nat**switch** .

25 June 2020

To whom it may concern

In 2014 Reserve Bank of Malawi has partnered with BPC for implementing a national payment switch project, which successfully went live and has been in production ever since.

In 2015 RBM also requested BPC also to ensure mobile wallet interoperability on the national payment switch that would have enabled 2 major MNOs in the country – Airtel and TNM to interconnect and ensure reciprocity. The project was delivered on time and now MNOs are now part of the national payments ecosystem i.e. customers of mobile money can withdraw cash from ATMs, do bill payments, merchant payments, request balance, mini-statement, perform remittances to/from banks and other services

Our current relationship with BPC is focused on continuous innovation and over the course of our partnership we have been able to deliver multiple innovative products to the Malawi market within short period of time.

I'm happy to recommend partnering with BPC. If you have any questions, please feel free to contact me.

Sincerely,

Gertrude Kadumbo

## **CHIEF EXECUTIFE OFFICER**