



# “Driving Efficiency using Digital Tools”

*Digital Field Application (DFA)*

## RED ACCION

**Mr. Kalin Radev, CEO**

*Managua, September 7, 2017*



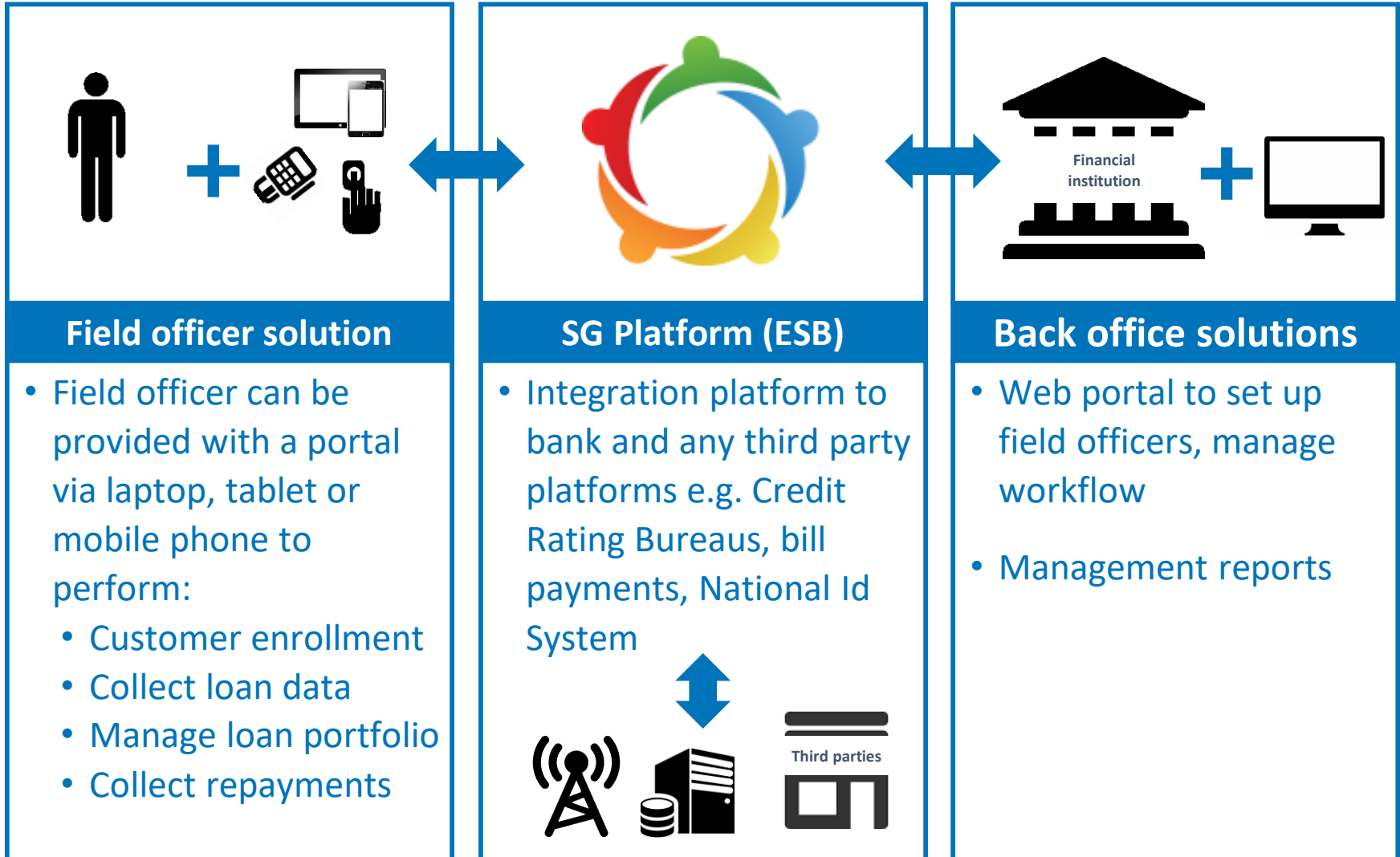
# AGENDA



- **Digital Field Application (DFA) Solution**
- **Business Case for investing in DFA**
- **4 Key Lessons from Global Implementations**
- **Questions**

