



Tanzanian commuters to benefit from convenient digital payments as EYWA, Mastercard and NMB Bank partner to digitize transport transactions

First-of-its kind initiative supports Tanzanian government's aim to increase digitization

Dar es Salaam, Tanzania – 05 May 2020: Mastercard has partnered with transportation solutions provider EYWA and leading financial institution NMB Bank to launch the EYWA Transit Solution in Tanzania. Consisting of a mobile App and a Transit Card, this first-of-its-kind mass transportation solution in the country will leverage cashless payments and digital technologies to efficiently transform how millions of commuters are moved daily within and across major cities.

Powered by the Mastercard QR (quick response), EYWA's mobility management platform technology and NMB Bank's banking expertise, commuters can now minimize contact during transit and stay safe as they commute. The solution enables commuters to avoid ticket-buying queues; check into the waiting pool of their destination; track the time of arrival of their buses and avoid the jostling and human-to-human contact by scanning their card to board the bus. With the use of their mobile phones (feature or smartphone) and transit cards, commuters can also cut out cash payments and the time wasted waiting for change through the pre-payment feature.

Commercial bus operators on the other hand will be able to view their passenger pool ahead of their arrival at the next station, ensure swift and organized passenger pick-up and be pre-informed on the number of stops per trip making travel time more predictable and efficient. In addition to this, bus operators will also benefit from being included in the financial ecosystem through the digitized payments, creating for themselves distinct financial records needed for securing credit facilities for the expansion of their business or maintenance of their vehicles.

Toffène Kama, CEO of EYWA said: "We are committed to making decent mass-transit services accessible for all with a goal of moving millions of Africans daily and safely, at the cost they can afford. As the world grapples with the COVID-19 pandemic, we are humbled to be able to launch a solution that will enable commuters in Tanzania transit while being able to stay safe by limiting human-to-human contact. Leveraging Mastercard QR and our unique technology, the solution centralizes the fare collection from a broad range of payment methods, ensuring a convenient, secure and hassle-free cashless experience for both drivers and passengers. We commend the efforts of the Association of Transporters in Dar es Salaam (UWADAR) and others in ensuring their network of drivers optimize this solution in providing better services to their customers".



Over the past year, Mastercard has launched several digital payment partnerships in Tanzania designed to equip people with the right tools to join the digital economy and pave their own path towards financial security. These partnerships have resulted in a Mastercard QR consumer base of **tens of millions** and more than 50,000 new merchants accepting QR payments in the country.

Adam Jones, Area Business Head, East Africa, Mastercard, said: “With more people traveling around urban areas for work or leisure, cities are looking to better address the demand across public transit networks. As such, we are proud to have partnered with EYWA and NMB Bank to launch Mastercard QR in the transport sector, an integral part of Tanzania’s economy. With thousands of people using public transport on a daily basis, our digital payment technology integrated into this solution will have a substantial and positive impact on driving inclusive growth, as well as building the digital economy. Also, as people adopt new spending and sanitary behaviors in the light of current realities, this touch-free payment and transport system will enable more people to commute safely and transform the transport system in the country”.

This solution satisfies a growing need for an organized mass transit network that will appeal to all.

To enjoy this service, all passengers need to do is get their free EYWA Transit Card from EYWA agents located at bus stops and top-up through any of their preferred platforms. Commuters will receive information on the next arriving bus on their mobile phones. Smartphone users can also download the EYWA App for an even better user experience.

As the banking partner in this partnership, NMB Bank is no stranger to enabling commercial transport operators join the formal economy using digital payments technology tools. Last year, leveraging Mastercard QR, the bank enabled commercial motorcycle riders (boda-boda riders) to receive payments from customers directly to their NMB bank accounts, introducing them to a safe and secure payment platform that includes them in the financial ecosystem.

Ruth Zaipuna, Acting Managing Director of NMB Bank said: “We are committed to growing Tanzania’s transportation sector and working with partners such as EYWA and Mastercard to introduce a digital solution that will not only promote a cashless society but will also benefit commuters and passengers – and the economy. “Formalization of these payments is a key component of NMB’s drive to enhance financial inclusion among the commuters and the transport sector as a whole. With Mastercard QR, we are providing an efficient means for commuters to receive payments from all MNOs and commercial bank customers that are Mastercard QR enabled. We all understand the obvious security risks that come with handling cash,” said Zaipuna.



This service will be available at all bus stations nationwide in Tanzania, starting with Dar es Salaam. Mastercard and EYWA plan to expand to other markets across East Africa, enabling more people to enjoy smooth and seamless digital transit services in the coming months.

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About Mastercard (NYSE: MA), www.mastercard.com

Mastercard is a global technology company in the payments industry. Our mission is to connect and power an inclusive, digital economy that benefits everyone, everywhere by making transactions safe, simple, smart and accessible. Using secure data and networks, partnerships and passion, our innovations and solutions help individuals, financial institutions, governments and businesses realize their greatest potential. Our decency quotient, or DQ, drives our culture and everything we do inside and outside of our company. With connections across more than 210 countries and territories, we are building a sustainable world that unlocks priceless possibilities for all.

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About EYWA

Eywa Miles Ltd. (EYWA) is a full-stack Mobility and Payment service provider incorporated in the United Kingdom. We started as a consultancy business offering highly specialized expertise to Mobile Network Operators, Transport Operators, City Planning officials, before building a fully-fledged Mobility Management Platform especially designed for developing markets.

The Eywa team is diverse and complementary with serial entrepreneurs and professionals with decades of track records in all relevant sectors across North America, Europe, Africa as well as the Middle East.

Our ultimate goal is to decently move over a billion commuters daily, at fares each one can afford without compromising on safety. After an initial mobile ticketing service launched in collaboration with Orange (in West & Central Africa), we partnered with Mastercard to launch our next-gen mass-transit platform for a pan-African rollout. For more information about Eywa, please visit our website:

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About NMB

NMB Bank Plc. ("NMB") is a full service commercial bank incorporated in the United Republic of Tanzania. Through its 4 main business divisions: Retail, Wholesale, Agribusiness and Treasury, NMB



provides a suite of financial services and products to retail customers, farmers, SMEs, Corporates, Institutions and the Government.

The bank has 225 branches, over 6000 agents 'Wakala' and more than 800 ATMs across the country and is represented in all districts of Tanzania. NMB has over 3 million customers and employs over 3,000 staff. It is listed at the Dar Es Salaam Stock Exchange and its largest shareholders are the strategic partners Rabobank with a 34.9% share and the Government of Tanzania with a 31.8% share.

Euromoney awards for excellence selected NMB as the "Best Bank in Tanzania" for 7 years in a row from 2013-2018. Rewarded an award for Best Blended Finance partner in Africa for banks working with International Finance Corporation (IFC) of the World Bank Group and Best Retail and Best Commercial Bank in Tanzania by the Banker East Africa Magazine. For more information about NMB and its services, please visit our website: **www.nmbbank.co.tz**

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