AsiaHawala - Rebuilding Iraq

Usage Stories and Testimonials

Financial-aid disbursement using AsiaHawala

Over 200,000 households covering approximately 1 million people have received financial-aid from various NGOs through AsiaHawala

What made financial-aid distribution using AsiaHawala successful

Ease of use

Most of the beneficiaries live in refugee camps far from main cities and have no access to banks. It is difficult for them to bear the cost of traveling to far of distance to receive financial aid. It is also time taking to travel and stand in queue for hours waiting to receive money. With AsiaHawala, refugees and internally displaced people can receive financial aid directly in their AsiaHawala wallet without need to travel away from their refugee campus.

Flexible KYC and service access

As many people do not have complete identification documents, KYC norms has been relaxed. Internally displaced people and refugees can register for AsiaHawala using Passport, UNHCR Certificate, National ID, Iqama (Residency permit) or Camp ID. To ensure use of financial-aid for relevant purpose, some humanitarian organizations have requested to disable selected services to match their requirements.

Extensive agent network and mobile agent approach

Refugees can cash-out money at one of the 1000+ AsiaHawala agents spread across the country. AsiaHawala has widespread agent network across urban and rural areas covering entire Iraq including many hot zones like Mosul, Anbar and Salah-Din. To make this a success, AsiaHawala has put extra effort and has invested in regularly sending team of mobile agents to the campus to register refugees for AsiaHawala and educate them about how to use the service. Additionally, AsiaHawala mobile agents set up mobile point of sales inside the campus helping recipients to cash-out within campus instead of traveling far to collect their financial-aid and save time and money.

Expansive partner network

AsiaHawala has partnered with over 15 international and national NGOs as well as government. Its partners include UNICEF, UNHCR, WFP, ICRC, Reach, SCI, Mercy Hand, PAH, Medair, ZOA, CNSF, IRC, Islamic Relief, NRC, ROI and many others along with Iraq Ministry of Migration and Displaced.

WFP mobile money based cash-assistance pilot in Erbil

In December 2016, **World Food Program (WFP)** launched a **financial aid disbursement** pilot in the **Erbil governorate** using mobile money service **AsiaHawala**. WFP leveraged AsiaHawala's **extensive agent network** to make financial-aid more accessible to refugees. SIM cards with full service functionalities were distributed to registered beneficiaries and AsiaHawala wallet was opened with user's identification details.

WFP cash-assistance in Arbat and Ashti IDP camps

Between July and December 2017, **World Food Program** (WFP) partnered with **AsiaHawala** to provided cash-aid to Internally Displaced People (IDP) in Arbat and Ashti IDP camp. Cash-assistance was provided to **15,712 individuals** using AsiaHawala. Each individual received **IQD 20,000.**

In 2017, WFP and AsiaHawala built a **strategic partnership**, which saw AsiaHawala **adjusting some of its processes** to suit specific needs of WFP. The strategic partnership positioned WFP as the single biggest humanitarian provider of mobile money based financial-aid disbursement in Iraq in 2017. The two partners allocated staff at hotlines and AsiaHawala help desks to **answer questions and respond to feedback** and complaints as well as to analyze the need for adjustments to the program based on feedback. **Banners** were displayed in IDP camps to illustrate the disbursement process and beneficiaries' entitlements. Pictorial banners were used to ensure all were informed, including people with limited literacy skills.

Following WFPs success other UN agencies and NGOs adopted AsiaHawala for financial-aid disbursement

ICRC cash-assistance in Rania District

In 2017, **International Committee of the Red Cross** (ICRC) provided multi-purpose cash-assistance in collaboration with **AsiaHawala** in **Rania district.** The assistance was given through AsiaHawala to host community families, internally displaced people and refugees as per family size. A **family of two members received IQD 260,000** and from there on IQD 30,000 was provided for each additional family member

Mercy Hand multi-purpose cash-assistance in Ninewa

In the beginning of November 2017, Mercy Hands (MH) started providing **Medical and Cash Support** to conflict affected IDPs, host communities, returnees and vulnerable populations in the **Governorate of Ninewa**. MH assessed neighborhoods of Al Rashidia, Al Nour and Al Akhaa in Mosul and identified 663 most vulnerable households. By end of February 2018, these 663 households were provided **US$ 400 of cash-assistance through AsiaHawala** as part of first distribution. Prior to this AsiaHawala has registered these beneficiaries for AsiaHawala wallet during a scheduled registration event. MH explained the cash distribution mechanism and the use of mobile phone payments. The results for the first distribution round (shown below) were encouraging which has led to further cash-assistance using AsiaHawala. Until February 2018

- ***663 households received the full amount of US$400 of cash transfer as part of the first distribution.***
- ***96 % of money was spent on meeting critical needs such as food, shelter and health.***
- ***58% of selected households receiving the cash transfer are extremely vulnerable, such as female-headed households, households in care of people with disabilities, chronic diseases, pregnant/lactating women, elderly and large-sized families.***
- ***73% of the beneficiaries reached are female.***
- ***61% of the beneficiaries reached are children.***
- ***99% of beneficiary households who received Cash support are satisfied***

UNHCR cash-assistance program

In 2018, **UNHCR partnered** with **AsiaHawala** to provide cash-assistance of US**$ 400/800/1200** per month to **1600 beneficiaries**.

