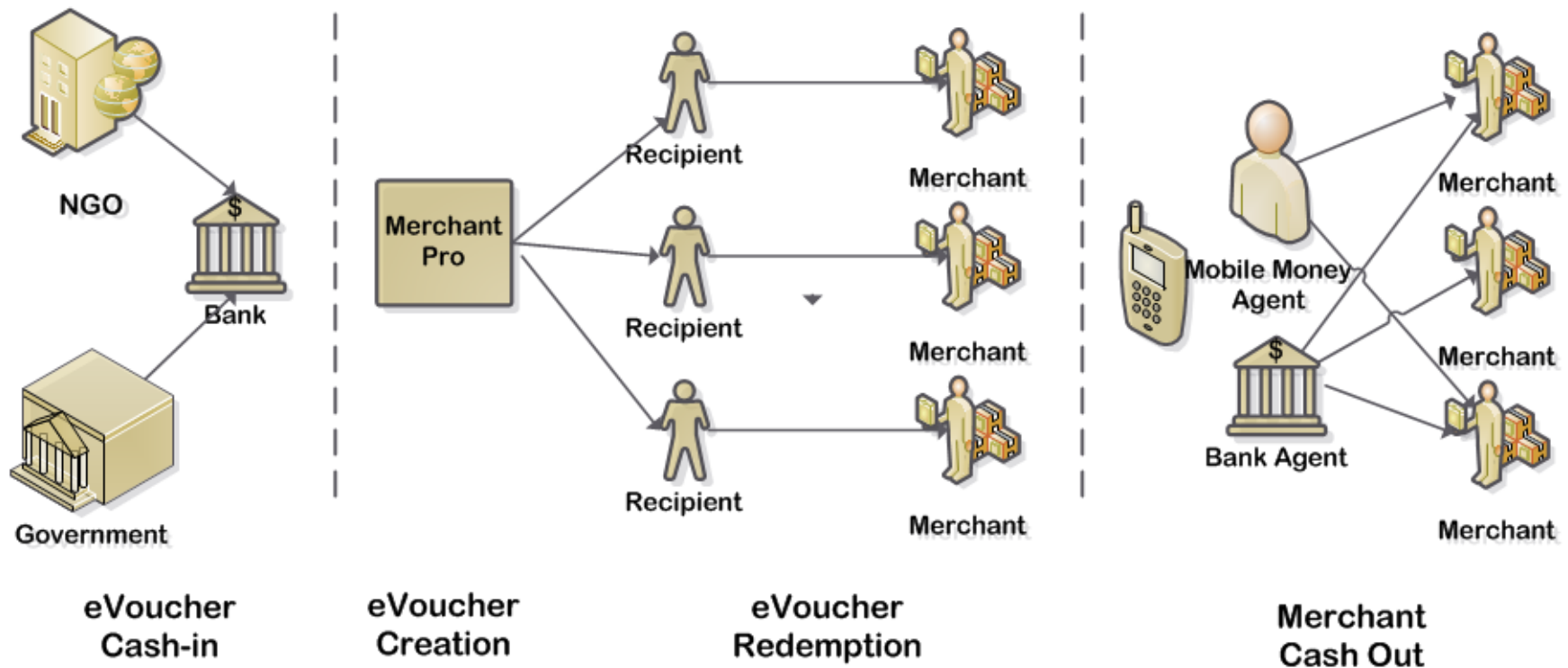# MerchantPro eVoucher Solutions

Max Larson Henry, CEO
Transversal
