

UMVA CLIENT



Introducing the UMVA Client© transaction systems for value access, micro payments, sponsor programmes, financial planning and –budgeting, internet access functions, for international use.

In combination with the physical UMVA card, it supports access to internet and payment systems

The UMVA client system is special developed for migrants and migrant workers, but due to ease of use, the total solution, the cost level and user interface many people like the solution.

The UMVA electronic safe is the place for all the value of a member, for e-money, farming products, electronic documents. The safe is also used as the administration of a cooperative and their farmers by registration of kilograms of Sugar cane, or for a large community such as a workers union, a church or a women's association.

Our experience in Sub-Saharan Africa and the dialogues with some other countries have given us the information to develop the right products. Special financial services in developing countries are in high demand, we notice an explosive growth of (micro-)credit loans and –organizations, but also the need to remove the large waiting lines for bank withdraw, or deposit has a high priority.

The development shows large growth numbers, many times over ten percent, this leads to even more demand of cash or financial funds.

People are used to wait for several hours to withdraw a small amount, or they travel a long distance only to find out that the bank has no banknotes left and they need to come back another day.

In Poor banking area's the only solution is that people are helping each other with the solution that the sender will send e-money via a PC or mobile phone and in return the receiver of the e-money will give cash to the sender in that value. We call this HTM, or Human Teller Machines. The UMVA solution is ready for that process and will be able help many people.

The partners of UMVA will give access to internet so that the members are able to do these transactions.



THE UMVA SYSTEM

The UMVA system is the basis of the system used by many people and organizations around the world.

The goal of UMVA Client is to support (financial) communication between the region's or country's inhabitants and their various relations. In general, we will have the following aims:

- Deliver low cost money transfer systems
- Deliver means of communication
- Sponsor programs, for training, business
- Financial planning and –budgeting,
- Banking and internet access functions
- Support personal IT infrastructure in the region, with subsidized or free hardware and support

HOW TO GET AN UMVA ACCOUNT

The sign up process is fully automated, the member just follow the instructions on the screen,

go to <https://nl.umva.org>

- *Click on "sign up for UMVA"*
- *fill the requested fields, read the terms and conditions*
- *The system will send you an email*
- *open the email and click on the link*
- *system will tell you the account is activated, and you can log on using your ID and password*

THE UMVA CLIENT SYSTEM

The UMVA Client system has several tabs

- Start
- profile
- Safe
- Payment
- Fill
- Refer
- Messenger



START

The start screen of a member gives the overview of all relations with UMVA. You will see all the “bank” accounts represented by a Safe, with data such as the bank name, the bank account number, the bank code, the value of that account and the balance of that safe. UMA is a unique system that will present all accounts on 1 screen and also different values.

The design of UMVA to support international transfers is directly clear once you see the start screen.

It also shows the detailed bookings on a safe, presented by month. By clicking on the safe and selection of a month the data will be sorted and presented. If one clicks on the ID of sender or receiver the detailed info is opened and one sees the Photograph and member- and communication details.

In this screen the member has also the possibility to purchase items that are presented by graphics. Important is buying of the member service card, such as Gold Card

PROFILE

The profile of a member is to identify the member by the bank but also for the member to share some information.

Some of the information is used by the system to check some processes, like the name of the employer is checked during the booking of the salary.

The Profile has 3 buttons, and 1 under development

1. Registration data,
2. Personal data and
3. Group data (dev.) is used to identify this user at a group, like school, farmer, group lending, sports club etc.
4. Security

Security is used for changing the pass code. At any time the member is allowed to change his pass word, this should be done at regular times and certainly if you think some-one else might know your pass word.



SAFE

The SAFE tab has 2 buttons, and 1 under development

1. Overview, this is the overview of all the safes a member has in the system. For each relation the system makes 4 safes, Current, Loan, Saving and TIP
2. Results, the overview of the results of all the bookings, (in and out) the results are reported in a monthly columns and totalled by UMVA ID of sender or receiver, if one clicks on a cell, the individual bookings are presented.
3. Plan, the development for the plan functionality is connected to release 3.0 the plan functionality contains the development of a 12 month plan based on the results and also to a reservation system where the member of a sponsor can make reservation for expenditure

PAYMENT

The PAYMENT tab has 4 buttons

1. Single, booking is 1 booking to another member that is executed directly
 - a. Single future booking, (dev.) is a booking with a date in the future
 - b. Periodic, (dev.) is a booking to 1 or more members with periodic intervals, like day, week, month, year etc.
2. Pay out is the request for pay out, this is an important function and will put the amount in a TIP safe and informs the manager of the bank where the pay-out is requested to “reserve” the amount, one can also use this function to request a pay out on a bank account.
3. Payment own account, if you have more than 1 account you are able to use this function to book from one account to another account. This function is used to transfer from your account in the Netherlands to your account in Rwanda for example.
4. Payment non member, if you want to pay another person who has no account, the system can create one. It requires an email to send the message with the password, and a mobile nr. to contact by the payout center.

FILL

The fill 1 button, and 2 in dev.)

1. by payment gateway, click on select the account you want to FILL
2. by Credit card,
3. by bank transfer, with this function the member gives UMVA one-time the right to deduct an amount of a certain bank account



REFER

The REFER tab has 3 options to refer UMVA to a friend, Twitter, Facebook or eMAIL. The link will assist the friend to sign in to the UMVA system.

MESSENGER

The MESSENGER function has 4 buttons, and is developed to be an mail function, within the secured environment, while the members are sending and receiving money, but also for the system to place system messages to your account.

1. IN
2. Out
3. Trash
4. New Message

Productive SYSTEM

To connect to the productive system.. You can make an account, put an amount in your safe and make some bookings. If you want to connect now, just click here fill the form on the UMVA client page, and request an account in the bank of your choice, www.umva.org

For more information, a detailed list of actions and a preliminary plan of action, please contact cornelis.heesbeen@auxfin.com