# Digital Field Application

# DFA Solution Overview



## Mobile App



### Advantages

1. User-friendly, rich UI/UX
2. + Functions available (GPS, Camera, Signature)
3. Support bio, card readers and bluetooth printer devices.
4. Offline/Online capabilities

### Disadvantages

1. Manual Installation required.
2. Multiple mobile OS support required (i.e. Android, iOS, Windows Mobile)
3. Updates have to be performed manually

## Web App



1. No Software installation required
2. OS agnostic (iOS, Android, Windows Mobile)
3. Updates are performed automatically in real time

1. No offline support, requires reliable data connection
2. Limited access to peripherals (i.e. GPS, bio)
3. Requires support of multiple browsers

## Web Portal



1. Can use CBS directly if a web version is available
2. No Software installation required
3. OS agnostic (MacOSx, Win PC, Linux, etc.)

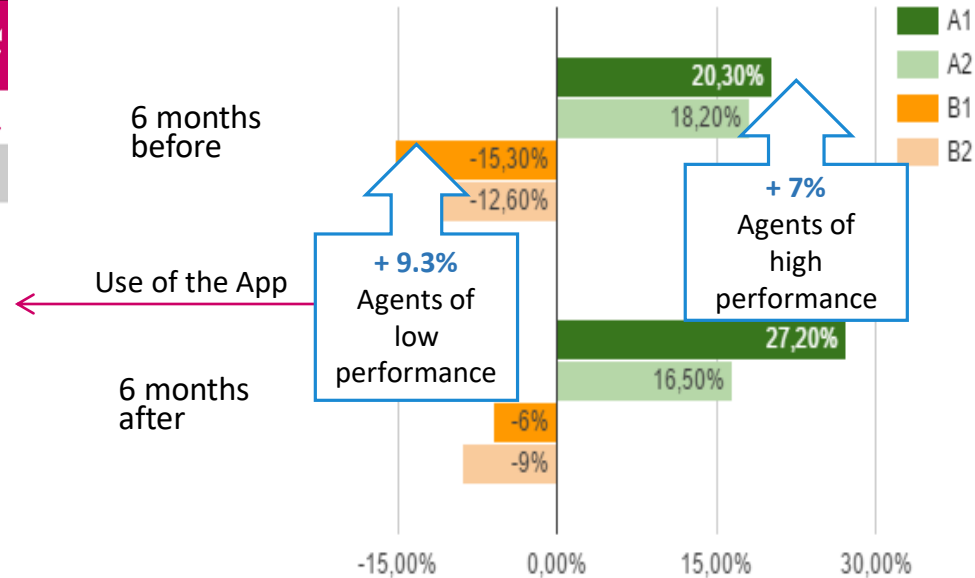
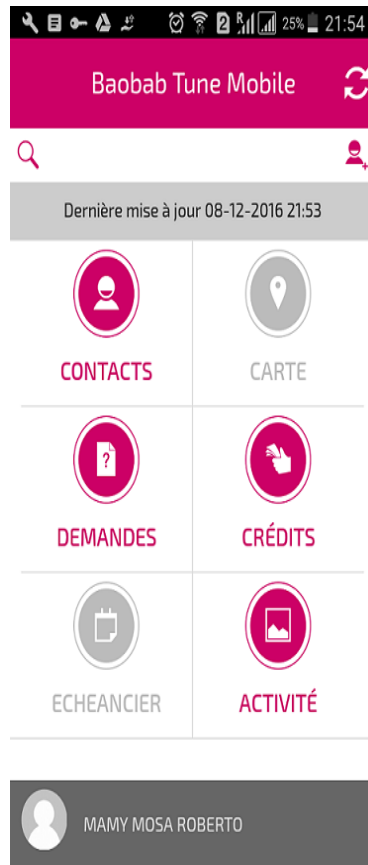
1. No offline support, requires reliable data connection
2. Limited access to peripherals (i.e. GPS, bio)
3. If used in a tablet/phone it may not work for certain process