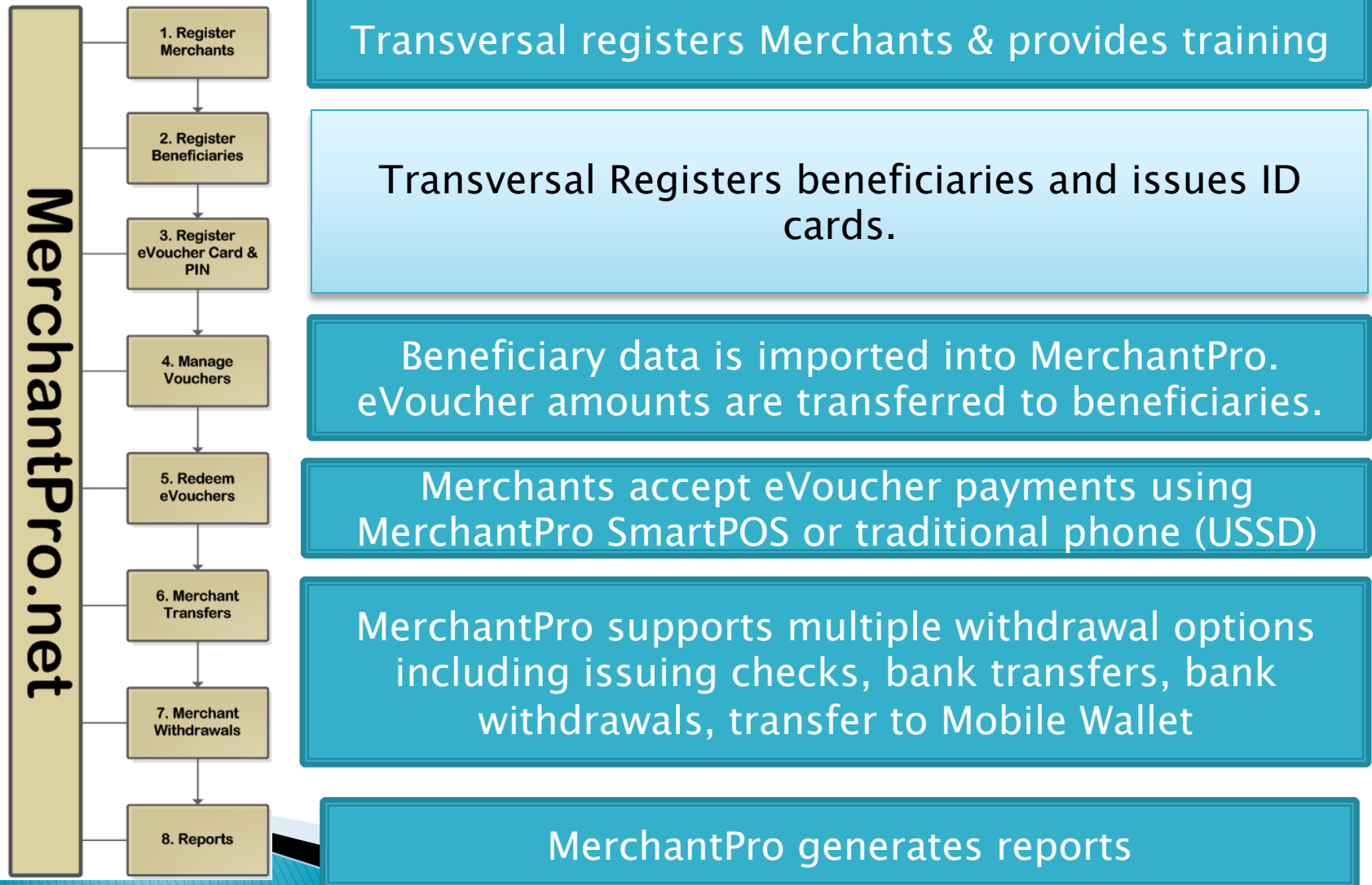
Colloque : Faciliter l'inclusion financière en Haïti
Port au Prince, 20 Avril 2012

