ARI

Driving Efficiency Using Technology

M-Pesa Reconciliation

Bank Reconciliation

Software Development

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Based in Kenya, with headquarters at AACC, Westlands, Nairobi Kenya.

Being in operation for nine years.

Driving efficiency using technology for over 100 companies.

The companies range from: Insurance, Manufacturing, Retail, Services, NGO, Health and Automotive

Our Services

Real-Time M-Pesa and Bank Reconciliation

Account Receivables Reconciliation

Account Payables Reconciliation

Account Payables Automation

Software Development – Web, USSD, SMS, Mobile

OUR TEAM

Senior Software Engineer

Brian Vidolo

10+ Years in software engineering and certified Microsoft Expert

MD

Ndiang'ui Kinyagia

12+ Years in software technologies architecture, design and development

Business Development Manager

Margaret Mwangi

15+ Years in Sales, Marketing & business development across 3 East African countries

Liberty Life Assurance Kenya Ltd

**Customer Self Service Portal
Company Intranet**

Car and General Kenya Limited

**Real-Time M-Pesa Reconciliation
15 Branches Integrated**

Osho Chemical Industries Limited

**Real-Time M-Pesa & Bank Reconciliation
Account Payables Automation
HQ and Branches Integrated**

Association of Kenya Insurers

Training & Capacity Building

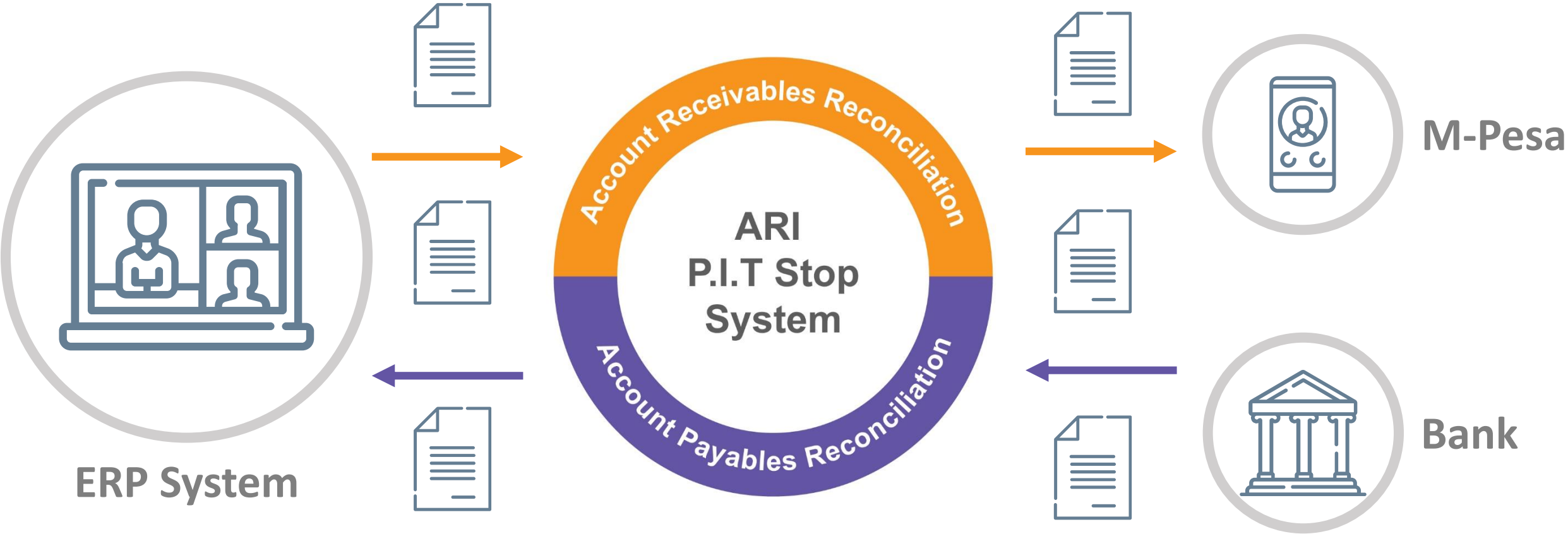**Key Note Address & Talks**

Digital Strategy & Transformation Advisory

Reduce Reconciliation Time From 20 Minutes to 2 Seconds

