OUR WEBINAR WILL BEGIN SHORTLY ...
# Outline

- Welcome Remarks
- Housekeeping
- Introducing Making Finance Work for Africa (MFW4A)
- The MANSA Platform: Africa Customer Due Diligence Platform "Passport to Trade and Investment"
- Panel Discussion and Q&A
- Closing Remarks (Moderator and MFW4A)
Today’s session is scheduled to last 75 minutes including Q&A.

To ensure the highest quality of experience, all participants will be muted.

QUESTIONS can be submitted via the “Q&A”. You may submit your questions at any time during the presentation.

Slides and a recording of this session will be circulated to all attendees and registrants. They will also be available on www.mfw4a.org.

Message the organizers if you experience any issues.

Please fill the survey which appears automatically after the session.
**MFW4A** is a unique platform and a critical resource to government agencies, the financial industry and development partners to build a deeper, more efficient, stable and inclusive financial systems capable of driving sustainable growth and resilient economies in Africa.

The **Secretariat** is hosted by the African Development Bank in Abidjan, Côte d’Ivoire.

**What we do:**

- Identify emerging challenges and opportunities through research and knowledge management;
- Facilitate joint action between development partners and African financial sector stakeholders;
- Advocate for financial sector development to meet the needs of the real sector;
- Provide a platform for knowledge exchange, cooperation and networking amongst African financial sector stakeholders and donors.
### Moderator

**Mr. Roland Oletu OROH**  
Founder and CEO, Rosland Group

### Contributor

**Mr. Sagaye GAYE** - Head Compliance, Trust Bank Limited  
Gambia

**Mr. Aryee Jude** - Head Compliance, Ghana Commercial Bank

**Mr. Norman Molelee** - CEO, Business Botswana

**Mr. Ahmed Saeed Ismail Omar**, Relationship Manager, Central Bank of Egypt

**Mr. John Kalisa**, CEO East Africa Business Council

### Other Panelists

**Mrs. Moira Mapundu**  
Compliance Manager, NMB Bank Limited  
Zimbabwe

**Mrs. Moaen Nneka MBA**  
Head, MANSA Initiative  
Afreximbank

### Verifier

**Mr. Chimezie Emewulu** - Group CEO, SEAMFIX

**Mr. Inya LAWAL**, CEO Ascend Studio Foundation

**Dr. Mohamed Salah Abou El Makarem**, General Dept Head, Supervision & Control Sector, Off Site Supervision, Central Bank of Egypt (CBE)

**Mrs. Nermin Kamal**, Supervision & Control Sector, CBE

**Mrs. Noha Osama**, Supervision & Control Sector, CBE

**Dr. Naglaa Nozahie**, Governor’s Advisor for African Affairs, CBE
The MANSA Platform: The centralized customer due diligence (CDD) Digital Repository
THE MILLION DOLLAR QUESTION

WHO ARE WE?

"WHERE DO YOU COME FROM"
"ARE YOU WORTHY MY TIME"
"CAN I TRUST YOU?"
"ARE YOU CREDIT WORTHY?"
"WHAT BUSINESS ARE YOU DOING?"
"CAN I RISK BEING ASSOCIATED?"
Presentation outline

1. About Afreximbank
2. Global trends in Money Laundering & Terrorist Financing
3. Challenges impacting trade growth in Africa
4. Afreximbank’s Approach
5. About MANSAPayment Repository Platform
6. MANSAPayment Objective and Benefits
7. MANSAPayment Engagements & Collaborations
8. Adoption of MANSAPayment by Global Organizations
9. MANSAPayment Global Certification/Harmonization
Presentation outline

10. MANSA into Africa Languages
11. MANSA Key Strategic Actions
12. MANSA KYC/CDD Success Factors
13. MANSA Statistics
1- ABOUT AFREXIMBANK
# The Bank’s Profile

<table>
<thead>
<tr>
<th>Who are we?</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Name of Institution</strong></td>
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<tr>
<td><strong>Mission</strong></td>
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<td><strong>Legal Status</strong></td>
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<td><strong>Shareholders</strong></td>
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<td><strong>Branches</strong></td>
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<td><strong>Credit Rating</strong></td>
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<td><strong>Total Assets</strong></td>
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<td><strong>Member Countries</strong></td>
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**A Pan–African Presence with 51 participating states across Africa**

![Map of Africa showing Afreximbank's head office and member countries](image)

**Agency** | **Investment Grade Rating**
---|---
GCR | A- / A2 (Stable)
Moody’s | Baa1 / P-2 (Stable)
Fitch | BBB- / F3 (Stable)
Milestones Achieved over the Years

1987
- African Development Bank study to create Afreximbank.

