

TPB BANK PLC



TPB POPOTE GROUP MOBILE SOLUTION

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The Genesis of the Solution

TPB Research around three key areas:

- Group members experience with Mobile Wallets services and charges at individual level
- Manual groups operations risks - beyond challenges
- Experience with Digital Banking services - usage & cost



Research Results

- Very well informed
- Ok with costs
- Convenience
- Save time

Good Experience with Mobile Wallet Usage

- Money Theft
- Signatories Trust
- Poor Recording / Reports

Bad Experience with Manual group operations

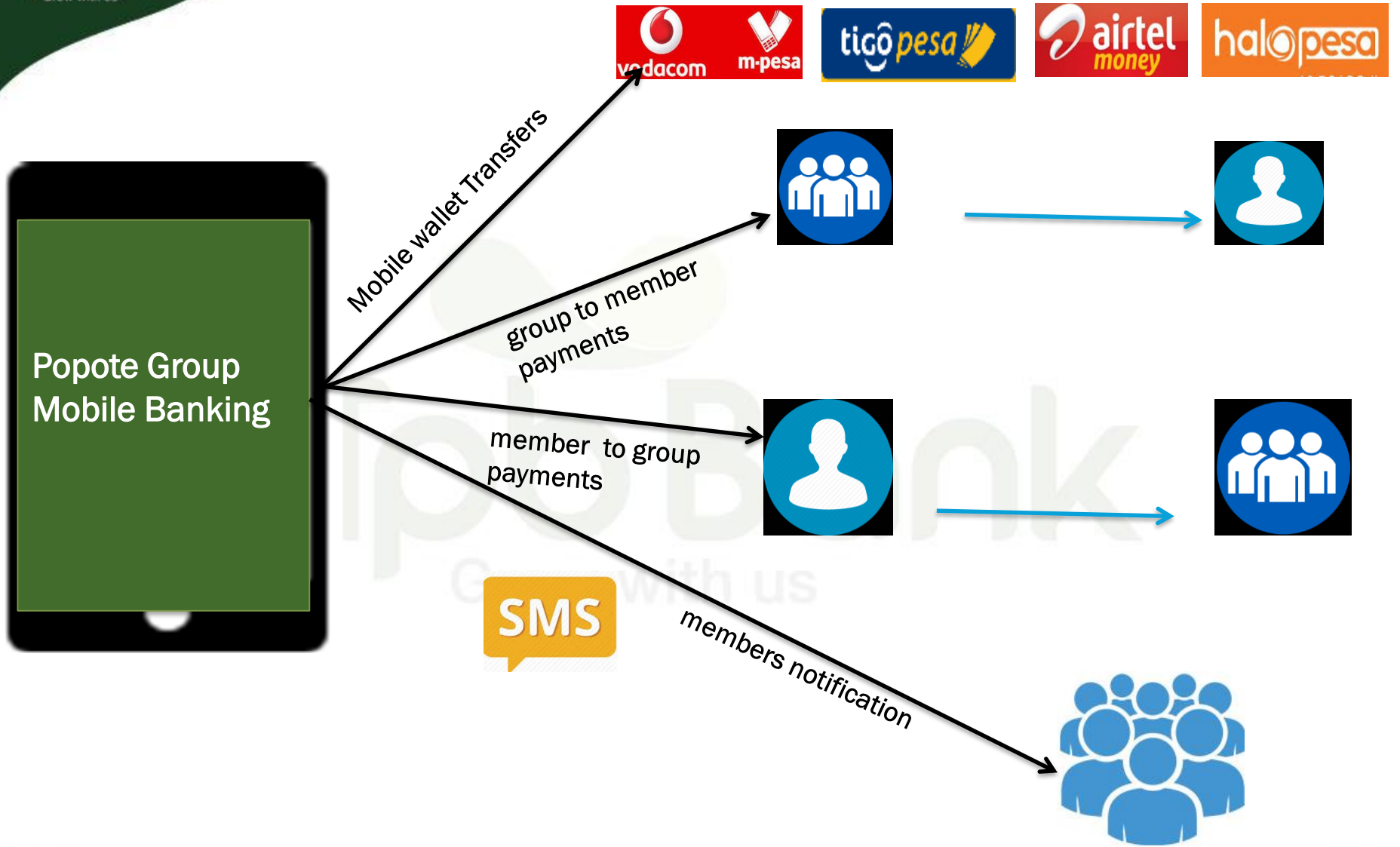
- Financial linkage
- Right time for Popote Group Mobile
- Integrate with MNO Wallets

Opportunity

- Not well informed
- afraid of costs
- not sure how to use

Bad Experience with Bank's Digital Services

The Popote Group Mobile Solution

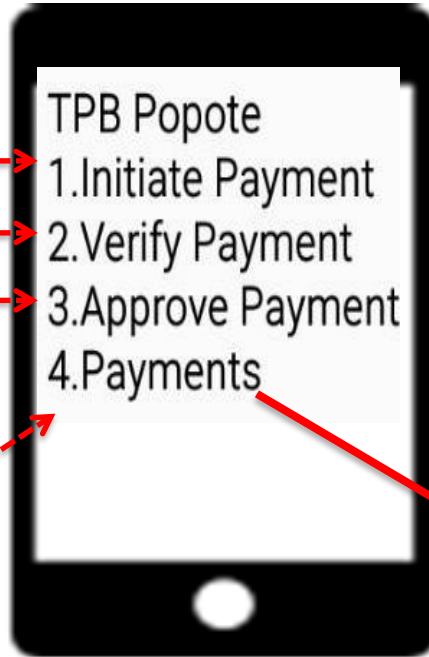


The Group Payment Process ...

signatories
approves payment to
a member account

secretary
treasurer
chairperson

member



member pays
contribution
to group account



Why Group Mobile Banking Solution

- A perfect digital tool for operationalizing the manual group process
- Bring about effective financial linkage of the groups
- Convenience in getting financial services by MNO Integration
- Enhanced security of fund through SMS notification to members for any Debit in a group account
- Better group payments tracking /reporting
- Creating equal sense of ownership amongst members and hence promote unity through SMS of account balance once a month
- Saving Cost and Time for members in accessing formal financial services - no need to visit branch for remote groups
- Promote saving culture to members as it enables little by little saving into accounts for a period of time before one has enough for buying shares of a group

Transaction Cost...

- 50% lower - charged to groups and members compared to normal customers using same transfers POPOTE services. This is after TPB purchasing its own mobile banking gateway and integrated with all MNO Wallets
- Transfers within the bank are offered- from group to member account.

Tpb Bank
Grow with us

