



## **Biyán (PRD) - Payment product for the Agricultural value chain**

Table	Tags
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### **Summary**

**Biyán** is payment platform which simplifies payments. It provides users a seamless platform to receive and make payments. Its first major use case is an an agrotech marketplace scenario where it acts as an intermediary between farmers and value chain actors. It seeks to bridge the gap in transactions and payments of grains by offtakers to farmers. Its idea came from solving the payment bottlenecks faced by an agro commerce market leader - **Flomuvina** which is an ag-startup building a resilient ag-commodity supply chain by creating a system that allows critical ecosystem actors to interact and transact in trust and transparency while catalyzing sustainable supply of ag-commodity to local processors and international market off-takers through grain aggregation, warehousing, and semi-last mile supply at scale. But hey!! beyond farmers , other community actors perform financial transactions and consume utilities like Airtime, Data, bills payments - Just **Biyán** IT!!

## Problem Statement.

When farmers bring grains to the grain banks, payment is usually made into different bank accounts of third parties on behalf of the farmers or they are just paid in cash. The birth of **Biyan** seeks to close the gap between the farmers and Agro - value chain actors thereby making it a 360 cycle of interactions, payments and validation within the agro-tech ecosystem. Financial inclusion is another core problem to be solved as **Biyan** aims to give every farmer or ecosystem actor a bank account in addition to providing proximal access to financial services . We are building a trusted ecosystem financial services infrastructure for agricultural stakeholders.

## Who are we solving for

**Biyan** is an all inclusive financial service infrastructure solving the everyday payment challenges of the last mile users . While our main focus are the farmers/Agro-value chain actors . At **Biyan** , we create a NUBAN compliant account where owners can receive payments in addition to performing day to day financial transactions.

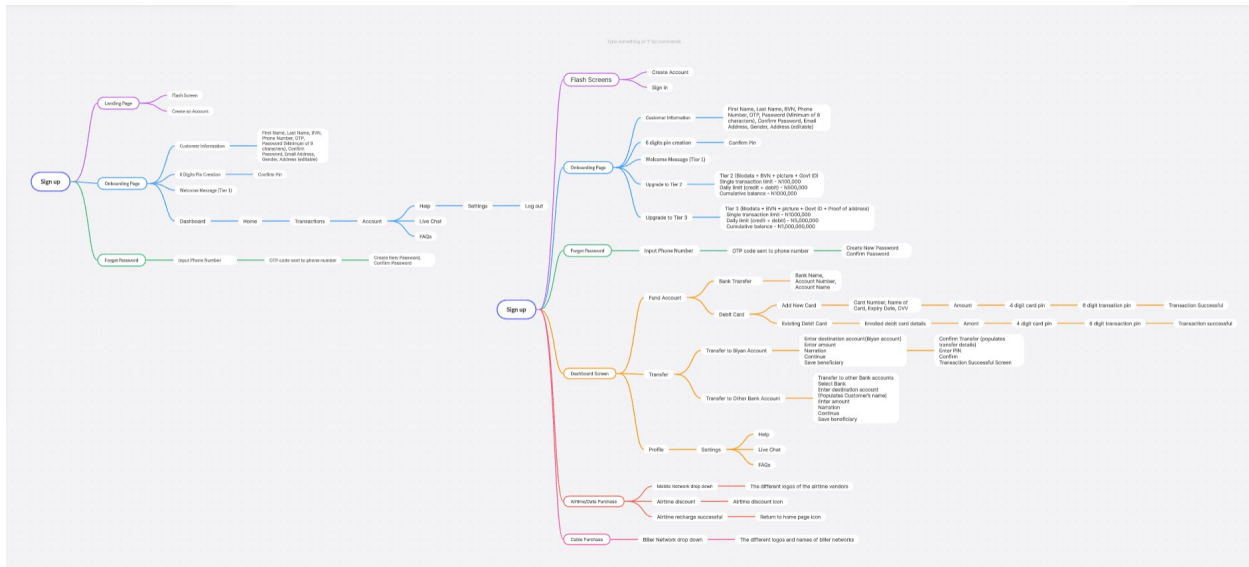
## What business problem are we trying to solve

- Access to seamless payment service
- Easy and trustworthy payment platform for our users
- Consumer focused and intuitive platform with easy to use experience
- Swift transactions within the payment ecosystem

## Product Design Features

### User Flow Design

Below is the user flow chart for the website and Mobile Application



Click the link to collaborate in the file [Mind Map] in boardmix

boardmix

<https://boardmix.com/app/editor/dR3rEQYMTgVd7vxMqP6YPA?inviteCode=oGeoXb>

## Website Review

Farmers and warehouse pictures should be added to the flash screen for the website

