DEPLOYING THE INTEROPERABLE QR CODE IN GABON

Building a Connected, Inclusive and Prosperous Central Africa

One QR Code. | One Standard. | One Ecosystem. | Limitless Possibilities.

WHY THIS MATTERS

EXPANDS ACCESS
Enables more people and merchants to participate in the digital economy.

DRIVES TRUST
Secure, reliable and interoperable payments for everyone.

SUPPORTS BUSINESSES
Faster payments, lower costs and more customers.

BUILDS REGIONAL INTEGRATION
Seamless payments across the six CEMAC countries.

STRENGTHENS DPI
A key pillar of Digital Public Infrastructure (DPI).

SCAN & PAY WITH ONE QR CODE

MERCHANT NAME

Merchant Code

4	2	2	2	1	1	1	6

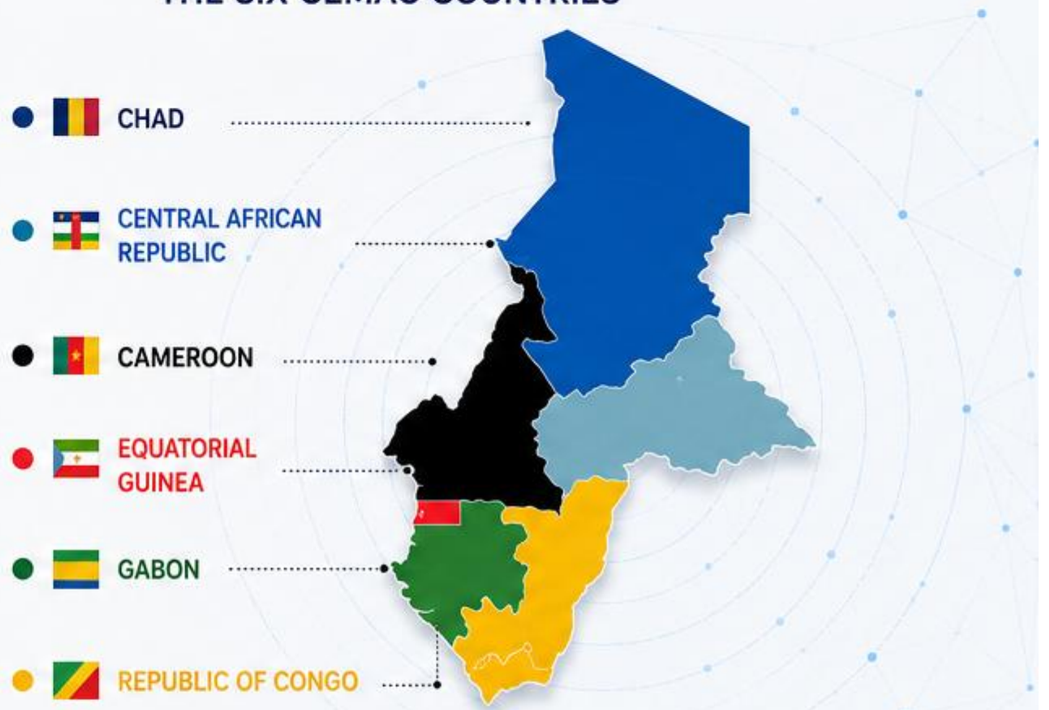
GIMACPAY

MOBILE PAYMENTS ACCEPTED HERE

ONE QR CODE. ONE STANDARD. ONE ECOSYSTEM.

ACCEPTED IN ALL SIX CEMAC COUNTRIES.

ONE REGION. ONE NETWORK. THE SIX CEMAC COUNTRIES



HOW IT WORKS

1. SCAN
User scans the merchant QR Code.

2. ENTER AMOUNT
Amount is entered and payment is confirmed.

3. SECURE PAYMENT
Transaction is processed securely through the GIMACPAY Switch.

4. INSTANT CONFIRMATION
Merchant and user receive real-time confirmation of payment.

“From Infrastructure to Everyday Impact.”

WHY GABON?

A ,Strong Coalition for Digital Payments

GOVERNMENT
Policy leadership and coordination

+

GIMAC
Regional interoperable payment infrastructure

+

BANKS
Payment services and merchant reach

+

MOBILE MONEY
Wallet integration and customer reach

+

FINTECHS
Innovation and digital solutions

+

MERCHANTS
Acceptance and everyday use

5,000 QR PILOT

Initial deployment in Libreville to validate the model

10,000 QR TARGET

Scale deployment and accelerate adoption across Gabon

REGIONAL DEMONSTRATION

Gabon as the model for CEMAC countries

STRONG FOUNDATIONS. CLEAR PATH. REAL IMPACT.