1993
- First consultative meeting with prospective shareholders
- Establishment Agreement signed resulting in the formation of Afreximbank.

1994
- Afreximbank’s operations officially launched.
- Headquarters Agreement signed in Cairo.

1996
- Establishing Agreement registered with the UN as an international treaty.
- First Strategic Plan launched.
- First Branch opened, in Harare.

2000
- Second Strategic Plan launched.

2003
- Second branch opened, in Abuja.

2009
- Formed an alliance of African IFIs (“AAIFI”).
- Implemented a Trade Finance Programme with AfDB.

2009
- Strategic Plan mid-term review.
- CENDEP was launched.

2014
- Fifth Strategic Plan launched.

2015
- Third branch opened, in Abidjan.
- Counter Cyclical Programme launched.

2017
- Fifth Strategic Plan Full year review.
- Came into force of the African Continental Free Trade Area (AfCFTA).
Afreximbank as DFI and Some Privileges

Established in 1993, Afreximbank is an African DFI aimed at stimulating African trade with:

- Supranational Status
- Strong Shareholders
- Preferred Creditor Status
- Good Credit Rating
- Preferred Origination Positioning

- Preferred origination access for large projects from member country clients
- Robust ROE despite competitive pricing

- Afreximbank credit rating highest among African issuers:
  - A- by GCR
  - Baa1 by Moody’s
  - BBB- by Fitch

- Reduces the investment risk
- More favourable loan terms
- Enables Afreximbank to provide competitive financial solutions

- Exemption from all taxation, duties, restrictions, regulations, supervision or controls, moratoria and other legislative, executive, administrative, fiscal and monetary restrictions of any nature;

- Enjoys all fiscal exemptions, financial facilities, privileges and concessions granted to international organizations, banking establishments and financial institutions by the Participating States investors

Total of 156 shareholders as at 31st December 2019:

- 51 African states (either directly or indirectly through central banks or designated institutions), other African regional and sub-regional institutions including African Development Bank (AfDB)
- Several African public and private commercial banks
- Global sovereign and quasi-sovereign institutions such as China EXIM, India EXIM
- Private investors

Document Classification: Confidential
Afreximbank’s Fifth Strategic Plan (IMPACT2021)

- Intra-African Trade
  - Promote / finance intra-African trade

- Industrialization and Export Development
  - Promote and support export manufacturing
  - Promote industrialization

- Trade Finance Leadership
  - Expand and deepen trade finance offerings
  - Improve capacity of Africans in trade finance
  - Improve access to trade finance

- Financial Soundness and Performance
  - Maintain solid profitability, liquidity, capital adequacy and asset quality.
  - Enable the Bank to make a meaningful impact on African trade

... to achieve specific set goals including the following

**US$12bn**
- of deals in the current pipeline, excluding PATIMFA

**US$25bn**
- of intra-African trade financing to be disbursed in 2017 – 2021

**5%**
- of intra-African trade to be financed by Afreximbank

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2- GLOBAL TRENDS IN MONEY LAUNDERING AND TERRORIST FINANCING
Background

Context

• Global financial flows have grown rapidly over the last 15 years in tandem with the growth in trade flows.

