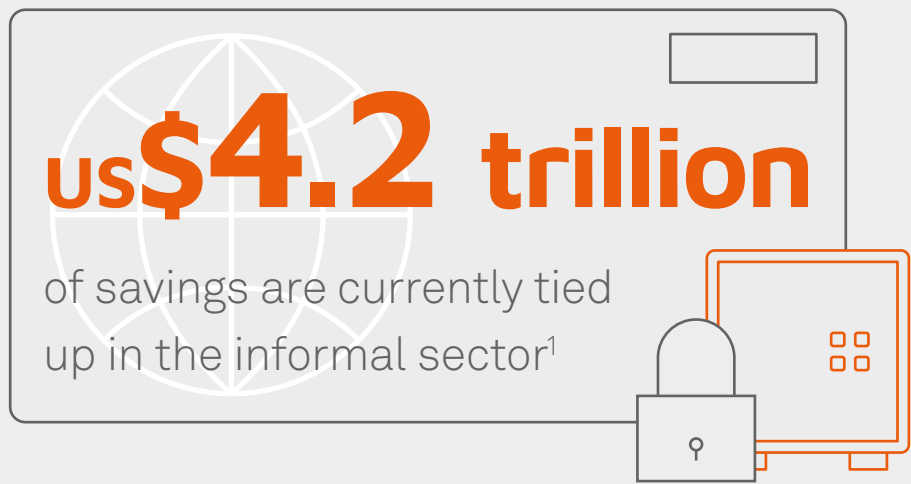


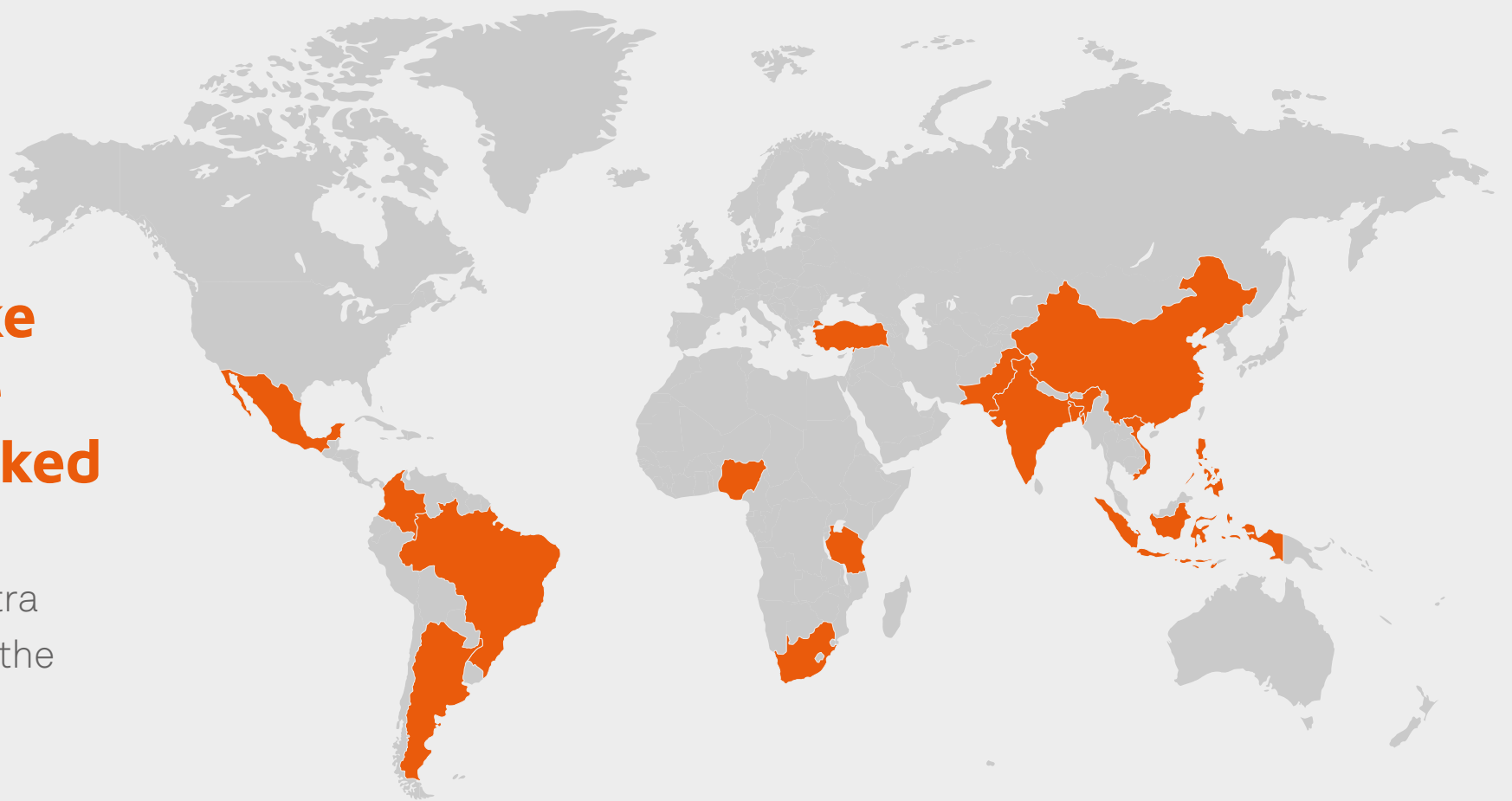
# Should we be re-thinking the unbanked?

To unlock financial exclusion we need to tackle a few myths



**15**  
countries make up 60% of the world’s unbanked

Using mobile to target them could draw an extra 607 million people into the financial mainstream<sup>3</sup>



## But access is not enough...



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1. [www.marketwatch.com/story/us-consumer-credit-tops-4-trillion-in-december-2019-02-07](http://www.marketwatch.com/story/us-consumer-credit-tops-4-trillion-in-december-2019-02-07)  
2. Portfolios of the Poor, Stuart Rutherford, Jonathan Morduch, Daryl Collins, Princeton University Press, 2009  
3. Unravelling The Web, Mastercard 2019  
4. Cost of Cash Study, Genesis Analytics and Mastercard 2017  
5. Global Findex, World Bank 2017