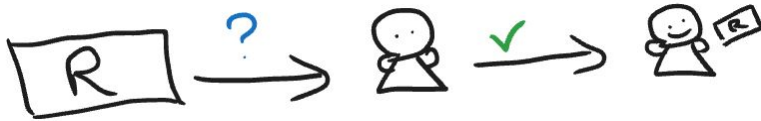# ApproveMe

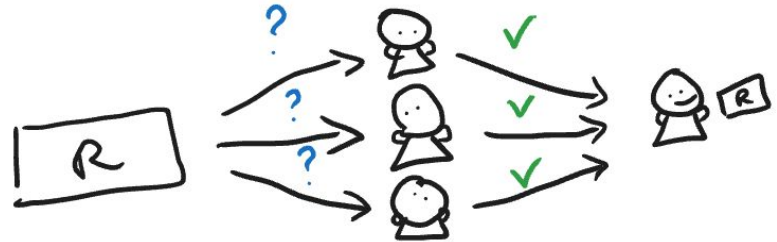Democratising payments one approval at a time

The problem

Movement of money is centered around a single individual.

- Inconvenient
- Financial exclusion

Use cases for multiple parties to approve payments:

- Employee expenses
- Community based financial instruments

The opportunity

Interledger has the potential to facilitate this. However, it would require:

Multi party approval

Currently only the user approves.

Multi channel approval

Currently URL redirect is used.
Needs a push mechanism.

The solution

We extended the existing Interledger functionality to cater for that.

Multi party approval

Added more interactions into an outgoing payment request.

Multi channel approval

Redirect URL only works for the user; approvers need to be push notified.

Added a new interaction type for outgoing payment requests.

The business case

Commercialise this for corporate expense accounts.
In so doing, drive the adoption of Interledger.

Multi party approval

The people needing to approve payments are identified upfront.

Multi channel approval

They get push notified via email when the employee makes a payment.

The social case

Communities can run their own stokvels
to pool risk, bypass banks, and transact offline.

Multi party approval

Can be a voting mechanism, with all
members of the stokvel.

Multi channel approval

Approval requests can go out by
USSD, which requires no internet.

Wallets can be mobile money, further
reducing reliance on connectivity.

How it works

Demo: simplified **expense approval** flow.

Conclusion

Our demo shows that **Interledger technology can be used** for multiple approvals and multiple channels.

This **can be commercialised** as multi-approval e-wallets for businesses, in turn helping **Interledger gain traction**.

It can also further **democratise payments** by building offline voting mechanisms for community-owned stokvels.

Thank you.