**KEYNOTE ADDRESS BY MITCHELL ELEGBE, GROUP GMD/FOUNDER, INTERSWITCH, AT THE VERVE @ 10 CELEBRATION**

Good afternoon, distinguished guests, our shareholders, partners, members of the press, ladies and gentlemen.

I am overwhelmed with joy today that you can join us to celebrate our card scheme: **Verve**. This journey started 10 years ago. It has been 10 years of hard work, resilience, learning, unlearning & relentless improvement. Indeed, it has been a most exciting journey.

Looking back, we cannot but say that it has been an amazing period colored with different experiences, stories and emotions.

The Verve brand, which is the focus of our gathering today, has come a very long way. The card scheme has grown from just an idea to solve the payment inefficiencies in Nigeria, into a bouquet of innovative payment solutions for Nigerians, Africans, & rest of the world, including **Verve Classic card**, accepted in Nigeria & 21 African countries & **Verve Global card**, accepted in 185 countries including U.S, U.K & Dubai.

It is said that nothing good comes easy. This is the testimony of the Verve brand. Verve has had its fair share of turbulent times; these have helped the brand to earn its stripes and come this far. Verve card scheme started out as a small branch of the Interswitch family, over-time has grown into an independent company of its own with several product offerings in its portfolio.

Behind this growth has been our people. They have remained resilient in the face of all the challenges, odds and seasons of doubt. They have trudged on, ensuring that objectives set are met, projects are delivered, relationship with partners are well nurtured & ultimately customers are satisfied. Today, the solutions and products Verve has brought to the marketplace so far demonstrate what can happen to any endeavor when met with the right people, opportunities and environment.

I consider these first 10 years as years of consolidation & growth. We anticipate the next 10 years as years of massive investment in unprecedented customer service delivery. In the coming 10years we will improve financial inclusion even more & make payment much more seamless & efficient.

We are 10 today and we have a lot of people to thank for our journey so far – Our partner the banks, our cardholders, the press, regulators, the Verve business & marketing team, other stakeholders,…Thank you for keeping the Verve dream alive, thank you for your resilience and thank you for always raising the bar.

Thank you and enjoy the event.

**- End -**