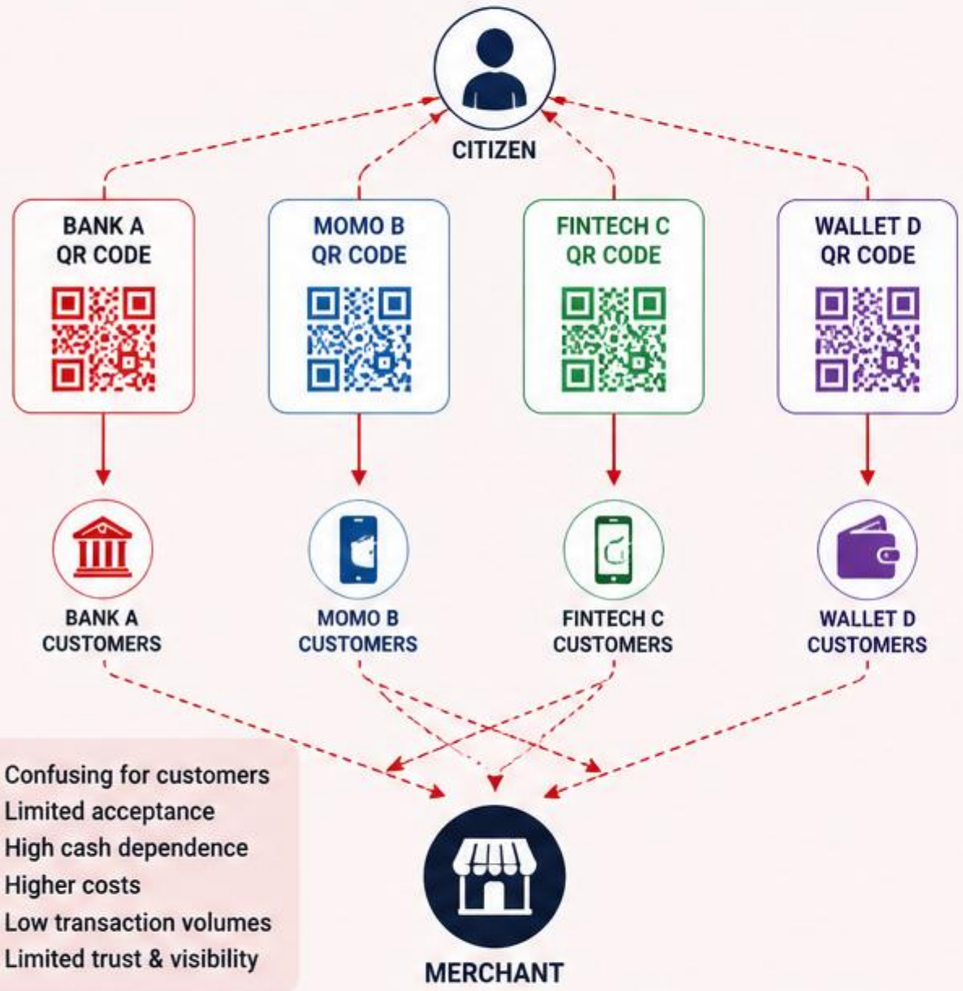
Building a trusted, interoperable and inclusive digital payment ecosystem for Central Africa.

FROM FRAGMENTED PAYMENTS TO INTEROPERABLE DIGITAL PUBLIC INFRASTRUCTURE

ONE CEMAC QR CODE. ANY WALLET. ANY BANK. ANY MERCHANT.

TODAY'S CHALLENGE

Multiple QR Codes. Closed Networks. Limited Trust.