<b>Onboarding Screen</b> Both screens should be infused on one page.	First Name, Last Name, BVN, Phone Number (editable)
	BVN hereby populates: DOB, Address (editable), State, L.G.A Infuse the two screens into one page
	Password (Minimum of 8 Characters) Confirm Password
<b>Pin Creation</b>	Six digit boxes instead of four (this should be on the onboarding screen as well)
<b>Tier display</b>	Congratulatory message on Tier upgrade to show benefits

## Mobile App Review

<b>Flash Screens</b>	The hand logo (two hands, one with grains, one with cash)	
<b>Onboarding Screen</b>	Same as website flow	
<b>Pin Creation</b>	Six digit boxes instead of four (this should be on the onboarding screen as well)	
<b>Welcome screen</b>	Tier 1 not Tier 2	
<b>Transfer Flow:</b> When customer clicks on the transfer icon, the next page should have: Under transfer to <b>Biyani</b> account: Under transfer to other bank accounts	-Transfer to <b>Biyani</b> Account -Transfer to other Bank accounts Transfer to <b>Biyani</b> Account -Enter destination account( <b>Biyani</b> account) (Populates Customer's name) -Enter amount -Narration -Continue - Save beneficiary Transfer to other Bank accounts - Select Bank -Enter destination account (Populates Customer's name) -Enter amount -Narration -Continue - Save beneficiary	
Next Page of Transaction Flow	Confirm Transfer (populates transfer details) -Enter PIN - Confirm Transaction Successful Screen	
<b>Fund Account:</b> When customer clicks on fund account icon, the next page should have: When customer clicks on bank transfer, the next page should have: When customer clicks on debit card, the next page should have:	-Bank Transfer -Debit Card -Bank Account -Account Name - Account Number (Populates Customer's name) -Add new card: -Card Number, Name on Card, Expiry Date, CVV -Amount -4 digit card pin -6 digit transaction pin -Existing debit card -Card Number, Name on Card, Expiry Date, CVV -Amount -4 digit card pin -6 digit transaction pin	
<b>Airtime/ Data:</b> Once customer clicks on mobile network the drop down should	-The different logos of the airtime vendors "Airtime discount: N4" Discount - N4 Amount to pay - N196	

<p>automatically reveal: <b>Airtime Discount</b> :Once the customer enters amount for airtime recharge e.g 200 naira an icon below should populate:</p>		
<p><b>Next Page of Airtime Purchase flow:</b> The icon below should read:</p>	<p>-Return to home page</p>	
<p><b>Cable Purchase:</b> The icon on the next page should read: <b>Cable Purchase:</b> Once the customer clicks on the biller, the drop down automatically reveal:</p>	<p>“Cable Purchase” not DSTV -The different logos and names of each cable network</p>	
<p><b>Tier definition Acceptable Government ID •</b>  NIN • Driver’s license • Voter’s ID • International Passport  <b>Acceptable Proof of address •</b>  Utility bill (Power/water/cable tv) • Employment letter • Admission letter</p>	<p><b>Tier 1 (Biodata + BVN + picture ) •</b> Single transaction limit - N30,000 • Daily limit (credit + debit) - N100,000 • Cumulative balance - N500,000  <b>Tier 2 (Biodata + BVN + picture + Govt ID) •</b> Single transaction limit - N100,000 • Daily limit (credit + debit) - N500,000 • Cumulative balance - N1,000,000  <b>Tier 3 (Biodata + BVN + picture + Govt ID + Proof of address) •</b> Single transaction limit - N1,000,000 • Daily limit (credit + debit) - N5,000,000 • Cumulative balance - N1000,000,000</p>	
<p><b>Withdrawal</b></p>	<p>The Withdrawal Icon comes after the <b>to other bank accounts</b>, below is the flow for both Web and Mobile App: <b>Customer</b></p>	

