

Lessons for Fintech from the Anthropology of Money

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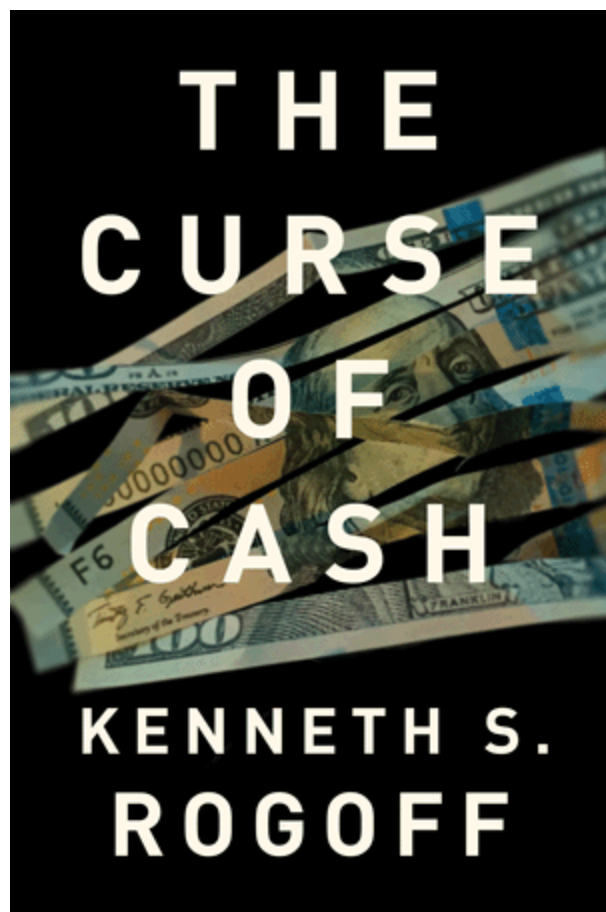
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special purpose → general purpose







The “Cambrian Explosion” in Payments



audio data



digital image



NFC



magnetic stripe emulation



m-PESA

Send pesa by phone

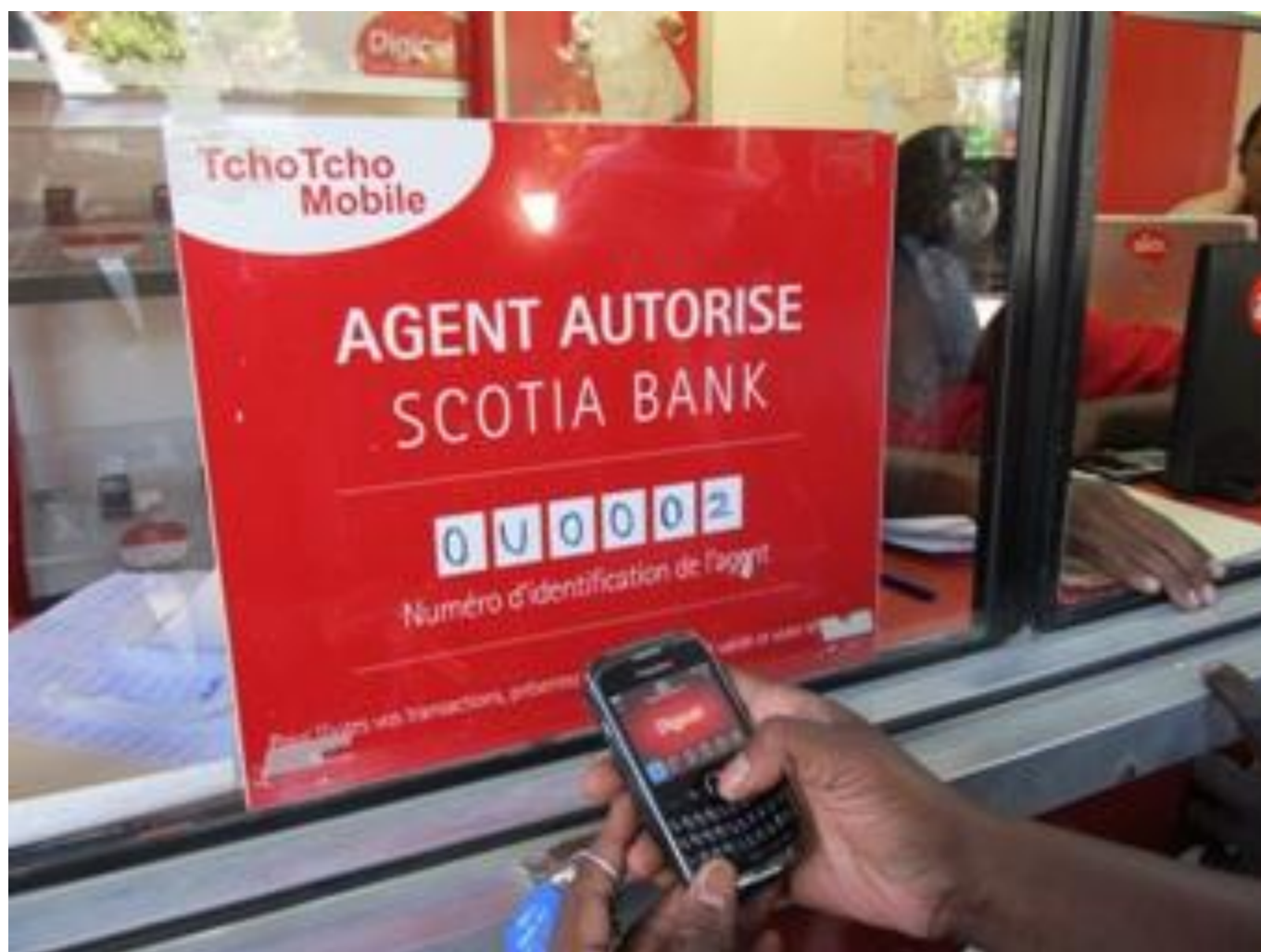
m-PESA is the easy, safe and affordable way to send money home.
* There are following requirements for a list of authorized m-PESA Agents

Receive
FREE

at any Authorized
m-PESA Agent*



Kenya Communications
Commission







What matters?

Not just “trust” in the abstract, but:

- actual use cases
- intermediaries
- infrastructures that work and work reliably

Thank you.

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