



SIGN UP AT WWW.POPOTE.CO.KE



TAKE CONTROL OF YOUR FINANCES



whether at **WORK**



HOME



OR AWAY

POWERED BY



Microsoft

PAYMENTS & EXPENSE ACCOUNTING MADE EASY
DIGITIZE YOUR PETTY CASH, A/C PAYABLES, BULKS & EVERYTHING ELSE!

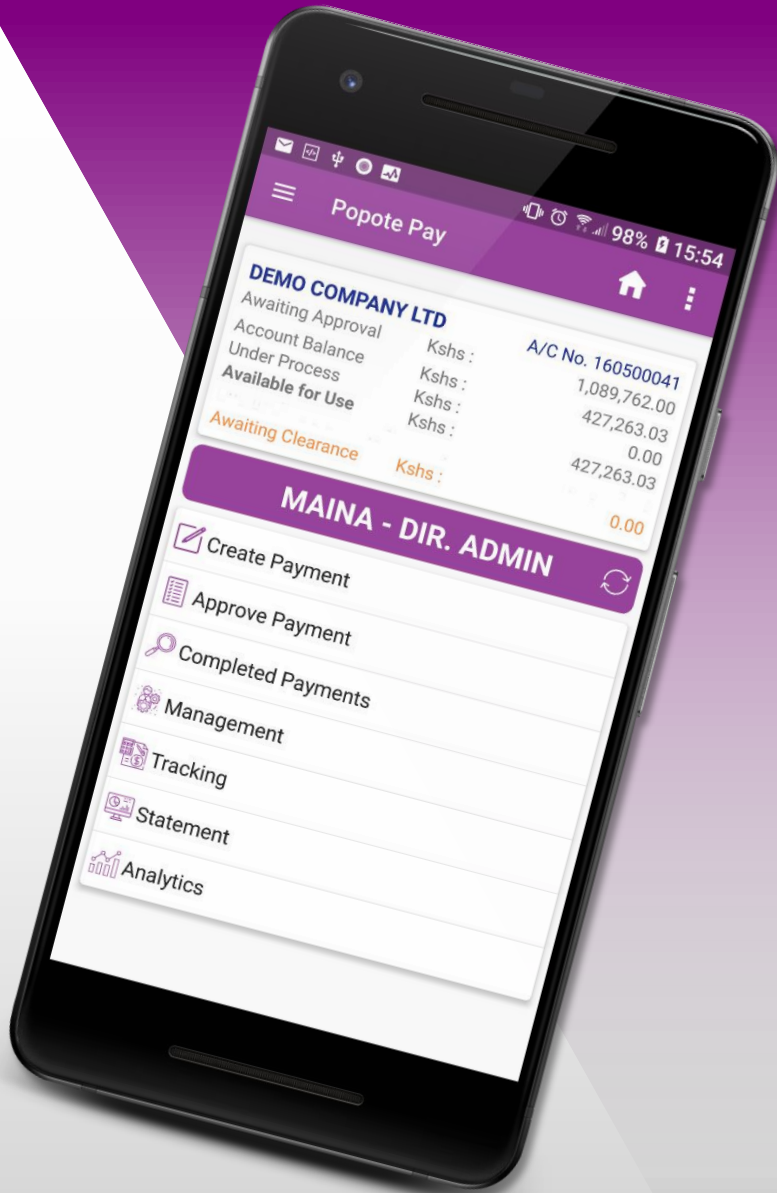
POPOTE PAY is a payments application equipped with management & accounting features.

Popote Pay enables businesses to replace cash, cheques & other traditional payment methods in a manner that reduces risks, prevents losses, improves efficiency & increases profitability.

- It is collaborative allowing creation & approval of payments.
- It accommodates high value transactions & has no daily limit.
- It delivers payments instantly, 24-7 to a wide range of recipients; Mobile numbers on any network, tills, paybills & bank accounts.
- It maintains a record of payments in an expense accounting format which can be exported to excel or accounting systems. The data is filterable & also displayed in graphs for management to draw insights.