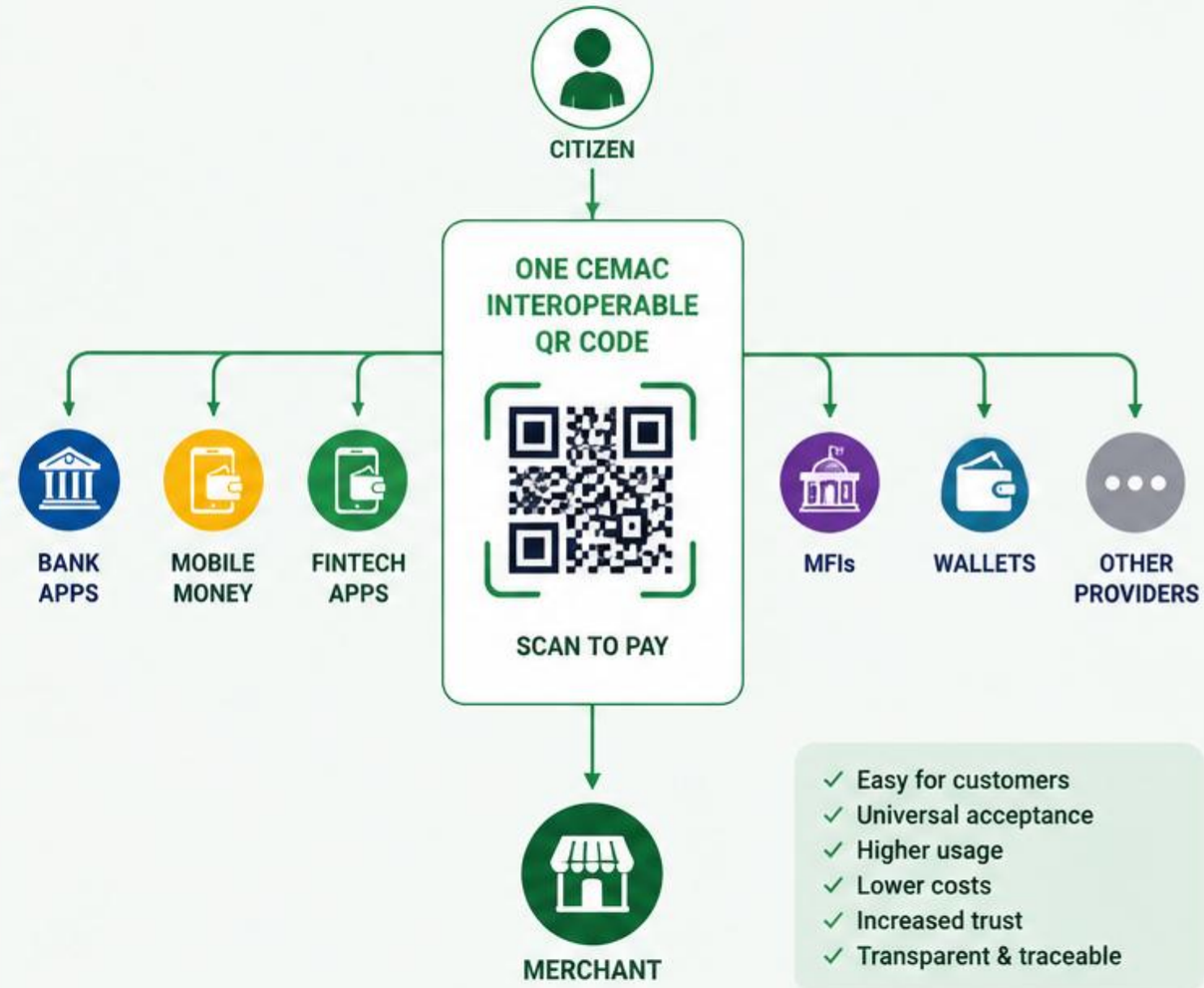


- Confusing for customers
- Limited acceptance
- High cash dependence
- Higher costs
- Low transaction volumes
- Limited trust & visibility

✕ FRAGMENTATION ✕ LOW ADOPTION ✕ MISSED OPPORTUNITIES

TOMORROW

One Interoperable QR Code. Seamless Access. Trusted Ecosystem.



- ✓ Easy for customers
- ✓ Universal acceptance
- ✓ Higher usage
- ✓ Lower costs
- ✓ Increased trust
- ✓ Transparent & traceable

✓ INTEROPERABILITY ✓ HIGH ADOPTION ✓ INCLUSIVE GROWTH

BUILDING DIGITAL PUBLIC INFRASTRUCTURE THAT DRIVES FINANCIAL INCLUSION, ECONOMIC GROWTH AND IMPACT AT SCALE ACROSS CEMAC.

CEMAC INTEROPERABLE QR CODE
REGIONAL PROGRESS DASHBOARD

A Strong Foundation Already in Place. The Next Step: Accelerate Adoption.

CURRENT IMPLEMENTATION STATUS ACROSS CEMAC COUNTRIES

CAMEROON

8 of 37
BANKS & MFIs INTEGRATED



22%
INTEGRATION RATE

Implementation in Progress

REPUBLIC OF CONGO

MTN CONGO
INTEGRATED



Implementation in Progress

GABON

7 of 18
BANKS, MNOS & FINANCIAL INSTITUTIONS INTEGRATED



39%
INTEGRATION RATE

Implementation in Progress

CENTRAL AFRICAN REPUBLIC

PILOT NOT YET STARTED



Starting Soon

CHAD

PILOT NOT YET STARTED



Starting Soon

EQUATORIAL GUINEA

PILOT NOT YET STARTED



Starting Soon

The regional payment switch, interoperability standards, governance framework and institution connectivity are already in place.

The next step is to accelerate ecosystem adoption.

1 REGIONAL PAYMENT SWITCH
Already operational

1 INTEROPERABILITY STANDARD
Operational across the region

GOVERNANCE ARRANGEMENTS
Established and in place

INSTITUTIONS CONNECTED
Across banks, MNOS, MFIs and fintechs

MISSION: TURN EXISTING INFRASTRUCTURE INTO INFRASTRUCTURE CITIZENS USE EVERY DAY.

