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Dashen Bank



Dashen Bank Digital Roadmap



DB was Founded

Sep-1995

Aug-2003

Jun-2005

Jun-2005

May-2006

Jun-2006

Dec-2007

Jan-2008

Jul-2008

Jan-2011

Aug-2011

Jan-2014

Nov-2014

Dec-2014

Aug-2015

DB obtained license for BASE24, from ACI worldwide



DB Started an ATM Services

DB signed an agreement with MasterCard for card Acquiring



DB signed an agreement with CUP for card Acquiring

DB started an agency banking service under the brand name EndeBank



DB issued American Express Gold and Green local debit cards



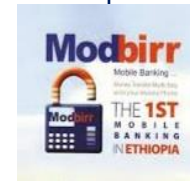
DB began rendering encashment service (for VISA & MasterCard)

DB signed an agreement with VISA for card issuing and acquiring



DB started card issuing with VISA

DB Started POS services



DB started an online Banking services under the brand name ModBirr.



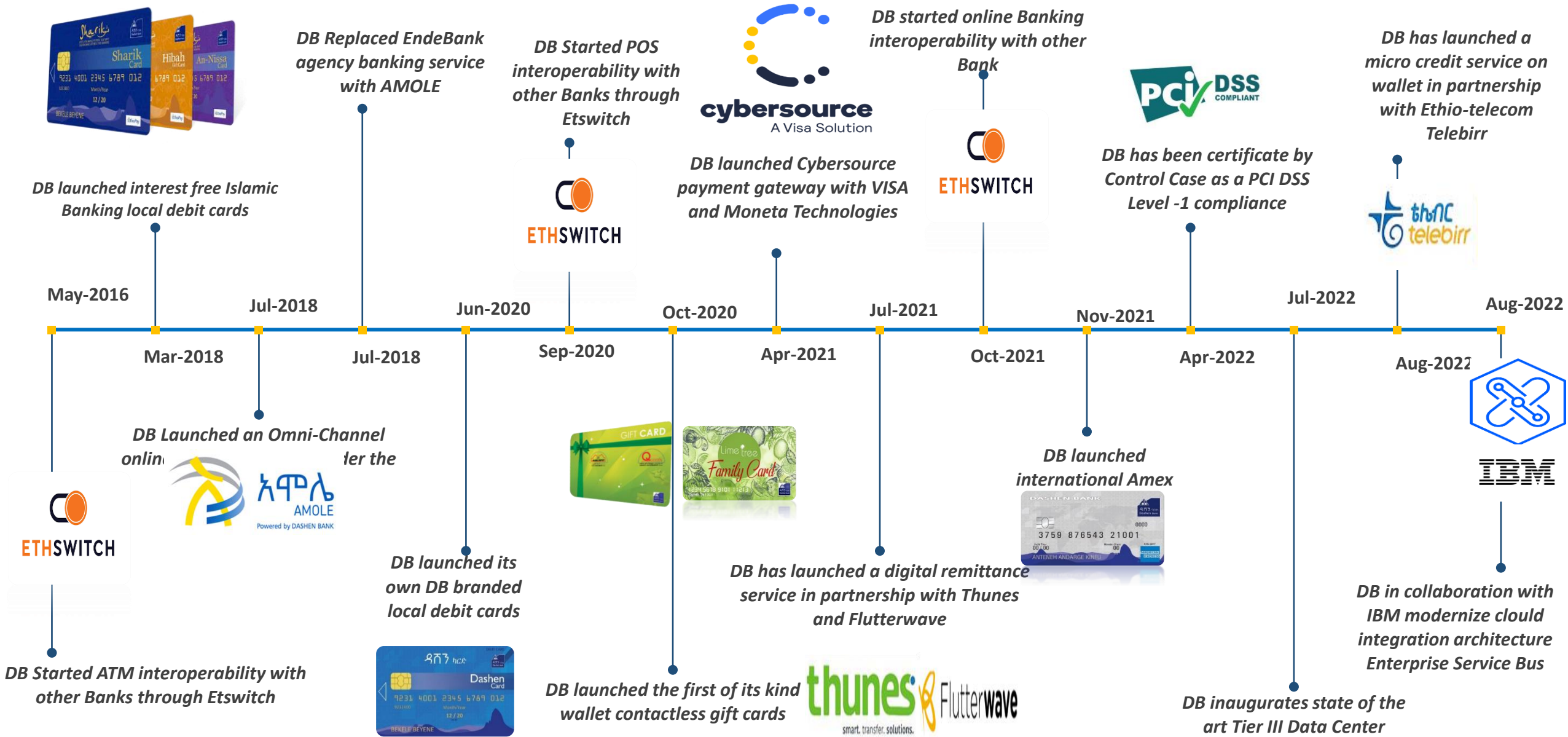
DB & Zemen Bank partnered to introduce Q-links, first ever ATM interoperability



DB welcomed American Express (AMEX) to Ethiopia

DB has launched an internate Banking service with Fintech

Dashen Bank Digital Roadmap



Journey to Omni-Channel Solution



Internet Banking

DB Launched an Internet Banking Services in collaboration with Fintech International:

