

Client protection and digital financial services

Example of Pricing Transparency with Digital Lender

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SPTF Webinar Series: Identifying SPM Risks in FinTech Investments

SPTF is conducting a webinar series for Social Investors who are investing in FinTech models in order to develop fundamental questions for their due diligence and ongoing monitoring frameworks.

Each webinar convenes field experts, investors, and providers to highlight key areas for them to review:

- 1. How do we evaluate client protection risks?*
- 2. How do we assess the value for the end consumer?*

<https://sptf.info/working-groups/investors/spm-and-fintech>

How can digital lenders improve Pricing Transparency?

- Contact customers to check for understanding of terms of service
- Use innovative tools to disclose pricing
- Employ opt-in settings for data privacy or sharing
- Use the best metrics for consumer understanding
- Understand the duty of care to customers

KOPO KOPO KEY VALUE PROPOSITION

**ACCESS TO
UNCOLLATERALIZED CREDIT**

**VERSATILITY OF PAYMENTS
PLATFORM**

**MULTIPLE PAYMENT
CHANNELS**

**ACCESS TO CUSTOMER
LOYALTY CAMPAIGNS**

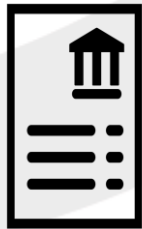


OUR CASH ADVANCE SYSTEM ALLOWS FOR A STREAMLINED LENDING PROCESS THAT IS FAST AND TRANSPARENT

Financial Systems



Mobile Payments



Bank Account
(QR Payments)

