



**JUNO**

Scope and Responsibilities for e-wallet  
between Juno and BEMO

# Scope of co-operation

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The initial scope of co-operation between BEMO and JUNO is based on the potential of the remittances project from the UNHCR/UNICEF and WFP. In addition to this the further expansion to acquiring new retail customers from the un-banked population with Lebanon.

The solution design will be a stand alone e-wallet\* with prepaid card associated with it for the management of payments and money transfers within the newly acquired customer base. The requirement from BEMO side will be as minimal amount of IT and daily operations as possible, putting most of the effort on the JUNO team.

Later on, the two entities will investigate expanding the e-wallet solution into a white-label solution for BEMO's existing customer base.

# Proposed solution setup incorporates the following basic components of each partner



## BEMO

- Program Sponsor
- e-Money Entity services provider
- Datacentre Hosting Services
- Compliance Services

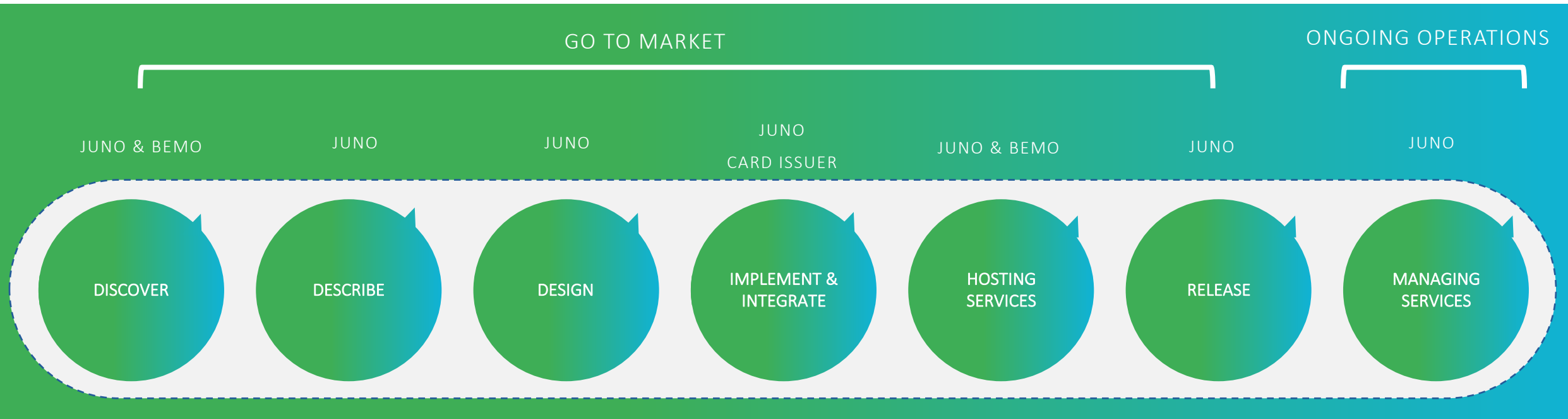
## JUNO

- PMO
- Mobile Wallet Design & Implement
- Banking Services APIs & i-bank pay platform APIs
- Integrator
- Operations & Hosting Services
- 'Run' e-Money entity's daily Business
- BPO services (TBD)

## CARD ISSUER\*

- Issuing Platform
- Connections with card acquiring network (VISA, MSC etc)
- Datacentre Hosting Services
- Compliance Services

# Project Approach - Collaboration Framework



- Strategy
- Research
- Benchmarking
- Cocreation
- Business insights
- Business operating model

- Solution definition
- Service vision
- User journeys
- Service blueprint
- Service roadmap

- Interaction design
- Visual design
- Design-by-prototyping

- Production design
- Development
- Testing of
- Wallet e-money services

- Core banking
- Anti-Money Laundering
- BPO services
- Security
- Data Centre

- Product in market
- Go-live

- Customer XP
- Digital marketing
- Commercial
- Product development
- Service lifecycle management
- Operations (security, admin, support)

# “Go to Market” Responsibility Matrix



## INVOLVED PARTIES

#	AREAS	JUNO	BEMO	3RD PARTY
1	CARD ISSUING*	✓		✓
2	E-WALLET	✓		
3	CORE BANKING SERVICES	✓		
4	BUSINESS OPERATING MODEL**	✓	✓	
5	DEVELOPMENT / DESIGN	✓		
6	STRATEGY**	✓	✓	
7	PMO	✓		

\* TBD in Discovery Phase hosting of Card Issuing.

\*\* Setting up stake holders between two entities

# “On going Operations” Responsibility Matrix



## INVOLVED PARTIES

#	AREAS	JUNO	BEMO	3RD PARTY
1	CUSTOMER XP	✓		
2	DIGITAL MARKETING	✓		
3	COMMERCIAL	✓		
4	PRODUCT DEVELOPMENT	✓		
5	SERVICE LIFECYCLE MANAGEMENT	✓		
6	OPERATIONS (SECURITY, ADMIN, SUPPORT)*	✓	✓	
7	BANKING OPERATIONS	✓		
8	DATACENTER HOSTING SERVICES*		✓	

\* TBD in Discovery Phase Hosting & Governance & Operating Model

# Detailed analysis of BEMO responsibilities

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Based on the Scope of the project and co-operation, BEMO will have minimal responsibilities on the day to day running of the business operation towards the customer base.

Their primary responsibility will be strategic oversight with JUNO towards the Primary Client, which in this case is UNHCR together with UNICEF and WFP.

In addition to the above, there will be hosting responsibility within the banks data centre in terms of rack space and networking. The day to day IT operation of the service and servers will be under the responsibility of JUNO.

And finally, to assist JUNO with the regulatory and compliance framework requirements, as set out by the Central bank of Lebanon (BDL) for running an e-wallet service with regard to KYC, AML, GDPR and any other issues indicated by BDL.

# Thank You



**JUNO**