P PAY Global

Safe, secure and verified.

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Who are We

P-pay is an automated and graduated digital loans collection tool that activates default loans to active and prevents active loans from reaching defaults using the P-pay limit Technology.

Innovative Team
Our Team
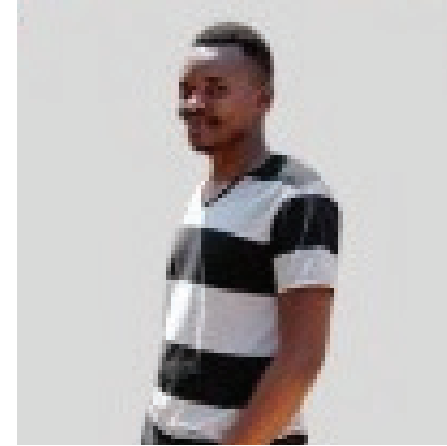
Muriithi Kelvin munene
BSC LLB Law

- Founder Pevaxx company
- Front End Developer
- Former banker
- Startup Expert

Phrashiah Wandia
BSC Nutrition

- Co founder and COO
- Personal banker
- Banking Experience

James Muriuki Bundi
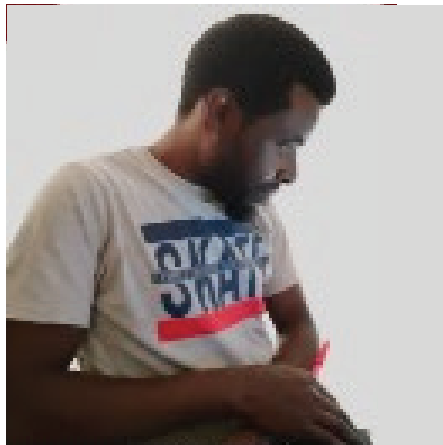*BSC Real Estate Management*

- Chief Technology Officer
- Marketing Experience

Daniel Gituru Karani
BSC Health Clinical Medicine

- Business man
- Chaperon and Spiritual Leader
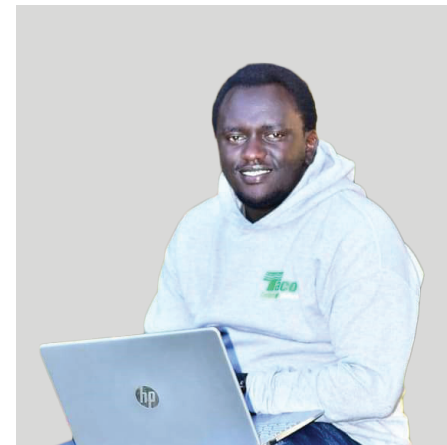
John Nyingi Njagi
BSC Arts, Music

- Accounting and finance
- Finance projection and accounting expert

James Kaigai Wainaina
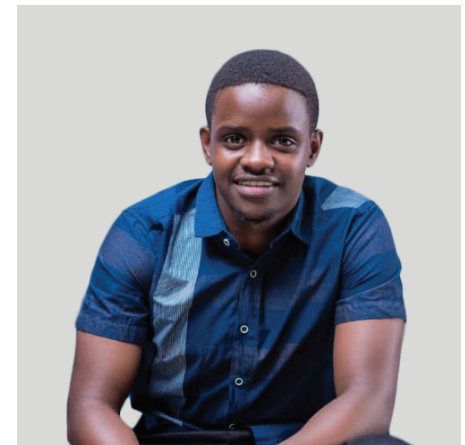*BSC Information Technology*

- Design and branding Expert
- Ui/Ux Design Expert
- Fintech Experience

Fred Chege
BSC Computer Science & eng.

