

BRASTORNE ® CONNECTING THE UNCONNECTED

Hyperlocal Mobile Payment Solution for Connecting Rural African Communities with Local Businesses

**CASE STUDY** 





# About Client

Brastorne Enterprises is a Botswana based tech company that digitally empowers rural African communities by providing accessible **ICT solutions**. Information on health, agriculture, education, government services, etc. are provided to the underserved masses through channels such as USSD, SMS & Voice, IVR.

Brastorne Enterprises has been able to empower **700,000 users** through its digitally and socially-driven solutions.



#### **Client's** Vision



The company required an **online payment system** that can help rural African communities
manage their financial responsibilities and
simultaneously bridge people with local
businesses.





## The Process

Understanding the demographics, mobile market operators and user's specific needs within Botswana such as paying utility bills, sending & receiving money.

#### Market share of top mobile money service providers



73%

Orange Mobile Money



Mascom Wireless

#### Internet access & usage in Botswana



Access to internet is mostly through mobile data

Besides Facebook, WhatsApp is extensively used for texting, phone calls



#### Our **Research** Insight

Botswana's current mobile money service providers have services limited to transactions only with little to no focus on engagement.

In order to stand out within the competitive landscape, Mantra proposed specific user engagement features that would help gain lasting foothold in the user's device.



### The Process



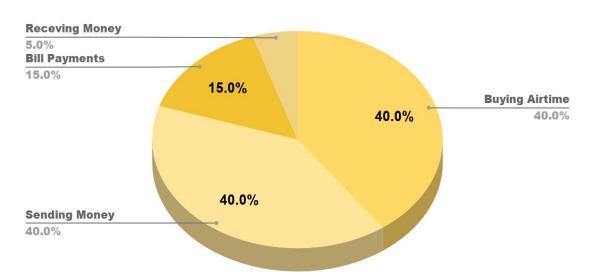
Use of mobile money service for multiple purposes, led us to consider the ways to make the online payment service more flexible.



The success of the mAgri app launched by Brastorne Enterprises, encouraged them to expand its services to African Francophone countries like Madagascar, Ivory Coast, Cameroon- therefore, in terms of language, the app needed to be made inclusive.

#### **Mobile Money Usage in Botswana**







#### **Our** Solution

Incremental and iterative approach to provide e-Wallet service through **Vuka mobile application** and separate **Web app portals** for business vendors and Vuka admins respectively



#### **Solution Components**

- > iOS & Android based mobile application
- Flexible e-Wallet service to facilitate utility bill payments made through credit card, debit card and net banking
- > Web app portals for business vendors and client admins
- Engagement Add-on services to increase interaction among vuka users: games, online chat platform, social profile
- Bilingual Platform provision of French and English languages





#### Mantra's Approach to Building User Experience





Added intuitive elements for a better experience through bilingual and visually engaging features



Leveraged user data to ensure simplified navigation



Reduced friction points in payment method by integrating avenues for money transfer such as credit cards, net banking



Provision of interactive elements to enhance social engagement





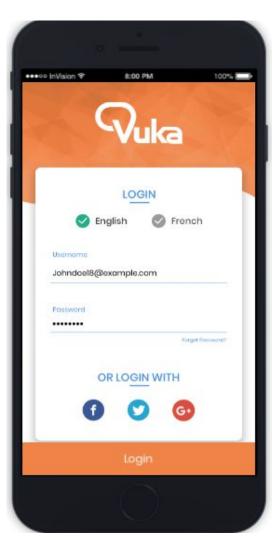
# Vuka **App Features**







- Simplified user onboarding process:
- 1. Login via social media account or Email
- 2. Preferred language selection English or French





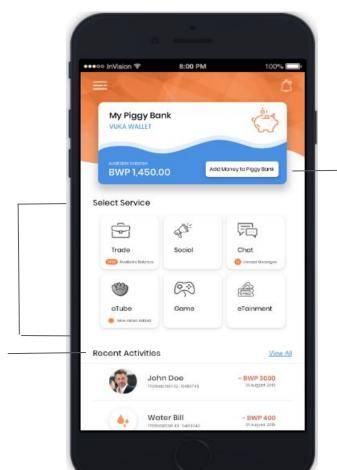


#### Easier access to all the services from Home screen



Direct access to main services: trade, chat, social, etc.

Enables viewing of Recent Activities



Adding money to Vuka wallet



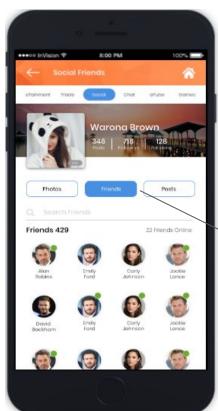


#### Insta-like platform that allows building of social profile

Upload

**Photos** 





View and search friends

Warona Brown Johne Doe Posted Yesterday 2.20 PM 122 Comments A real friend is one who walks in when the rest of the world walks out. \_#friendship #friends #sunset