WHY THIS OPPORTUNITY MATTERS NOW

DIGITAL PUBLIC INFRASTRUCTURE FOR INCLUSIVE GROWTH IN CENTRAL AFRICA

The right investment today. The transformative impact for millions.

THE CONTEXT

A YOUNG & GROWING REGION
Over 70% of the population is under 35 years old with rising digital adoption.

DIGITAL MOMENTUM
Rapid mobile money growth, more smart phones, and increased internet connectivity.

FINANCING GAPS REMAIN
MSMEs, women-owned businesses and underserved populations still face limited access to finance.

STRONG REGIONAL WILL
Governments and regulators are prioritizing digital transformation and financial inclusion.

THE OPPORTUNITY

BUILD AND SCALE OPEN, INTEROPERABLE PAYMENT SYSTEMS AND ECOSYSTEMS
That connect institutions, enable real-time transactions, and create shared value for all.

KEY OPPORTUNITY AREAS

- Digital Financial Services
- Green & Climate Solutions
- Agribusinesses & Food Systems
- Energy & Infrastructure
- Logistics & Trade
- SME Finance & Local Enterprises

IFC VALUE ADD

PATIENT CAPITAL
Long-term financing to de-risk and unlock private sector investment.

ADVISORY EXCELLENCE
Helping clients strengthen strategy, governance, ESG and operational performance.

MARKET CREATION
Catalyzing solutions, setting standards, and building sustainable markets.

PARTNERSHIPS THAT SCALE
Mobilizing development partners, governments, and private sector players.

DEVELOPMENT IMPACT
Driving financial inclusion, job creation, gender equality and climate resilience.

WHY IT MATTERS

- Expands access to affordable financial services
- Enables businesses to grow and create quality jobs
- Empowers women and underserved populations
- Supports climate action and inclusive green growth
- Strengthens regional integration and resilience

THE IMPACT WE AIM TO CREATE

- **50M+** People with improved access to digital financial services
- **1M+** MSMEs and merchants benefiting from digital payments
- **$1B+** in private sector investment mobilized in the next 5 years
- **Lower Emissions** Through climate-smart investments
- **More Inclusion** For women, youth, and rural communities

TODAY'S INVESTMENT IN DPI IS TOMORROW'S INCLUSIVE, RESILIENT AND PROSPEROUS CENTRAL AFRICA.

TOGETHER, WE CAN BUILD SOLUTIONS THAT TRANSFORM LIVES.

GIMAC
GROUPMENT INTERBANCAIRE MONÉTIQUE DE L'AFRIQUE CENTRALE

CAMEROON · CENTRAL AFRICAN REPUBLIC · CHAD · REPUBLIC OF CONGO · EQUATORIAL GUINEA · GABON

ONE INTEROPERABLE QR CODE

ACCEPTED BY EVERY PARTICIPATING BANK, MFIs, MOBILE MONEY PROVIDER, FINTECH, AND PAYMENT APPLICATION.

One QR Code. One Standard. One Payment Experience. One Region.

ALL PARTICIPANTS

BANKS
All banks and commercial banks

MICROFINANCE INSTITUTIONS (MFIs)
Savings & credit, digital financial services

MOBILE MONEY PROVIDERS
All mobile money wallets

FINTECHS
Digital wallets and fintech solutions

PAYMENT APPLICATIONS
Merchant apps, super apps, payment platforms

ONE STANDARD

GIMAC INTEROPERABLE QR CODE

GIMAC QR

SAFE • SECURE • INTEROPERABLE
REAL-TIME • INCLUSIVE

ACCEPTED EVERYWHERE

RETAIL & SHOPS
Pay at any store seamlessly

RESTAURANTS & CAFES
Quick, easy and instant payments

TRANSPORT
Bus, taxi, moto, parking and more

GOVERNMENT SERVICES
Taxes, fees, permits and public services

HEALTH & EDUCATION
Pay for services, fees and more

FOR EVERYONE



Individuals, businesses and communities across Gabon.

ONE PAYMENT.
ONE EXPERIENCE.
ENDLESS POSSIBILITIES.

HOW IT WORKS

1. **SCAN** — User scans the interoperable QR Code
2. **CHOOSE** — Select your bank, MFI, mobile money or app
3. **AUTHORIZE** — Confirm payment securely
4. **PAY** — Real-time payment processed instantly across the network
5. **DONE** — Transaction successful for everyone, everywhere

ONE QR CODE CONNECTS THE ENTIRE ECOSYSTEM.
No barriers. No silos.
Just seamless payments.

TOGETHER, WE BUILD A CONNECTED, INCLUSIVE AND PROSPEROUS DIGITAL ECONOMY FOR GABON.

