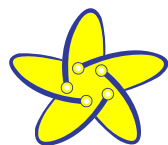




# PEARL SAVE PLATFORM

POWERED BY:



**PEARL SYSTEMS**  
Growth Through Technology

# P-SAVE

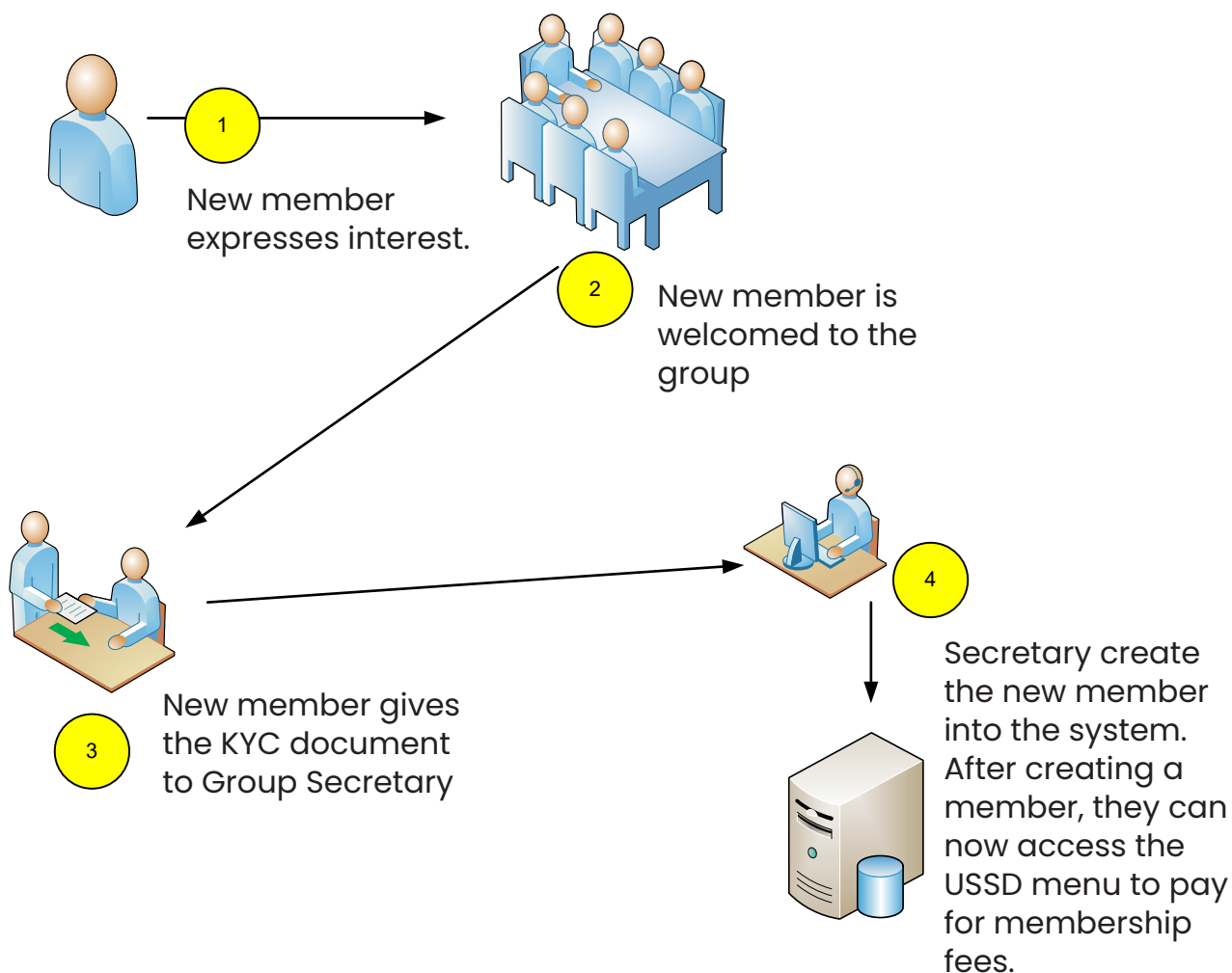
## KEY FEATURES

**P-Save** is a USSD based platform that enables users to save money using Mobile Money. This can be done using either limited savings accounts (no withdrawals during the fixed term) or unlimited saving accounts (withdrawals can be made during the savings period). Users are able to perform the following actions on the platform;