Eligible recipients were contacted either via SMS or phone call and notified that they can obtain Asiacell SIM card at relevant shops. Once a transfer was made, recipients received an SMS message on their mobile connection to collect their cash entitlement from AsiaHawala agent. AsiaHawala also facilitated **mobile agents**, who visited the camps to carry out cash disbursement over four days each month.

Testimonial: The story of Mishaal

Mishaal Elias, 40, fled his home in al-Baaj district of Ninewa province in 2015 when militant groups took over his home town. With his large family of 16, he settled in Mosul city, working as a blacksmith and hoping to make enough money to be able to leave the country.

“Living in Mosul was very difficult. We were always cautious, but I needed to gather enough money to smuggle my family to Turkey,” says Mishaal

He succeeded in fleeing to Turkey. After fleeing to Turkey and facing difficulties living as refugees, Mishaal took his family back to Iraq. They arrived at UNHCR’s Scout camp in Baghdad in 2016 and were later relocated to al-Ahal camp. Here, ***he registered alongside 185 families from Anbar, Salah al-Din and Ninewa to receive cash assistance for winter via AsiaHawala.***

“I am relieved to receive this assistance, I have a large family and they require a lot. I had a back injury before coming here and I can’t work to provide for them now,” Mishal said. He hopes to return home, re-open his shop and work again as a blacksmith.

“We were living in comfort before they came,” he recalls. “We never thought this would happen to us. At least we are finally safe and I can provide for my family now.”

UNHCR would like to thank its donors for their generous contributions that have enabled us to provide cash assistance to address winter needs in a timely manner.

Testimonial: The story of Akram (1/2)

"I have been in this camp for four years. I married a daughter from this family. I am responsible for them now. My mother-in-law is very sick, she has been this way for three years. She has no son to help. Do we leave her to die? If you want to help people, it is not just about changing the amount of money you give, you need to help them live.“

--Akram

Status	Internally Displaced (IDP)
Location type	Living in camp
Duration of financial need	Long term (over two years)
Reason	Displaced by conflict
Family	Head of small household with several dependents
Education	Completed high school
Language	Kurdish
Written literacy	Can read and write fluently
Financial literacy	Owns mobile, limited experience with formal banking
Work type	Energetic and able to work, but has no job

Testimonial: The story of Akram (2/2)

"We all started to receive cash through mobiles in the past year.
Before, there was some assistance here and there, but now the financial assistance is regular and the amount does not vary."

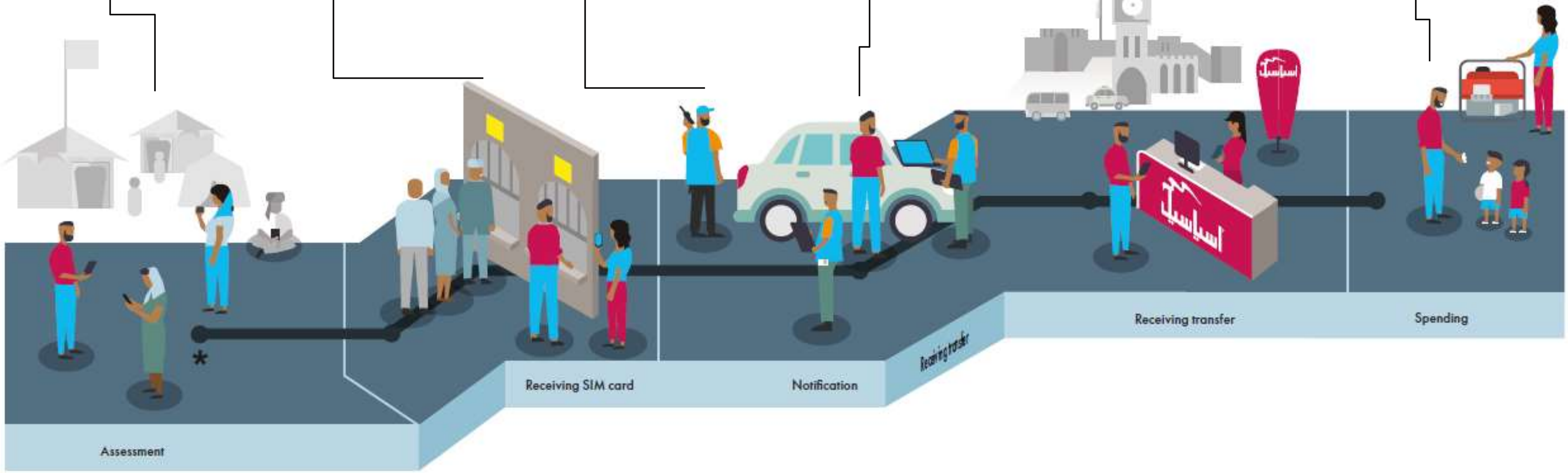
"We took our documents to a committee at the camp management office. It was easy, quick, and organized. In one window they checked my documents, in another window I got the Asiacell SIM Card.
After I got the Asiacell SIM card I bought another mobile phone for 50,000 IQD to make sure that it remains active."