INCLUSION | GROWTH | TRUST | INNOVATION

GIMAC — THE REGIONAL SWITCH FOR CEMAC

12-MONTH ACTION PLAN ROADMAP

From Pilot to Regional Scale

MONTHS 1–3

PHASE 1
LAUNCH & FOUNDATION
Build the momentum

Expand merchant onboarding in Libreville
Target: 5,000 interoperable merchant QR Codes

Strengthen ecosystem coordination
Engage government, BEAC, GIMAC, banks, MNOs, MFIs, fintechs

Launch communication and awareness campaigns
Promote the benefits of the interoperable QR Code

MONTHS 4–8

PHASE 2
SCALE & INTEGRATE
Accelerate adoption

Increase deployment from 5,000 to 10,000 QR Codes
Scale across key commercial zones and priority sectors

Integrate all remaining institutions
Connect all GIMAC-linked banks, MNOs and MFIs in Gabon

Train merchants and ecosystem participants
Build capacity for adoption and digital payments usage

MONTHS 9–12

PHASE 3
OPTIMIZE & SCALE
Learn, document, replicate

Monitor adoption and transaction growth
Track KPIs and performance in real time

Document implementation lessons
Capture insights, challenges and success factors

Produce regional implementation playbook
Create a practical toolkit for replication

Prepare replication across CEMAC countries
Share the model and support rollout

END OF 12 MONTHS: RESULTS WE AIM TO ACHIEVE

10,000
Interoperable Merchant QR Codes deployed in Gabon

100%
GIMAC-connected Banks, MNOs & MFIs integrated

1M+
Monthly QR transactions

250M+ XAF
Monthly QR transaction value

Reduced cash dependency & higher merchant acceptance

Better customer experience & higher trust in digital payments

BUILD ONCE. SCALE REGIONALLY. CREATE IMPACT FOR MILLIONS ACROSS CEMAC.

EXPECTED IMPACT IN GABON – 12 MONTH OUTLOOK

Transforming Existing Infrastructure into Everyday Value for Citizens, Merchants and Institutions

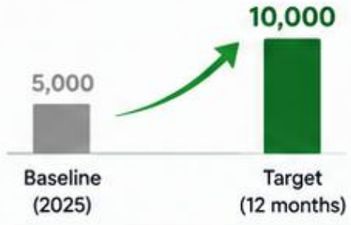
MEASURABLE RESULTS. REAL VALUE. INCLUSIVE GROWTH.

KEY PERFORMANCE INDICATORS (KPI)

10,000

INTEROPERABLE MERCHANT QR CODES DEPLOYED

Across key commercial zones in Gabon



100%

ALL GIMAC-CONNECTED BANKS, MNOS & MFIS INTEGRATED

Full ecosystem participation in Gabon



1M+

MONTHLY QR TRANSACTIONS

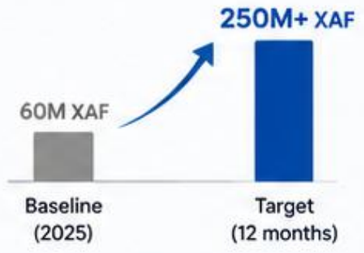
More usage.
More digital adoption.



250M+ XAF

MONTHLY QR TRANSACTION VALUE

Stronger activity.
More economic value.



REDUCED CASH DEPENDENCY

More digital payments, less cash in circulation



IMPROVED MERCHANT ACCEPTANCE & CUSTOMER EXPERIENCE

Faster payments, higher satisfaction, more trust



4.5/5

Customer satisfaction target

DEVELOPMENT IMPACT

- Increase financial inclusion for citizens and MSMEs
- Stronger MSMEs and merchant competitiveness
- Greater economic activity and transparency
- Support government digitalization and revenue collection
- Lower cash handling costs and positive environmental impact

ONE INTEROPERABLE QR CODE. ALL PARTICIPANTS CONNECTED.

MORE USAGE. MORE VALUE. MORE IMPACT.

GABON: THE REGIONAL DEMONSTRATION COUNTRY

Building today the DPI model for all CEMAC countries.

BUILD ONCE. SCALE REGIONALLY.

One Implementation Model for All CEMAC Countries

Proven in Gabon. Replicated Across Central Africa.