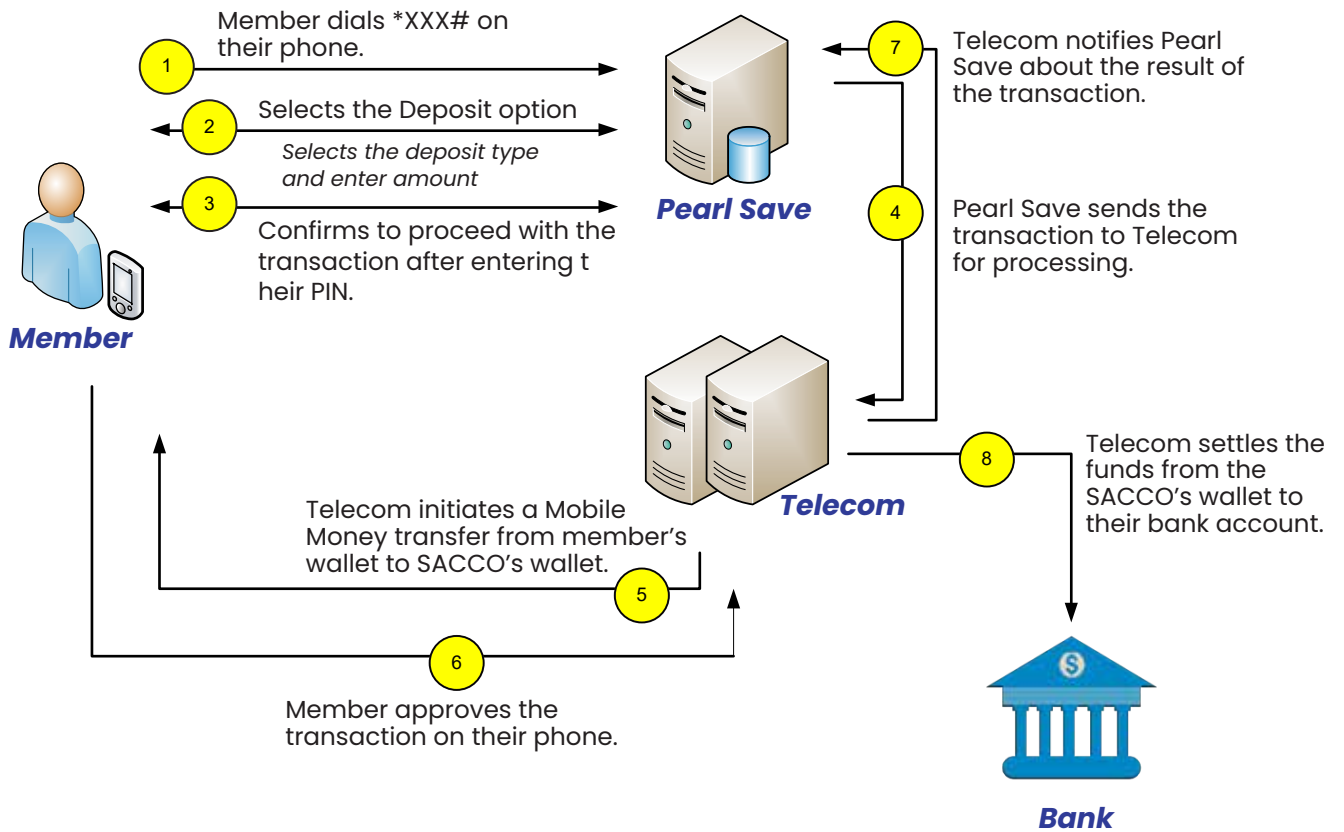
- Open a limited or unlimited Individual savings account.
  - As part of group join/open limited or unlimited Group savings account.
  - Apply for a loan from the savings group.
  - Access transaction histories for both individual and group savings groups they are registered under.
  - Access chat rooms to review group discussions and decisions
- Save for 30days/90days/120days and 365days