"I got a message from Asiacell a few days after getting the SIM card that money was being distributed. The text was in Arabic and was very clear. My friend also told me that money was being distributed here. Ever since, we receive a text message at the beginning of every month informing us that there will be cash given out on the following day."

"Usually a white Chevrolet comes to the camp with three employees to give us money. Every month they pick a different spot in the camp.
In the first few months I would take my phone to where they come. I give the mobile to the employee, they type a code into the mobile, the total amount of cash appears on the screen, and the employee gives me the cash. The employees are polite and respectful. But the 1,000 IQD notes they give us are old."

"Now we have found a better way. My eldest son takes the text message and goes to Erbil to collect the money. The Asiacell office in Erbil has no queue. The notes that we get are brand new; so new that they make a sound!"

"It is good that they give us this money so that we can use it outside the camp to pay for a doctor, for example. We also need money to buy food that is not in the food package that we get. It is a good package but there is not enough. I also buy meat with the money.
After I got the money I used it for the generator and for food. The rest for the doctor and sweets for the children.



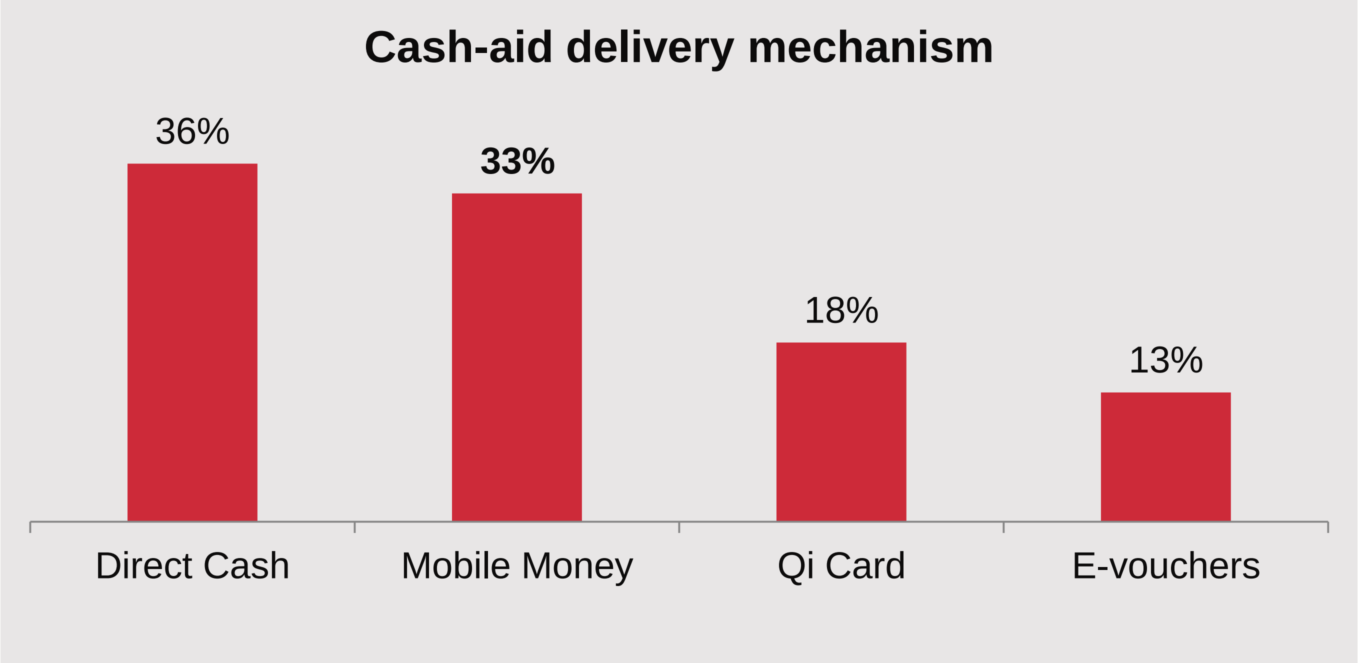
Testimonial: The story of Afnan

" My husband lost his job recently, and we did not know how to afford paying for things we need for the colder months. With the cash assistance I can purchase what I need to keep my family warm"

– Afnan Khalid, Laylan-3 displacement camp

Mobile money becoming the preferred method for cash-aid

33% cash-assistance in Iraq is delivered through mobile money



Source: Survey by Humanitarian Policy Group and Ground Truth Solution. The quantitative survey was implemented through face-to-face, one-on-one interviews with n=333 respondents between 31 July and 16 August 2018.