• These developments have also been accompanied by a rise in financial crimes including: Money Laundering; Terrorist financing; Bribery and Corruption; Fraud and other financial crime activities

Customer Due Diligence

• The result has been a call for action by major financial sector regulators and the United Nations to deal with these concerns in order to preserve global peace, security and integrity of financial systems;

• Followed by the introduction and enforcement of various regulations, laws, principles, etc. at national, regional and global levels to curb funds flows related to illicit activities;

• Thereby imposed additional financial burden on both local and international FIs in the form of high cost of compliance;

• Despite the existence of global KYC/CDD Repositories, considered to ease processes and costs, these have largely focused on entities in developed countries and some emerging markets in Asia and Latin America with little focus on Africa;

• These have significant impact on African businesses.
3- CHALLENGES IMPACTING TRADE GROWTH IN AFRICA
Growing Trend in Global Financial Flows and Financial Crime

- De-risking and withdrawal of correspondent banking relationships
- Implications of increased regulation on African entities and financial institutions
- High cost of subscription to existing CDD/KYC platforms
- The need to eliminate perceived risk of trading with African entities
- Lack of adequate information on African entities in existing Customer Due Diligence repositories
## Challenges impacting African entities

### For African Financial Institutions (FIs)

- International regulatory standards, especially anti-money laundering (AML) and Know Your Customer (KYC) rules, have become more stringent, as have risk capital requirements since the global financial crisis – e.g., Basle Principles, USAPatriotAct, FATF40 Recommendations, Wolfsberg Group Principles, etc.;
- Rising compliance costs, combined with inadequate collateral, have created the perception that trade finance operations are both risky and costly in Africa. Thus, forcing some international banks to reduce their correspondent banking relationships with African banks whilst others are simply withdrawing from the continent;
- The overall effect is a reduction in trade finance activities and capacity within Africa, particularly for SMEs, who are already less likely to meet the stringent collateral and KYC requirements.

### For African Corporates

- Poor documentation and a lack of client credit data;
- Unmanageable collateral requirements;
- The underdeveloped and lack of sophisticated risk assessment capacity of the African banking sector. Thus, resulting in corporates experiencing difficulty in obtaining funding with fewer opportunities to buy and sell goods at a profit;

### Challenges faced by African SMEs

- The challenge Customer Due Diligence compliance requirements may have an undesirable impact on financial inclusion for SMEs in Africa;
- 15% to 20% of the decline in trade during the 2007/08 financial crisis was estimated to have been accounted for by credit shocks related to working capital and trade finance;
- In many cases, trade in emerging markets would not occur without trade finance;
The Trade Finance African Report over 2011-19 highlighted the average size of trade finance gap in Africa estimated to be US$91bn. It decreased slowly from US$120bn in 2011 to US$70bn at the end of 2016. However, it has since increased, with the latest data putting it around US$81bn;

SMEs’ share of trade finance applications rejected by banks increased by 20% from 2013 to 2019. In the same period, participation in trade finance by banks has been decreasing, 71% in 2019 compared with 92% in 2014;

The same survey highlighted that clients’ creditworthiness (30%) and insufficient collateral (25%) as the main reasons for the rejections; 16% of banks engaged in trade finance list KYC/CDD as the key reason for not approving trade finance applications during the period 2015-19, compared to less than 1% during 2013-14;

According to a SWIFT research Angola lost more than 37% of its foreign counterparties between 2013 and 2015;

Mauritius saw a sharp decline of about 18% during the same period;

Interestingly, African big banks to retain their own corresponding banking relationships have been cutting relationships with other African banks, financial services providers or counterparties perceived to be more risky;

While a number of factors would have contributed to de-risking, the most compelling is the increased regulatory risk, combined with higher cost of due diligence.
4- AFREXIMBANK’S APPROACH
Afreximbank’s Emerging Digital Transformation

Intra-African Trade Data Tool
Understanding African Markets
De-risking African Counterparts
Eliminating Payment Risk
B2B Market Place
Navigating African Logistic Networks
Afreximbank’s Emerging Digital Transformation

Regulatory Portal
• Information on regulatory aspects of trade

Trade Portal
• Trade information on countries, products/services, prices and opportunities

MANSA REPOSITORY PLATFORM
AFRICA’s TRADE FOUNDATION

Visibility, Acceptability/Sustainability, Governance

PAPSS
• Facilitate local currency payments
• Facilitate intra-African Trade.

Virtual Trade Fair
The Virtual Intra-African Trade Fair is an online platform for buyers and sellers to meet, exchange trade and market information and showcase their products and capabilities to new markets.

Document Classification: Confidential
5- ABOUT MANSA REPOSITORY PLATFORM

https://www.mansafrica.com/
Why the name “MANSA”?