1. BUILD & VALIDATE



GABON DEMONSTRATION

- 10,000 merchant QR Codes deployed
- All banks, MNOs & MFIs connected
- Usage, impact & lessons measured

2. DOCUMENT & PACKAGE



REGIONAL PLAYBOOK

- Implementation methodology
- Operational guidelines
- Governance & coordination model
- Communication & awareness toolkit
- Monitoring & evaluation framework

3. REPLICATE & ADAPT



COUNTRY ROLLOUT

- Context adaptation
- Stakeholder mobilization
- Merchant onboarding
- Capacity building
- Monitoring & learning

4. SCALE IMPACT



REGIONAL IMPACT

- Interoperable payments for all
- More usage, more value
- Financial inclusion
- Economic growth
- Stronger regional integration

FROM GABON TO ALL CEMAC COUNTRIES



PROVEN IN GABON

CAMEROON	REPUBLIC OF CONGO	CENTRAL AFRICAN REPUBLIC	CHAD	EQUATORIAL GUINEA
Deploy Adapt Scale	Deploy Adapt Scale	Deploy Adapt Scale	Deploy Adapt Scale	Deploy Adapt Scale



ONE REGION ONE ECOSYSTEM

- One QR Code
- One Standard
- One Experience
- For All Citizens & Merchants

ONE MODEL. SIX COUNTRIES. MILLIONS OF PEOPLE. A CONNECTED, INCLUSIVE, DIGITAL CENTRAL AFRICA.

BUILDING GABON'S INTEROPERABLE DIGITAL PAYMENTS ECOSYSTEM

COLLABORATION. INTEROPERABILITY. INCLUSION. IMPACT.

Success comes from strong partnerships and a shared vision.

GABON USE CASE

MaDigiPaie

Led by the Ministry of Digital Economy, Digitalization and Innovation with **GIMAC**

10,000+
MERCHANTS
Target in Gabon

INTEROPERABLE QR CODE
Accepted by all participants

POWERED BY GIMACPAY

GIMACPAY
The regional payment switch for CEMAC

OUR ECOSYSTEM OF PARTNERS

BANKS & MFIs
Expanding access to financial services

MOBILE MONEY OPERATORS
Driving digital adoption at scale

FINTECHS & AGGREGATORS
Innovating and creating seamless solutions

MERCHANTS & BUSINESSES
Accepting digital payments and growing

REGULATORS & GOVERNMENTS
Enabling a trusted and enabling environment

DEVELOPMENT PARTNERS
Supporting sustainable and inclusive growth

REGIONAL & INTERNATIONAL PARTNERS
Connecting markets, sharing expertise, mobilizing impact

WHAT WE DELIVER TOGETHER

INTEROPERABLE PAYMENTS
One connection, multiple institutions, limitless possibilities.

UNIVERSAL QR CODE
One QR standard accepted by everyone, everywhere.

REAL-TIME TRANSACTIONS
Instant, secure and efficient payments for all.

TRUST & SECURITY
Strong governance, compliance and consumer protection.

INCLUSIVE GROWTH
More usage, more value, more opportunities for everyone.

OUR IMPACT IN GABON

10,000+	Merchants (Target)
2.8M+	Digital Wallets (Mobile Money)
3M+	Bank Wallets (Accounts)
800+	ATMs
3,000+	POS Terminals
20M+	Transactions in 2025 (Volume : XAF)
70M+	Cumulative Transactions since 2015 (Volume : XAF)

ONE NETWORK. SIX COUNTRIES. ONE FUTURE.

- CAMEROON
- GABON
- REPUBLIC OF CONGO
- CHAD
- CENTRAL AFRICAN REPUBLIC
- EQUATORIAL GUINEA



TOGETHER, WE ARE BUILDING THE FUTURE OF PAYMENTS IN GABON AND ACROSS CEMAC.

ONE ECOSYSTEM. ONE REGION. ENDLESS OPPORTUNITIES.

COLLABORATE · INNOVATE · INCLUDE · GROW · TRANSFORM

OUR STAKEHOLDER ECOSYSTEM

COLLABORATING TODAY FOR A CONNECTED, INCLUSIVE AND PROSPEROUS TOMORROW

One network. One standard. One region.

WHO WE WORK WITH

BANKS & MICROFINANCE INSTITUTIONS
Expanding digital access and delivering innovative financial services.

MOBILE MONEY OPERATORS
Driving financial inclusion through interoperable mobile money services.

FINTECHS & AGGREGATORS
Innovating solutions and extending reach to underserved populations.

MERCHANTS & BUSINESSES
Accepting digital payments and growing their businesses.

REGULATORS & GOVERNMENTS
Creating an enabling environment, policies and standards for digital transformation.

DEVELOPMENT PARTNERS
Supporting capacity building, funding and sustainable ecosystem development.

REGIONAL & INTERNATIONAL PARTNERS
Bringing expertise, best practices and global connectivity.

TOGETHER AT THE CENTER OF IMPACT



A shared vision for a **connected, interoperable** and inclusive financial **ecosystem** in Central Africa.

HOW WE COLLABORATE

STAKEHOLDER ENGAGEMENT
Regular dialogue, forums and working groups to align priorities and share insights.

JOINT SOLUTIONS
Co-creating solutions that address real market needs and drive adoption.

CAPACITY BUILDING
Training, knowledge sharing and toolkits to strengthen capabilities across the ecosystem.