Popote Pay is incredibly useful for digital cash management but can be adopted for all other types of payments including bulk payments, payroll, A/C payables, utilities & even taxes.

And it's not just for businesses. It is useful wherever there is a need to manage expenditure well, such as in Households, Side Hustles & Chamas.



BEFORE

AFTER

What a LOSS!



Like A BOSS!



Petty Cash Theft

Slow Cheques

Inadequate Mobile Money

Inflated Expenses

Tedious Accounting

Poor Use of Time

Cashless

Mobility

24-7

Less Headaches

More Control

High Limits

Bank Agnostic

Forex

Convenient

Instant

Collaborative

Prevents Losses

HOW TO USE

Wallet Funding

01

One can fund the wallet by mpesa or bank transfer or by depositing cash or cheque through any KCB or CBA branch. Once received the wallet balance is updated. The funding action is repeated whenever the balance drops too low. There is no limit to the amount the wallet can hold.

Actors: Owners, Managers,

02

Requisition

To requisition for payment the creator selects the type of payment & enters the details which include the name, method i.e. (mobile no's, paybills, buygoods & bank a/c), the amount, notes & its category or GL. Supporting documents may also be attached as images or PDF.

Actors: Accountants, Office admins, PA's

03

Approval

The approver receives an SMS notification so they can review the payment details & take action to reject or approve it using their secret PIN. Payments can be set to require 1 or up to 3 approvers, each acts from their device, remotely.

Actors: Owners, Managers

04

Disbursement

Payments are delivered instantly 24 hrs a day to all end points, i.e. (mobile no's, paybills, buygoods & Bank a/c). SMS notifications are sent to both parties to confirm completion & the wallet balance is updated accordingly.

Payments depending on the type are delivered by Safaricom Mpesa or Banking partners with which Popote Pay is directly integrated with.

HOW TO USE

Audit Trail

05

Records of payments are saved in accounting format by categories or GL & optionally by branches/cost centers, jobs/project etc. The data can be viewed graphically or filtered & exported into other systems as needed.

Actors: Owners, Investors, Managers

06

Profit & Loss

Each month income received off the system can be entered as a lump sum figure. This gets coupled with the systems expenditure records to give the P&L for the month. By year's end the P&L will be complete yet will have been effortless to do.

Actors: Owners, Managers

Self Approval

The account owner has the right to create & approve payments in one action. This is the normal use for Households & Side Hustles while business owners can use it in instances where they need to make a payment by themselves e.g. a restaurant bill or in an emergency outside of working hours when the usual creators are unavailable. Other users can also be granted self approval rights with periodic & transactional limits, where the account owner is notified via email & SMS whenever used.

