INFORMATION SUMMARY FOR THE PUBLIC

Host Countries:	Global
Name of Borrower:	DCO S.A. is a Chilean sociedad anónima.
U.S. Sponsor/Guarantor:	Zonamovil, Inc. (“Tiaxa” or the “Company”)is a Delaware corporation which directly owns 99.99% of the Borrower
Project Description:	The Company utilizes proprietary technology to provide innovative mobile financial service propositions to people with limited or no access to financial services, with the aim of improving their lives through the application of mobile technology. Initially, the Company provided Balance Advances, unsecured nano-credit cash advances under $5, to prepaid mobile phone users that have insufficient balances available to use their mobile service. The Company has expanded its business model to now also include unsecured nano-credits of up to $50 to users of mobile money solutions or Mobile Financial Services (“MFS”) for a range of non-airtime uses, including utility bill payments, person-to-person remittances, education fees and a number of other uses. In addition to its Balance Advance and MFS businesses, Tiaxa provides mobile telecom operators and other companies with infrastructure, clearinghouse and revenue enhancement services to improve the efficiency of their services to prepaid users. The OPIC loan will primarily be used to fund working capital for growth of the Company’s MFS and Balance Advance businesses. This project has wide reaching developmental impact by providing mobile financial services to unbanked consumers globally with a focus on expansion in Sub-Saharan Africa and Southeast Asia. With operations in fourteen countries and more than 100 potential million end-users as of Q3 2014, Tiaxa plans to expand to new countries targeting 500 million potential end-users by 2016. Tiaxa employs a team of 220+ people in Latin America, Asia, Africa and Europe.
Proposed OPIC Loan:	OPIC will provide $5 million in financing through a senior loan with a tenor of seven years. The loan will be repaid in twenty, equal quarterly installments commencing after the two year grace period.
Total Project Costs:	$12,000,000
Policy Review	
U.S. Economic Impact:	The project is not expected to have a negative impact on the U.S. economy. There is no U.S. procurement associated with

	this project, and the project is expected to have a neutral impact on U.S. employment. The project is expected to have a negative five-year U.S. balance of payments impact.
Developmental Effects:	This project will have a positive developmental impact on the host countries by supporting nano-credit loans, which are loans to borrowers made through their mobile phones. The project will support approximately 50 new jobs, all of which are technical or professional in nature. Approximately 30 percent of the new loans originated by the project will go to borrowers located in rural areas.
Environment:	Projects involving loans to microfinance institutions are screened as Category C projects under OPIC's environmental and social guidelines. Environmental, health, safety, and social impacts are minimal. However, in order to insure that the Borrower's loans are consistent with OPIC's statutory and policy requirements, proceeds of the OPIC loan will be subject to conditions regarding the use of proceeds.
Workers Rights:	OPIC's statutorily required standard worker rights language will be supplemented with provisions concerning the right of association, organization and collective bargaining and the timely payment of wages. Loans to borrowers will be restricted with respect to the borrowers' operations, including employment of minors and other applicable labor law requirements. Standard and supplemental contract language will be applied to all workers of the Project. The Project will be required to operate in a manner consistent with the requirements of the International Finance Corporation's Performance Standard 2 on Labor and Working Conditions.
Human Rights:	OPIC issued a human rights clearance for this Project on September 9, 2014.