- Founder Vumbuzi Solutions
- Software Developer
- Fintech Experience

Ron Njeru
BSC LLB Law

- Legal Compliance & consumer protection
- Legal Experience

P-Pay Problem Statement

1. Increased defaults by SMEs and listing with CRB has denied lenders a wide lending portfolio.
2. The existing 30 days to repay a loan is proofing not enough for clients to fully pay up the arrears with the lenders.
3. Lenders have been finding it hard to collect Loans through the existing methods.
4. The existing methods in lending are not providing a mechanism on how to minimize defaults which lead to Listing.(Early detection of a struggling client)
5. The existing market demands a product that allows them to pay arrears as per their financial cap, without messing the Lenders loan book
6. The existing market demands that they be issued a one- digit loan with more repayment period.
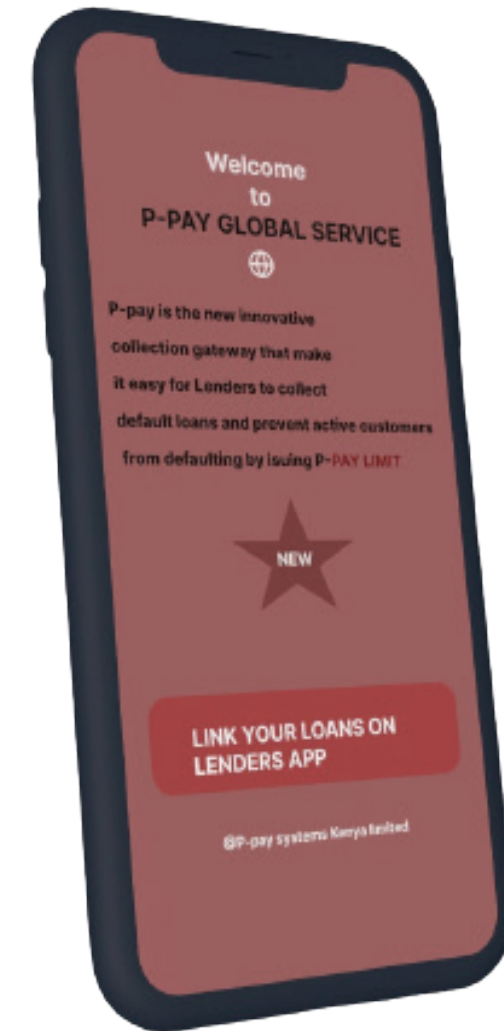
- Share the Sopra software digital debt collection report recommendation of 2021.
- Conduct random Survey for Kenyan Market.

Welcome
to
P-PAY GLOBAL SERVICE

P-pay is the new innovative collection gateway that make it easy for Lenders to collect default loans and prevent active customers from defaulting by issuing P-PAY LIMIT