eVoucher Process

eVoucher ecosystem

eVoucher Workflow

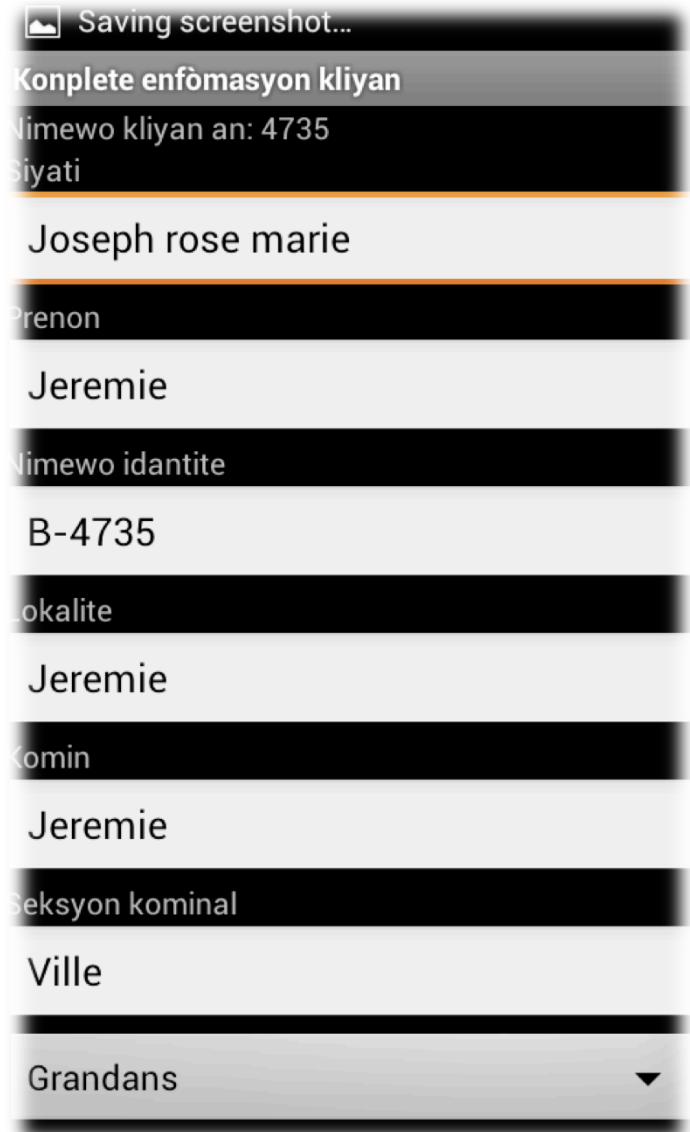| Workflow (MerchantPro.net)	Description
1. Register Merchants	Transversal registers Merchants & provides training
2. Register Beneficiaries	Transversal Registers beneficiaries and issues ID cards.
3. Register eVoucher Card & PIN	Beneficiary data is imported into MerchantPro. eVoucher amounts are transferred to beneficiaries.
4. Manage Vouchers	
5. Redeem eVouchers	Merchants accept eVoucher payments using MerchantPro SmartPOS or traditional phone (USSD)
6. Merchant Transfers	MerchantPro supports multiple withdrawal options including issuing checks, bank transfers, bank withdrawals, transfer to Mobile Wallet
7. Merchant Withdrawals	
8. Reports	MerchantPro generates reports

3

Transversal

Merchant Training

- Overview of CARMEN process
- Demo of MerchantPro
- Hands on training of MerchantPro Smart POS and Order entry
- Q & A

Beneficiary registrations using RegistrationPro

- Typically, NGO's performs their own beneficiary registrations using paper registration forms and enter the data into Excel. This information is then exported to CSV and imported into MerchantPro.
- MerchantPro comes with an Android-based mobile registration system called RegistrationPro.
- RegistrationPro enables a registration agent to capture a rich set of beneficiary profile data including name, locations, ID's, pictures, PIN management information and more.

MerchantPro eVoucher System

- Client
  - Smart Phone : Android App
  - Traditional phone USSD

- Server
  - Database
  - Web (reporting)

MerchantPro eVoucher Redemption using SmartPOS Order Entry

- 1. The MerchantPro app retrieves customer details and valid vouchers by scanning an ID card

- 2. Merchant enters an indefinite number of line items in an order.

- 2. The order total is automatically calculated.

- 3. The customer enters their PIN number. The PIN is masked with **** so that the merchant cannot see the PIN.

- 4. Transactions are verified and sent wirelessly to the server.

- 5. A confirmation is sent to the merchant with the transaction ID

MerchantPro eVoucher Redemption using traditional phone

- 1. Merchant enters the Short code, the Voucher #, the amount and hands the phone to the customer.

- 3. The customer enters their PIN number so that the merchant cannot see the it and press Send.

- 4. Transactions are verified and sent wirelessly to the server.