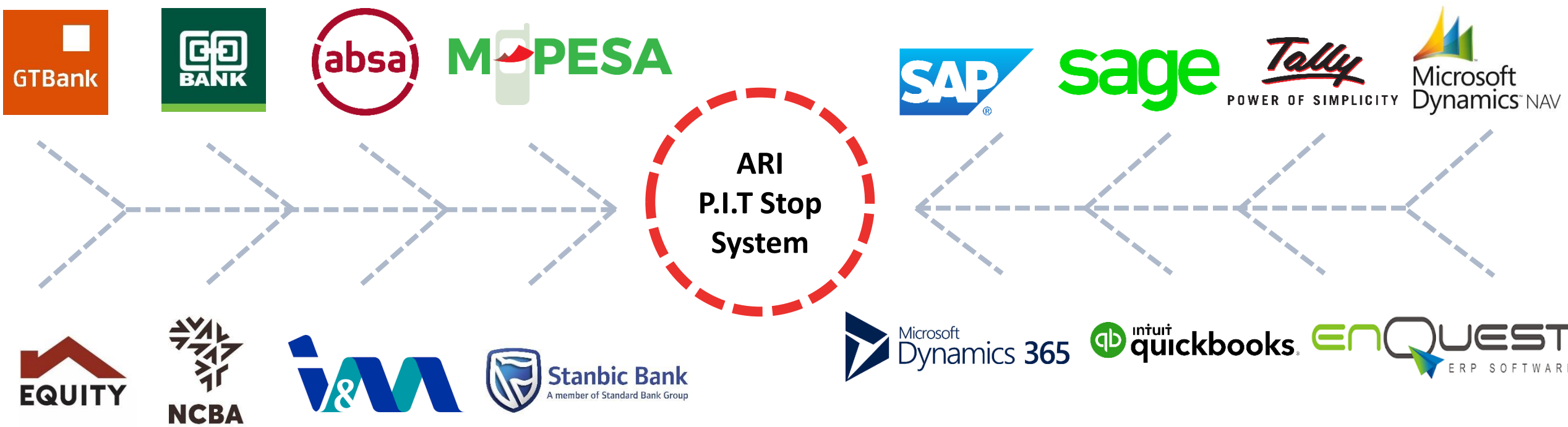Save your accountant 2 – 3 Hours per day with Real-Time Bank and M-Pesa reconciliation.

How it Works

ERP System

Account Receivables Reconciliation

ARI
P.I.T Stop
System

Account Payables Reconciliation

M-Pesa

Bank

Connectivity and Integrations

Adapting to Digitization and Automation of Business Units and Processes as an Internal Auditor

Technology can be so boring and complex... So we will use stories...

We will look at

1. Case study: Account receivables & payables reconciliation automation.

2. Effects to that business + Statistics.

3. A Simple tool you can use to make your job easier.

Case Study

2 Years ago I'm called in for a meting

in a flashy, swanky boardroom.

- 15 Branches > 15 Till Numbers > Doing an Average of 1,200 Transactions per day on M-Pesa.

- Multiple Payment scenarios – Overpayment, Underpayment, 1 transaction paid by 5 people.

- Confirming a transaction takes 20 Minutes – Check on Phone, Call HQ, Login to M-Pesa portal to confirm transaction, Update Payment Journal, Update GL accounts, Generate Receipt.

- Reconciliation takes 3 hours a day, everyday.

- Inconsistencies due to multiple payment scenarios e.g. 1 M-Pesa payment is for 2 transactions.

Technology to the rescue

Sounds like a match made in Heaven?

It was NOT!!

Users reject the solution and are adamant that it's not working and it will never work.

Where did we go wrong?

Benefits to the business

1. 1,200 transactions reconciled in less than 2 seconds.