NEW

LINK YOUR LOANS ON LENDERS APP

@P-pay Systems Kenya limited

P-Pay Solution

1. Activate all defaulted/listed Loans to Active.

2. Prevent Active Loans from reaching defaults/Listing.

3. Give more repayment time without affecting the Lenders loan book negatively.

4. Pay your Loans as per your financial cap and avoid Listing.

5. Most effective digital collection tool.

6. A graduated scoring model, rather than blacklisting which can be redeemed anytime.

7. Easy to manage a single digit Loan
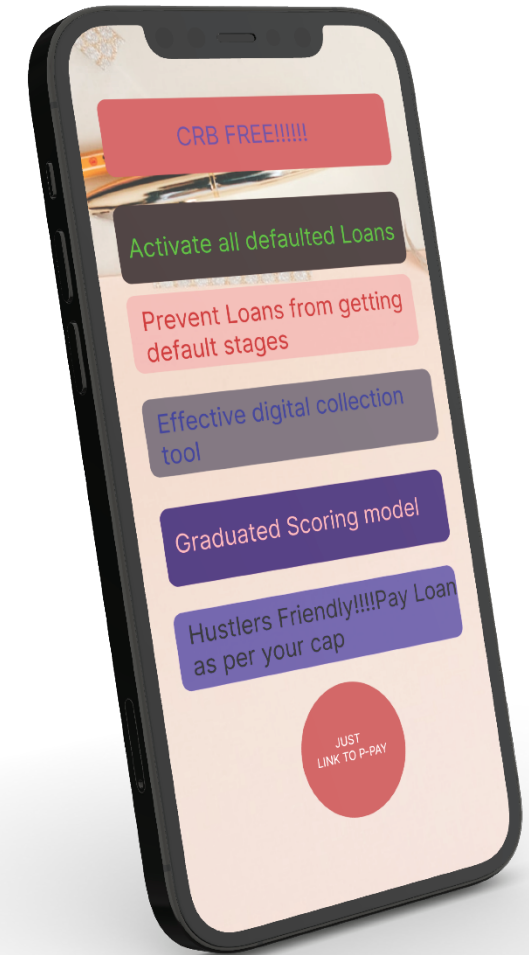
P-PAY TARGET MARKET.(Lending industry)

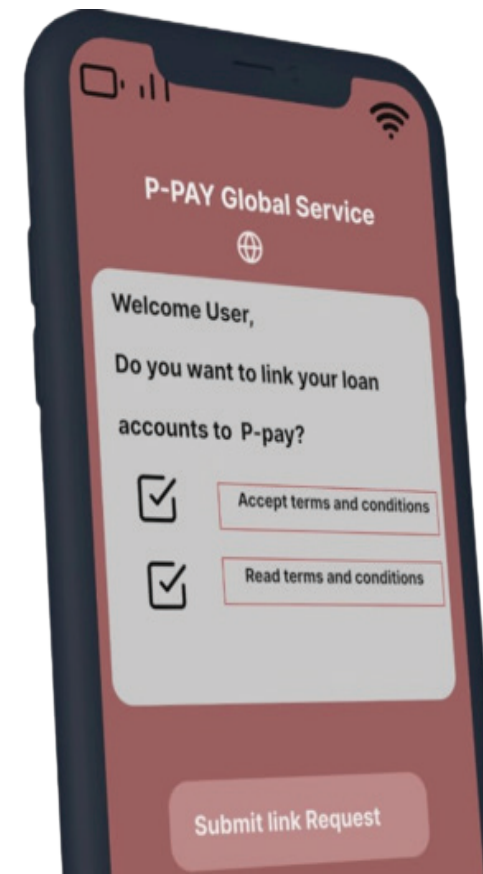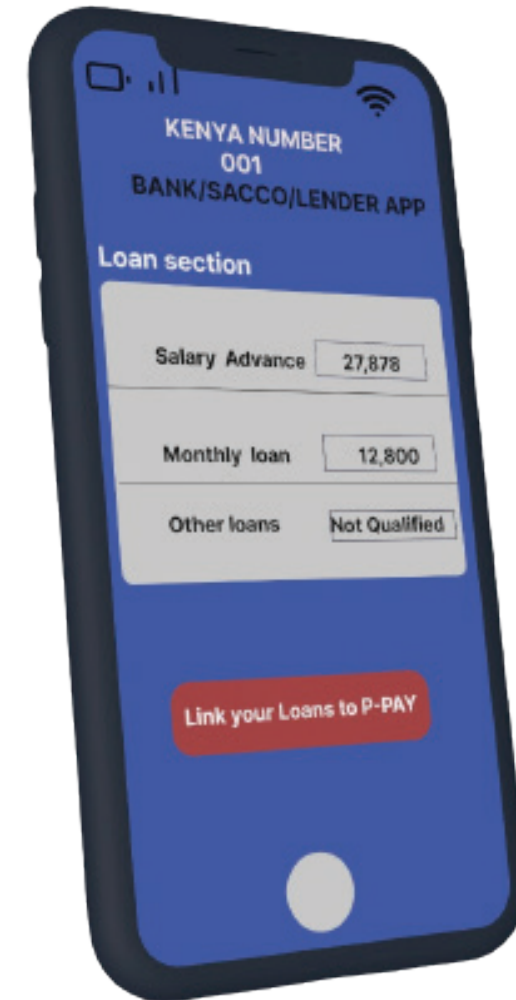| Organization		Count
1. Banks	–	47
2. Micro-finances	–	500
3. Sacco's	–	5000
4. Non-banking Financial Organizations		
5. Fintech Lenders	}	500+

It starts with linking your loan accounts to p-pay

- Visit the Lenders app open the Loan section and click the "Link to P-pay button" on your app.

