SpotPay

Your partner in enabling multiple efficient mobile payments

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SpotPay Your Payment Partner





DO YOU FREQUENTLY....



- Need to make multiple payments of less than KES 70,000 each at a go
- Need to approve payments before they are disbursed
- Need reports for multiple payments made over time
- Suffer with the complexity and cost of making multiple small denomination payment through the Bank
- Feel insecure while handling lots of cash meant for multiple payments
- Incur high costs for security guards each time you make payments

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Case Study: Agri-business in Rift Valley...

Farm Manager deals with tedious cash handling:

Farm manager has to deal with tedious cash handling for the Hundreds of people waiting for payment

Courier arrives with Cash for payment almost at night fall:





Farm manager waits for cash arrival from courier service



Wait becomes too long

Kiptanui and others get impatient:



Kiptanui is now waiting for the dayys pay so that he can leave for home aft a long day of work





Kiptanui Spends his day working in the firm

Kiptanui spends his day working hard in the firm and finishes working at 5 pm. Kiptanui is ready to go home after collecting his day's wages



Kiptanui Walks to work:

Kiptanui Walks to work due to hard economic times.



Key Points:

- Kiptanui is frustrated at the end of the day by long wait
- Farm manager is frustrated and stressed by the tedious workflow



Implications of the existing workflow

- Cumbersome and tiring process for farm manager
- Frustrating wait by workers
- High cost for Courier services
- High cost for armed security guards
- Kiptanui still has to walk home and gets home late, tired and exhausted
- Payment mode is still error prone
- Poor Documentation and receipting of payments

Kiptanui and the Farm Manager are Frustrated & Tired



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Introduction to

SpotPay Your Payment Partner

- Simple computer based system
- Works with Excel to register names and telephone numbers of beneficiaries
- Uploads the names, telephone numbers, and amounts being paid into the system for verification
- Approval is done online (optional) by supervisor
- Money disbursed at the click of the mouse button
- Thousands of payments sent out via Spot Pay through M- Pesa and received in a minute.

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Ideal Situation: Implementation of SpotPay...

Kiptanui and all other 500 workers receives payment via SpotPay in a minute



Kiptanui and others are through with their day's work and farm manager confirms



Farm Manager approves payments to all workers online by uploading an excel sheet

Farm manager, Kiptanui and all others workers are happy with service efficiency

Key Points:

- Kiptanui is happy with the efficiency and speed of the service
- Farm manager is happy with the simplicity of SpotPay
- Farm manager is happy to save on cost for security and courier
- Kiptanui is happy to come to work again tomorrow



Kiptanui Spends his day working in the firm

Kiptanui spends his day working hard in the firm and finishes working at 5 pm. Kiptanui is ready to go home after collecting his day's wages



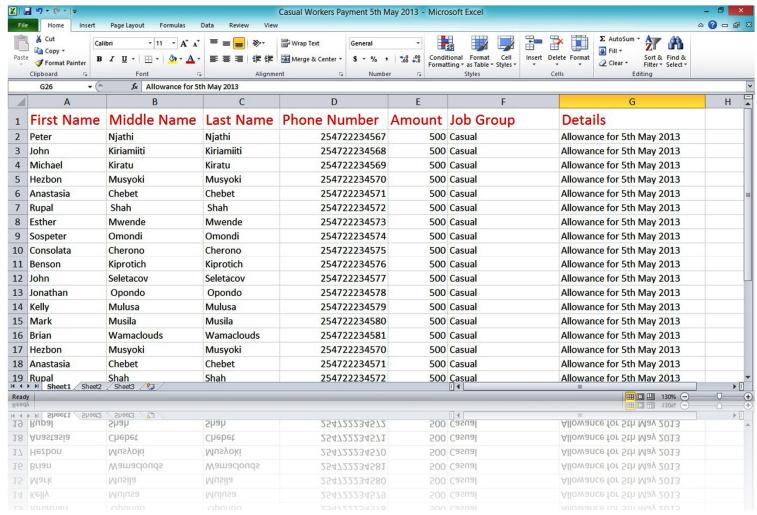
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Sample Excel sheet used to approve payments

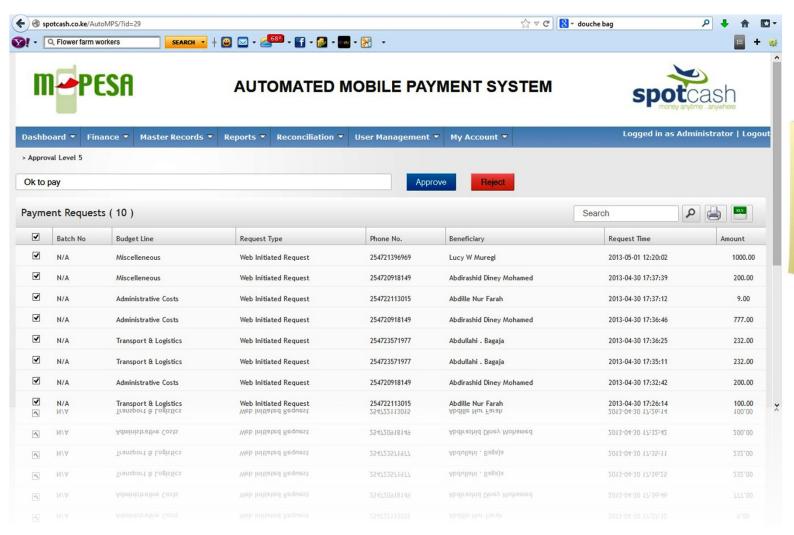
NOTES

- Regular Excel sheet with names of all payees created and saved
- Mandatory fields:
 - Name
 - Phone Number
 - Amount





SpotPay - Automated Mobile Payments System Interface



Notes:

 Once excel is uploaded farm manager or superior approves the payments online by clicking the approve button

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