2. No need to check a kabambe phone or call HQ.

3. No need to login to bank and M-Pesa portal.

4. All customer transactions, invoices are in one simple table with debit and credit + balances.

Benefits to the business

5.   Daily email sales movement reports.

6. Daily email opening and closing balance reports.

7. Customers can pay using multiple numbers and it's not an issue.

8. Covid hits and 40% of their payment move to M-Pesa up from 4% i.e. to

    Kes: 4.8 Billion

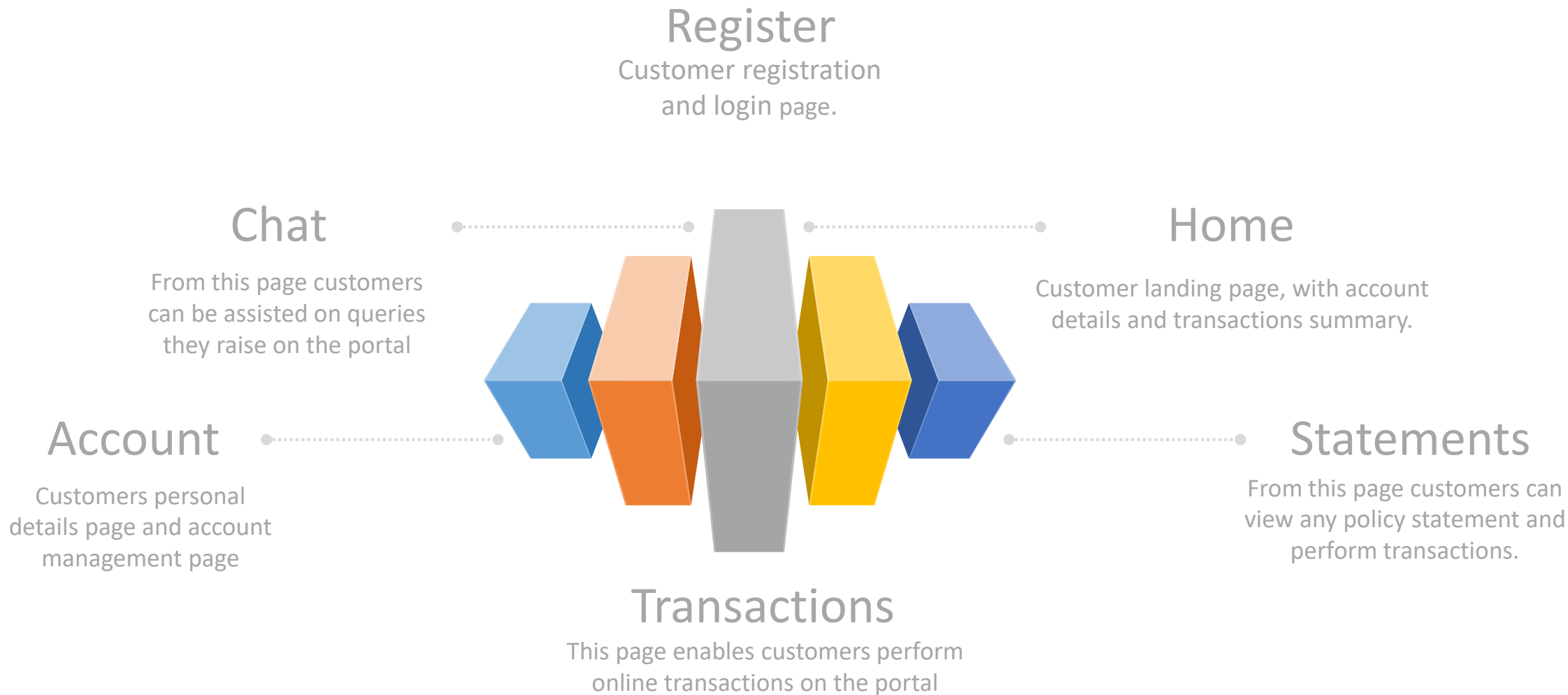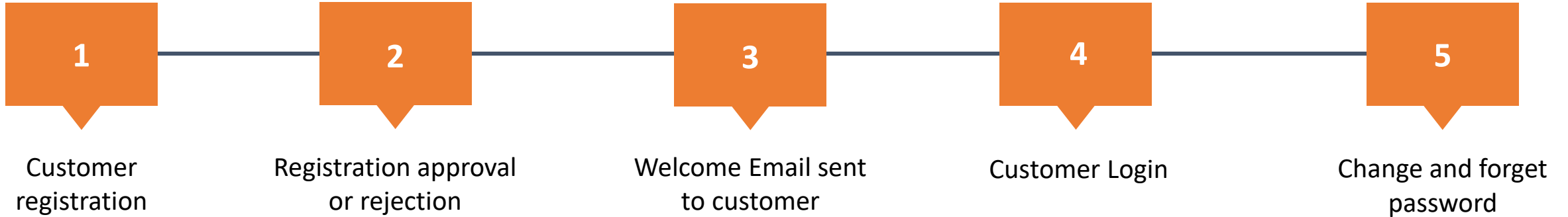# How do you adapt. The Simple Tool.

Customer / User Journey Map.

User Journey Map

Steps a user performs to achieve **their objectives** + the experience when using a technology solution.

Customer Journey

Register
Customer registration and login page.

Chat
From this page customers can be assisted on queries they raise on the portal

Home
Customer landing page, with account details and transactions summary.

Account
Customers personal details page and account management page

Statements
From this page customers can view any policy statement and perform transactions.