MANS A Platform derives its name from Mansa Musa, who was the 10th Emperor of Mali Empire (1312–1337). He was credited with placing Africa on the world map through his immense wealth and opening up of Africa’s trade routes in the 14th century, noted that during his reign, Mali Empire may have been the largest producer of gold in the world. Mansa Musa is said to be the only man ever to control the flow of gold between Africa and the Mediterranean.

Given the importance of the Platform to the African continent, through promotion of trade in Africa, the Bank sought to rename the Platform to symbolize its significance to the continent (as an African-focused platform providing a centralized repository for customer due diligence information, with an aim to promote trade in Africa).
“Mansa is about **TRADE**,” about the famous Hajj travel of **Mansa Musa** around 1324 AD.

Mansa’ meaning “Sultan” (king) or “emperor” is the title given to Musa Keita, the tenth king of the West African Islamic Mali Empire. He ruled Mali from 1312-1337. In this period the Mali kingdom was said to have the largest produce of gold in the world, near Timbuktu.

Mansa Musa starts his journey with a large caravan and traverses most of North Africa reaching to Cairo. Wherever he goes, he distributes/spends so much gold that he is believed to be reason for a following inflation after his visit to Cairo.
Defining MANSAn

MANSAn is a centralized Repository for sharing and accessing information required to conduct due diligence checks on African entities:

The aim of MANSAn is to provide a centralized single source of primary data required for customer due diligence checks on African counterparties;

The Repository facilitates availability of Know Your Customer (KYC) information on African entities in accordance with international standards;

MANSAn also seeks to promote good governance practices amongst African entities, as well as encourage emerging African entrepreneurs to institute good governance framework/culture.
Mansa Three Key Pillars

CDD Customer Due Diligence (CDD) which provides a single source of primary data for conducting customer due diligence checks on counterparties in Africa; financial institutions, corporates and SMEs.

Investing In Africa which provides a one-stop portal to learn about Africa and information on investment climate and economic profiles, key industry, traded products and services regarding African countries.

News and Events which provides news and information on events and publications about trade and KYC/CDD on Africa and African entities.
MANSA Repository Platform - Objective

- **MANSA REPOSITORY PLATFORM**

Establish and maintain a Centralized Digital Customer Due Diligence Platform for Africa, with particular focus on Financial institutions, Corporates and Small to Medium Enterprises (SMEs)

Reduce operational workload, the cost of compliance, potentially reduce the cost of trade finance in Africa and increase intra-African trade

Eliminate subjective evaluation of African entities and mitigate against perceived risk of trading with African counterparties.

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MANSA and its Ecosystem

AFRICA CUSTOMER DUE DILIGENCE REPOSITORY

Contributor of CDD

Buyer or Consumer of CDD

Internal Data Sources

External Data Sources

(Fraud, Sanctions, etc.)

The Regulator

Associations and Compliance Bodies

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The KYC/CDD MANSA Platform include:

- Africa-focused Customer Due Diligence Registry
- Online access to data
- Collates information for KYC checks in line with global recommended standards
- Subscription-based within Africa and globally
- African corporates, SMEs and financial institutions will voluntarily contribute their KYC information on the Repository
- KYC information will be independently verified prior to publishing on the Repository
ManSA Three Players

The MANSA KYC/CDD pillar has three user profiles, which are Contributor, Verifier, and Subscriber.

Contributors are African Financial Institutions, SMEs and Corporate Entities who voluntarily register and contribute their information on the MANSA Repository using standardized KYC/AML templates.

Verifiers are entities who independently conduct verification of the Customer Due Diligence information uploaded by a contributor and these include regulators, recognized law/audit firms, credit bureaus, registries, etc.

