AURA
Always Safe

Fintech Remittance: VAS Buyer's Guide

A practical guide for leaders evaluating which value-added services build trust, improve retention, and create defensible growth — without adding operational complexity.

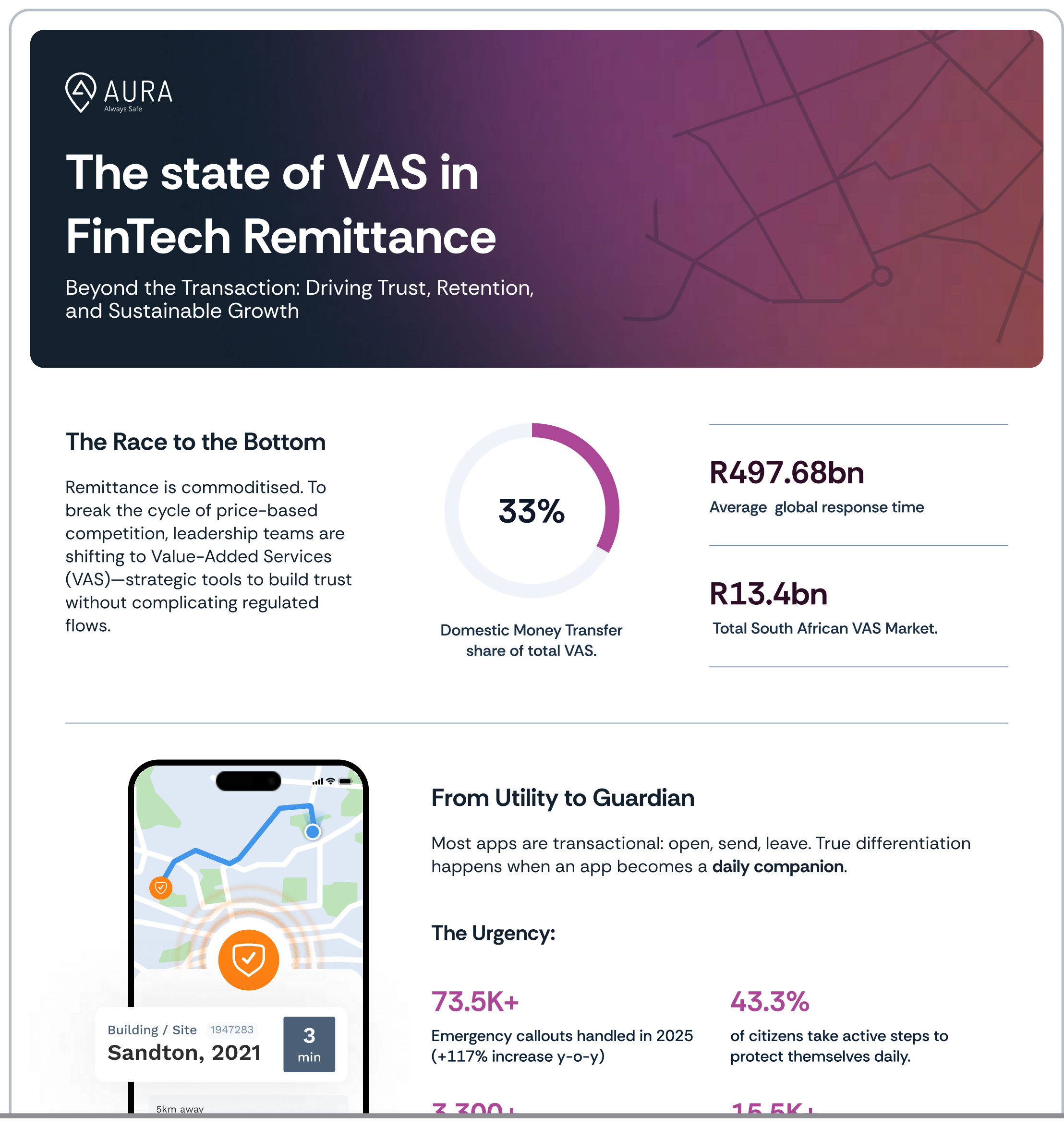
How to choose value-added services that drive trust, retention, and sustainable growth

The Fintech Remittance industry is increasingly commoditised. With fees, speed, and coverage now largely the same across the industry, price-based competition has become a race to the bottom.

