

The state of VAS in Fintech Remittance

Beyond the transaction: Driving trust, retention, and sustainable growth

The race to the bottom

As mobile money adoption accelerates across Sub-Saharan Africa, remittance differentiation is shifting beyond the transfer and into adjacent services that reinforce safety, reliability, and brand confidence. Value-added services allow providers to differentiate and build trust at scale inside the interfaces customers already rely on.



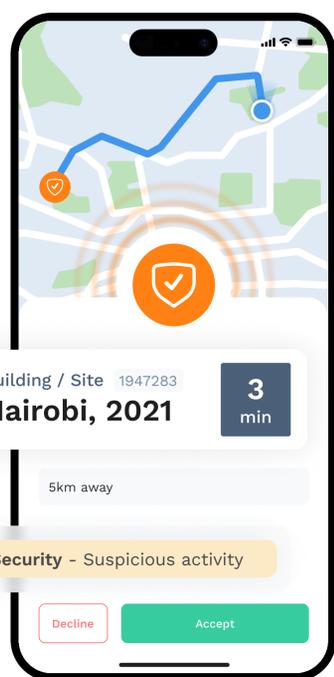
1.1 billion

Mobile money accounts registered in sub-Saharan Africa in 2024

\$190 billion

Mobile money contributed to Sub-Saharan Africa's GDP in 2023

Data source: State of the Industry Report on Mobile Money (SOTIR) 2025 by GSMA



From utility to guardian

Most apps are transactional: open, send, leave. True differentiation happens when an app becomes a **daily companion**.

The urgency:

73.5K+

Emergency callouts handled in 2025 (+117% increase YoY).

3,300+

Lives saved through direct activation in 2025.

43.3%

of citizens take active steps to protect themselves daily.

15.5K+

Safe spaces established for users this year (residential & commercial).

Data source : AURA aggregated operational data, Sub-Saharan Africa (2025)

Anchoring premium bundles



High perceived value:

Users are willing to pay more for a "life-saving" emergency button than for rewards.



The 22% indicator:

22% of Kenyan adults use insurance products—showing protection is an established financial behaviour.



The #1 channel:

52% of Kenyans use mobile money daily, making financial apps a trusted entry point for additional services.

Data source: 2024 Finaccess Household Survey

The defence: Hard to copy, easy to deploy

Infrastructure is your moat. Anyone can give a discount; few can provide a 24/7 human safety response network.

VAS type	Easy to replicate?	Builds emotional trust?	Defensible moat?
Discounts / Airtime	✓	✗	✗
Rewards / Perks	✓	✗	✗
Safety & Response	✗	✓	✓

Trust without the burden

Partnering with AURA allows you to bundle white-labeled protection without building new systems or teams.



+4400

Emergency responders



13 minute

Average response time



24/7

Availability

The buyer takeaway

Value-added services should do more than increase feature count. The right VAS builds trust between transactions, strengthens loyalty in price-sensitive markets, and creates differentiation competitors can't undercut.