View posts



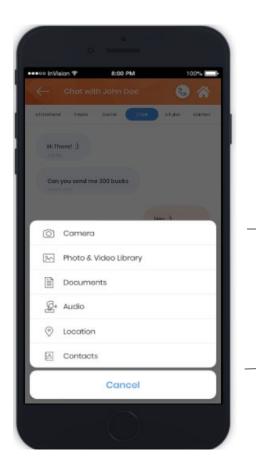


#### Allows user to exchange messages in personal and group chat





Allows voice and video call



Users can exchange: Photos, audio, documents, location and contacts

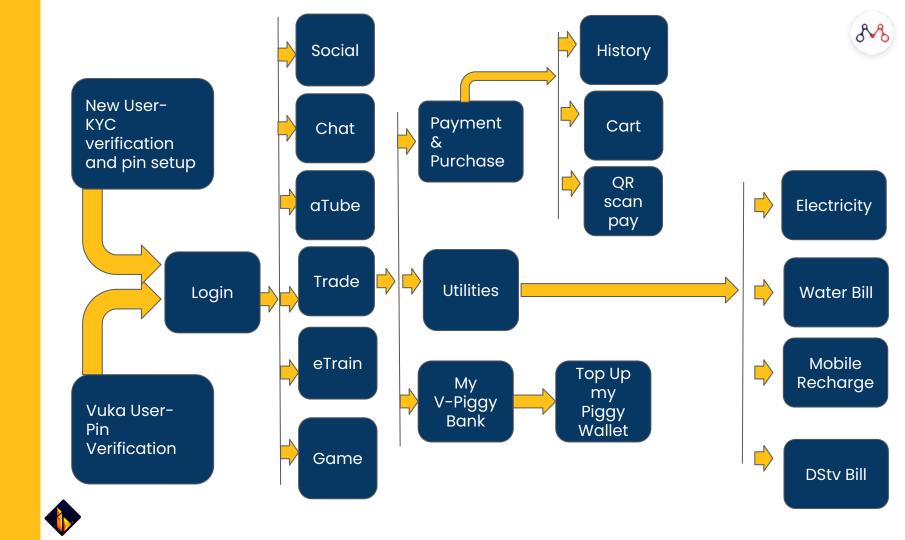




# Vuka **App Customer Journey**







#### **User Journey**

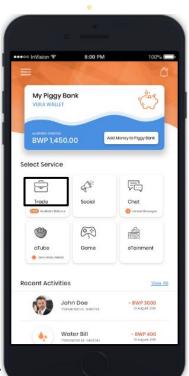


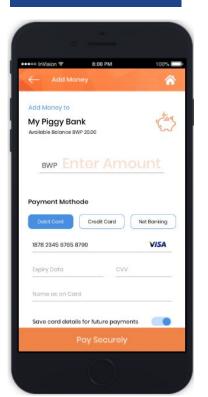
Click on Trade to pay utility bills

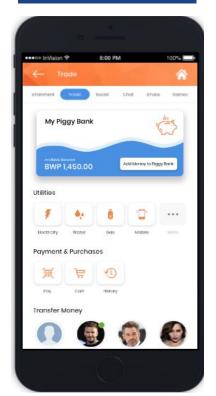
Transfer money from bank account to Vuka Wallet

Pay utility bills, or transfer money to Vuka users

Pay via QR scan











#### Web App Portal - Business Vendor

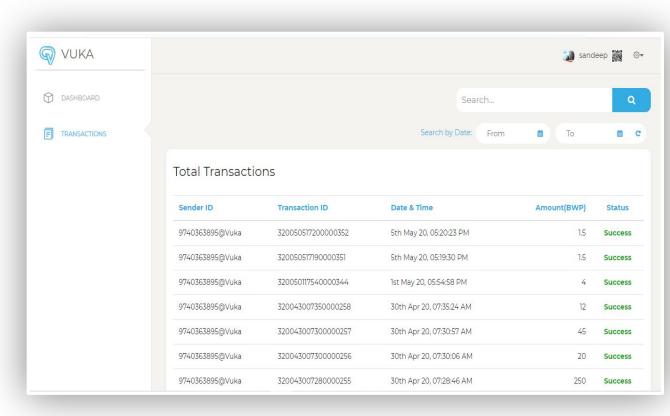


Business vendors can get detailed reports about their transactions

Payments can be received via a QR code

Transaction details

- 1. Sender ID
- 2. Amount
- 3. Date & time
- 4. Status



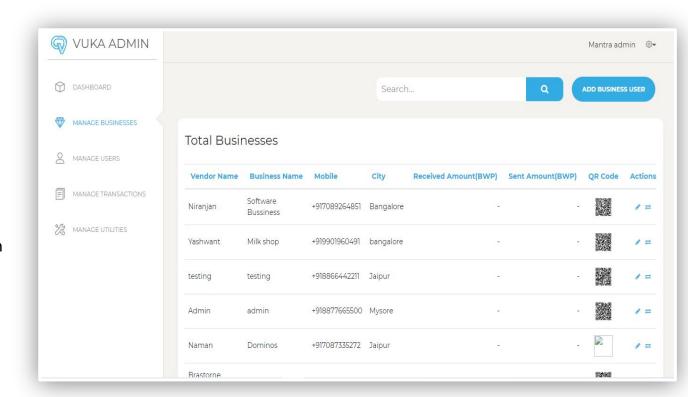


#### Web App Portal- Vuka Admin



Vuka agents can manage vuka users, business vendors, handle discrepancies, and monitor complete transaction history.

- Dashboard shows transactional details in tabular format
- Vuka admin can 'Add business user'
- Transactions can be filtered by options such as merchant name, status, etc.





#### **Technology** Stack



Web portal Frontend



Database



Web portal Backend



**Mobile App** 







## **Key**Benefits



**Efficient avenue** for payment for the local African people and businesses

Allows **instant** checking of bank balance while on the go

**Significantly Improves** digital mobile payment penetration within local African communities



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- Experiential Product Design and Engineering for Digital Enterprises.
- ✓ Al-Driven Products and Solutions for the Digital Insurer.



125+ 200+

GEEKS

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PROJECTS











#### **Leading** Clients





















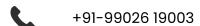






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