Merchant payments (online and in-store) using AsiaHawala

AsiaHawala has processed merchant payment and eVoucher purchase worth IQD 513.6 million, giving boost to digital payments and online shopping in Iraq

AsiaHawala use for merchant payment is growing because…

Lack of digital payment options

93% of the adult population in Iraq is unbanked. Hence very few people have debit or credit card to make digital payments. POS infrastructure is also poor. In this context, AsiaHawala has emerged as an easy-to-use, quick and affordable alternative of making digital payments in Iraq. AsiaHawala can be used by all consumers unbanked or banked to make digital payments both online and in stores. In store merchant just need their basic mobile phone and Asiacell mobile connection to accept AsiaHawala payment, they do not need to buy costly POS machines.

Growing start-up ecosystem

Many entrepreneurs in Iraq mostly belonging to millennial generation are investing in start-ups such as eCommerce sites. These start-ups are looking for innovative way to collect payments. AsiaHawala features as a key payment acceptance channel in their list due to anywhere anytime mobile payment value proposition and its wider reach across unbanked and banked segments.

Easy to integrate

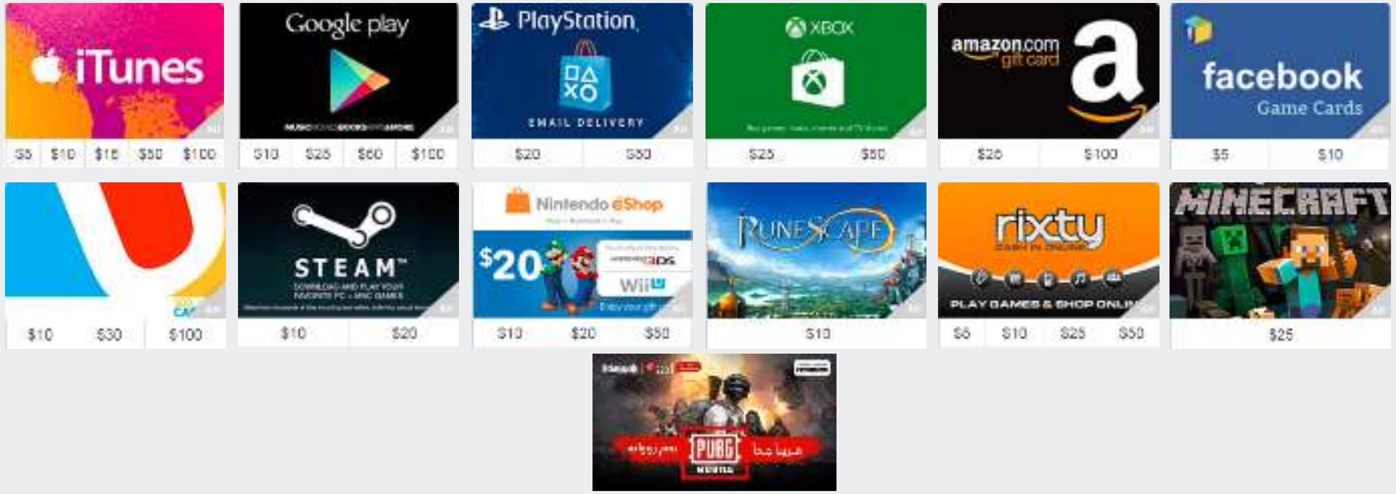
AsiaHawala has provided an 'Online Payment Gateway' exposing APIs allowing merchants to easily integrate with AsiaHawala. AsiaHawala provides merchants ability and flexibility to launch an 'AsiaHawala Payment Button' on their website or provide in-app payment for mobile application. The Open API approach is bringing the online payment ecosystem in Iraq on par with the developed world.

Expansive partner network

AsiaHawala has partnered with multiple merchants, eCommerce businesses, digital content providers providing consumers a one stop shop for multiple payments – GooglePlay, iTunes, PlayStation, Xbox, Facebook, Steam, Nintendo, Runescape, Rixty, Minecraft, PUBG, La3eeb, Amazon, CashU, Bazarga, ShopBox, ZoodMall, Miswag, KalaFrosh, ShopBox, TNFX, CityStar Mall, Fly Baghdad, Moonline, Booking Advisors, Sky Flowers, media Travels, Yiata, Careem

eVoucher purchase: Enabling international brands to reach millennial

AsiaHawala is helping International brands selling digital content to reach Iraqi millennial and Gen-Z. Iraqi youth can purchase eVouchers of major digital content providers instantly using AsiaHawala and buy app, books, music, games, music, TV shows and be part of digital transformation which their peers in other countries are experiencing.



