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INNOVATION IN FINANCE, DATA AND TECHNOLOGY.
FOR A MORE SUSTAINABLE AND EQUITABLE WORLD.

BFA's PAYGo NEXT Innovation Gallery | **GOGLA AGM**

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04

Real-time Optimization for Agents

Current PAYGo Agent Dynamics

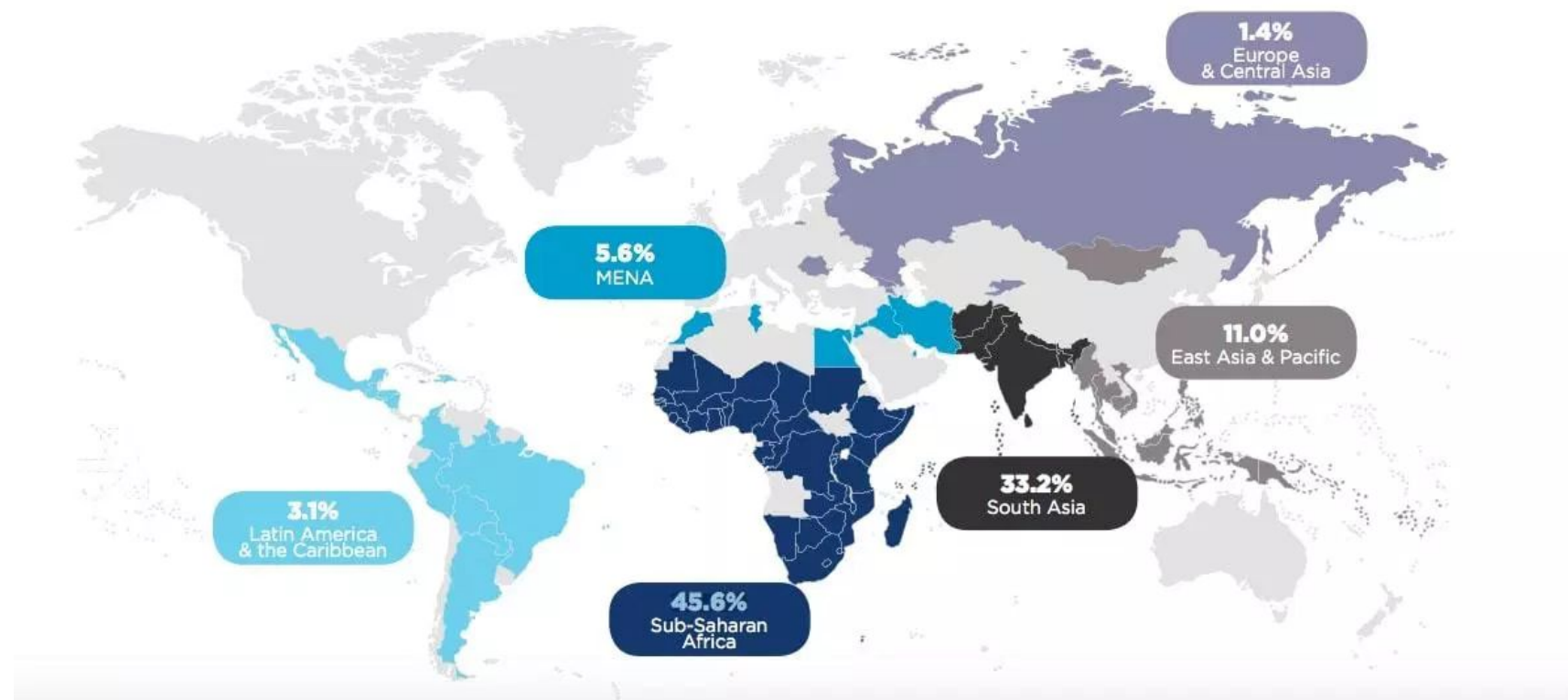
PAYGo agents are expected to conduct a multitude of tasks:

