BFA’s PAYGo NEXT Innovation Gallery | GOGLA AGM
04 Real-time Optimization for Agents
PAYGo agents are expected to conduct a multitude of tasks:

- Pitching prospects
- Closing sales
- Registering users for mobile money
- Teaching users how to make bill payments
- Managing credit risk
- Troubleshooting technical issues
- Facilitating payments
Future PAYGo Agent Dynamics

In newer PAYGo markets - where digital payments can be difficult if not impossible to collect - providers are often forced to rely on PAYGo agents to collect and deposit cash.

Global spread of registered mobile money customers, Dec’ 2018 (GSMA)
Liquidity Management for PAYGo Agents

Cash adds **significant security risks** for PAYGo agents and their employers. Planning agent interactions to maximize efficiency while minimizing cash exposure creates a **whole new challenge for PAYGo agent managers.**
Optimizing Agent Routes

Problem

Agents carry out a multitude of tasks which may require them to traverse an area or repeatedly trek out to reach a particular client. But without real-time data on where agents are going and what they are carrying, companies and agents are flying blind.

Solution

Use simple, easy-to-build applications, organizations can capture data on the points that agents arrive at, the tasks they perform, and the routes they take. Combining this intelligence with data on agent liquidity, inventory, and/or priority levels of tasks can allow companies to optimize routes in order to maximize efficiency.
Real-time Agent Demo
Once sufficient data has been gathered, experimentation with AI can begin to optimize routes in order to minimize time in transit, customer waits times, or liquidity risk.
Real-time Optimization
key benefits

Real-time geo-tagging applications can allow you to map the routes that your agents take.

Simple options for tagging locations with key tasks performed add another layer of data.

Real-time updates of agent liquidity and inventory can complete the overview.

Analyzing this data over a period of weeks or months will reveal patterns and routines.

This can inform decisions about agent placement, inventory, and liquidity management.
Thank you!