# Key Benefits of the DFA



- 1 Grows customer base, loan portfolio and deposits in cost effective way
- 2 Decreases turn around time results in higher returns from digitizing onboarding/loan processing
- 3 Improves Risk Management by reducing fraud which lowers write offs & reserves required
- 4 Enhances customer relationships by offering easy access anytime to banking services

- Increase in loan disbursements with respect to the average



## % in loan disbursements with respect to the average

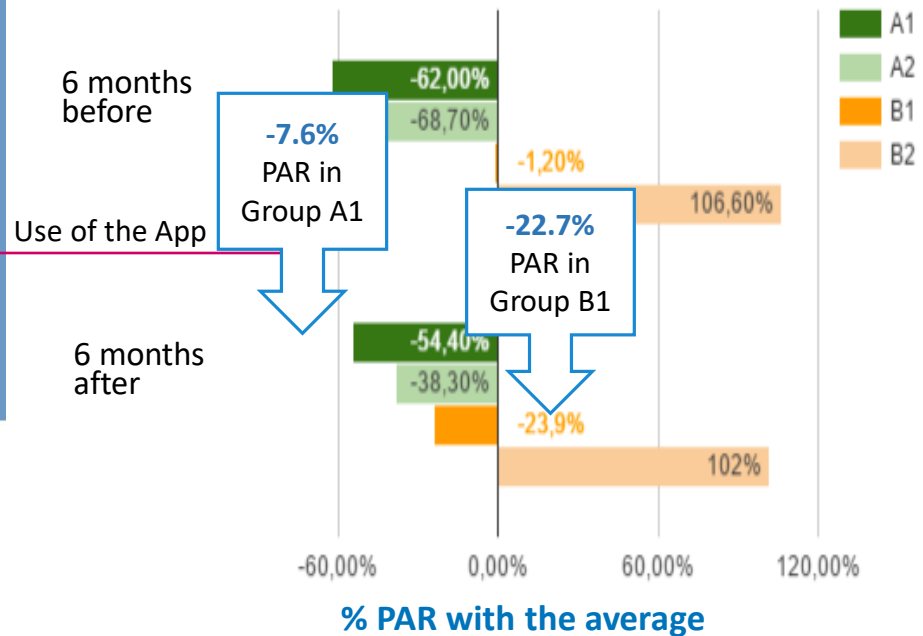
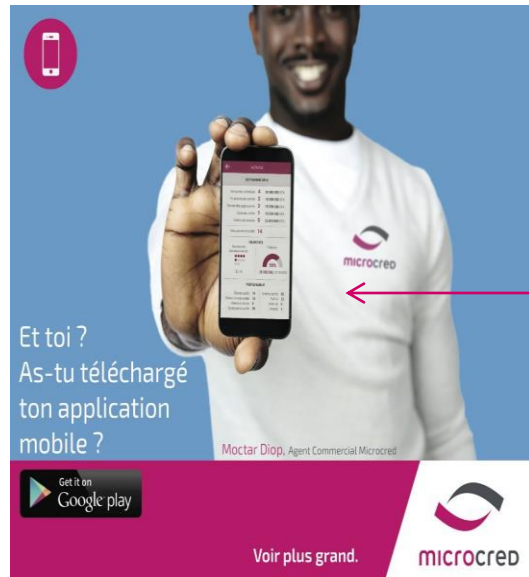
- A1 Agents who were of high performance that frequently used the app
- A2 Agents who were of high performance that moderately used the app
- B1 Agents who were low performers that frequently used the app
- B2 Agents who were low performers that moderately used the app

Fuente: [https://medium.com/microcred-on-a-mission/...](https://medium.com/microcred-on-a-mission/)

# Case Study – Decrease PAR

- Decrease in Portfolio at Risk (PAR)

- Change in the PAR with respect to the average



Source: [https://medium.com/microcred-on-a-mission/...](https://medium.com/microcred-on-a-mission/)