- 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

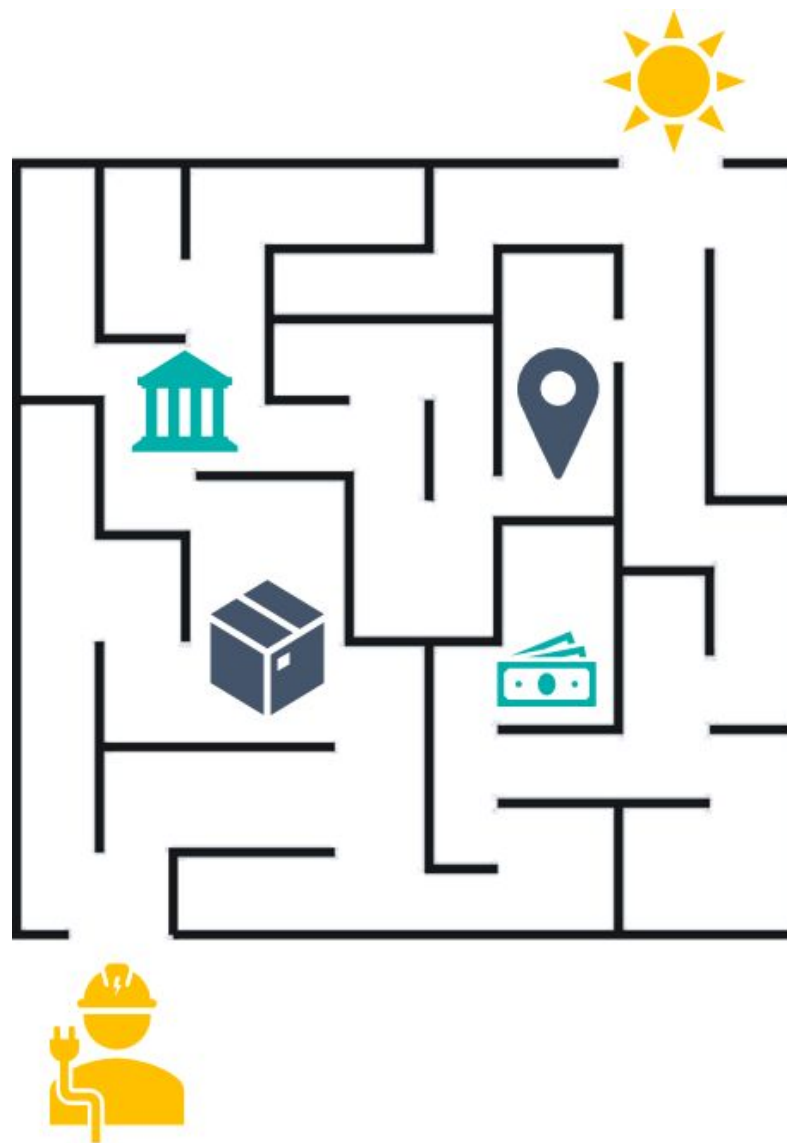
In **newer PAYGo markets** - where digital payments can be difficult if not impossible to collect - providers are often forced to rely on PAYGo **agents to collect and deposit cash.**



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.