Online merchant payment: Boosting eCommerce in Iraq

Local and international eCommerce merchants have integrated with AsiaHawala allowing consumers to pay digitally using AsiaHawala. On one hand digital payments using AsiaHawala are easy-to-use, convenient and trendy for the online-generation consumers, on other hand it is a quick, secure, risk-free and affordable way of collecting payments for eCommerce businesses (compared to cash on delivery). Win win for all!

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Shop box

KALA FROSH BEAUTY

Testimonial: Bazarga – Powering the start-up revolution in Iraq

"Electronic marketing has become very common in the Kurdistan Region. Anyone can open a page or website to sell their goods," Rawand Abdulrahman said, who recently founded Bazarga Company to sell goods online.

For him, too, however, there are two main problems complicating online marketing in the Kurdistan Region – collection of payments and delivering the goods.

"We have set up a banking payment section on our website in a bid to resolve the payment problem. We issue a smart card for free to those registering on our website. This way, they can purchase goods from all the electronic companies registered with us. In addition, they can also top up their card through Bazarga's special card, **Asia Hawala** or Zain," he added.

Bazarga Company has only recently opened, yet more than 500 people have registered with the company, along with 60 corporations in the Kurdistan Region signing contracts with it to sell their products. Moreover, 12 electronic markets are coordinating with Bazarga in an attempt to solve the issue of collecting payment from customers.

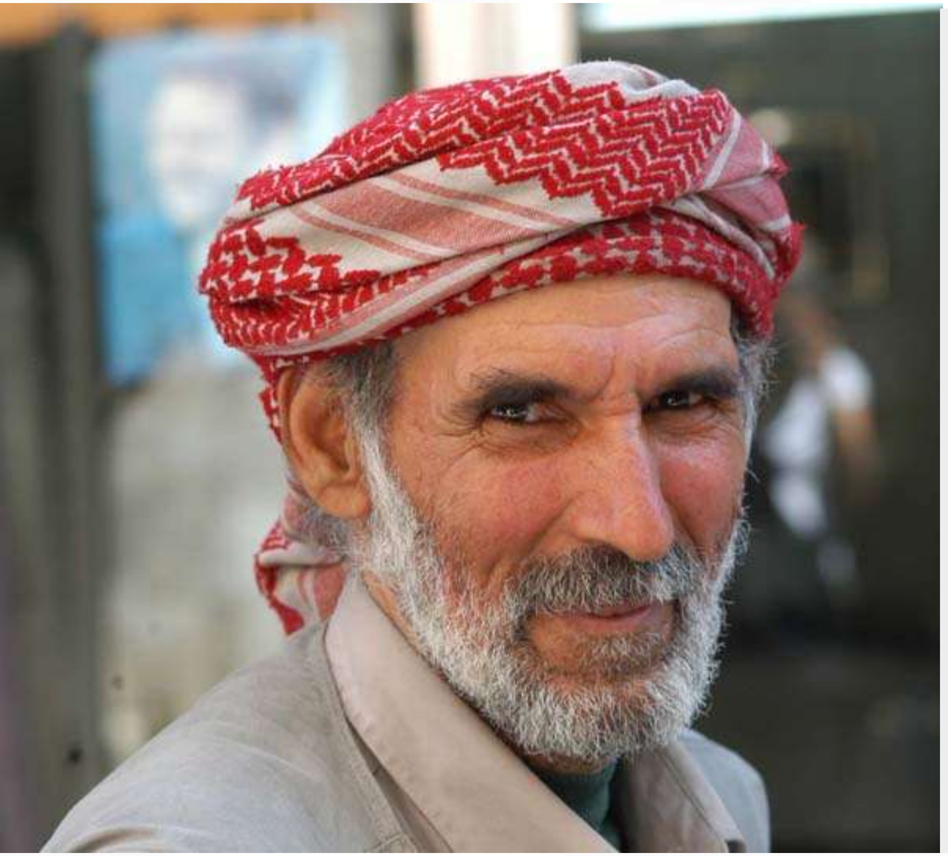
"We have resolved the problem of delivery in our company, which has its own cars. And we have three types of delivery: Normal delivery services, which take 48 hours and are for free, quick delivery services, which take 12 to 18 hours and charge buyers according to the size of the product they purchase, and VIP services, which are for free for those spending $800 or more purchasing Bazarga goods," Abdulrahman detailed.

