



A message  
from the CEO  
**BRAD JONES**

### **Revving Up Digital Literacy to Enhance Financial Inclusion — Brad Jones, CEO**

Myanmar has seen an unexpected surge in digital adoption as the country leapfrogs into a world of e-commerce and payment technologies. Digital payments and mobile money services now play a pivotal role in driving financial inclusion, especially among the unbanked population. With this rapid deployment of digital technology comes a range of cybersecurity threats which users need to protect themselves from. This is why it is important to create awareness through digital literacy.

As the leading mobile financial services provider in the country, we have been ramping up our digital literacy initiatives within different communities to ensure that people are aware of cybersecurity and financial security. Being the official partner for the Myanmar Cybersecurity Month (MCM) this October, Wave Money is pleased to contribute to raising cybersecurity awareness among end users, media practitioners, and agents who service mobile money. Beyond MCM, educating the public on cybersecurity across online and offline channels continues to be among our top priority.

We take our commitments to our customers, employees and communities seriously. Wave Money delivers convenient, secure, reliable, and extensive fintech services to over 24 million customers through our nationwide agent network. This includes merchants, government and non-government agencies, and humanitarian organizations.

Being on the forefront of financial inclusion in Myanmar, we ensure the safety of digital payments and mobile money services. We have built a secure and robust architecture which includes multi-level security protocols and compliance to protect transactions, user data and identity, and third-party risk management. We also employ the latest and most sophisticated encryption algorithms for data privacy and authentication.

Throughout MCM 2020, Wave Money will be conducting Masterclasses for media practitioners, as well as webinars and workshops on cyber awareness and digital payment security. As much as possible, we will continue to teach users the essential security practices and tips so that they can make digital payments and use mobile money services safely. With our vision to “Create a fairer future for Myanmar’ through financial inclusion, we believe that digital literacy is critical and remains as one of our top priorities.

Brad Jones, CEO