Transactions
This page enables customers perform online transactions on the portal

Registration - Customer registration & log in page

| 1	2	3	4	5
Customer registration	Registration approval or rejection	Welcome Email sent to customer	Customer Login	Change and forget password

Customer verification and approval procedure

- During registration customer details provided are cross referenced with the customers database.

- When the details match, the customer is automatically registered and a welcome email sent.

- If the details match partially the details are sent to customer service for verification and approval.

- If the details do not match the system reject the registration.
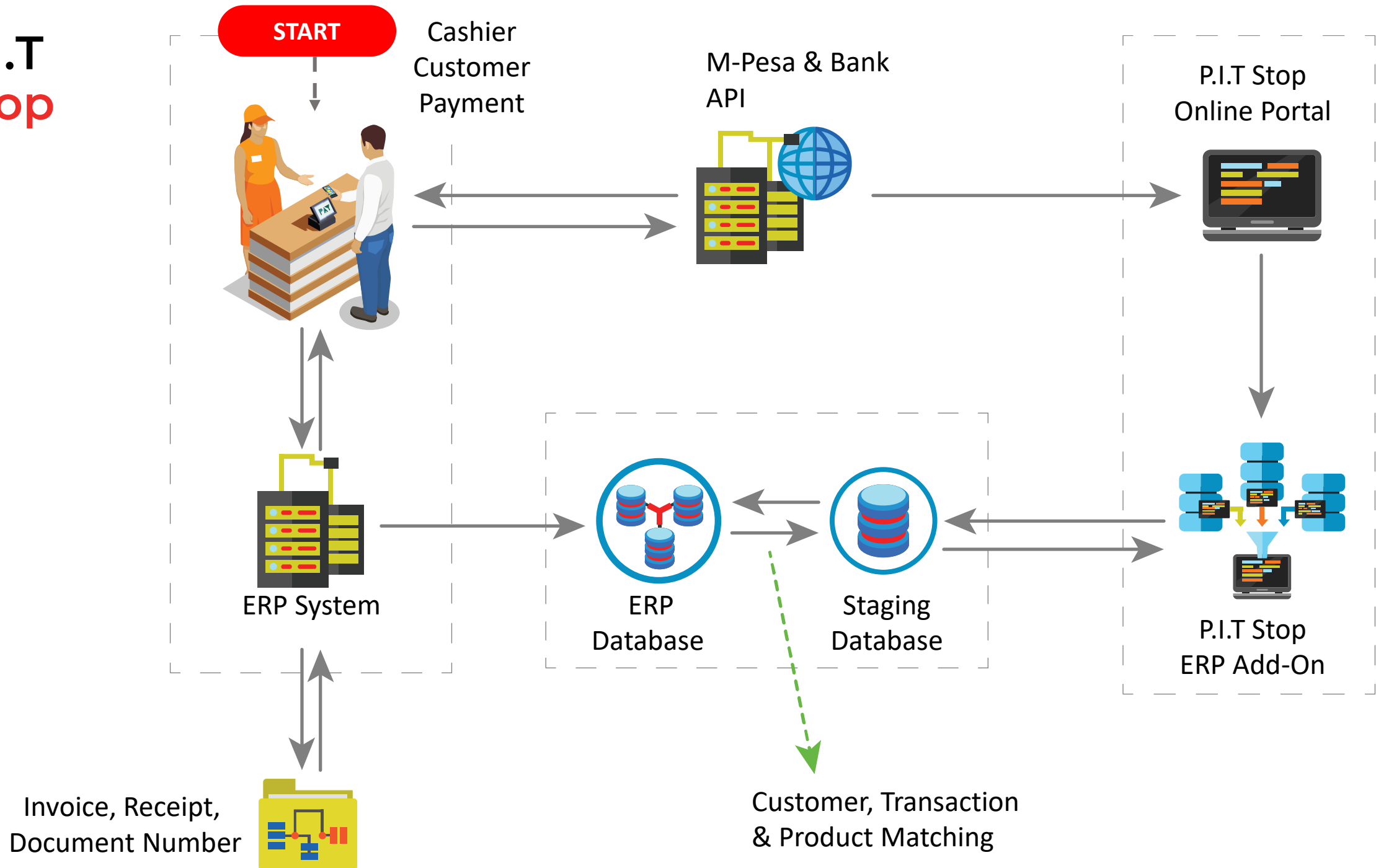
Home Work

1. Next time you are implementing or reviewing a technology solution, create a user journey map.

2. Identify a technology solution in your organization.

3. Create a high level user journey map

4. Looking for instances where the system usage becomes difficult, loop holes in processes, the solution does not fit with the organization processes and being overwhelmed by the solution

Thanks for Being Here!

When do we start?

TALK TO US

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