

# 2021 WITSA Global ICT Excellence Awards Nomination Form

The 2021 WITSA Global ICT Excellence Awards will be presented to select individuals, academic institutions, corporations, NGOs or governments whose use and applications of digital technologies exhibit exceptional achievement within the following broad categories:

Private Sector/NGO	Public Sector
Digital Opportunity/Inclusion Award	Digital Opportunity/Inclusion Award
Smart Cities Award	Smart Cities Award
Sustainable Growth/Circular Economy Award	Sustainable Growth/Circular Economy Award
Innovative eHealth Solutions Award	Innovative eHealth Solutions Award
Public/Private Partnership Award	Public/Private Partnership Award
E-Education & Learning Award	E-Education & Learning Award
Emerging Digital Solutions Award	Startup Ecosystem Award

In addition, a *Chairman's Award* will be presented to a nominee selected from the entire pool of candidates from all award categories.

Candidates for these Awards are nominated by ICT experts from around the world who span over 80 countries/economies. The 2021 WITSA Global ICT Excellence Awards will take place in conjunction with the November 11-14, 2021 World Congress on IT in Dhaka, Bangladesh (<https://wcit2021.org.bd/>).

## Digital Opportunity/Inclusion Award

Award #1: Individuals, academic institutions, corporations, or NGOs

Award #2: Government authorities

Award Criteria - Individuals, corporations, academic institutions, corporations, NGOs or government authorities that have made a remarkable and successful effort at providing digital opportunities to those in need are eligible for this award. In order for the Digital Age to fulfill its promise, it must consider the unique challenges faced by diverse populations. Examples could include deployment of ICTs and Internet access among inner city populations, or in towns, rural areas or cities in developing and least-developed countries. This award also includes programs and initiatives that aid people with disabilities and others who face longstanding barriers to social inclusion. Digital Inclusion is defined as the “ability of individuals and groups to access and use information and communication technologies (ICTs). Digital inclusion encompasses not only access to the Internet but also the availability of hardware and software; relevant content and services; and training for the digital literacy skills required for effective use of ICTs.”

This award recognizes solutions enabling accessibility for those individuals who have traditionally not benefited from ICT. This award also seeks innovative solutions that create meaningful employment through ICT for those who have traditionally been underrepresented in the labor force. Of particular interest to WITSA are applications that embed inclusion and accessibility in the original design as opposed to retrofitting existing applications.

**YOUR NOMINEES (limit three nominations per award category).** *Please specify whether the nominee(s) are for the private or public sector category.*

IME Digital Solution Limited (Limited company)

**REASONS FOR NOMINATION** (NOTE: It is important that you make a detailed description of the nominee and why you think the nomination is justified. The absence of a detailed summary of qualifications as they *relate* to the above-mentioned award description will make it difficult for the awards committee to make an appropriate assessment of the candidate):

IME Digital Solutions launched its own wallet services with an overarching objectives of creating sustainable financial ecosystem to the financially excluded rural/ sub-urban, under-banked and unbanked population of Nepal. The current wallet system is being offered to targeted audience through our partner network (web based) and mobile app (Both Android & IOS).

In partnership with UKAID Sakchyam project we launched a project in Janakpur City where we launched EMV POS with Biometrics and NFC POS and Cards with the intention to make Janakpur a Cashless City. With our advanced POS capabilities like EMV, NFC & Biometrics we were able to acquire and serve a larger audience on the ground. Also to enhance the product portfolio we partnered with IME Ltd to provide remittance services (international/Domestic) through these outlets; including all nature of wallet payments, instant bank account deposits, Cash Out, mobile recharge, utility bill payments, government payments, ecommerce payments, airline ticket sales and ATM (cash out) services from these locations. Remittance amount could be transferred to Mobile wallet from agent location or could be directly claimed in the app. Customers can earn interest on wallet balance.

With the aim of facilitating payment our NFC based card can be used at any merchant locations for payments. The Cards are linked with the wallet device thus the wallet balance is reflected in the card. EMV POS was used to create wallets and distribute the cards to the customers. Before the introduction of cards most of the payments were done through cash and with the implementation of the project we managed to reduce the volume of cash based transaction. The POS machines deployed at various merchant outlets allowed customer to make payment using NFC enabled card or through IME pay app. Our major focus was at rural location where NFC/EMV POS providing various financial facility that helped to serve financially underserved and less tech savvy customer to consume our service.

#### Benefits to customers

- Cater to Less tech savvy and unbanked customers. The NFC card which is tagged to a mobile number holds small stored value with easy Cash IN/Cash Out points across IME agents and merchants. These cards work without the need of smart phone to operate. It is customer's one-stop solution for their various service needs like merchant payments, bill payments, etc.

- The NFC Card is linked to the IME PAY wallet that allow to link the customer identity once the KYC is completed. The IME PAY users can directly load balance to the NFC Card from the wallet or via any IME agent location. Also, use the NFC card at various merchant where NFC card is accepted.
- The extensive distribution network of IME agents provide wider accessibility to Cash IN /Cash Out service.

### Benefits to merchants/partners

- Simple and quick payment option for customers at merchant outlets.
- It has solve the problem of notification currently faced by merchants in the store. Before implementation of POS, in rural areas partners own one smart phone primarily to render IME Digital's services, on-time when they out of their store location and they usually brought their smart phone along with them for other usages impacting closure of our services at these locations. With the introduction the POS machines this problem can be solved and the counter staff can get notification of the payments and provide our other services using the POS machines.
- POS had established itself as a convenient channel for payment collection for vendors/ partners.

The major part of the need to roll out a simpler payment solution came from our IME's remittance experience where a need for a wallet system was felt for safe storage of the remittance amount. In Nepal, majority of the migrant workers are male and the remittance amount that are being sent back home are collected by the female member of the household. With security of the remittance amount being the major concern, IME PAY was introduced.

Various ground research and direct feedback from customers and merchants were collected and it was a common concern that the majority were not tech savvy and found it difficult to use the wallet. A research was carried out at petrol pump about the usage of IME Pay app but it was observed that payment through app was done by tech savvy people and large part of the customer simple did not want to make payment using the app.

Another information source was "**Digital Gaun Abihan**" that IME Digital has launched, where our trainers are visiting rural areas of country and providing training on IME Pay and other financial products. Most of the participants (especially women) were concerned about the technology knowledge necessary to make payments using the app. They also very reluctant to make payment due to them not trusting payment using app. For them a card alternative was better because they

were aware about cards issued by banks and it can be used for payments. So, a contactless payment using the app would be an ideal solution to these customers.

In view of the problems, the core management team visited various international seminars, workshop and explore how the wallet system could have a greater impact in Nepal. There were multiple consultation with multiple vendors but finally decided on solution provided by 'Nearex'; which has implemented similar projects in African and Asian regions with similar economic and demographic characteristics as Nepal. Their solution of card based payment solution seemed appropriate in Nepal.

**SUPPORTING INFORMATION:** Please send any supporting information to the address above, including information from candidate (i.e. excerpt from program description, web site print-out, press release, etc.)

Press release: <https://sakchyam.com.np/sakchyam-and-ime-digital-partnership-an-initiative-towards-cashless-payments-ecosystem/>

IME Pay Website: <https://www.imepay.com.np/>

You tube link of Paisa card: [https://www.youtube.com/watch?v=W0fPMa\\_atUo](https://www.youtube.com/watch?v=W0fPMa_atUo)

**NOMINEE CONTACT INFORMATION** (for award follow up and coordination)

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