

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

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

1 Kiptanui Walks to work:
Kiptanui Walks to work due to hard economic times.



2 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



3 He joins queue for payment:
Kiptanui is now waiting for the day's pay so that he can leave for home after a long day of work



4 Farm manager waits for cash arrival from courier service



5 Kiptanui and others get impatient:
Wait becomes too long



6 Courier arrives with Cash for payment almost at night fall:

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



8 Finally, Kiptanui receives his dues at night fall



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

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Kiptanui and the Farm Manager are Frustrated & Tired





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.

Ideal Situation: Implementation of SpotPay...



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

Casual Workers Payment 5th May 2013 - Microsoft Excel

	A	B	C	D	E	F	G	H
	First Name	Middle Name	Last Name	Phone Number	Amount	Job Group	Details	
1	Peter	Njathi	Njathi	254722234567	500	Casual	Allowance for 5th May 2013	
2	John	Kiriamiiti	Kiriamiiti	254722234568	500	Casual	Allowance for 5th May 2013	
3	Michael	Kiratu	Kiratu	254722234569	500	Casual	Allowance for 5th May 2013	
4	Hezbon	Musyoki	Musyoki	254722234570	500	Casual	Allowance for 5th May 2013	
5	Anastasia	Chebet	Chebet	254722234571	500	Casual	Allowance for 5th May 2013	
6	Rupal	Shah	Shah	254722234572	500	Casual	Allowance for 5th May 2013	
7	Esther	Mwende	Mwende	254722234573	500	Casual	Allowance for 5th May 2013	
8	Sospeter	Omondi	Omondi	254722234574	500	Casual	Allowance for 5th May 2013	
9	Consolata	Cherono	Cherono	254722234575	500	Casual	Allowance for 5th May 2013	
10	Benson	Kiprotich	Kiprotich	254722234576	500	Casual	Allowance for 5th May 2013	
11	John	Seletacov	Seletacov	254722234577	500	Casual	Allowance for 5th May 2013	
12	Jonathan	Opondo	Opondo	254722234578	500	Casual	Allowance for 5th May 2013	
13	Kelly	Mulusa	Mulusa	254722234579	500	Casual	Allowance for 5th May 2013	
14	Mark	Musila	Musila	254722234580	500	Casual	Allowance for 5th May 2013	
15	Brian	Wamaclouds	Wamaclouds	254722234581	500	Casual	Allowance for 5th May 2013	
16	Hezbon	Musyoki	Musyoki	254722234570	500	Casual	Allowance for 5th May 2013	
17	Anastasia	Chebet	Chebet	254722234571	500	Casual	Allowance for 5th May 2013	
18	Rupal	Shah	Shah	254722234572	500	Casual	Allowance for 5th May 2013	

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SpotPay – Automated Mobile Payments System Interface

spotcash.co.ke/AutoMPS/?id=29

Flower farm workers

M-PESA

AUTOMATED MOBILE PAYMENT SYSTEM

spotcash
money anytime, anywhere

Dashboard Finance Master Records Reports Reconciliation User Management My Account

Logged in as Administrator | Logout

> Approval Level 5

Ok to pay

Approve Reject

Payment Requests (10)

Batch No	Budget Line	Request Type	Phone No.	Beneficiary	Request Time	Amount
N/A	Miscellaneous	Web Initiated Request	254721396969	Lucy W Muregi	2013-05-01 12:20:02	1000.00
N/A	Miscellaneous	Web Initiated Request	254720918149	Abdirashid Diney Mohamed	2013-04-30 17:37:39	200.00
N/A	Administrative Costs	Web Initiated Request	254722113015	Abdille Nur Farah	2013-04-30 17:37:12	9.00
N/A	Administrative Costs	Web Initiated Request	254720918149	Abdirashid Diney Mohamed	2013-04-30 17:36:46	777.00
N/A	Transport & Logistics	Web Initiated Request	254723571977	Abdullahi . Bagaja	2013-04-30 17:36:25	232.00
N/A	Transport & Logistics	Web Initiated Request	254723571977	Abdullahi . Bagaja	2013-04-30 17:35:11	232.00
N/A	Administrative Costs	Web Initiated Request	254720918149	Abdirashid Diney Mohamed	2013-04-30 17:32:42	200.00
N/A	Transport & Logistics	Web Initiated Request	254722113015	Abdille Nur Farah	2013-04-30 17:26:14	100.00
N/A	Administrative Costs	Web Initiated Request	254720918149	Abdirashid Diney Mohamed	2013-04-30 17:35:45	200.00
N/A	Transport & Logistics	Web Initiated Request	254723571977	Abdullahi . Bagaja	2013-04-30 17:35:11	232.00
N/A	Transport & Logistics	Web Initiated Request	254723571977	Abdullahi . Bagaja	2013-04-30 17:35:11	232.00
N/A	Administrative Costs	Web Initiated Request	254720918149	Abdirashid Diney Mohamed	2013-04-30 17:35:45	200.00
N/A	Administrative Costs	Web Initiated Request	254722113015	Abdille Nur Farah	2013-04-30 17:35:15	9.00

Notes:

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

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