Source: http://www.rudaw.net/english/business/10042017

Pension payments using AsiaHawala

AsiaHawala has revolutionized pension payments by reducing the disbursement time from hours to seconds

Pension payments - Giving old retired people the respect they deserve



- ✓ **Pension payments are important in Iraq: Iraq spends a large percentage of budget on pensions:** Pension payments represent one of the largest shares of social protection spending in Iraq (In 2010 more than 4 percent of Gross Domestic Product went to pensions, one of the highest in the region).
- ✓ **Pension payments in Iraq followed old fashioned approach with disregarded the inconvenience suffered by the poor:** With only few centers to disburse retirement salaries in cash, collecting pension was a time taking and tiring process as old retired people have to wait and stand in long queues for hours.
- ✓ **AsiaHawala has transformed the pension payment process by digitzing it:** AsiaHawala has partnered with government department - Directorate of Public Pension in Iraq to make pension payments convenient for old people. Every retired person can get AsiaHawala wallet and receive their pensions in timely manner in the wallet. The recipients can then cash-out their pension at anyone of the multiple AsiaHawala agents spread across the country or use the money in the AsiaHawala to make bill payments, merchants payments, Asiacell top-up etc.

Donations using AsiaHawala

AsiaHawala is leveraging technology for social good by facilitating donations using mobile money and is also playing its part by offering the service free of cost and bearings the cost of advertisement

Donations – Bringing smile on face of orphans

- ✓ **Leveraging technology for enabling donations:** AsiaHawala has created digital wallets for many charity organizations and hospitals in Iraq so that everyone with or without bank account can donate easily using mobile money. People can donate to these wallet easily anytime anywhere from their mobile phone by just typing wallet/phone number of recipient charity organization or hospital.
- ✓ **Playing its part:** AsiaHawala has considered social responsibility as one of the main responsibilities for itself. Hence, AsiaHawala is contributing to the donation service beyond just technical support. AsiaHawala bears the cost of advertisements dedicated to these wallets in order to encourage people to make donations. Moreover, AsiaHawala does not charge any service charge for making donation making the service free to use.
- ✓ **Used by many:** Many charity organization and hospitals are using AsiaHawala such as Al Ayn Social Care Foundation, Hiwa Hospital and Hasan Al Husain. Al Ayn is helping orphans and their families through the donations.

AsiaHawala - Rebuilding Iraq

Impact on SDGs

AsiaHawala
Fast, Easy & Secure

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A TECH MAHINDRA COMPANY

AsiaHawala impacts 9 of 17 SDGs

SDG 1: No Poverty

3 million Iraqis are internally displaced. 237,000 Syrian refugees are living in Iraq. 11 million people need humanitarian-assistance. Many of these people have lost jobs or are unable to work and have no means to meet even the basic needs of food, shelter and clothing for their families. They have slipped into extreme poverty. To help them sustain their lives, AsiaHawala has enabled these people to obtain Asiacell SIM and open AsiaHawala wallet (mobile money account). AsiaHawala is enabling over 15 NGOs such as UNHCR, WFP, ICRC, Mercy Hand to deliver cash-aid directly to AsiaHawala wallets of the internally displaced people and refugees. **AsiaHawala has allocated mobile agents in camps enabling quick and easy cash-out.** This enables refugees to cash-out in camps instead of distant locations and save on time and traveling cost. Digitizing of cash-disbursement has made the payments regular, timely and secure. **AsiaHawala has facilitated cash-disbursment for over 200,000 household covering over 1 million people, helping them to fight extreme poverty and meet basic needs like shelter, food and clothes for winter.** Moreover, AsiaHawala also enables charity organizations and hospitals to collect donations and provide a better life to orphans and poor.

"My husband lost his job recently, and we did not know how to afford paying for things we need for the colder months. With the cash assistance I can purchase what I need to keep my family warm" – Afnan Khalid, Laylan-3 displacement camp

SDG 2: Zero Hunger

Cash-aid provided by agencies such as World Food program through AsiaHawala is helping internally displaced and refugees to meet food and nutrition requirement of their family while having control over what they eat. Most of the times food packages provided in-kind meet hunger but does not provide enough nutrition especially for growing children and pregnant ladies. **Cash-assistance allows people to spend on food they need as per the nutritional requirement of their family.** Moreover, **with money safely saved in their AsiaHawala wallet, they can cash-out small amounts and buy food in small quantities** and completely control their food expenditure.

"It is good that they give us this money so that we can use it outside the camp to pay for a doctor, for example. We also need money to buy food that is not in the food package that we get. It is a good package but there is not enough. I also buy meat with the money. After I got the money I used it for the generator and for food. The rest for the doctor and sweets for the children." – Akram, internally displaced, living in camp

SDG 3: Good Health and well being

Mercy Hand has provided Medical and Cash Support to conflict affected IDPs, host communities, returnees and vulnerable populations in the Governorate of Ninewa. It provided US$ 400 of cash-assistance through AsiaHawala to 663 most vulnerable households (households in care of people with disabilities, chronic diseases, pregnant/lactating women, elderly), ensuring these people are able to get medical attention they need. 96 % of money was spent on meeting critical needs such as food, shelter and health. Cash-assistance helps people to refer to doctors outside the refugee camp and get advanced treatment

Charity organizations and hospitals such as Al Ayn Social Care Foundation and Hiwa Hospital in Iraq are using AsiaHawala to collect donations for ensuring well being of orphans and poor and provide a respectful life to them. AsiaHawala has kept this service free of service charge and is also bearing the cost of advertising this service.

