

None

MICEL

2013 Nominet Trust 100 Winner

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POST-PAY MOBILES FOR INDIVIDUALS WITHOUT CREDIT CARDS OR BANK ACCOUNTS.

Project URL: micel.mx

Project Twitter: [@micelmovil](https://twitter.com/micelmovil)

- Economic Empowerment
- Social Exclusion
- Mobile

When a company has a captive audience it tends to charge a premium price. This is why cash points in poor neighbourhoods often come with charges on withdrawals – people have no other option.

This ‘tax on poverty’ extends to mobile phone contracts in Mexico, where the telecoms monopoly Telcel will not grant contracts to people without a credit card. The alternative for those who can afford it is an expensive but basic prepay mobile which does not support the apps nor mobile internet. For those who can't afford it, the alternative is being disconnected. The poverty tax is paid not only in hard cash, but also through the digital divide. The social mobility of millions of Mexicans is being held back through lack of access to mobile financial services.

Gabriel Manjarrez and Pedro Zayas founded Micel in 2005 to change all of that. Micel is an alternative mobile provider that is putting a serious dent into the Telcel monopoly, and which has quickly become one of the most disruptive companies in Latin America. Micel flips the current prepay model used by 85% of Mexicans on its head, creating a post-pay mobile offer for individuals even without credit cards or bank accounts. Micel does this by bearing the risk itself, paying the provider up front, to take advantage of better rates, and then recouping the costs from users afterwards.

Today, over 80% of Micel users make their first internet connection through their mobile phone plans, and Micel is quickly becoming a democratising force in Mexico thanks to opening up sophisticated web services through a novel mobile phone payment model.

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