Wallet Funding

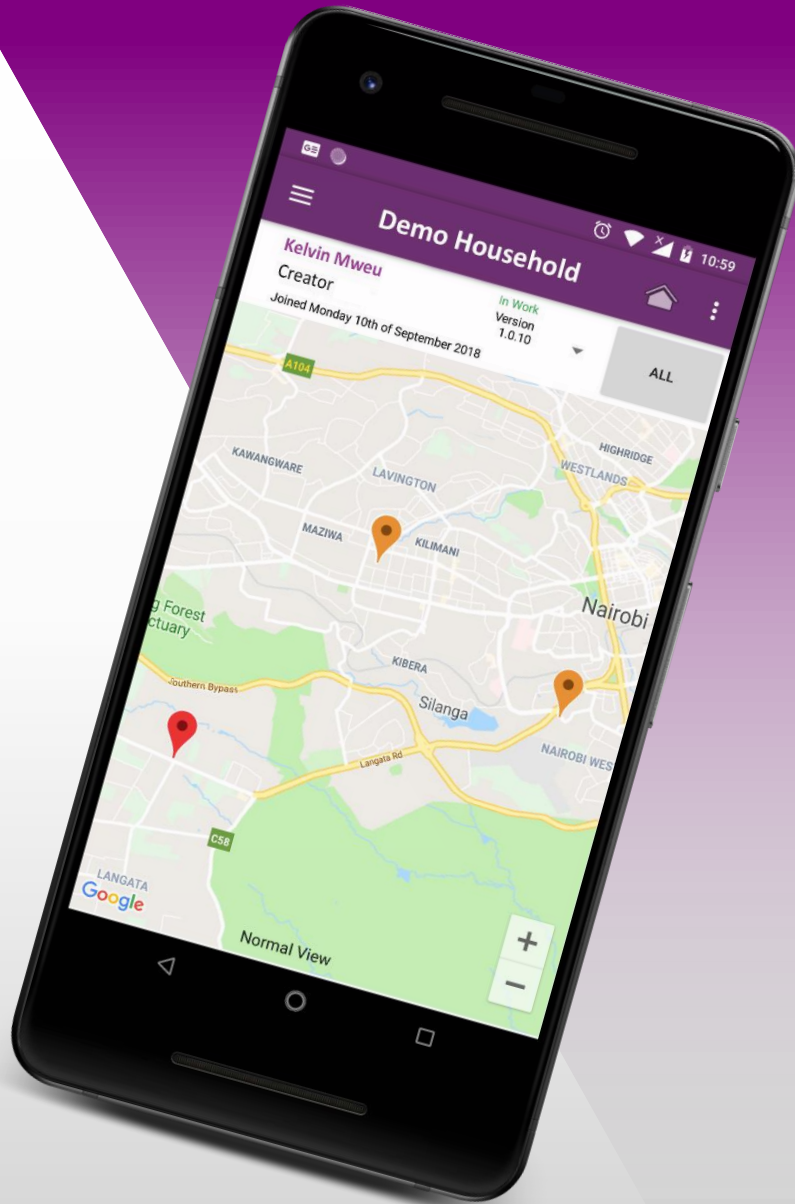
The wallet acts as a payables account. Because it is pre-funded, it enables one to allocate only what is budgeted for the upcoming period e.g week or month, which causes users to prioritize expenditure leading to more careful use of funds.

Straight through payment

Businesses can also connect their bank account with Popote Pay such that payments are debited from the bank account directly rather than the pre funded wallet. This capability is available from certain banks upon request.

Your **HOUSEHOLD** is your most important business. You can take control of it's finances & involve your teenage kids in the process.

- Sign up & then add your spouse as a co-owner of the account.
- Fund your account with the amount budgeted for the period.
- Add your teenage kids & assign them their allowance as a weekly or monthly limit as well as a per transaction limit.
- Add domestic workers who do shopping & assign them a weekly or monthly limit as well as a per transaction limit.
- Receive real-time notifications whenever a payment is made on your account & requests for your approval of payments above their limit.
- Categorize expenditure so as to keep your household & business expenses separate. Receive your accounts periodically via email.
- Teach your teenage kids the basics of financial management by having them categorize their own expenses.
- See your teenage kids location on a map in real-time for their safety.
- Support your church or favorite charity by setting your account to accumulate a percentage of each payment & then forward the total via their paybill or till number weekly, monthly or as you decide.



PRICING

Popote Pay has price plans to suit different user types. Charges are low and are tallied onto a single monthly invoice, separate from payment transactions, so you always know what it's costing you.