With only few centers to disburse retirement payments in Iraq, collecting pension is a long tiring process as old retired people have to wait and stand in long queues for hours. AsiaHawala has partnered with government (Directorate of Public Pension in Iraq) to make pension payments convenient for old people. Every retired person can get AsiaHawala wallet and receive their pensions in timely manner in the wallet. The recipients can then cash-out their salary at anyone of the nearby 1000+ AsiaHawala agents ensuring that the old people get the convenience and support they deserve in ld age.

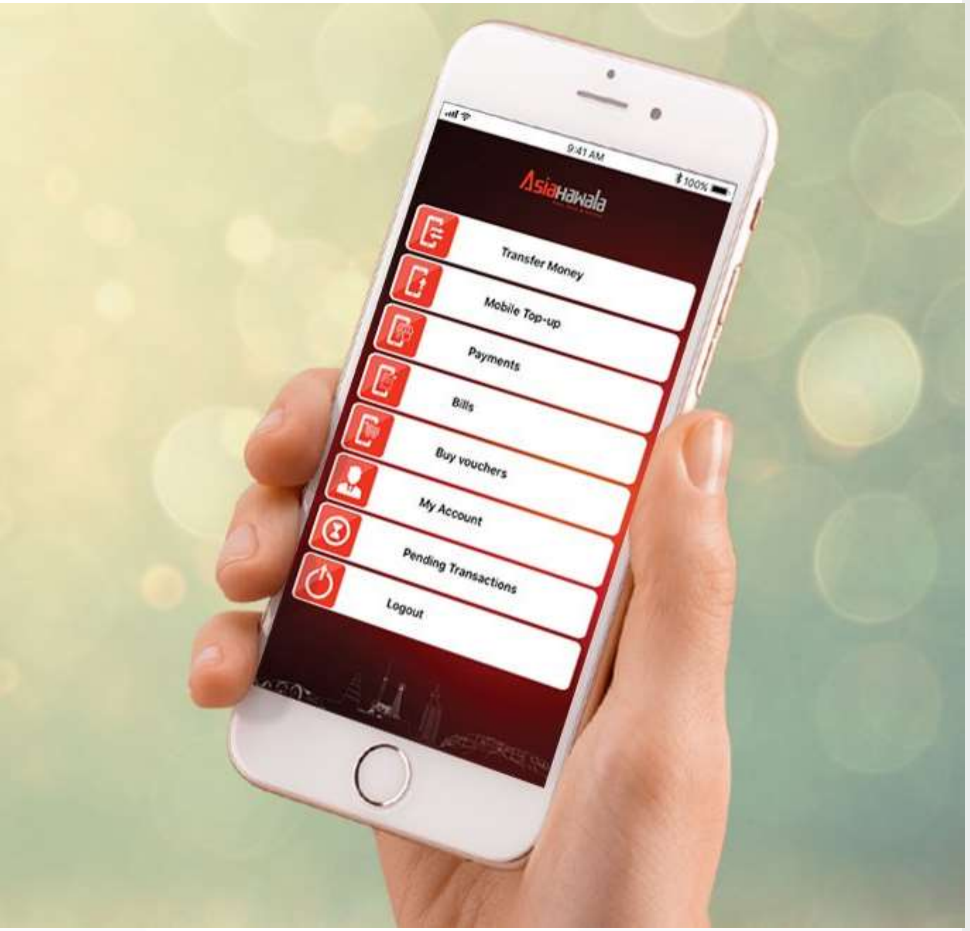
SDG 5: Gender Equality

Mercy Hand has identified many female headed households and provided them financial-aid through AsiaHawala. Mercy Hand ensured that females are not left behind and are in-fact helped more so that they can gain confidence to bring themselves and their dependents forward in the society. **73% of beneficiaries amongst the 663 households helped by Mercy Hand were females.**

Due to religious constraints and harassment fears some women do not like to share their mobile number and other details with male agents for recharging mobile. They depend on male members of their family for simple things like recharging internet and mobile connection or shopping. AsiaHawala has come as a boon for such women as AsiaHawala provides mobile self-service allowing women to recharge mobile connection on their own without the need of sharing their number or shop online from convenience of their home. AsiaHawala provides women independence while confirming to the religious and personal norms.

AsiaHawala is also promoting women entrepreneurs by enabling women to run AsiaHawala agent business.

