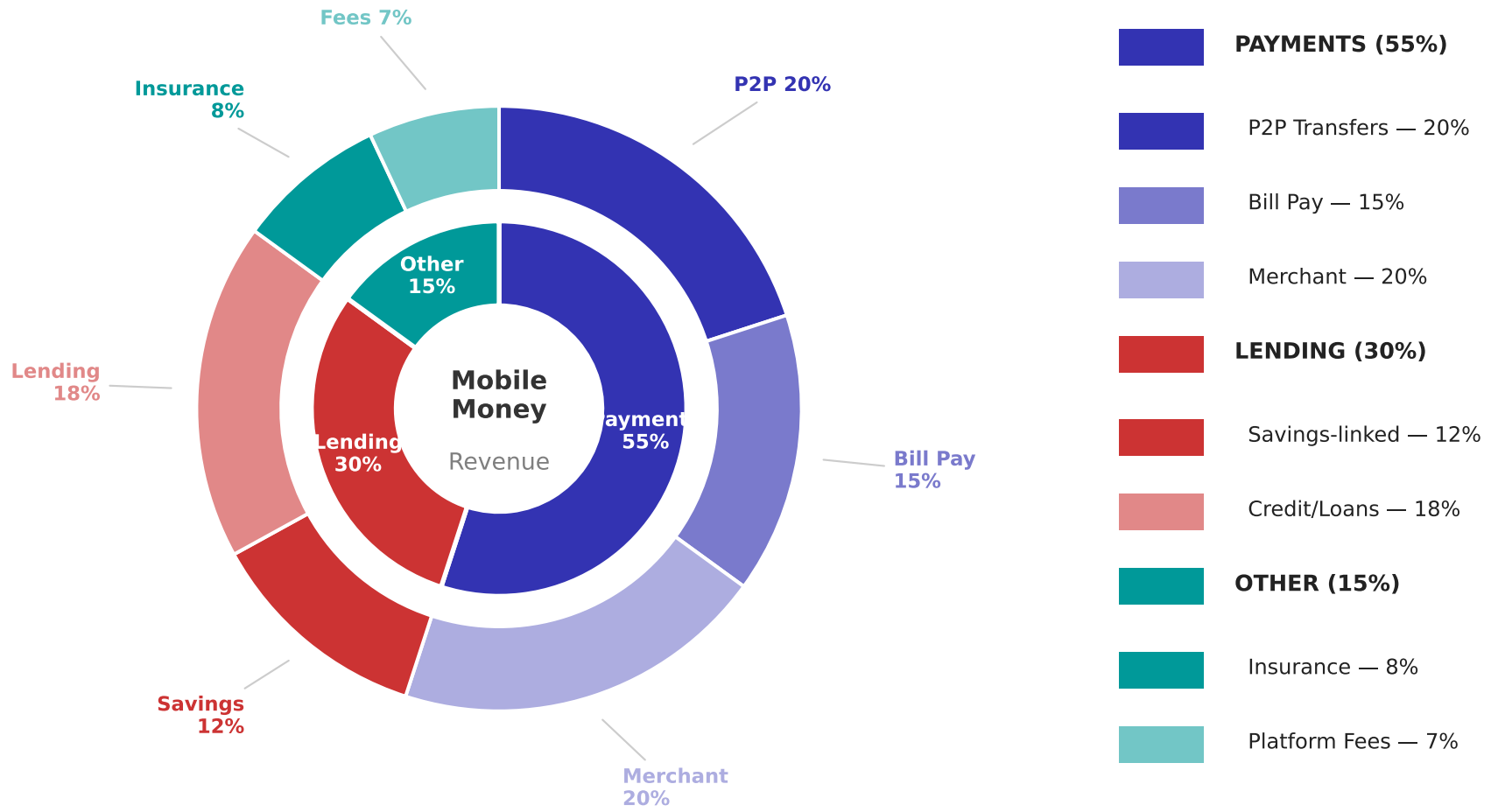


Mobile Money Revenue Breakdown — Nested Donut



Source: GSMA Mobile Money Industry Report (illustrative)