- The customer has two loans:
  - Monthly loan(default) = 12,800/=
  - Salary Advance loan = 27,878/=

- Visit lenders page to view your loans.

  www.Equitybank.com www.lenders.com
  www.sacco.com   www.mshwari.com
  www.microfinance.com

- Read and Accept P-pay Terms & Conditions

  - In line with the data protection act we are seeking the customer consent to Link his loan account details

KENYA NUMBER
001
BANK/SACCO/LENDER APP

Loan section

Salary Advance	27,878
Monthly loan	12,800
Other loans	Not Qualified

Link your Loans to P-PAY

P-PAY Global Service

Welcome User,
Do you want to link your loan accounts to P-pay?

☑ Accept terms and conditions

☑ Read terms and conditions

Submit link Request

The user is successfully informed of the link status

- A successful alert is displayed
- The available Loan accounts are Displayed both:
    - Active-
    - default -
- Their P-pay Limit for all is sent through Sms notification
    - -Monthly loan P-Pay Limit = 9600/=
    - - Salary advance = 20,900/=

- P-pay limit is the maximum amount of money the system shall be ready to offset on your behalf after considering your arrears and your previous repayment behaviour.Everybody including Defaulters have P-pay limit

    - *Purpose of this is to reduce the principal and interest to an affordable amount to be paid by the client*

Dear Kelvin,you have succesfully linked your loan accounts to P-pay.

Your p-pay limit for your found loans is:

Monthly loan	9600
salary Advance	20,900
morgage Loans	0

Check Notification sent
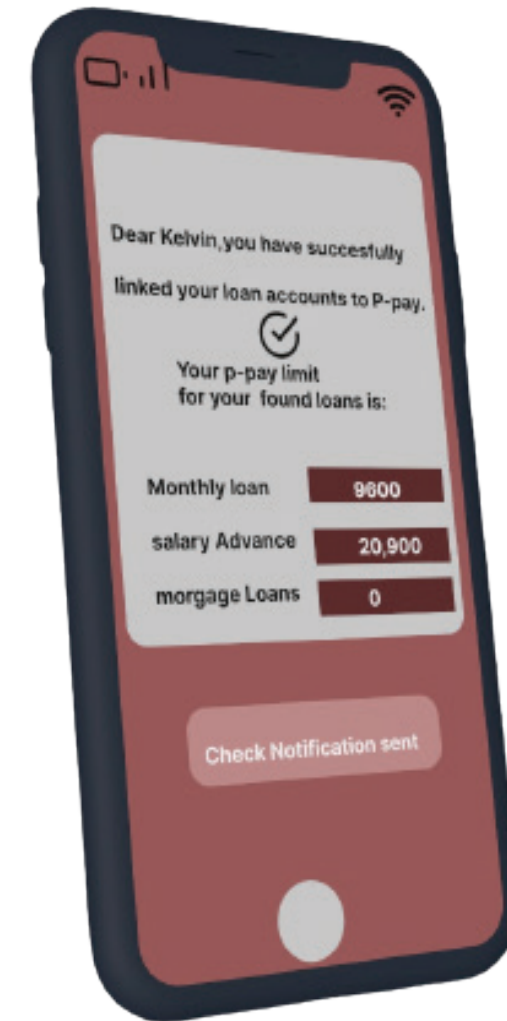
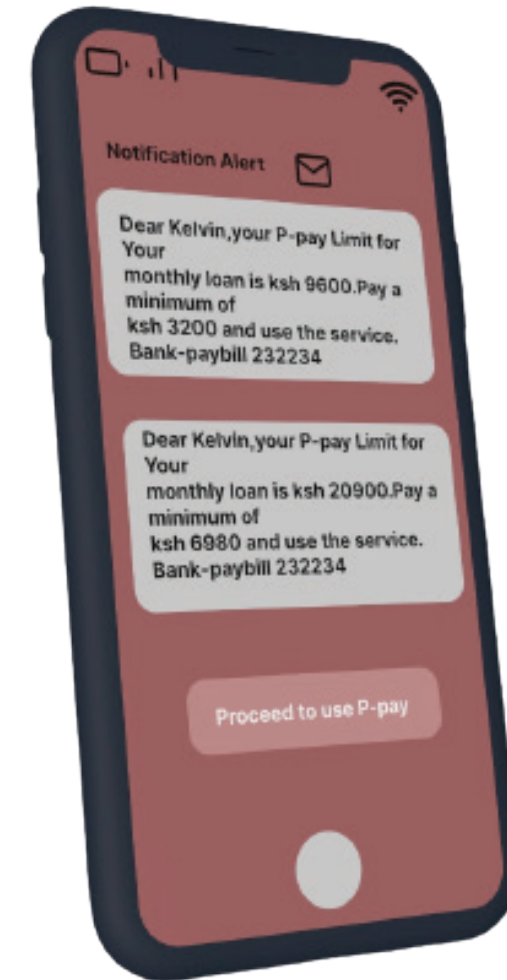# The notification message displays the minimum amount to Pay.