To break this cycle, leadership teams are shifting focus to Value-Added Services (VAS). Rather than treating these as "nice-to-have" extras, they are using them as strategic tools to build trust and retention without complicating regulated payment flows.

The real challenge isn't deciding to add these services—**it's identifying which ones will actually drive growth.**

Download infographic

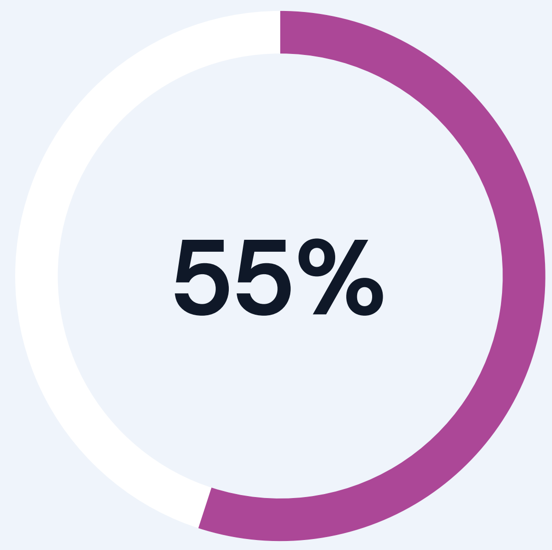


How VAS can help differentiate

Most fintech apps are transactional by design: open, send money, and leave. True differentiation happens when an app extends beyond the transfer and becomes a daily companion.

VAS is the lowest-risk way to increase trust, improve retention, and grow Average Revenue Per User (ARPU). When designed well, VAS sit alongside the core product, increasing perceived value and trust without adding friction to the user.

With mobile money deeply embedded in daily life, differentiation in Kenya is shifting beyond the transfer. Value-added services allow remittance providers to extend trust, not friction—building long-term value inside the interfaces customers already rely on.



of all mobile money accounts registered in 2024 were in Sub-Saharan Africa

"How customers feel about a brand ultimately determines retention. If a value-added service doesn't change that perception, it won't change loyalty either."

— Christine Kariuki, Business Development Manager at AURA

$190 billion

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

1.1 billion

Mobile money accounts registered in sub-Saharan Africa in 2024

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

Why protection resonates

Most fintechs default to generic rewards (airtime, discounts) that are easy for competitors to copy. Real differentiation comes from services customers feel: protection, safety and reassurance.

According to Kenya's National Crime Research Centre (NCRC), 43% of Kenyans feel unsafe in their own neighbourhoods. With **emergency activations through AURA doubling year-on-year,** personal safety is no longer a background concern—it is a daily, escalating crisis.

By combining financial tools with personal safety, fintechs move from simple payment utilities to life-saving guardians. Just as a user can send money at the tap of a button,
they can now summon help anytime, anywhere, through the same interface.

> This single mobile touchpoint captures both share of mind and share of wallet, transforming the smartphone into an essential tool for survival and lifelong trust.

73.5K+
Emergency callouts handled in 2025 (+117% increase YoY)

3,300+
Lives saved through direct activation in 2025

15.5K+
Safe spaces established for users this year

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

How protection-based VAS unlocks revenue

Instead of squeezing margins on transfer fees, protection-based services allow Fintechs to unlock new revenue streams.

Because safety is perceived as a high-value necessity rather than a low-cost perk, it is the ideal anchor for premium tiering and subscription-based upgrades. In South Africa, customers are willing to pay for protection.

Twenty-two percent already purchase insurance [1], signalling clear demand for protection-adjacent services, particularly when offered inside trusted financial platforms.