SDG 8: Decent work and economic growth



AsiaHawala has created a large network of over 1000 agents and many distributors and support staff across urban and rural Iraq including war zones such as Mosul, Anbar and Salah-Din. Through this **AsiaHawala has provided employment to over 1150 people in Iraq. In 2018-19, AsiaHawala has paid IQD 382 million in commissions to these agents providing them sustainable livelihood. (SDG goal 8.3).**

Only 7% of Iraq's adult are banked. In just 3 years, **AsiaHawala has provided financial access to more than 0.73 million unbanked and under-banked consumers thus brining 3% of Iraq's adult population in formal financial ecosystem and enhancing the financial inclusion. (SDG goal 8.10).** While, 0.73 million are registered AsiaHawala users, many more people are impacted through their financial inclusion. For example, AsiaHawala provided financial-aid to 200,000 households (one beneficiary in each household is registered), but almost 1 million people covered by these 200,000 household are positively impacted by this financial inclusion. Not just individuals, AsiaHawala has also provided an digital payment access channel to businesses especially eCommerce and start-ups

SDG 9: Industry, Innovation and Infrastructure

In alignment with SDG goal 9.3, **AsiaHawala is providing financial access to over 40 businesses helping them to collect payments and disburse salaries digitally**. In absence of enough credit and debit cards, eCommerce and start-up businesses like ZoodMall, Miswag, KalaFrosh, ShopBox, Bazarga, Aman.Camera are collecting payments from consumers through AsiaHawala. **In 2018-19, AsiaHawala processed IQD 927 million merchant payments, online purchase, eVoucher purchase transactions.** Companies like Saman Cement, Gasin Cement, Tasluja Cement, Faruq-Investment, Grand Millennium Hotel, Azadi Factory and IraqCom are paying salary to their employess through AsiaHawala.

Mobile phones and internet has grown in Iraq. 87% adult population has mobile phones. However, recharging airtime and internet connection easily on time is challenging especially in conflict effected areas, hampering connectivity. **AsiaHawala enables customer to recharge their Asiacell mobile connection or Gorannet, Fastlink and Tishknet internet connection instantly anytime anywhere, ensuring customers are always online and connected.** (SDG 9.C increasing access to ICT). **In 2018-19, AsiaHawala processed IQD 1.88 billion worth of recharge transactions.**

“We have set up a banking payment section on our website in a bid to resolve the payment problem. We issue a smart card for free to those registering on our website. This way, they can purchase goods from all the electronic companies registered with us. In addition, they can also top up their card through Bazarga’s special card, ***Asia Hawala*** *or Zain*

– Abdulrahman, Bazarga Company (start-up that sells good online)

SDG 10: Reduce inequality

AsiaHawala through its various services like financial-aid distribution, pension payments, donations, merchant payments, online payments is **enabling financially inclusion of various consumers segments ranging from unprivileged people like internally displaced, refugees, females, disabled people, old retired people to milliennial, working class, gen-z, youth**. Thus AsiaHawala is promoting inclusion of all irrespective of age, sex, disability, race, ethnicity, origin, religion or economic or other status (SDG goal 10.2)

AsiaHawala has also reduced remittance (P2P transfer) cost. Informal Hawala agent used to charge around 10% of remittance value. However, AsiaHawala charges only 0.25% of remittance value. Thus **AsiaHawala has reduced remittance from 10% to 0.25%, which is well below the 3% target set by SDG 10.C Due to its affordable cost IQD 150 billion has been transferred through AsiaHawala P2P money transfer service in 2018-19**

SDG 12: Responsible Consumption and Production

AsiaHawala has replaced physical vouchers and gift cards with e-vouchers and electronic recharge (like Asiacell, Gorannet, Fastlink Tishknet, Playstation, Xbox, Amazon etc). Instead of purchasing physical vouchers and gift card consumers are now purchasing e-vouchers using AsiaHawala, which are delivered through SMS. **eVoucher and electronic recharge reduces paper and plastic wastage (SDG 12.5)**

SDG 16: Peace, Justice and Strong Institution

By digitizing cash-aid distribution, salary distribution and pension payments AsiaHawala has removed middlemen in the process thus reducing money leakage and eliminating corruption. Recipients receive their cash-assistance, salary or pension in full, on time directly in their AsiaHawala wallet. No more higher officials or middle men are able to pocket the salary or money of other people. **AsiaHawala confirms to SDG 16.5 to reduce corruption and bribery in all their forms. In 2018-19 AsiaHawala has distributed IQD 147 billion in cash-aid payments, salary payments and pension payments. According to survey** *by Humanitarian Policy Group and Ground Truth Solution* **33% of cash-assistance in Iraq is delivered by mobile money, just 3 percentage points less than direct cash which is at 36%**

AsiaHawala is a unique comprehensive service, serving financial needs of wide ranging consumer segments. On one hand it facilitates financial-aid to the poor unbanked internally displaced people and refugees and pensions for poor and on the other hand it enables payments for online shopping, eVoucher purchase, transport payments, airtime and data recharge to millennial and Gen-Z consumers. AsiaHawala is leveraging technology to enable digital payments and eventually helping to rebuild Iraq.

THANK YOU

www.asiahawala.iq

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