- The minimum amount to pay is 25% of the total arrears owed.

- It is Paid externally to the Lenders pay bill number or Direct deposit to lender account

- The amount now seems affordable to the customer as it has been reduced by 75%

- The customer proceeds to pay the 25% externally

Notification Alert

Dear Kelvin, your P-pay Limit for Your monthly loan is ksh 9600. Pay a minimum of ksh 3200 and use the service. Bank-paybill 232234

Dear Kelvin, your P-pay Limit for Your monthly loan is ksh 20900. Pay a minimum of ksh 6980 and use the service. Bank-paybill 232234

Proceed to use P-pay

# Only if the **minimum** amount is paid. click on use p-pay to settle loan.

- The customer can pay the minimum amount or more as per his financial cap

- The customer chooses the Loan to pay(loan that he has paid the minimum amount).

- The arrears now matches the P-pay Limit or is lower

Notification Alert ✉

Dear Kelvin,your P-pay Limit for Your
monthly loan is ksh 9600.Pay a minimum of
ksh 3200 and use the service.
Bank-paybill 232234

Dear Kelvin,your P-pay Limit for Your
monthly loan is ksh 20900.Pay a minimum of
ksh 6980 and use the service.
Bank-paybill 232234

Proceed to use P-pay

The amount **P-pay** shall pay, and the new **lower limit** is displayed and **transaction charges**

- The customer Inputs the amount to request in the Request terminal.

- The lower Limit Request is a B2C transaction from P-PAY ledger held by the integrating bank.

  – The lower limit is due to the fact the customer has indicated a struggle with the initial limit

