

Kenya NGO

Citi's Mobile Commerce solution: a first for Kenyan NGOs

Case Study

The Client PATH is an international non-profit organization, working in more than 70 countries around the world. Transforming global health through innovation, PATH addresses multiple health issues from child survival to HIV to reproductive health and family planning.

The Challenge Working primarily in remote regions of Kenya, one of PATH's main challenges was the lack of an efficient banking infrastructure and working with people, organizations and communities without bank accounts. Consequently, PATH used physical cash for most of its payments, resulting in:

- High administrative costs driven by cash handling, manual processes and paper work
- Reconciliation complexity and lack of transparency
- Fraud and security risks, including authorized signature checking, a cumbersome and slow payment process.

The Solution In the absence of a broad banking presence across the country, Kenya has created one of the world's most sophisticated and widely adopted mobile phone payment systems. At the same time, Citi has developed a very powerful partnership with a leading Mobile Network Operator (MNO) for mobile payments and collections. To help mitigate the risks associated with relying on cash, Citi proposed that PATH use the CitiDirect® Online Banking platform with an integrated mobile payment and collection channel for its project disbursements.

Via CitiDirect, PATH can now initiate payments to recipients' "mobile money wallets," which they can access via their mobile phones. Citi's fully integrated m-commerce solution provided PATH with a single, centralized window for all its m-commerce payments.

The Result PATH was able to ensure a secure and cost-effective end-to-end process of issuing remote payments across Kenya to mobile phones via Citi's market-leading web-based platform.

Now with enhanced visibility and a more streamlined audit trail of its remote payments, PATH can easily access real-time statements and reports in customizable electronic formats for end-to-end control and head office reporting requirements.

The resulting time and cost savings enabled PATH to utilize the new capital to further support its in-country projects and objectives and better meet the needs of its remote staff and project funding requirements.