

Prices	M-PESA Kenya	
	KES	USD
<b>Cash-in</b>	0	0.00
<b>Cash-out</b>		
<b>By registered M-PESA user:</b>		
100-2,500 (1.27-31.79 USD)	25	0.32
2,501-5,000 (31.80-63.57 USD)	45	0.57
5,001-10,000 (63.59-127.15 USD)	75	0.95
10,001-20,000 (127.16-254.29 USD)	145	1.84
20,001-35,000 (254.30-445.01 USD)	170	2.16
<b>By non M-PESA user</b>	0	0.00
<b>P2P transfer</b>		
<b>To registered M-PESA user</b>	30	0.38
<b>To non M-PESA user:</b>		
100-2,500 (1.27-31.79 USD)	75	0.95
2,501-5,000 (31.80-63.57 USD)	100	1.27
5,001-10,000 (63.59-127.15 USD)	175	2.23
10,001-20,000 (127.16-254.29 USD)	350	4.45
20,001-35,000 (254.30-445.01 USD)	400	5.09

Exchange rate as of April 25, 2009

1 USD = 78.65 KES

1 USD = 1347 TZS

Note: No adjustments for PPP were made.

Prices	M-PESA Tanzania	
	TZS	USD
<b>Cash-in</b>	0	0.00
<b>Cash-out</b>		
<b>By registered M-PESA user:</b>		
2,000-4,999 (1.48-3.71 USD)	150	0.11
5,000-9,999 (3.71-7.42 USD)	250	0.19
10,000-19,999 (7.42-14.85 USD)	400	0.30
20,000-49,999 (14.85-37.12 USD)	600	0.45
50,000-99,999 (37.12-74.24 USD)	900	0.67
100,000-199,999 (74.24-148.48 USD)	1,400	1.04
200,000-299,999 (148.48-222.72 USD)	1,900	1.41
300,000-399,999 (222.72-296.96 USD)	2,900	2.15
400,000-500,000 (296.96-371.20 USD)	3,600	2.67
<b>By non M-PESA user</b>	0	0.00
<b>P2P transfer</b>		
<b>To registered M-PESA user</b>		
2,000-4,999 (1.48-3.71 USD)	150	0.11
5,000-9,999 (3.71-7.42 USD)	250	0.19
10,000-19,999 (7.42-14.85 USD)	400	0.30
20,000-49,999 (14.85-37.12 USD)	600	0.45
50,000-99,999 (37.12-74.24 USD)	900	0.67
100,000-199,999 (74.24-148.48 USD)	1,400	1.04
200,000-299,999 (148.48-222.72 USD)	1,900	1.41
300,000-399,999 (222.72-296.96 USD)	2,900	2.15
400,000-500,000 (296.96-371.20 USD)	3,600	2.67
<b>To non M-PESA user:</b>		
2,000-4,999 (1.48-3.71 USD)	600	0.45
5,000-9,999 (3.71-7.42 USD)	1,000	0.74
10,000-19,999 (7.42-14.85 USD)	1,600	1.19
20,000-49,999 (14.85-37.12 USD)	2,400	1.78
50,000-99,999 (37.12-74.24 USD)	3,600	2.67
100,000-199,999 (74.24-148.48 USD)	5,600	4.16
200,000-299,999 (148.48-222.72 USD)	7,600	5.64
300,000-399,999 (222.72-296.96 USD)	9,600	7.13
400,000-500,000 (296.96-371.20 USD)	11,600	8.61



**At a Glance: Mobile Payments in Tanzania**

Product	Operator & Market Share	Technology	Launch date	# of clients (as of May 2009)	# of agents (as of May 2009)	# of transactions (in May 2009)	Value of transactions (in May 2009)
M-PESA	Vodacom: 41%	USSD	April 2008	280,000	930	200,000	5.5 million USD
Zap	Zain: 29%	STK	February 2009	15,000	1,300	180,000	556, 800 USD
Z-PESA	Zantel: 8%	USSD	April 2008				

**At a Glance: M-PESA in Kenya and Tanzania**

Product	Operator & Market Share	Technology	Launch date	# of clients (as of May 2009)	# of agents (as of May 2009)	# of transactions (in May 2009)	Value of transactions (in May 2009)	Required start-up capital
M-PESA	Vodacom: 41%	USSD	April 2008	280,000	930	200,000	5.5 million USD	742 USD
M-PESA	Safaricom: 79%	STK	February 2007	6.5 million	9,000		170 million USD	636 USD

**At a Glance: Agent Commission Structures**

Product	Cash-In	Cash-Out	Registration	Extras
Safaricom M-PESA	0.13 - 0.19 USD	0.19 - 0.45 USD	1.02 USD	
Vodacom M-PESA	0.4%	0.6%	0.37 - 1.48 USD	5% of airtime recharge value
Zain Zap	0.15 USD	0.37 USD	0.37 - 1.11 USD	