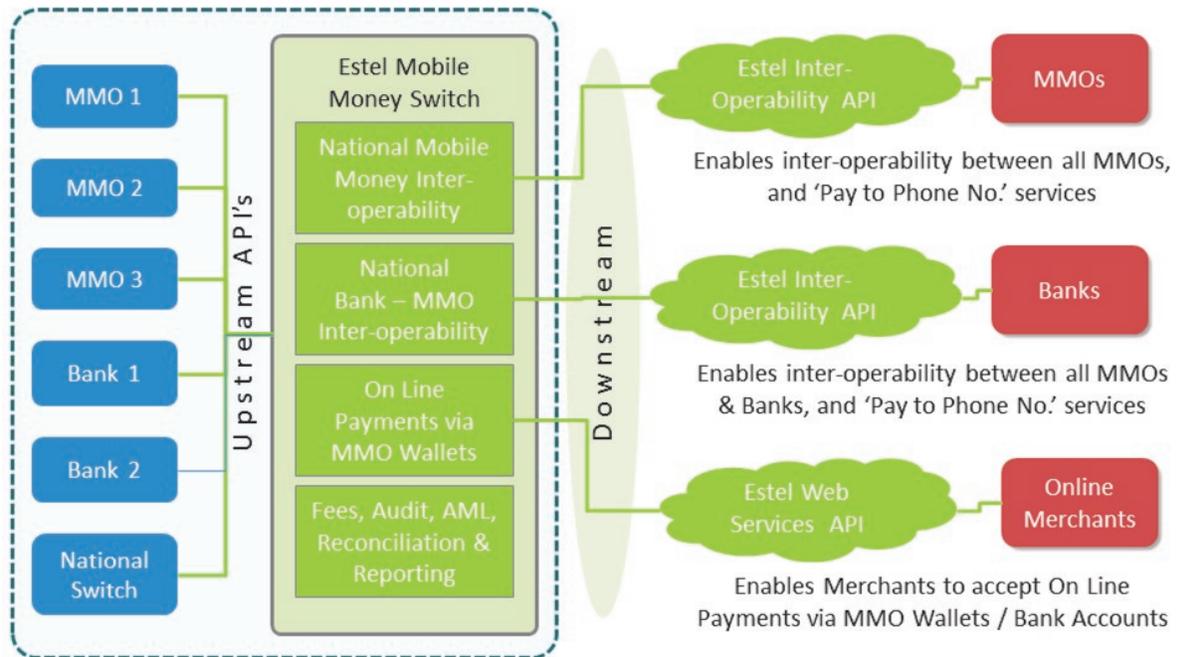# MMO Switch

Estel — Let's Innovate

Making Mobile Money Services Inter-Operable

Need for MMO Switch

The explosive growth of Mobile Money services globally has resulted in each Mobile Money Operator (MMO) operating their service as an '*island*', with no inter-connectivity to other MMOs.

This means that subscribers of MMO1 cannot transact with subscribers of MMO2, which forces many subscribers to open wallets with multiple MMOs, leading to inefficiencies & difficulties of managing multiple accounts.

There is need for inter-operability between MMOs, to enable subscribers of any MMO to transact with subscribers of any other MMO, seamlessly.

Regulators around the world are increasingly realizing the importance of such inter-operability & its benefits to:

- Subscribers
- Entire Mobile Money ecosystem
- National Economy

In some countries the regulators have begun mandating such inter-operability, and are 'sanctioning / licensing' the operation of a MMO switch to enable this inter-operability.

The Estel MMO Switch enables multiple use cases, which are grouped into two major heads:

Inter-Operability

1) Inter-operability of services between different MMOs, by interconnecting all MMOs via the switch
2) Inter-operability of services between banks & MMOs, by interconnecting all Banks & MMOs via the switch
3) Inter-operability of services between all card schemes & MMOs
4) Monitoring & reporting of all MMO transactions to the regulator

Additional Services

1) Provision of a common 'Payment Gateway API' to online merchants to enable subscribers of any MMO to pay online, with the MMO switch acting as an aggregator
2) Enable any person (with either a bank or wallet account), to Send Money to any other person's Phone Number, from their phone
3) Provision of a Unified API for Bill Payments & Mobile Top up, to enable MMO Switch to become a payments aggregator

These use cases are licensed separately, and can be implemented modularly or all together.

The Switch is highly secure & feature rich; it also includes modules for AML, Fees, Reconciliation & Settlement and Reporting.

Integrations (Up & Down Stream):

The MMO Switch will integrate to all MMOs (upstream) on APIs provided by each MMO. Alternatively, this upstream integration can also be on a API published by the Switch.

The Switch will provide a "Unified Inter-Operability API" to the MMOs for downstream integration, where each downstream MMP will integrate to the Switch API.

Actors in a MMO Switch Ecosystem:

- MMO Switch Service Provider
- Mobile Money Operators
- Banks
- National Financial Switch (Cards/ATMs)
- Online Merchants
- Billers & Mobile Operators