[1] 2024 Finaccess Household Survey

Anchoring Premium Bundles

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

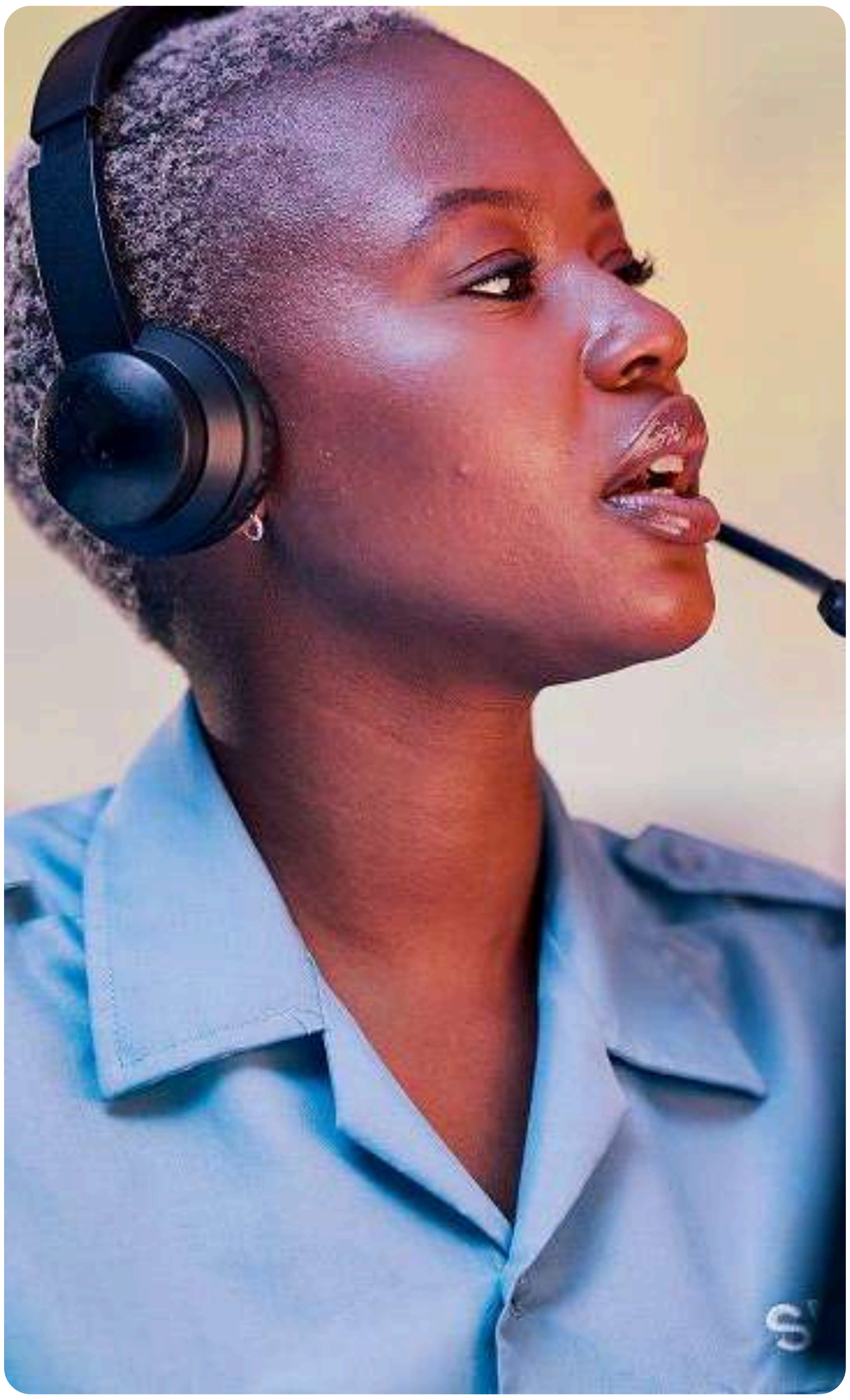
The 22% Indicator:
22% of Kenyan adults use insurance products—showing protection is an established financial behaviour.

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

Why protection is defensible — and hard to copy

Real safety and protection services require 24/7 human availability, real-time response capability, and operational readiness beyond traditional fintech infrastructure.



This complexity is precisely what makes protection-based VAS defensible.

While any fintech can offer a discount code, providing a 24/7 human response network requires complex infrastructure. This complexity is your competitive moat.

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

Delivering trust without operational burden

You don't need to build a security firm to offer safety. When delivered through a white-label partner like AURA, fintechs can bundle or upsell protection without building new teams, systems, or response infrastructure. This allows leadership teams to add trust, retention, and revenue — while keeping operational risk low and focus on core financial products.

"Competitive fintechs don't win on features. They win by building value customers are willing to pay for."

— Victor Odera, Head of Operations, AURA Kenya

+4400	13 minute	24/7
Emergency responders	Average response time	Availability

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

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.

Exploring value-added services?

Discover how protection-based VAS can help your organisation differentiate, strengthen loyalty, and unlock new revenue — while keeping operations simple.

Book a demo