Shared Services



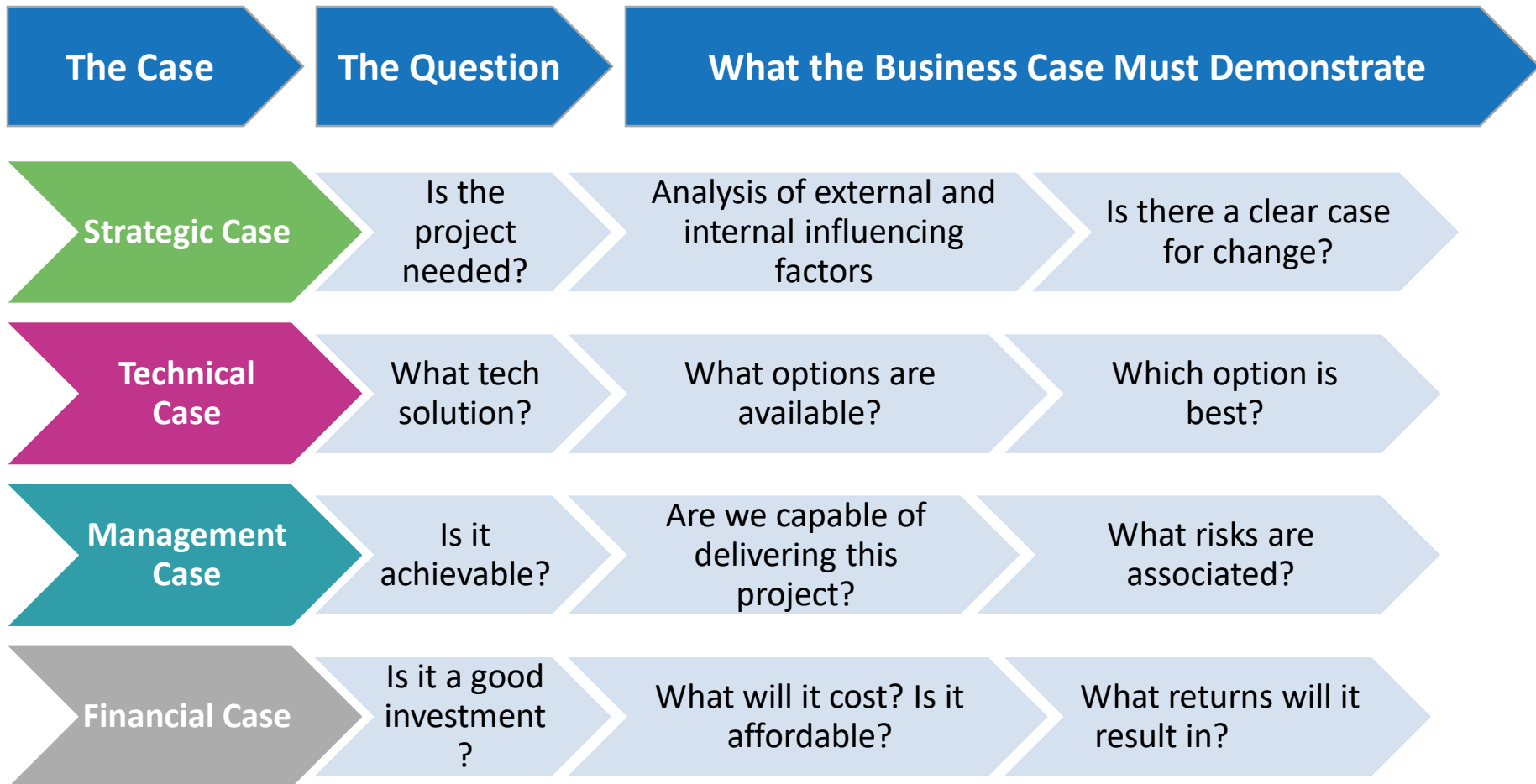
Scoring (Ag finance)



Geo mapping,  
What3Words



Others - OCR



# Preconditions for deploying DFA



## The Case

## The Business Case

### Strategic Case

Business Goal linked to strategy

Goal: To increase outreach and loan portfolio in a more efficient way

### Technical Case

Centralized CBS, Connectivity, IT infrastructure & Skills (e.g. hosting, admin); Solution aligning with business goal

### Management Case

Dedicated Project Manager, Executive and Management Support, Stakeholders buy-in including users at all levels