DATA & INSIGHTS
Sharing data and insights to inform decisions and measure impact.

TRUST & GOVERNANCE
High standards, compliance and consumer protection ensure confidence for all.

SCALING IMPACT
Collaborating to expand reach, increase usage and generate economic and social value.

THE VALUE WE CREATE TOGETHER

Financial inclusion for millions of citizens

Growth opportunities for businesses and entrepreneurs

Economic development and regional integration

Climate resilience and sustainable solutions

Empowerment of women and youth

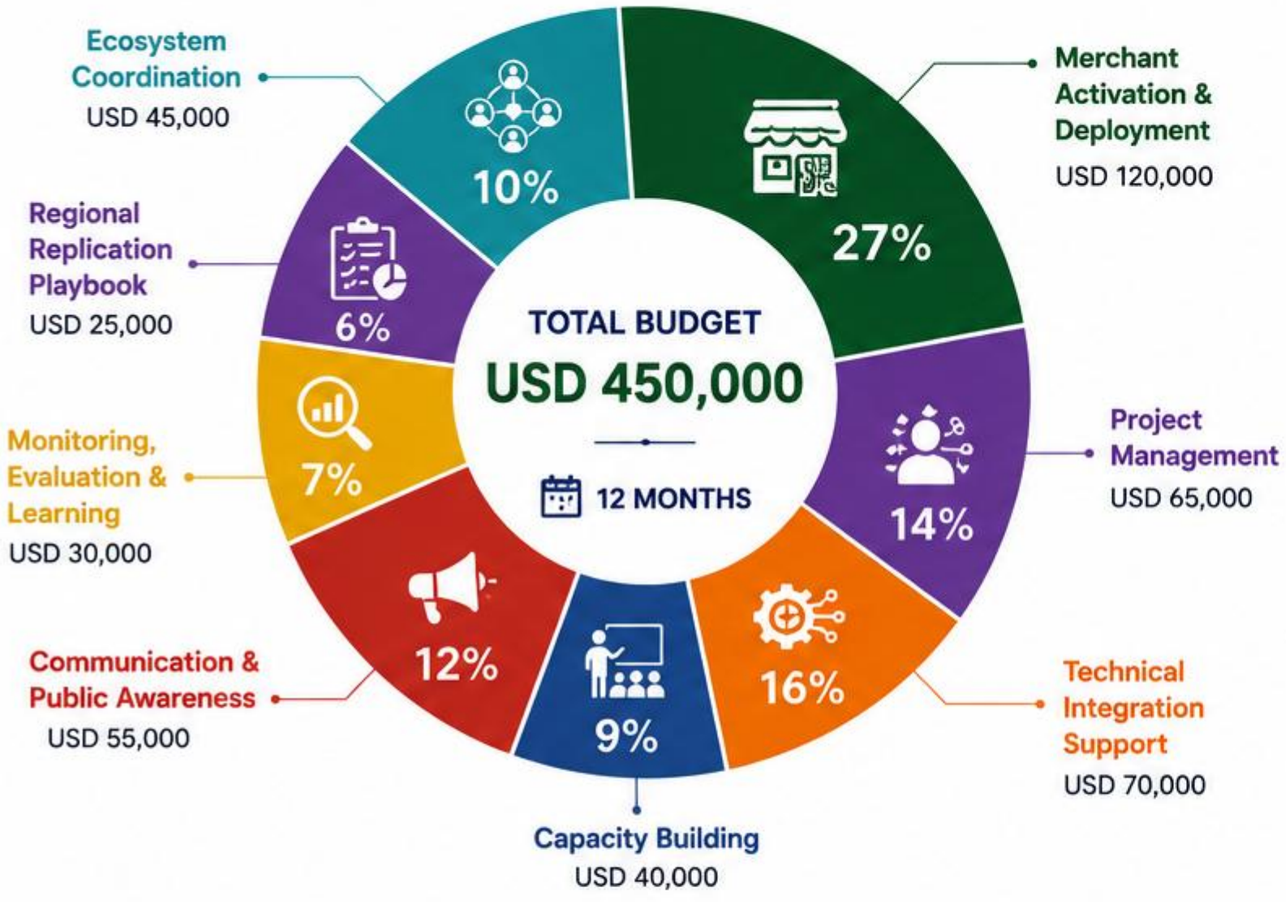
Stronger, more resilient and future-ready financial systems

TOGETHER, WE BUILD MORE THAN TRANSACTIONS.
WE BUILD TRUST. WE BUILD INCLUSION. WE BUILD THE FUTURE OF CENTRAL AFRICA.