- The end point to this transaction is the Loan account/account mapped to customer arrears.
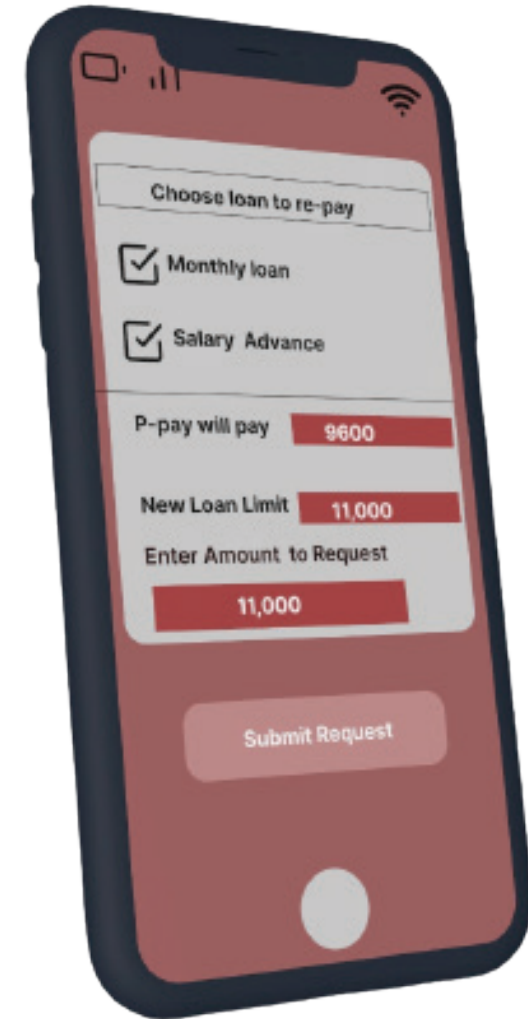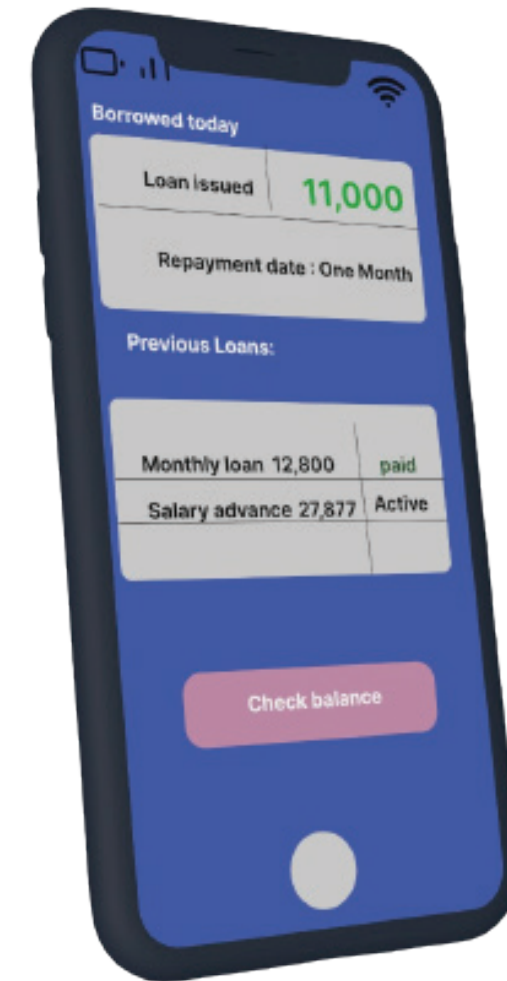
The amount **P-pay** shall pay, and the new **lower limit** is displayed and **transaction charges**

- *B2C* transaction is approved and Credited directly to the *Loan account* of the customer .

  - We recommend a lower interest on this to lenders but we cannot dictate its for them to dictate

- Automatically the 75% balance remaining is *deducted + charges*, balance is available for customer Use.

- The charges are collected upfront and credited to *P-PAY profit account* held with the Lender.

- P-pay notification transaction sent!
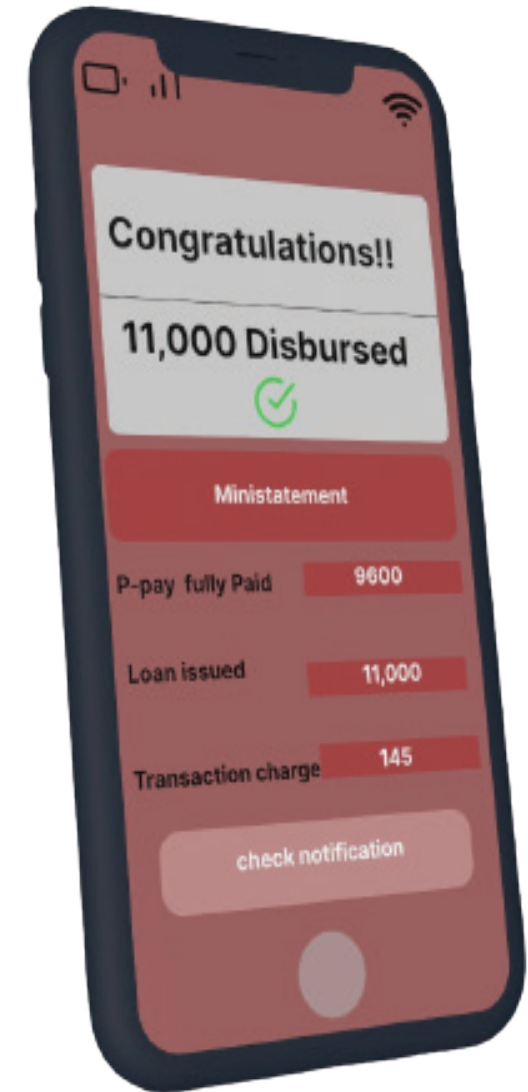
Bank does instant reconciliation against master loan book creating a new loan of lower value

- Reconciliation is done by creating a new loan account and mapped to the Customer due the next 30 days.