### Financial Case

Return on Investment (ROI)

$(\text{return} - \text{cost of investment}) / (\text{cost of investment})$

## **4 Key Lessons from Global Deployments of DFA**

# 4 Key Lessons in Global Deployments

Business Process  
Reengineering

Technology  
Selection

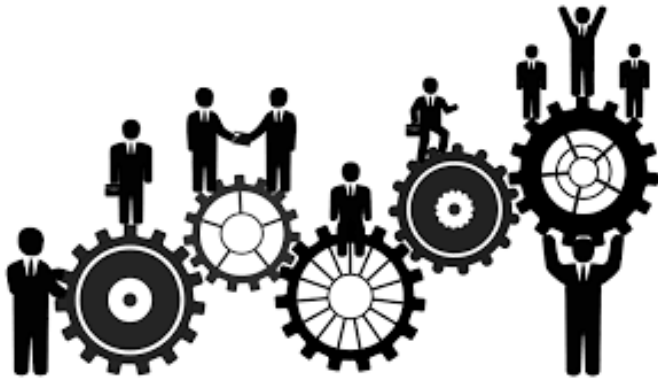
Customer  
Engagement

Regulatory  
Environment



## Challenge

- To critically examine processes before getting started to see how the DFA can help optimize work and data flows



## How to manage:

Phased-delivery to manage the pace of change, investment in training, buy in from field staff from the beginning of project.

## Challenge

Choosing the right technology

### How to manage

Consider the following criteria about which technology to use:

- Types of transactions
- Security levels
- Mode of Authentication
- Quality/availability of communication channels
- CBS and 3<sup>rd</sup> party integrations (API, switches)
- Physical Requirements (battery life, screen size, GPS)



## Challenge

To balance data capture with customer engagement and efficiencies



## How to manage:

With time and practice on the application the users could easily ensure sufficient attention was paid to the client. UX and usability of the DFA was also critical to ensure that this is possible.

Keep forms simple so that tasks of data collection alongside new technology and possibly new process is not overwhelmed