GIMAC | GROUPEMENT INTERBANCAIRE MONÉTIQUE DE L'AFRIQUE CENTRALE

BUDGET OVERVIEW (12 MONTHS)

Investing in People, Adoption and Ecosystem Growth



#	ACTIVITY	DESCRIPTION	BUDGET (USD)
1	ECOSYSTEM COORDINATION	National coordination with the Ministry of Digital Economy, BEAC, GIMAC, Banks, MNOs, MFIs, fintechs and merchant associations	45,000
2	RERCHANT ACTIVATION & DEPLOYMENT	Recruitment, onboarding, field deployment and support for expanding from 5,000 to 10,000 interoperable merchant QR Codes	120,000
3	TECHNICAL INTEGRATION SUPPORT	Integration assistance for remaining Banks, Mobile Money Operators and MFIs	70,000
4	CAPACITY BUILDING	Training of financial institutions, merchants, support teams and public institutions	40,000
5	COMMUNICATION & PUBLIC AWARENESS	National awareness campaign, merchant engagement and communication materials	55,000
6	MONITORING, EVALUATION & LEARNING	KPI dashboard, implementation monitoring, merchant surveys and lessons learned	30,000
7	REGIONAL REPLICATION PLAYBOOK	Documentation of implementation methodology and toolkit for replication across CEMAC	25,000
8	PROJECT MANAGEMENT	Project coordination, implementation support and reporting	65,000
	ESTIMATED TOTAL BUDGET		USD 450,000

WHAT THIS BUDGET FINANCES

- Merchant Activation ✓
- Training & Capacity Building ✓
- Public Awareness ✓
- Monitoring & Evaluation ✓
- Replication Playbook ✓
- Ecosystem Coordination ✓

WHAT THIS BUDGET DOES NOT FINANCE

- New QR Infrastructure ✗
- New Payment Switch ✗
- New Infrastructure ✗

We focus on people, adoption, capabilities and collaboration – not on building parallel systems.

PEOPLE. ADOPTION. CAPABILITY. COLLABORATION.
THAT IS HOW WE BUILD A STRONG, INCLUSIVE AND SUSTAINABLE PAYMENT ECOSYSTEM.

GIMAC | GROUPEMENT INTERBANCAIRE MONÉTIQUE DE L'AFRIQUE CENTRALE

OUR ROADMAP. OUR IMPACT. OUR FUTURE.

BUILDING A CONNECTED, INCLUSIVE AND PROSPEROUS CENTRAL AFRICA

01 BUILD ONCE



We build robust and interoperable digital payment infrastructure that all institutions can rely on.

02 USE EVERY DAY



Millions of people and merchants use the system daily for fast, secure and affordable transactions.

03 SCALE REGIONALLY



We expand across countries and partners, creating seamless connectivity across the CEMAC region.

04 FINANCIAL INCLUSION



More people gain access to financial services, opportunities and a better quality of life.

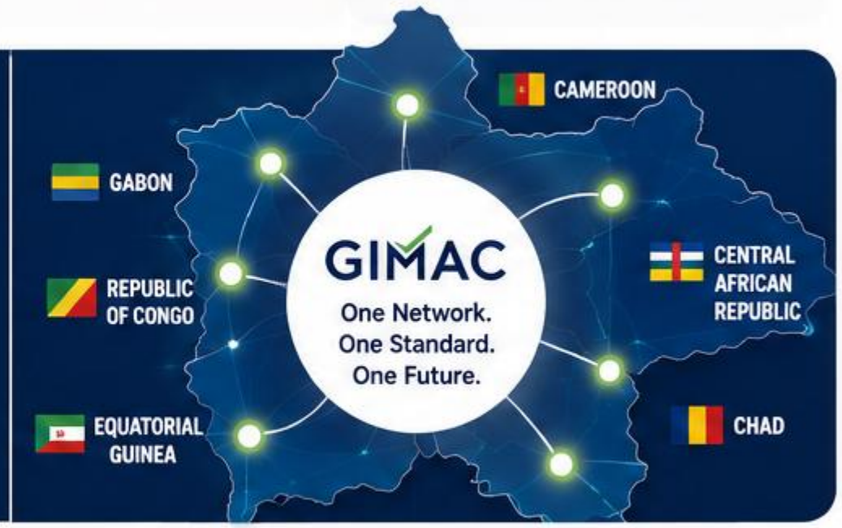
05 DIGITAL PUBLIC INFRASTRUCTURE



A strong foundation for innovation, economic growth and sustainable development across Central Africa.

“From Infrastructure to Everyday Impact.”

- More Access for Everyone
- More Value for Businesses
- More Trust in the System
- More Impact for Communities
- More Growth for Our Region



TOGETHER, WE BUILD MORE THAN TRANSACTIONS.
WE BUILD TRUST. WE BUILD INCLUSION. WE BUILD THE FUTURE OF CENTRAL AFRICA.

GIMAC | GROUPEMENT INTERBANCAIRE MONÉTIQUE DE L’AFRIQUE CENTRALE