

Paying fees at your doorstep

By Esther Kibakaya.

Money transfer through mobile services has continued to broaden for the last couple of years managing to cut across various sectors in the country, with the latest development being education.

Before, parents with children attending various schools needed to travel for long to the banks and spend several hours waiting at the queue to transfer money to the school.

The case was the same for most schools which had to deal with parents who wanted to pay cash at

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You can now pay school fees through your phone

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the bursars office forcing the school administration to go to the bank every day to make adjustments to the accounts therefore increasing a lot of risks.

Thanks to initiatives made by DataVision International through its AdaLipa, a fee collection and payment solution which is designed with the different needs of academic institutions of all levels in mind, now parents can pay their childrens' school fees from the comfort of their homes. The environment is secure and they know the money will safely reach at their childrens' school.

This solution according to developers is said to offer academic institutions of all levels the capability to collect fees using the most secure and reliable mobile money gateway in Tanzania.

Explaining more on what made them decide to come up with such a solution, Renfrid Ngolongolo, a software Developer with Data Vision International said, since 1998 their

organisation started a culture of Innovation which is deeply engraved till today.

He says with the help of technology, they aim to touch many lives in Tanzania by helping people gain access to education and simplify their tasks of paying fees.

This includes building up the service that will bring together schools and parents in the cheapest and most direct form of communication.

"We had an eye on the fee payment process for a while, researching on how we can eliminate the paper work and the movement from school premises to banks among parents and students respectively.

This led to the development of a payment gateway which allows mobile payments from different mobile network operators called M-Lipa. And from there we managed to develop a payment application which is aiming at simplifying the whole process of fee payment for all levels of learning institutions whether it is nursery, primary, secondary school or even Higher Learn-

ing institutions," explains Renfrid.

According to the software developer, the solution which is simple to use does not require any expert background in technology to fully understand how the application works. He says the enrolled academic institution is required to upload the student's name and the amount to be paid and the system creates a unique Payment ID for each of them.

"This payment identity is used as a reference number during the payment process and so far the solution has only partnered with Vodacom M-Pesa, therefore parents and students can use it to make their fee payments and later on receive a confirmation text message with the current fee status."

He explains adding that the assigned institution application administrator can track the payments in real time and be able to issue receipts to the students.

While there has been an increasing concern on security when it comes to online payment systems, Renfrid says security has been the

key component with their system as they use the most high secured platform that ensures the safety of the money transferred from parents or students' mobile money account straight to the institution's account.

With AdaLipa, the fee settlement to the bank needs a double security from two different personnel and everything is tracked with the audit trail.

There have been a number of payment systems in the market but according to MacLean Mwaijonga, a product manager, the fact that this application doesn't need hardware makes it stand out.

"Most of the payment systems available in the market require the clients or agents to invest in expensive hardware devices.

However, our payment system doesn't need that. We offer it in a form of software or as service, commonly known as SaaS, which requires the academic institution to only have internet connection," he explains.

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