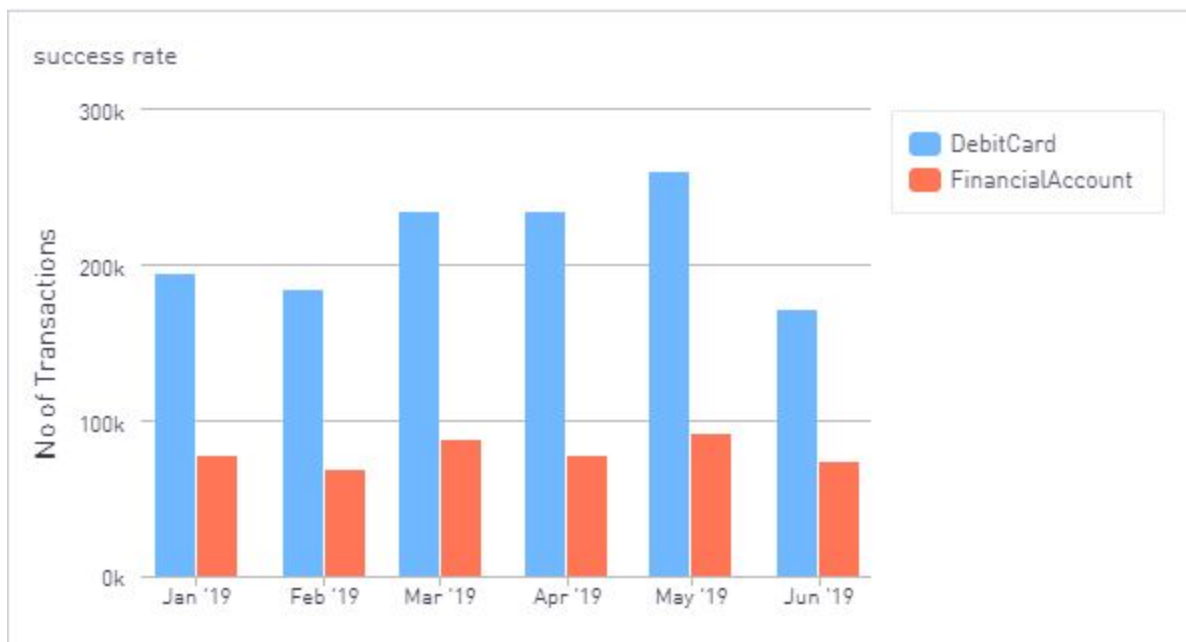


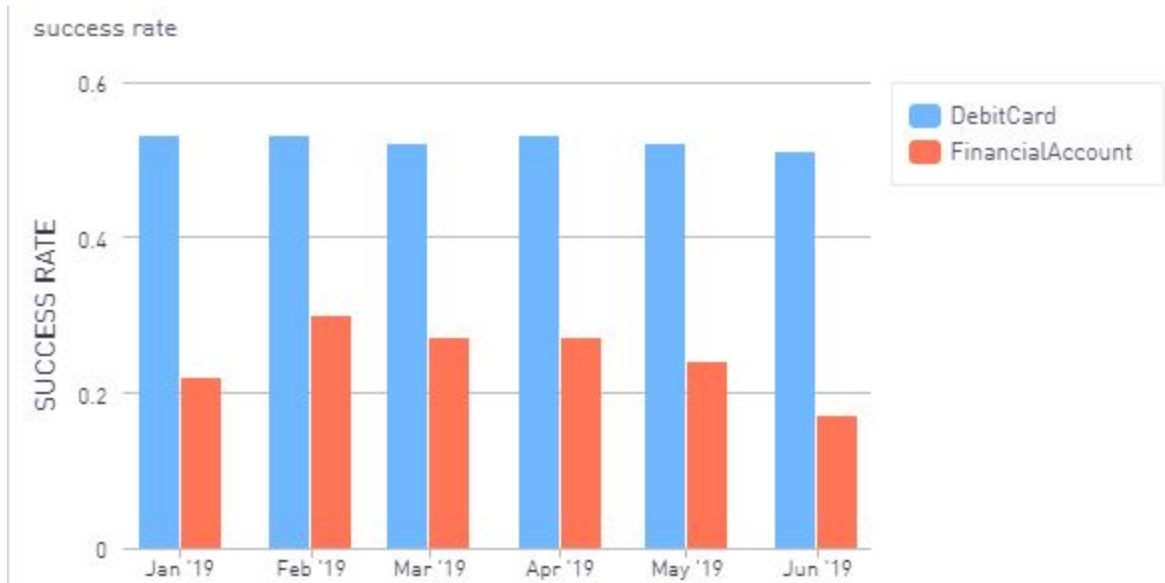
## PAYMENT WITH BANK ANALYSIS

- Average of about 79,000 (27%) transactions were done monthly since January 2019 via “Pay with Bank” platform while the “Debit Card” option was about 213,000 (73%) - Auto debit repayments were excluded
- Pay with Bank had an average monthly success rate of about 24.5% while “Debit Card” option had a success rate of about 52.3%
- Success rate for “Pay with Bank” was significantly low (about 24.5%). This implies that about 75.5% of repayments made through this channel all failed. Removing this option would guarantee users a better chance of making successful payments through other repayment channels

### NUMBER OF TRANSACTIONS



### SUCCESS RATE



[query](#)

Further analysis was done to know if users that paid with Bank have other options, if we took out the Pay with Bank option.

- Between January 2019 and May 2019, about 27,970 users successfully paid with bank.

- Out of users that paid with bank, how many of them have made attempts with debit cards?

14,833 (about 53%)

- Out of users that paid with bank, how many of them have made attempts with GTB 737?

8,682 (about 31%)

- Out of users that paid with bank, how many of them have made attempts with either debit cards or GTB 737?

18,549 (about 66.3%) - this implies that about 34% of users that PWB haven't tried other options (some of them do have GTB accounts)

- Out of users that paid with bank, how many of them have GTB accounts but haven't tried either GTB 737 OR Debit Card option?

497 (about 2%) – after the PWB option has been removed, these cohort would potentially have the GTB 737 alternative

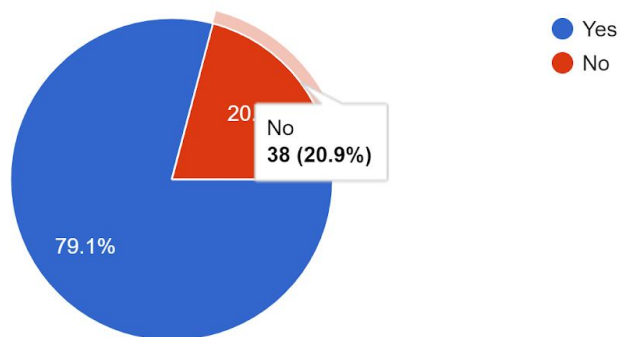
We can infer that about 32% of users that PWB have no other option (based on the available data). There's a possibility that some of these users have Debit cards but have not attempted using it for repayment (so we don't have their record)

<https://app.periscopedata.com/app/branch/361231/Taiwo-Branch?widget=6025869&udv=685479>

A survey was later sent out to about 8,000 users that we presume don't have other options. We got just 182 responses. 79.1% of the users have active Debit cards while 20.9% don't. Also, 21.6% of the users have access to GTB USSD code, while 78.4% of them don't.

### Do you have an active Debit Card?

182 responses



Do you have access to GT Bank USSD code (737)?

176 responses

