



SUCCESS STORY

HAITI TECH SECTOR DEVELOPS SOLUTIONS FOR MOBILE MONEY



Mario Heriveau, beneficiary of CARMEN (a UNDP housing repair program), uses a mobile money voucher to purchase building materials from a building supplies merchant. (Photo Credit – UNDP)



“Growing up in the small town of Vieux-Bourg d’Aquin where access to financial services was non-existent, I could see the direct impact that mobile money could have on people’s lives,” said Max Larson Henry, Transversal CEO/CTO. (Photo Credit – Transversal)

USAID’s support to the development of a mobile money sector in Haiti is also spurring the expansion of the local technology sector. Transversal, a Haitian technology design firm, was intrigued by USAID HIFIVE’s Haiti Mobile Money Initiative (HMMI)¹ and decided to begin designing technical solutions that would support its growth. Mobile money platforms facilitate payments and other services via cell phones. Max Henry Lawson, Transversal CEO, saw the potential financial opportunity for his company. He also understood the positive social impact that these services could provide for his country, where the majority of citizens do not have access to traditional banking services. By allowing users to send, receive and hold money, Transversal provides services that are user-friendly, convenient, affordable, secure and transparent.

Having provided training for the TchoTcho Mobile² agents, Transversal spotted opportunities for improving the mobile network operator’s client registration processes. With a grant from USAID’s HIFIVE/HMMI, Transversal developed a smart phone-based (Android) software application that permits TchoTcho agents to directly input client registration information into their phones and send it for immediate processing. This innovation has significantly reduced the time required by both the client and agent to complete the process.

After this first success, Transversal created a mobile voucher platform that has been used by Catholic Relief Services (CRS) and CARE to distribute “mobile food vouchers” via cell phone that facilitate access to food for Haitians and by UNDP to provide building material vouchers to help Port-au-Prince residents repair earthquake-damaged homes. Such programs have reached 15,700 beneficiaries and have become increasingly successful with improved efficiency, security, transparency, immediacy and cost savings the mobile voucher platforms offer. Mobile money software development has become a major part of Transversal’s business, and their CEO is happy to contribute to the development of his country’s financial system.

USAID’s commitment to encourage the use of emerging technologies holds great promise for expanding such complex issues as financial inclusion, while also improving the speed and efficiency of disaster response. By doing so, USAID is also providing important opportunities for local tech companies, such as Transversal, to generate new products and client groups as they develop mobile money solutions with global potential.

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¹ HIFIVE (Haiti Integrated Financing for Value Chains and Enterprises), implemented by WOCCU and FHI 360, empowers Haitians by providing access to innovative financial services and products with a focus on rural areas, value chains, and the use of technology to expand financial inclusion. Haiti Mobile Money Initiative (HMMI), implemented by USAID-funded project HIFIVE, is a partnership between USAID and the Bill & Melinda Gates Foundation to accelerate the introduction of mobile money into the Haitian market and to expedite the delivery of cash assistance to victims of the country’s devastating earthquake.

² TchoTcho Mobile is the mobile money service provided by Digicel and its banking partner Scotiabank.