

These examples demonstrate that popote pay is competitive on transaction fees with other electronic payment methods yet the system provides immense value add through its management & accounting capabilities that reduce workload, save time, prevent losses and lead to a more efficient and profitable business. These benefits will be worth tens or hundreds of thousands a month depending in the size and complexity of your operations. Unlike bank or mobile money, Popote pay charges are transparently accumulated on a separate statement each month so you can see exactly what the system is costing you.

 Lower or same transaction cost Higher transaction cost

SINGLE PAYMENTS

TO MPESA NUMBERS - These tend to be low value and high frequency - e.g petty cash, transport and telephone allowances

PRICE PLAN DETAILS	POPOTE CHARGES	EXAMPLES OF CHARGES FOR DIFFERENT TRANSACTION AMOUNTS								
		101	1,001	2,501	5,001	10,001	20,001	35,001	50,000	70,000
Price Plan	Rate									
Mpesa Charges	Mpesa tarrif	11	26	56	77	97	105	105	105	105
Popote PERSONAL Ac	Similar to mpesa tarrif	15	26	56	77	97	105	105	105	105
Popote SME Ac	1.50% Capped at 500	15	15	38	75	150	300	500	500	500
Popote CORPORATE Ac	1.00% Capped at 350	15	15	25	50	100	200	350	350	350
Popote ENTERPRISE Ac	0.50% Capped at 200	15	15	15	25	50	100	175	200	200

TO BANK ACCOUNTS - These tend to be of high value and low frequency - e.g supplier payments, utilities, taxes

PRICE PLAN DETAILS	RATE	EXAMPLES OF CHARGES FOR DIFFERENT TRANSACTION AMOUNTS								
		1,000	5,000	10,000	25,000	50,000	100,000	500,000	1,000,000	10,000,000
Price Plan										
Bank RTGS Charges	Typical Bank Tarrif	600	600	600	600	600	600	600	600	600
Popote PERSONAL Ac	Similar to mpesa tarrif	15	26	56	77	97	150	300	600	N/A
Popote SME Ac	1.50% Capped at 500	15	75	150	375	500	500	500	500	500
Popote CORPORATE Ac	1.00% Capped at 350	15	50	100	250	350	350	350	350	350
Popote ENTERPRISE Ac	0.50% Capped at 200	15	25	50	125	200	200	200	200	200

BULK PAYMENTS

TO MPESA NUMBERS - These tend to be of low value and medium frequency - e.g casual employees weekly salaries

PRICE PLAN DETAILS	RATE	EXAMPLES OF CHARGES FOR DIFFERENT TRANSACTION AMOUNTS								
		101	1,001	2,501	5,001	10,001	20,001	35,001	50,000	70,000
Price Plan										
Bank Bulk Mpesa Charges	Typical Bank Tarrif	80	80	80	80	80	80	80	80	80
Popote PERSONAL Ac	Similar to mpesa tarrif	15	26	56	77	97	105	105	105	105
Popote SME Ac	1.50% Capped at 100	15	15	38	75	100	100	100	100	100
Popote CORPORATE Ac	1.00% Capped at 75	15	15	25	50	75	75	75	75	75
Popote ENTERPRISE Ac	0.50% Capped at 50	15	15	15	25	50	50	50	50	50

TO BANK ACCOUNTS - These tend to be of medium value and low frequency - e.g permanent employees monthly salaries

PRICE PLAN DETAILS	RATE	EXAMPLES OF CHARGES FOR DIFFERENT TRANSACTION AMOUNTS								
		1,000	5,000	10,000	25,000	50,000	70,000	100,000	500,000	1,000,000
Price Plan										
Bank Bulk RTGS Charges	Typical Bank Tarrif	300	300	300	300	300	300	300	300	300
Popote PERSONAL Ac	Similar to mpesa tarrif	15	26	56	77	97	105	150	300	600
Popote SME Ac	1.50% Capped at 100	15	75	100	100	100	100	100	100	100
Popote CORPORATE Ac	1.00% Capped at 75	10	50	75	75	75	75	75	75	75
Popote ENTERPRISE Ac	0.50% Capped at 50	5	25	50	50	50	50	50	50	50