Subscribers are consumers who subscribe to have access to primary data for the purpose of conducting KYC and Customer Due Diligence checks on counterparties and/or explore investment opportunities in Africa.
MANSA Customer Due Diligence – Process Flow

CONTRIBUTOR → VERIFIER → AFREXIMBANK → SUBSCRIBER

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CUSTOMER DUE DILIGENCE

1. IDENTIFICATION
2. OWNERSHIP & MANAGEMENT
3. THE BUSINESS TYPE
4. COMPLIANCE
5. FINANCIALS
6. OTHER INFORMATION

“CAN I TRUST YOU?”
“ARE YOU CREDIT WORTHY?”
“What business are you doing?”
“Can I risk being associated?”
### Current KYC/CDD report generated from MANSA

| + | Identification |
| + | Ownership and Management |
| + | Business Information |
| + | Compliance Information |
| + | Financial Information |
| + | Other Information |

18 & 19 July 2020
6- MANSA: OBJECTIVE AND BENEFITS
Some Key Benefits of MANSA

**STRONGER GOVERNANCE**
The MANSA Platform will promote Good Governance, transparency and accountability by African entities;

**AFRICA-WIDE IMPACT**
Promoting international trade with Africa through lower cost of compliance for international banks and global trading partners;

**RISK MANAGEMENT**
Reducing the perceived risk of trading in Africa and mitigating negative implication of current Client Due Diligence challenges and high-risk perception of Africa;

**TRADE PROMOTION**
Availability of trade information on counterparties will promote intra and extra-African trade, and stimulate uptake of new trade corridors and payment systems, such as mobile payment platforms;

**SINGLE PRIMARY SOURCE**
Provide one-stop shop for CDD. This will reduce the need for different institutions to collect KYC documentation from the same customer multiple times, thus, creating efficiencies.
7- MANSA ENGAGEMENTS AND COLLABORATIONS
Global Engagements

GLOBAL ENGAGEMENTS WITH UMBRELLA ORGANIZATION OF CORPORATES/SMEs

OBJECTIVE: Focus on organizations with large members through sensitization and awareness creation campaigns to acquire more profiles to onboard onto MANSA Platform;

- Federation of African Chambers of Commerce;
- Federation of Small and Medium Sized Enterprises-Uganda (FSME);
- Business Council;
- Investment Authorities;
- African Stock Exchanges (NSE, BRVM, BVMAC, Egyptian Stock Exchange etc.).

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Global Engagements

GLOBAL ENGAGEMENTS WITH UMBRELLA ORGANIZATION OF CORPORATES/SMEs Cont’d

- Private Sector Alliance;
- Entrepreneurs Association;
- Association of Insurers;
- National agencies of SMEs;
Global Engagements

*Taking MANSA to the Grassroots in Africa to on-board SMEs*
This will be achieved through scheduled webinars hosted by National Trade Associations and National Chambers of Commerce with MANSA Agent coordinating and managing these meetings across countries on the continent as steps toward:

a) getting consent and
b) data from association members.

We hope to inform and harvest profiles that will enable our Agents on-board 500,000 SMEs or more across the continent over the next 2 years onto the MANSA Platform;

Every Agent will come up with a clear-cut strategy for achieving this.
Global Engagements

*African Stock Exchanges’ Private Market Initiative*

Informal discussions with the Nigerian Exchange Group (NGX) gives positive indication to use MANSA as a window to track private equity transactions involving Corporates/SMEs across the continent;

Following conversation with NGX, we are exploring how our Agent in their respective jurisdictions, MANSA Repository, Afreximbank and Stock Exchanges can collaborate on a Private Market Initiative and use the MANSA platform or sharing platforms with the exchange so private capital formation (capital raise) and due diligence for unlisted (SMEs) and listed companies can take place;

All African Stock Exchanges will be approached for their participation. Details of how this initiative will work is still being worked out.
Strategic Partnerships

Collaborations with Global Organizations

- Bankers Association of all African countries;
- Association of African Central Banks (AACB);
- African Union (AU);
- AfCFTA Secretariat;
- Private Sector – e.g. Tony Elumelu Foundation, Mo Ibrahim, Econet Global, Ecobank Transnational Inc. (ETI), etc.;
- African Governments key Ministries and their parastatals e.g Ministries of Trade and Investment, Communications, Health, Foreign Affairs, etc;
Key Regulatory Partners
8- ADOPTION OF MANSA BY GLOBAL ORGANIZATIONS
Adoption of MANSA by Global Organizations

- Association of African Central Banks (AACB); ADOPTED MANSA as Africa’s “HUB” for Due Diligence matters;