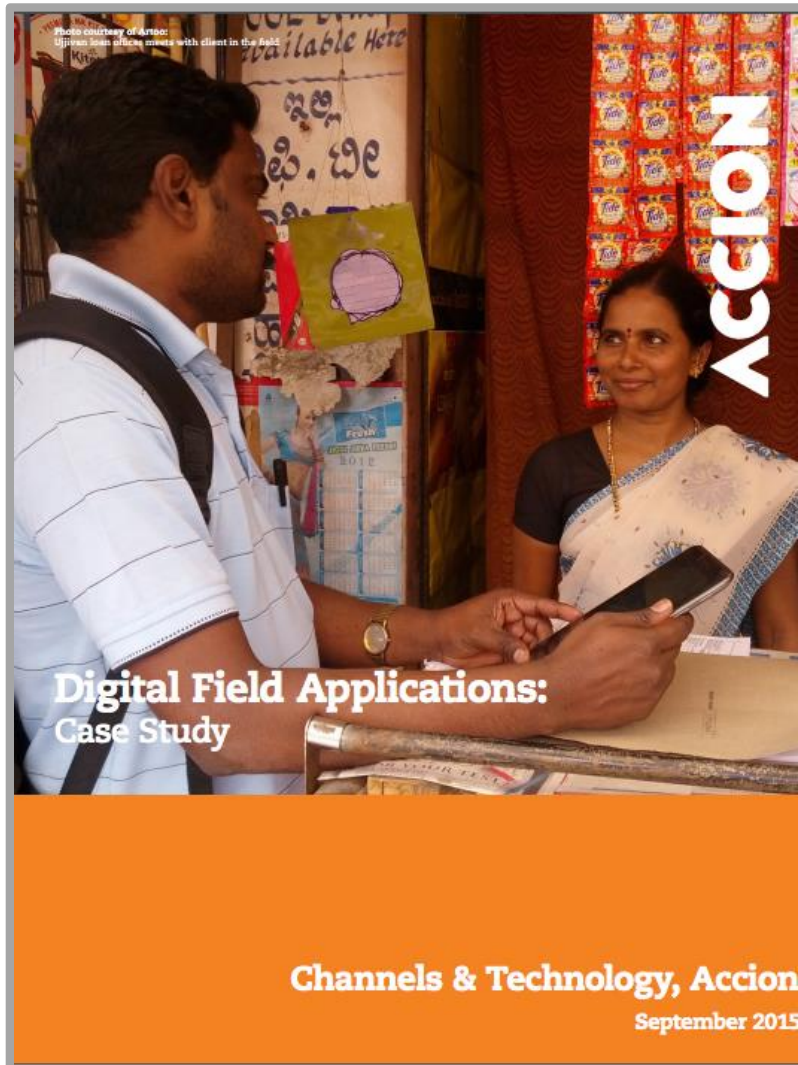
## Challenge

Regulatory Compliance



## How to manage:

Consultation with Regulatory Authorities  
Look at other technology solutions  
Using bluetooth printers where physical signatures are needed.



- Case study of 3 financial institutions using digital field applications
- Presents both the financial and non financial impact of the technology

Read a DFA case study SG contributed to:  
[https://www.accion.org/sites/default/files/consolidated\\_dfa\\_study.pdf](https://www.accion.org/sites/default/files/consolidated_dfa_study.pdf)



- To provide practical guidance to managers and project teams to successfully navigate through alternative delivery channel projects.
- SG's experience on implementing and selecting the best technology for ADC.
- Spanish version soon to be available.

Download at: <https://www.ifc.org/wps/wcm/connect/>

**Questions**

# Thank you!



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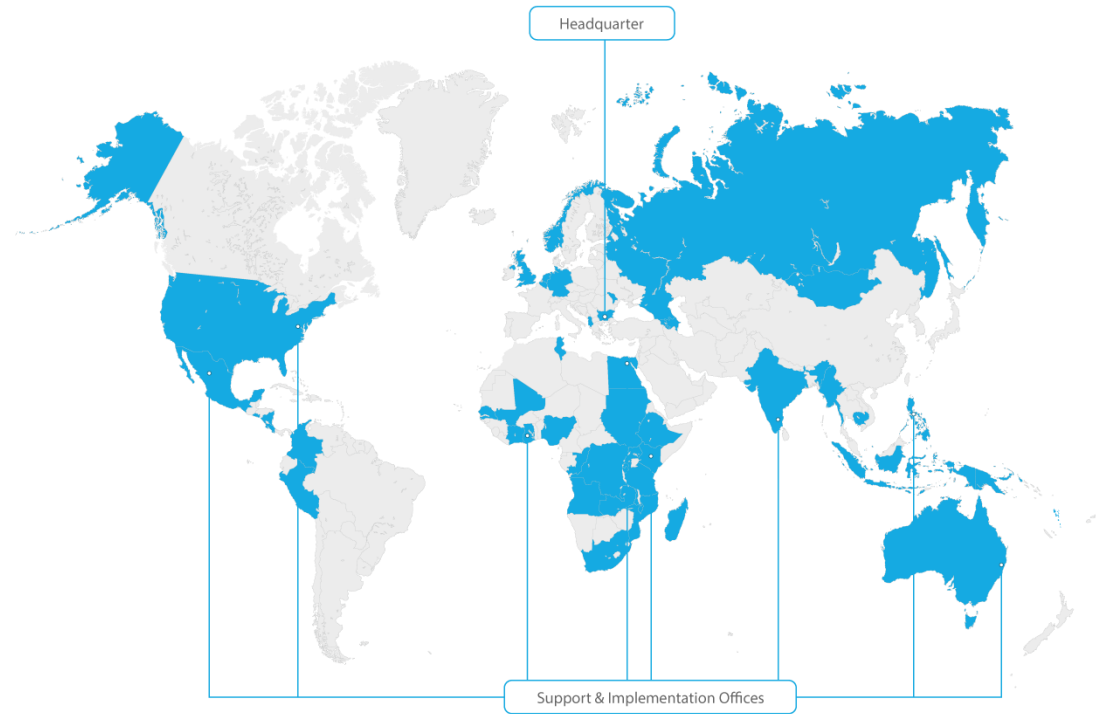
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