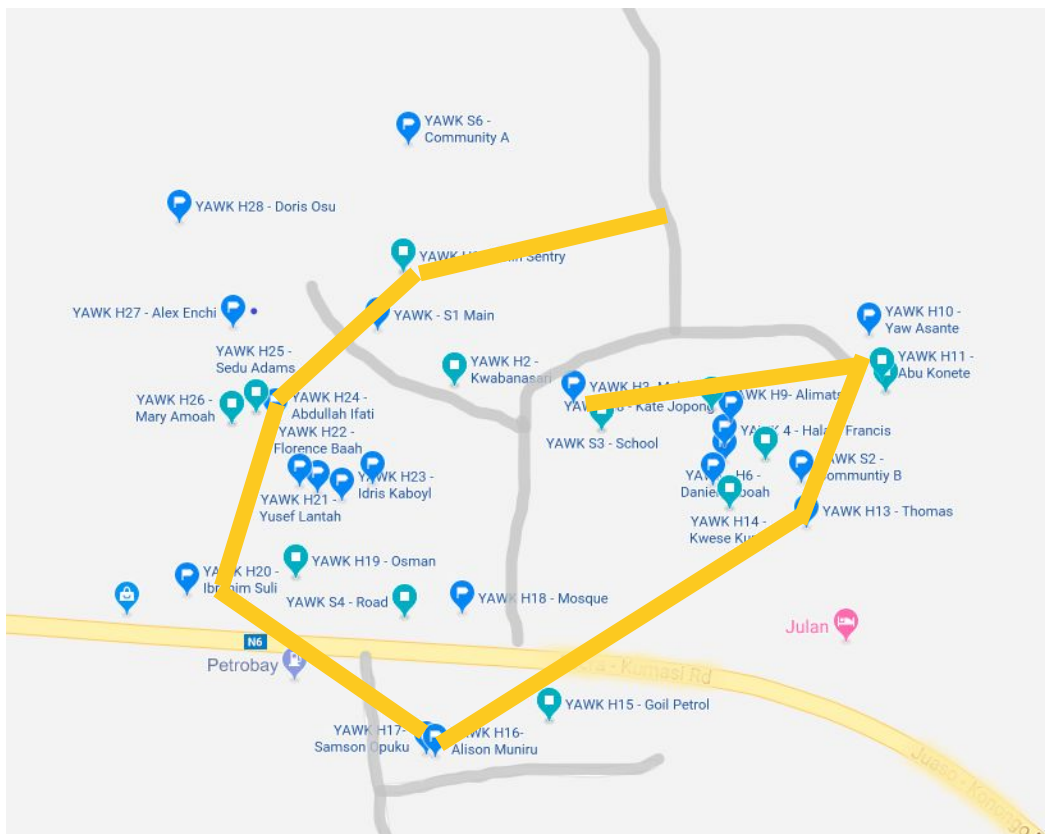
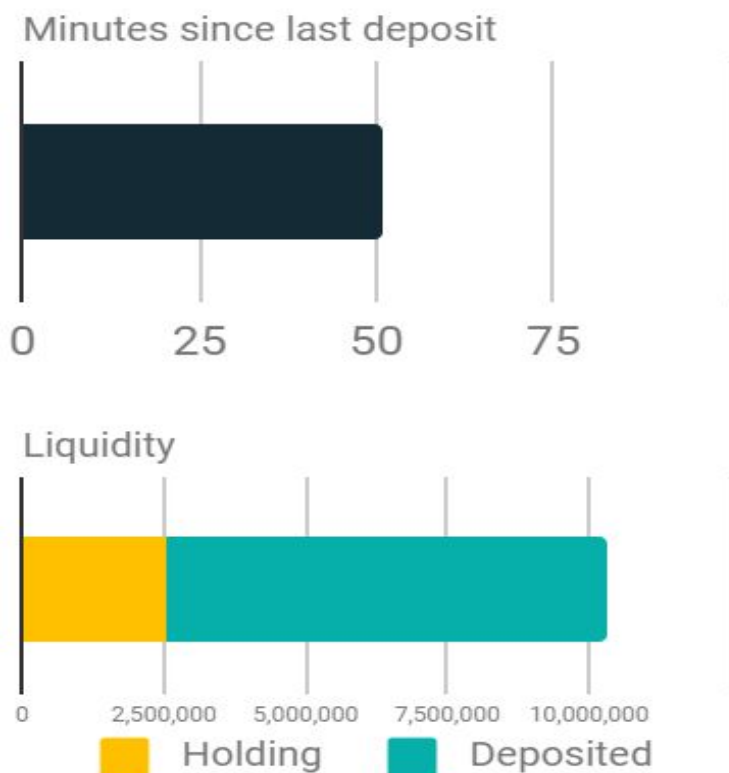


Real-time Agent Demo



Utilizing Route Data

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!**

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