- African Stock Exchanges (NSE, BRVM, BVMAC, Egyptian Stock Exchange etc.); MANSA ADOPTION BEING DISCUSSED;

- African Union (AU); DECISION TAKEN TO ADOPT MANSA;

- SMART AFRICA: ONGOING DISCUSSION ON ACTIVITY IMPLEMENTATION PLAN;

- AfCFTA Secretariat; DECISION TAKEN TO ADOPT MANSA;

- WORLD BANK: ONGOING DISCUSSION ON MANSA ADOPTION;
Cont’d

- **African Development Bank (AfDB)/MAKING FINANCE WORKING FOR AFRICA (MFW4A)**: ONGOING DISCUSSION ON MANSA ADOPTION;

- **African Regional Development Banks (BOAD, BDEAC etc.)**: DISCUSSIONS YET TO START;

- **International Development Agencies (AFD, GIZ, NordFUND, LuxDEV etc.)**: DISCUSSIONS YET TO START;

- **African Guarantee Funds**: DISCUSSIONS YET TO START;

- **African Investment Forum (AIF)**: DISCUSSIONS YET TO START.
9- MANSA GLOBAL CERTIFICATION/HARMONIZATION
MANSA Global Certification

- Financial Action Task Force (FATF);
- Global Legal Entity Identifier Foundation (GLEIF) : Conclude and harmonize African Entity Identifier (AIE)/Legal Entity Identifier (LEI);
- Groupe Intergouvernemental d’Action contre le Blanchiment d’Argent en Afrique de l’Ouest (GIABA);
- Groupe d’Action contre le blanchiment d’Argent en Afrique Centrale (GABAC);
- Eastern and Southern Africa Anti-Money Laundering Group (ESAAMLAG);
- ISO (International Organization for Standardization)
10- MANSÄ INTO AFRICAN LANGUAGES
Mansa into African Languages

There are many inhabitants of African origin who do not speak the main professional languages: French, English, Portuguese, the result is their linguistic marginalization.

To educate more people, create awareness and sensitization, Mansa needs to be introduced to these perceived groups of being marginalized.

Interpreting Mansa in other African languages is critical for access to the grassroots.
TARGET LANGUAGES

❑ Swahili
Number of speakers in Africa: 15 million native speakers, 100 million speakers total;

❑ Haoussa
Number of speakers in Africa: 40 million native speakers, 63 million total.
11- MANSA KEY STRATEGIC ACTIONS
Strategic actions

**OPERATIONAL LAUNCH**

- November 30, 2020, Afreximbank successfully hosted the virtual MANSA operational launch with over 1000 participants thereby, opening it to both contributors and subscribers;
- The launch paved the way for subscription by various users including FIs, Corporates (SMEs) across Africa and the rest of the world;
- MANSA is the “Go to” and Africa’s KYC/CDD HUB, Africa’s trade gateway

**PROFILE MOBILIZATION**

- MANSA has identified key stakeholders who have various roles and influential positions in Africa to assist in accelerating the onboarding of entities onto the MANSA platform by assuming the role of agent/verifier;
- It is first imperative to acquire a critical mass of quality data to an agreed threshold of company profiles that will constitute a credible proposition for future subscribers.

**SENSITIZATION/ AWARENESS**

- MANSA has co-organised a series of webinars/workshops with the representatives of our different African partners to create awareness, sensitization amongst our public in order to get their buy-in and onboard the MANSA Platform accordingly obtain their **African Entity Identifier (AEI) ID**;
- Online webinars and training/ onboarding sessions are ongoing to appreciate the Platform more.
Afreximbank appoints Agent as its non-exclusive agent in the different jurisdictions for the sale and marketing of the Platform, as well as the sourcing and onboarding of entities onto the Platform;

MANSA continues to identify key stakeholders who have various roles and influential positions in Africa to assist in accelerating the onboarding of entities onto the platform by assuming the role of agent.

MANSA subscription business adopted strategies are structured to but not limited to the below items:

- MANSA profile mobilization;
- MANSA communication and marketing MANSA subscription use cases for Corporates, SMEs, Financial Institutions, Development Financing Institutions, Governments, Policy Makers, Chambers of Commerce and Industries, Guarantee funds etc.;
- MANSA other commercial initiatives.