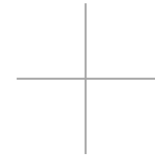
Integration



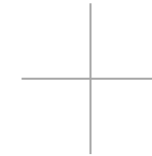
Kopo Kopo Grow Module



Decisioning

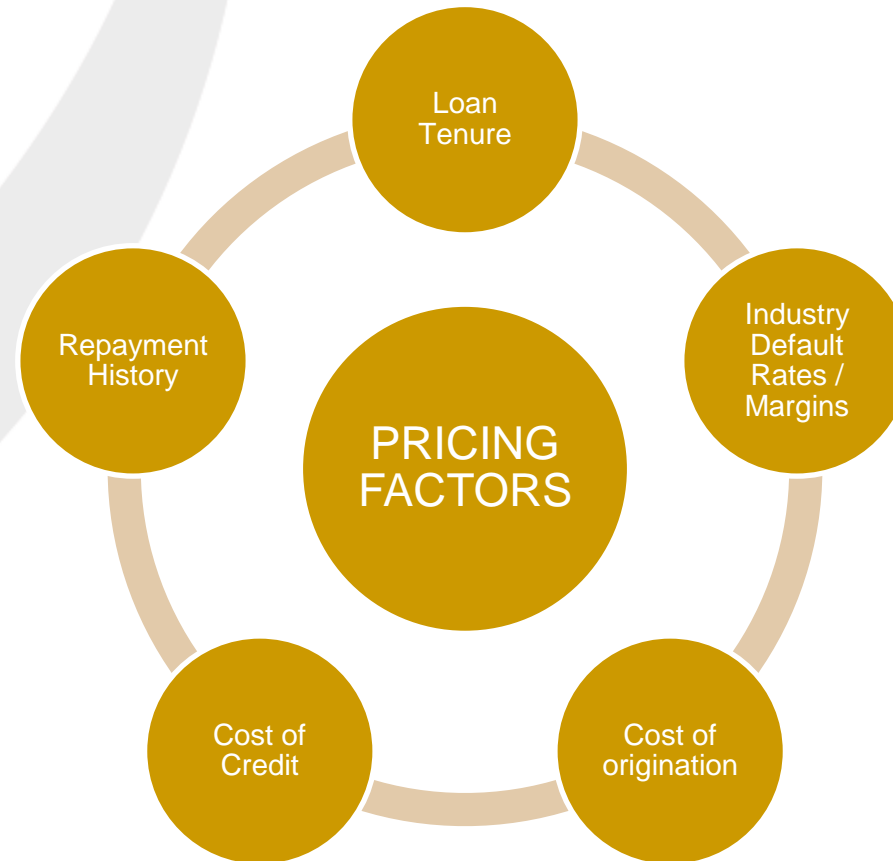


Customer
Management



Disbursement
and
Collections

**OUR CASH ADVANCE FEE RANGES FROM 4%-6% PER MONTH.
APPLICABLE FEE IS BASED ON THE CUSTOMERS RISK PROFILE**

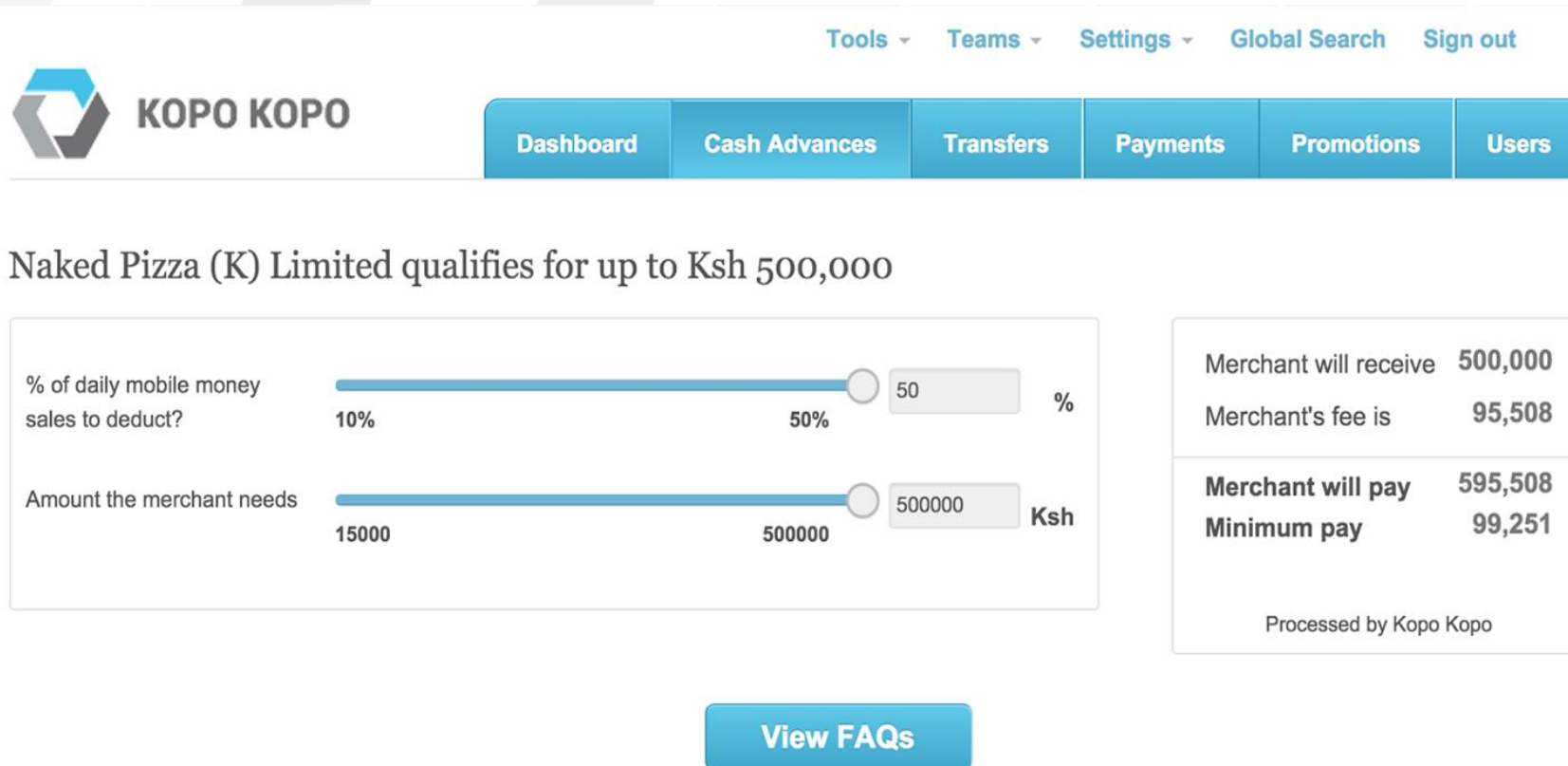


CONSUMER PROTECTION: TRANSPARENCY ON CASH ADVANCE FEES IS KEY IN ENSURING THAT THE CUSTOMER IS FULLY AWARE OF THE TERMS OF SERVICE

The following steps are taken to ensure that the customer is fully aware of our Cash Advance terms of service and are not overburdened with credit.

- Clear display of applicable fees at the time of cash advance request
- A call explaining to the customer the cash advance terms
- Completion of a credit check for outstanding commitments and performance on existing facilities
- Validation of the purpose of the cash advance
- Cash advance terms of service are also sent to the customer on approval

Our fees and amounts payable are clearly displayed to the customer prior to submission of a cash advance request



Tools ▾ Teams ▾ Settings ▾ Global Search Sign out

KOPO KOPO

Dashboard Cash Advances Transfers Payments Promotions Users

Naked Pizza (K) Limited qualifies for up to Ksh 500,000

% of daily mobile money sales to deduct?	10%	50%	50	%
Amount the merchant needs	15000	500000	500000	Ksh

Merchant will receive	500,000
Merchant's fee is	95,508
Merchant will pay	595,508
Minimum pay	99,251

Processed by Kopo Kopo

[View FAQs](#)



THANK YOU!

KOPO KOPO INC –AFRICA’S MERCHANT PAYMENT AND SME LENDING EXPERTS.

Experience:

30,000+ SMEs in Kenya.

Acquiring partnerships:

Pan African experience across Kenya, Uganda, Ghana, Zimbabwe.

Founders:

US, European VCs.

Operations:

40-50 employees based in Nairobi, Kenya.

“EMPOWERING AFRICA’S MERCHANTS THROUGH CONNECTIONS TO A MOBILE MONEY PAYMENTS PLATFORM AND CREDIT SERVICES”