

FMS

Funds Management Solution

Powered by

YoManE™
PAYMENT GATEWAY

FMS Funds Management Solution

- Funds Management Solution (FMS)
- Transparent
- End to End (from Send to Spend)
- Product, Money or Loyalty
- Full Audit Trail
- Real time
- Control Spend as you like
- Payment gateway PCI DSS Level 1 certified.

Why FMS

We have first-hand knowledge and experience of entities that donate, lend or grant funds, must be able to track the funds usage and measure social impact.

With FMS you can do that!

At FMS we talk about the "funds waterfall" which begins at the first flow of funds and follows these down the waterfall through all the different points that touch the funds along the way, right up to the final recipient.

FMS is well geared to assist, amongst others:

- Corporate Social Responsibility Funds
- Social Impact Investors
- Donors
- Lender
- Grants and allowances

It is a rules based system, where **you** make the rules. You decide where the funds may be spent. The system tracks these funds from Send to Spend with full reporting on each level within the funds waterfall, whether the spend in money, product, or loyalty.

We never touch the funds. We are a complete and full enabling system, that provides 24/7 reporting to the absolute levels of spend. You will always know where your funds are, whether they have been spent or not, where they have been spent and who handled or spent them along the journey to the final recipient or beneficiary. The funds cannot be spent other than as directed.

The system will track your funds transparently, with no hidden fees or charges. With internet access and the touch of a button, you can see your funds movements in real time. In knowing the where, when and what of spend, at every level from inception to end, impact measurement is simple.

The FMS capabilities are real and secure: at the core of our system is a PCI DSS Level 1 certified payment gateway. Using the core payment gateway, fund spend can be limited to particular spend points, effectively close- looping your funds. FMS can handle most major forms of payment including, but not limited to

1. Mobile Application
2. USSD
3. Magnetic Card
4. QR Code
5. Online (Internet browser – E commerce)

We offer transparency in real-time via our online FMS portal(s)

- SRP uses Partner Control Panel.
- Macro and Micro use Wallet. (online or app)

Our reports include,

- Deposit Tracking
- Transfers
- Transactions
- Settlements
- Reconciliation
- Customer information
- Fee reports

FMS Charges:

We aim to be simple.

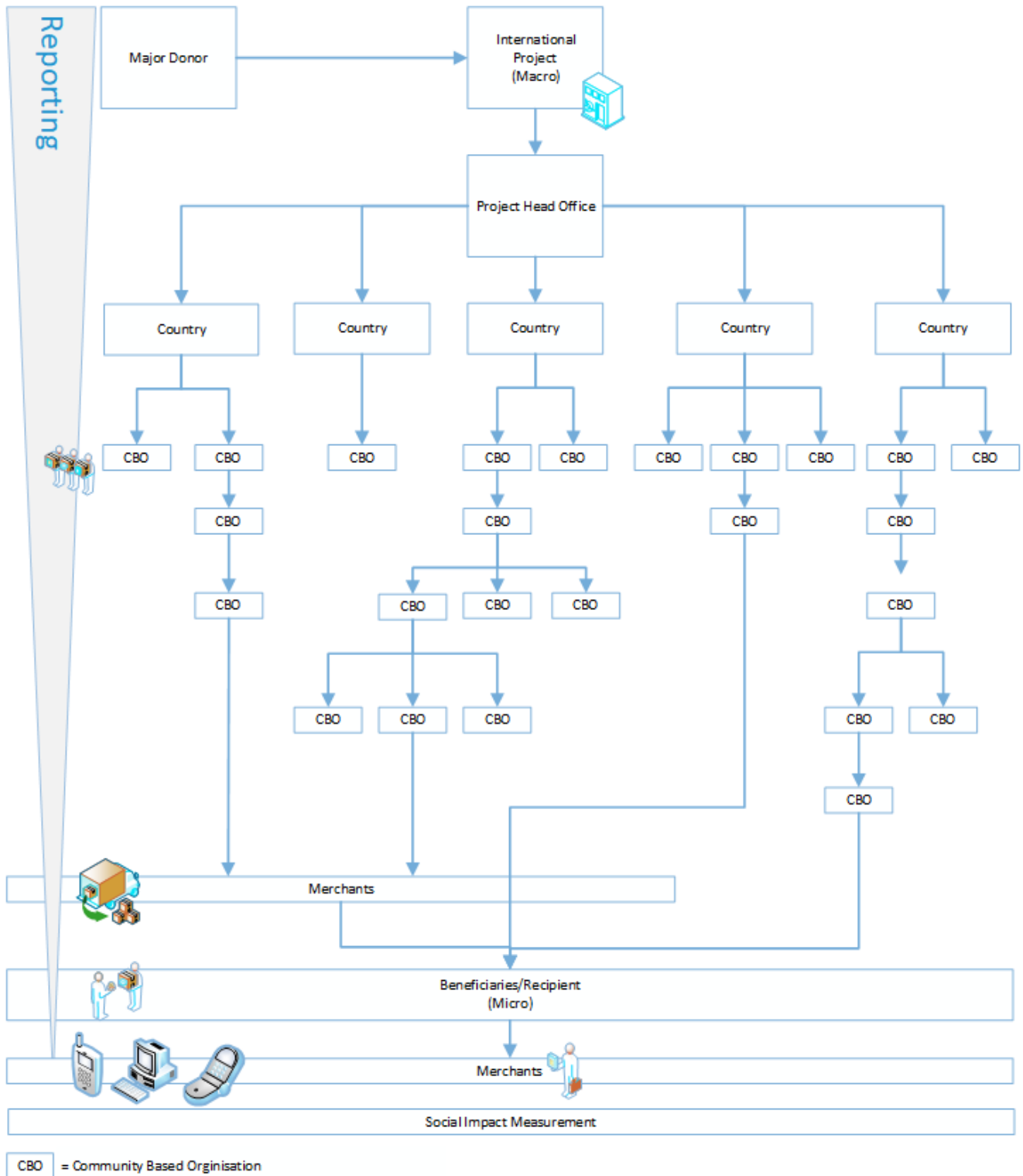
1. A monthly fee.
2. A money movement fee.

How it works: Watching the Waterfall

1. You as the SRP deposit funds into an escrow account (created and held for you in your name)
2. If your SRP end point is across a border then funds will be transferred from your home escrow to a foreign escrow (created for you in your name)
3. Once in territory, funds will be allocated to one or more Macro Wallet(s) down the waterfall:
 - 3.1. You designate the macro wallet – this macro wallet could be controlled by you or a designated party
 - 3.2. The Macro would then designate by way of transfer of funds to another macro wallet or the final recipient who we call a micro wallet
4. Macro Wallet - Micro Wallet (Recipient)
5. The recipient or Micro Wallet would then spend the designated funds in his or her wallet at an approved Merchant

The spend itself can take place in a variety of mechanisms catered for in the FMS environment namely mobile application, USSD, card, QR Code or Online (Internet Browser)

Funds Waterfall



Mauritius
 Reg No: C146111
 c/o 3 River Court
 St Denis Street
 Port Louis
 Mauritius

victor@yomane.com
elan@yomane.com



South Africa
 Reg No: 2016/415995/07
 178 Beyers Naude Drive
 Risdale
 Johannesburg
 South Africa