

E-BILLING

Gabon

Implementing Agency/organization	DIGITECH AFRICA
Implementation Period	Date: January 2015 – 2016 (1 year)
Location (City and Country)	LIBREVILLE – GABON
Total Cost to implement the Project	54,360.00 EUROS
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The Challenge

Mobile money solutions have spread in Africa. Main transactions remain focused on airtime purchases and peer-to-peer transfers. Trade payment transactions remain marginal in sub-Saharan Africa because operators do not have merchant integration tools (APIs). There is operability between them, so a merchant has to go through each operator to integrate. The lack of development resources due to the low market does not help.

The Innovation

Ebilling creates a unique integration belt. It aggregates operators as paypal. A single integration to offer mobile payments fills the lack of local skills, because ebilling sets up the tools (development environment full) with a real test environment. Also, turnkey solutions to facilitate business:

- Payment of invoices not requiring development.
- Payment of tuition fees.
- Collection of donations for NGOs.

The Impact

It is a whole part of the economic activity that will develop with the ease of payment:

- Youth Entrepreneurship with Online Sales.
- Possible impact on the community of web developers by bringing the means to pay the contents web rather than to offer web sites classic and static.
- Sales and distribution of goods with guaranteed collections for merchants.