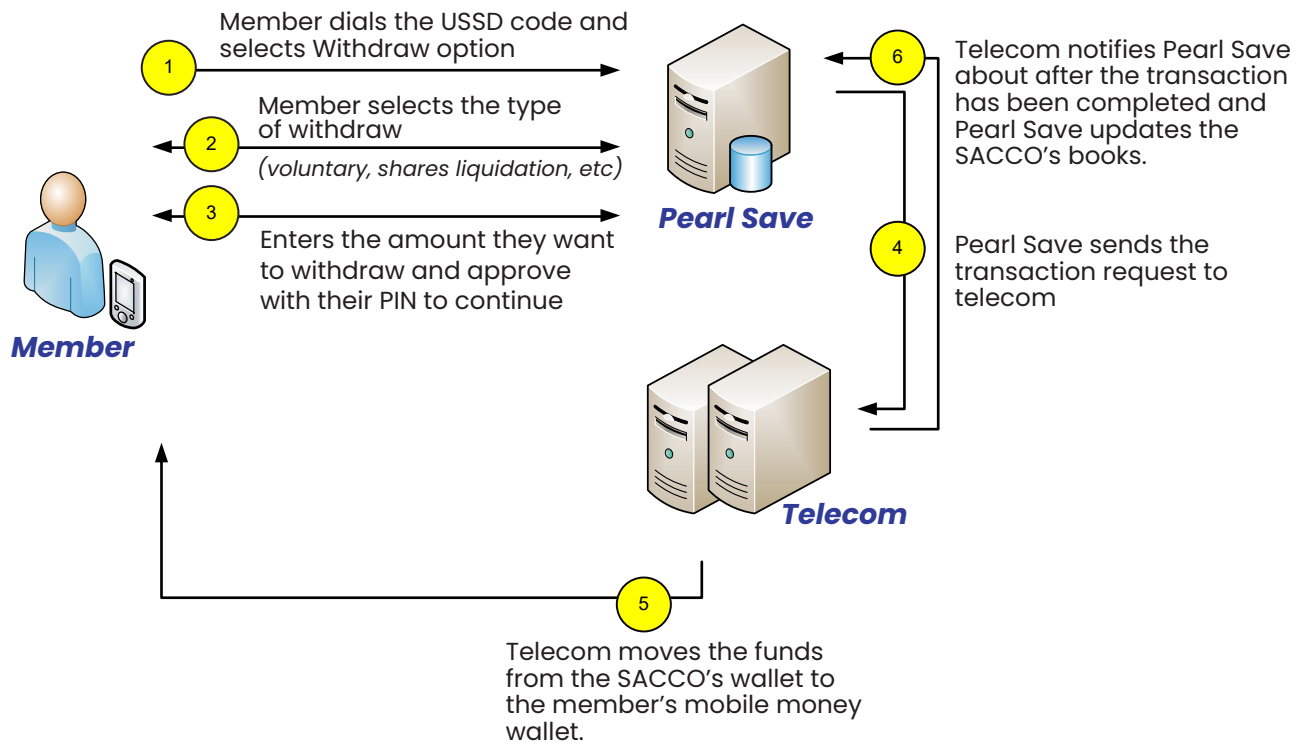
# REGISTRATION PROCESS



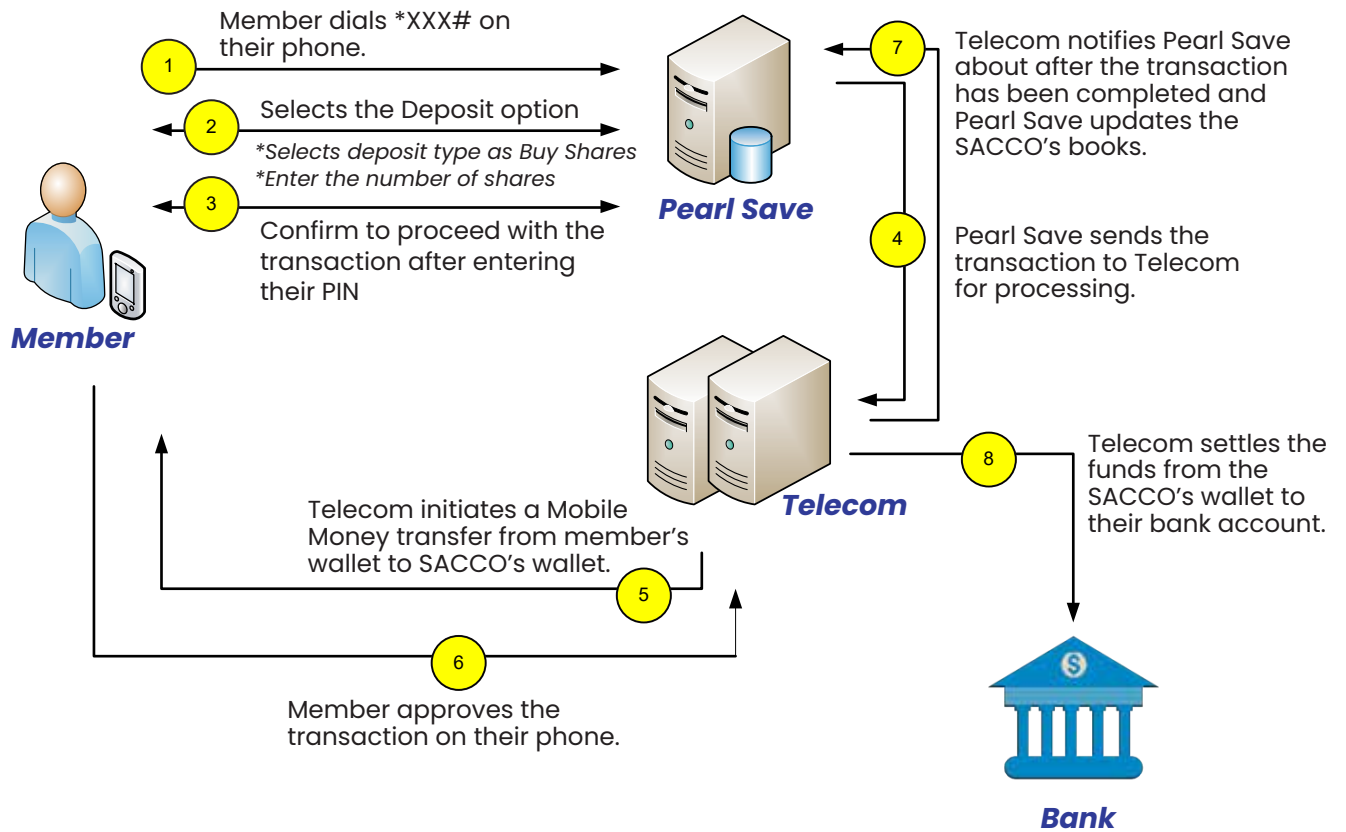
# DEPOSIT PROCESS



# WITHDRAW PROCESS



# BUY SHARES



**Note:** The amount is obtained by multiplying the number of shares by the price per share



# FAQS

## FREQUENTLY ASKED QUESTION

### **Qn 1: Are the funds secure on this platform?**

All transactions are directly credited onto the P-Save Partner Bank. The web portal for the /Group Admin is view only. Withdraws are not available unless after SACCO/Group Leadership Approval

### **Qn 2: Are the Members notified whenever a payment is made or If Group cash is withdrawn?**

All Stakeholders are notified in real time by SMS; the Group/SACCO Leadership, and the Members

### **Qn 3: How does a SACCO / Group start using Pearl Save?**

Fill in an Application Form, Submit Individual NRC or Group/SACCO Legal Documents. Setup takes 2 days

### **Qn 4: Are there any charges for using this service?**

There is a Small Monthly Ledger fee for every Group/SACCO, Individuals are only charged mno momo fees whenever they withdraw from their Savings.



# PEARL SAVE PLATFORM



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