- 5. A confirmation is sent to the merchant with the transaction ID

255

*789*123456,*
78*250#

Press Send

coral

MerchantPro as a reporting tool

Distribution

- Dieu pour tous
- Help me God
- L'amour du bois joel 252
- Reserve Armand
- Saw W Materyo Konstriksyon
- Sunshine Quincaillerie
- Dépanneur Quincaillerie
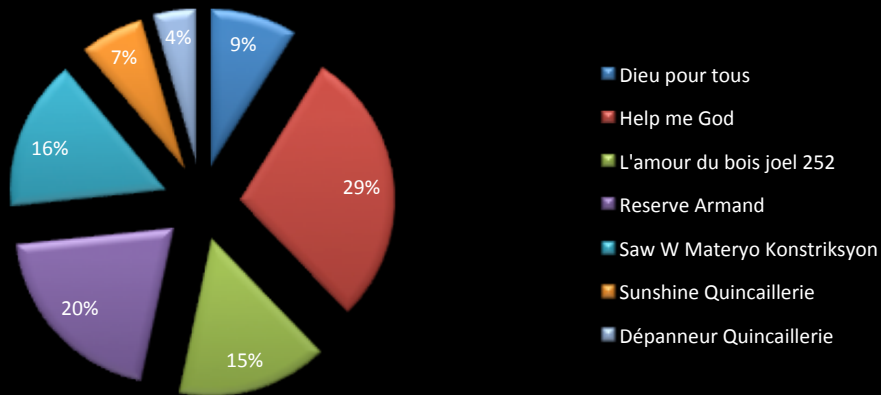
Achats		Balance		% Utilisé
HTG	9 940,00	HTG	60,00	99%
HTG	7 470,00	HTG	2 530,00	75%
HTG	595,00	HTG	9 405,00	6%
HTG	3 380,00	HTG	6 620,00	34%
HTG	9 980,00	HTG	20,00	100%
HTG	6 810,00	HTG	3 190,00	68%
HTG	3 500,00	HTG	6 500,00	35%
HTG	9 995,00	HTG	5,00	100%
HTG	9 966,00	HTG	34,00	100%
HTG	9 990,00	HTG	10,00	100%
HTG	9 950,00	HTG	50,00	100%
HTG	10 000,00	HTG	-	100%
HTG	9 890,00	HTG	110,00	99%

Row Labels ▼	Qty	Amount	
block	407	HTG	9 786,00
cement	280	HTG	88 190,00
fil	89,5	HTG	3 670,00
iron12	165	HTG	63 480,00
iron14	198	HTG	13 395,00
iron38	63	HTG	14 750,00
metalsheet	106	HTG	27 950,00
misc	10345	HTG	10 345,00
sand	9500	HTG	6 500,00
timber	22	HTG	13 950,00
Grand Total	**21175,5**	**HTG**	**252 016,00**

MerchantPro Early adopters

THE FOLLOWING CUSTOMERS ARE PARTICIPATING IN THE MERCHANTPRO EVOUCHER EARLY ADOPTER PROGRAM

Catholic Relief Services

Facing the Global Food Crisis Problem Following the earthquake of 12 of January 2010, access to food to

CARE

Facing the Global Food Crisis Problem Following the earthquake of 12 of January 2010, access to food by the vulnerable …

UNDP

UNDP launches first ever electronic cash transfer to 1000 earthquake victims in Haiti for home repairs Problem The January 12, …

Digicel

Digicel becomes the first authorized reseller of MerchantPro eVoucher platform Problem Non-government organizations (NGO's) are transitioning from paper vouchers to

MercyCorps

Be the change

MerchantPro on the field (UNDP CARMEN)

MerchantPro on the field (UNDP CARMEN)

MerchantPro on the field (MercyCorps @ Kathmandu, Nepal)

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Lessons Learned

- Lesson #1: eVouchers have a similar process, regardless of sector

- Lesson #2: MerchantPro enables NGO's to benefit from best practice sharing in days

- Lesson #3: Garbage in, garbage out

- Lesson #4: Merchant/Beneficiary Training

Transversal mobile solutions

▸ In a nutshell:
  ◦ Innovative, adapted to the Haitian context and similar economy using universal standards and adequate technology
  ◦ An agile enterprise with an unlimited pool of competence on top of in-house competence
  ◦ Characterized by enthusiastic and skilled, young professionals
  ◦ Not just developers but business process analysts
  ◦ We own all our IP, hence the ability to customize and implement unique ideas
  ◦ Our goal is to revolutionize the way business is done by streamlining and "mobilizing" business processes

Q & A

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