HOUSEHOLD



SME



CORPORATE



ENTERPRISE

Monthly subscription	FREE	FREE	19,950/-	39,950/-
No of users included	2	3	10	20
Transaction fees	Up to 70k – same as current mpesa tariff to mobile numbers 70k to 140k - 150/- 140k to 500k - 300/- 500k to 750k - 450/- 750k to 1M - 600/-	Single Payments 1.5% capped at 500/-	Single Payments 1.0% capped at 350/-	Single Payments 0.5% capped at 200/-
		Bulk Payments 1.5% capped at 100/-	Bulk Payments 1.0% capped at 75/-	Bulk Payments 0.5% capped at 50/-
Per Transaction limit	1M	10M	Customized	Customized

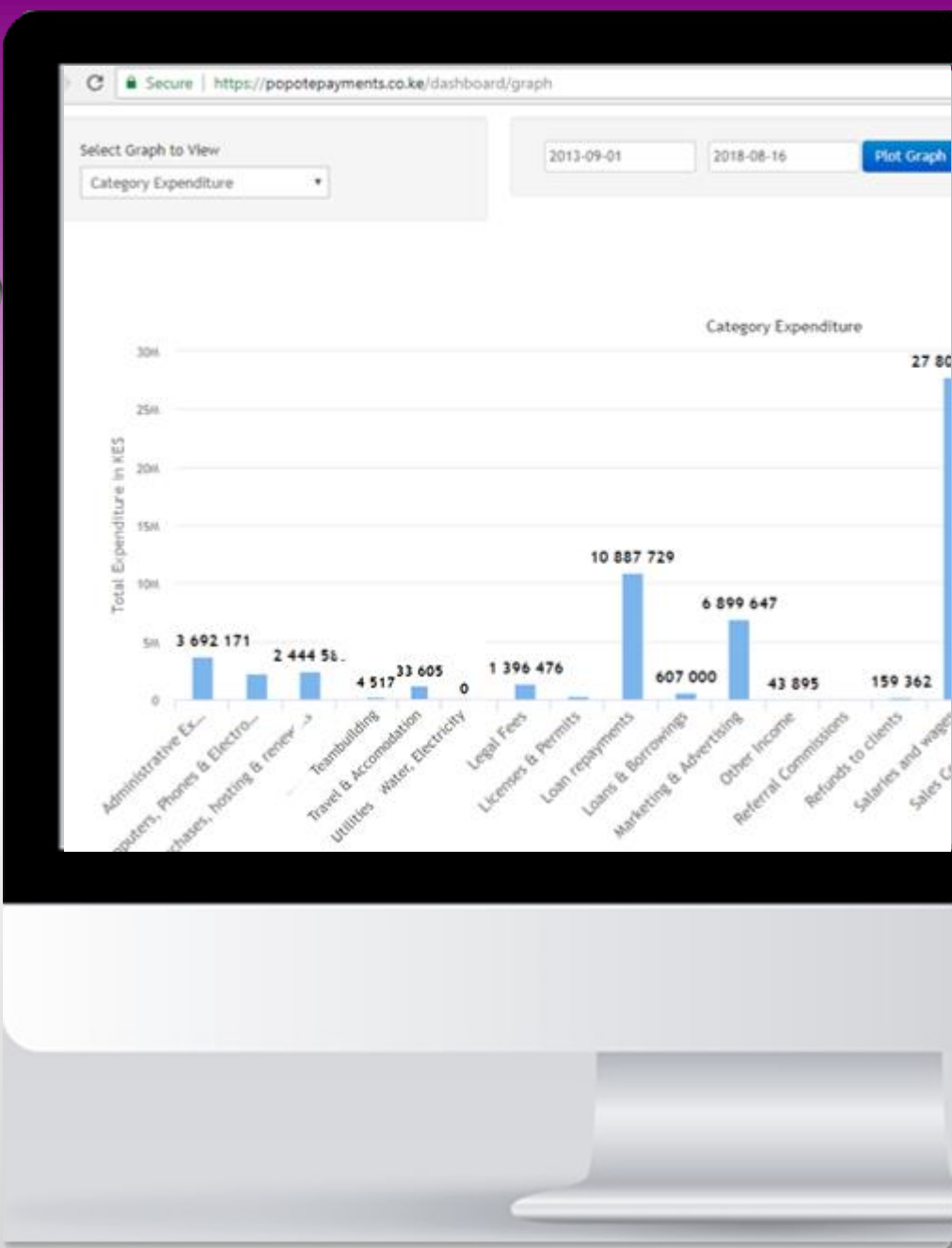
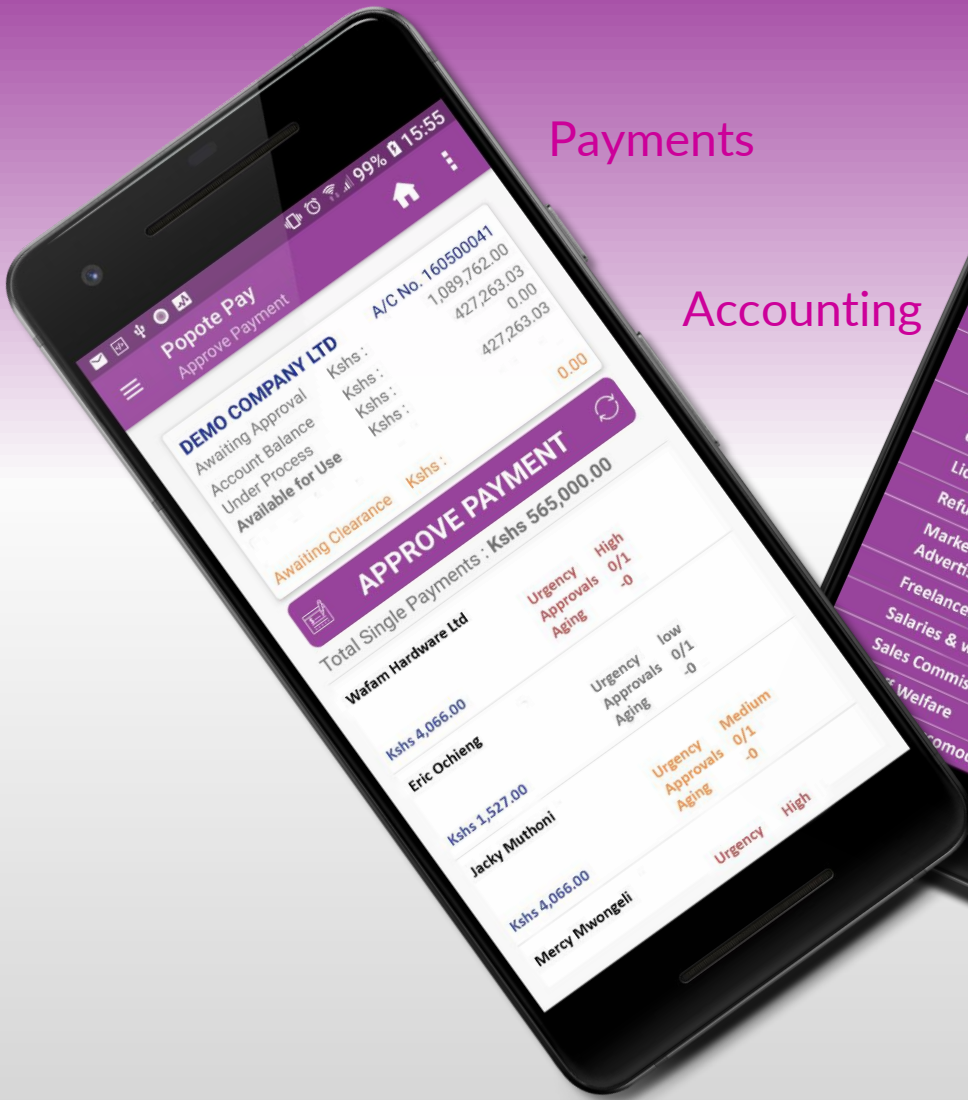
Custom pricing is available for Bulk Disbursers e.g. Credit Microfinances, Saccos, Lenders, Share Registrars, Aid Agencies & Gaming & Betting Companies.
Pricing is correct as at October 2018. See the website to confirm if there have been any changes.



Payments

Accounting

Analytics



Sign Up at www.popote.co.ke or download the app from google play