MANSA Marketing/Communication strategy will focus on how to make “MANSA unique and successful”. It aims to develop and produce additional materials for marketing and create more awareness about MANSA; pursuing and encouraging key stakeholders/partners to include in their information package shared with their numerous customers, the MANSA flyer and other MANSA marketing tools, also disseminate MANSA information through their various social media handle. Africa’s “HUB” for KYC/CDD matters.
## Target Entities

<table>
<thead>
<tr>
<th>Association of African Central Banks (AACB)</th>
<th>National/Regional Stock Exchanges</th>
<th>National/African Federation of Chambers of Commerce</th>
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<td>• All members of National Bankers Association (FIs) of all African Countries;</td>
<td>• All listed companies of National/Regional Stock Exchanges (FIs, Corporates/SMEs)</td>
<td>• All members (Corporates, SMEs) of National/Federation of Chambers of Commerce</td>
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<td>• All National/Regional Stock Exchanges</td>
<td>All National/African Federation of Chambers of Commerce</td>
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<th>Credit Bureaus</th>
<th>National Association of Businessmen/women</th>
<th>National Bodies supporting SMEs development</th>
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<td>MANSAs Agents</td>
<td>Guarantee/Firms</td>
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<td>• All customers of Guarantee Firms in all African Countries</td>
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<th>Consulting/Research/Accounting/Specialist data firms</th>
<th>Business and/or Commercial registries</th>
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12- MANSA KYC/CDD Success Factors
MANSA KYC/CDD Success Factors

- **Data**
  - Clean
  - Rich
  - Readily available

- **Technology platform**
  - Scalable
  - Customizable
  - Secure
  - Robotics, analytics
  - Customer interface
  - User interface

- **Domain expertise**
  - Affiliations
  - Regulatory knowledge
  - Process fluency

- **Performance standards**
  - Internal standards
  - Data protection
  - Information security

- **Operational efficiency**
  - Accuracy
  - Shorter turnaround time
  - Lower cost
  - Mobilize at scale
  - Quick to ramp up
MANSA Technology – Other Dimensions

Blockchain

Artificial Intelligence

Automated Risk Assessment

Natural Language Processing

Data Analytics

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MANSA Proposed Services

- Managed Services, Enhanced Due Diligence on Customers on a Service Basis
- Comprehensive AML Business Check and Complete Sanction Screening Queries in Real Time with Alert System on Any Changes to Client’s Status
- Secure and Standardized Cloud Based E-KYC; E-Signature and Digitrust Solutions
- Automation and Digitisation of the Onboarding KYC Process
13- MANSA STATISTICS
MANSA Repository Platform: webinars/awareness creation /sensitization

WEBINARS/AWARENESS CREATION/SENSITIZATION
(EVOLUTION OF HELD SESSIONS PER REGION/MONTH)
MANSA Repository Platform: Current Statistics

CONTRIBUTOR ENTITIES
1038

- 173 Financial Institutions
- 692 Corporates
- 173 SMEs
ENTITIES DISTRIBUTION IN AFRICA
Cont’d

EVOLUTION OF THE NUMBER OF FINANCIAL INSTITUTIONS PUBLISHED ON MANSA PER MONTH
Cont’d

EVOLUTION OF THE NUMBER OF CORPORATES PUBLISHED ON MANSA PER MONTH

Document Classification: Confidential
Cont’d

EVOLUTION OF THE NUMBER OF SMEs PUBLISHED ON MANSA PER MONTH

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PUBLISHED PROFILES PER MONTH IN NORTHERN AFRICA REGION

Cont’d
Cont’d

PUBLISHED PROFILES PER MONTH IN EASTERN AFRICA REGION

Eastern  Linear (Eastern)
Cont’d

PUBLISHED PROFILES PER MONTH IN CENTRAL AFRICA REGION

Central

Linear (Central)
Cont’d

PUBLISHED PROFILES PER MONTH IN WESTERN AFRICA REGION

Western
Linear (Western)
PUBLISHED PROFILES PER MONTH IN SOUTHERN AFRICA REGION
Send us your questions using the Q&A feature