- The amount is not sent to the borrower but credited to P-pay ledger for another collection transaction by other customers.

- The new Loan of a lesser amount is due to be paid in 30 days .

- Bank notification message sent

Borrowed today

| Loan issued | 11,000 |

Repayment date : One Month

Previous Loans:

| Monthly loan 12,800 | paid |
| Salary advance 27,877 | Active |

Check balance

Bank Results

- Default loan fully activated as a new loan due 30 days of a lesser value/lesser risk.

- Active loan which risked default has chances of default reduced by up to 75%.

- Active loan due today is a new loan due 30 days of a lesser value/lesser risk.

- Interest collected positively.

- All loans are active awaiting next month re-payment.

- P-pay still available to ease the process next month.
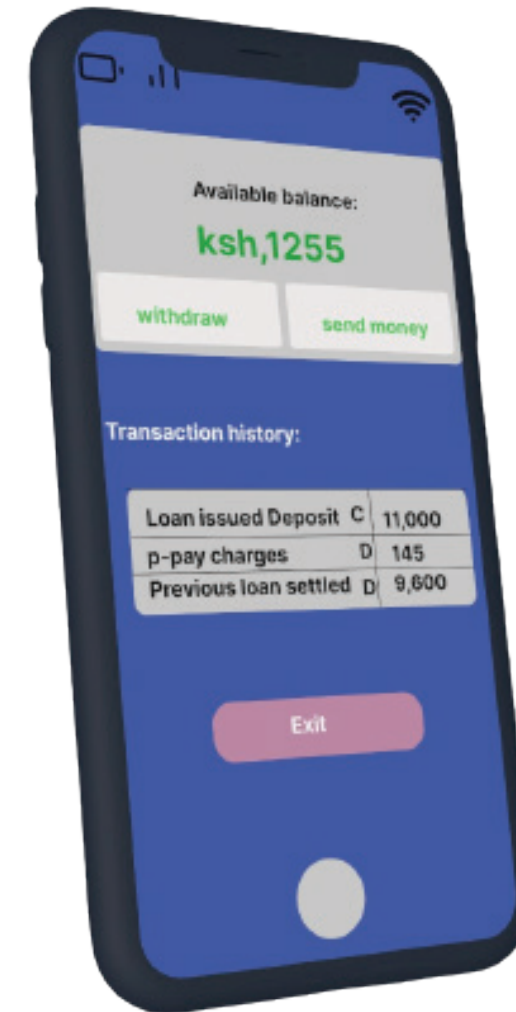
END OF APP VERSION

Play USSD Version Demo

P-pay Tariff Charges

P PAY REVISED CHARGES

P-PAY	TRANSACTION RANGE IN KSH		CHARGES
	MINIMUM	MAXIMUM	CHARGES
	ksh1	ksh49	FREE
	ksh50	ksh100	ksh12
	ksh101	ksh500	ksh29
	ksh501	ksh1000	ksh35
	ksh1001	ksh1500	ksh 40
	ksh1501	ksh2500	ksh42
	ksh2501	ksh3500	ksh58
	ksh3501	ksh5000	ksh96

Sample projected of P-pay Revenue on a common channel(2019 data)

LENDER	TRANSACTION COUNT(YEARLY)	AVERAGE USAGE	AVERAGE CHARGE COST PER TRNSACTION	TOTAL BEFORE TAXATION
KCB mpesa	22,000,000 requests	50% USAGE OF THE PLATFORM	KSH 60	660,000,000
Mshwari	30,000,000 requests	50% USAGE OF THE PLATFORM	KSH 60	900,000,000

THANKYOU

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