Features:

- ✓ Limited use cases
- ✓ Small number of subscribers
- ✓ No strategic Aspiration

2008

2015

Agency Banking

DB launched an agency Banking service under the Brand name dubbed: EndeBank

Features:

- ✓ Agent can only use USSD
- ✓ Limited services, Cashin/Cashout
- ✓ No or limited strategic aspiration

2018

USSD

DB Launched the first of its kind Online Banking service Dubbed:

ModBirr

Features:

- ✓ Limited use cases
- ✓ Limited to USSD channel only
- ✓ Small number of subscribers
- ✓ No strategic Aspiration

2014

Mobile Banking

DB Replaced ModBirr and launched a Mobile Banking services with MFINO

- ✓ Limited use cases
- ✓ Limited to Android Phone
- ✓ Small number of subscribers
- ✓ No strategic Aspiration

2014

Omni-Channel Solution

Omni-Channel platform launched with CR2 and Moneta technologies Amole. Features:

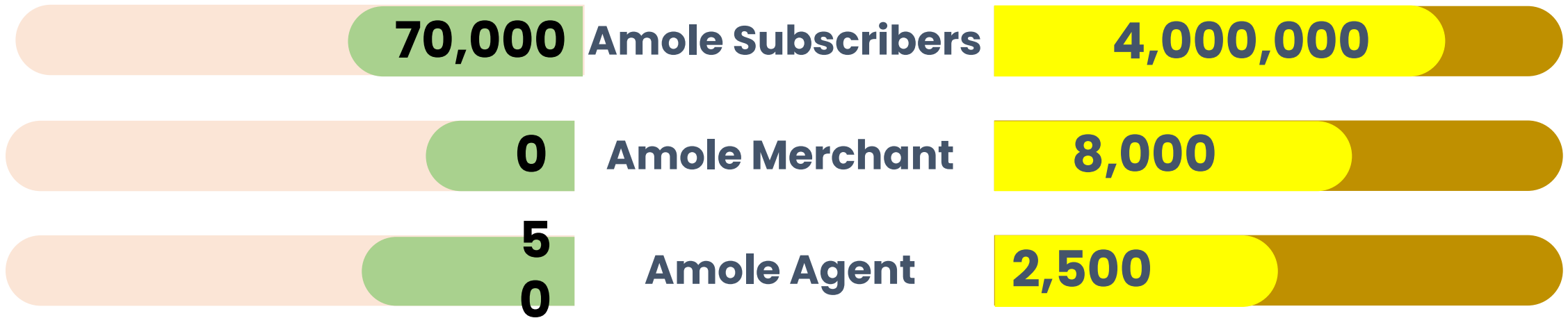
- ✓ So many use cases
- ✓ More channels (IB,MA,USSD,Telegram bot)
- ✓ Enhanced merchant payment
- ✓ Digital remittance capability
- ✓ An Omni-Channel solution
- ✓ Interoperability (BA/Wallet)
- ✓ Corporate Internet Banking

Year Over Year Growth

VS

2008-2017

2018-2022



6000%
Average YOY
Growth

Our wallet Business in figures



VectorStock® VectorStock.com/4222043



Wallet WITHDRAWL



shutterstock.com - 1141663676

**Wallet
Subs**

Cash-in

Cash-out

Bill Payt

Purchase

**Remittanc
e**

**Content
sales**

4m

211 m

9m

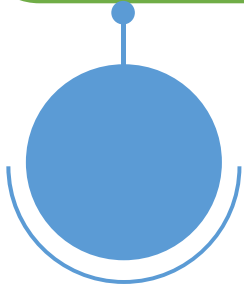
275m

60m

25m

78m

Future Digital Roadmap 2022/23



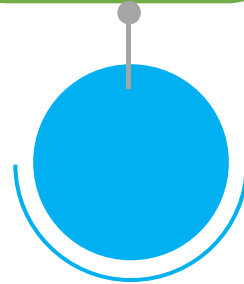
ATM

- ✓ Support Contactless Card
- ✓ Support Cardless withdrawals (QR and Money Voucher)
- ✓ Support various product Applications
- ✓ Support Bill payments and fund transfer
- ✓ Support cash deposit, forex exchange, account opening...
- ✓ Support Cash recycling and touch screen
- ✓ Introduce Vehicle-mounted ATM



POS

- ✓ Support Contactless payment
- ✓ Support tap-on phone payment
- ✓ Android and easy manage
- ✓ Support digital onboarding, able to take picture
- ✓ Can support any POS applications



CARD

- ✓ Contactless featured cards
- ✓ Introduce multi currency prepaid cards
- ✓ Introduce credit Cards for corporate and individual



Online Banking

- ✓ Support product applications i.e. Apply for loan, Apply for checkbook, Apply for card, Apply for forex and etc.
- ✓ Support online account opening
- ✓ Support digital and virtual card issuance (Multi-currency) and control.
- ✓ Support delegation mode between customer and The Bank.

Some of the great Brands who are using our Online Banking (B2C and B2B)



Thank You!