	<p><b>withdrawal in App (With Token)</b> • Click on withdrawal module • Input amount + Transaction PIN (6 digit token is generated) • Present token to <b>Biyan</b> Agent • Receive OTP from app and present to <b>Biyan</b> Agent for authentication <b>Customer withdrawal Website (Without Token)</b> • Visit <b>Biyan</b> Agent • Provide <b>Biyan</b> account + Amount to be withdrawn • Receive OTP from app and present to <b>Biyan</b> Agent for authentication</p>	
<p>QR code <b>Biyan</b> Scan AM) - Ability to make or receive payment via QR code</p>	<p>Each user with a <b>Biyan</b> account has a QR code with the account number embedded. User can receive or make payment by scanning or presenting QR for <b>SCAN AM!! Make payment via SCAN AM</b> • Scan QR of receiver from <b>Biyan</b> App • Name of beneficiary is populated automatically • Input amount + Select PAY + <b>Biyan</b> PIN to authenticate <b>Receive payment via SCAN AM</b> • Scan QR of PAYER from <b>Biyan</b> App • Name of beneficiary is populated automatically • Input amount + Select RECEIVE • Receive OTP from PAYER to authenticate</p>	
<p><b>Request payment</b></p>	<p>Each user with a <b>Biyan</b> account can request payment from another user by using the Phone number <b>Request payment flow</b> • Log in to <b>Biyan</b> App • Select request payment and input phone number of user to receive from(PAYER) + Amount + Narration • PAYER receives push notification + Selects PAY + <b>Biyan</b> PIN to authenticate</p>	

**NorthStar Metric**

To measure **Biyan's** progress, the NorthStar metric will be 20,000 active users on the payment application within 12 months of launch transacting at 15 transactions in a 30 days month

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Count of users	0	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000
Cummulative		2000	4000	6000	8000	10000	12000	14000	16000	18000	20000	22000

**Settings and FAQs**

**Website**

<p><b>Settings:</b> When an agent or <b>Biyan</b> customer clicks on the setting icon on the top of</p>	<p><b>Notifications</b> Enable push notification (Alert, Pop ups...) <b>Language</b> Language selected: English <b>My Account</b> How do I change my password? How do I change my transaction pin? Can I delete my account?</p>
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the landing page, it should reveal:	
<b>Help:</b> When the agent or <b>Biyán</b> customer clicks on the help icon at top of the page, it should reveal:	<b>Customer Care:</b> <i>Chat with our team, we are here to help</i> <b>Frequently Asked Questions:</b> Under FAQs we have: <b>About Biyan</b> • <i>What is Biyan?</i> • <i>Where is Biyan located?</i> • <i>In what countries do Biyan operate from?</i> • <i>Can I call a Biyan customer service representative or visit an agent office?</i>

## Frequently Asked Questions (Website)

### • **What is Biyan?**

**Biyán** is an agrotech application which acts as an intermediary between farmers and local processors. It seeks to bridge the gap in transactions and payments of grains by local processors to farmers.

### • **Where is Biyan located?**

Biyán headquarters is located in Abuja

### • **In what countries do Biyan operate from?**

Biyán currently operates in Nigeria

### • **Can I chat a Biyan customer service representative or visit an agent office?**

Yes you can chat a **Biyán** customer service representative by clicking the live chat button under the help section on your dashboard. You can also visit our grain banks nearest to you to talk directly to our agents.

## Mobile Application

<b>Settings:</b> When an agent or <b>Biyán</b> customer clicks on the setting icon on the top of the landing page, it should reveal:	<b>Notifications</b> <i>Enable Push Notification (Alert, Pop ups...)</i> <b>Language</b> <i>Language selected: English</i> <b>My Account</b> <i>How do I change my password? How do I change my transaction pin? Can I delete my account?</i>
<b>Help:</b> When the agent or <b>Biyán</b> customer clicks on the help icon at top of the page, it should reveal:	<b>Customer Care:</b> <i>Chat with our team, we are here to help</i> <b>Frequently Asked Questions:</b> Under FAQs we have: <b>About Biyan</b> • <i>What is Biyan?</i> • <i>Where is Biyan</i>

	<p>located? • In what countries do Biyan operate from? • Can I chat a Biyan customer service representative or visit an agent office?</p>
	<p><b>Biyan Wallet</b> • What is Biyan Wallet? • How can I fund my Wallet? • How can I fund my Wallet with a bank transfer? • How can I fund my Wallet with a debit card? • How can I transfer to another Biyan account? • How can I transfer from my Biyan Wallet to another bank account? • Can I earn discounts when I transact with my Biyan account? • What is the maximum I can have in my Biyan Wallet?</p>

## Frequently Asked Questions (Mobile Application)

### • What is Biyan ?

Biyan is a payment platform for everyday payments for the everyday user and Agricultural value chain actors. We understand the difficulties in performing seamless payments transactions and have specifically built Biyan to bridge the gap. Agricultural value chain actors are our primary clients but hey - Who isn't an actor in this chain? Whether you are buying airtime to call **Usman**, placing an order for a truck of grains, bag of finished rice or ordering a truck to move your commodities - biyan is your payment plug!! Just biyan IT!!

### • Where is Biyan located?

Biyan headquarters is located in Abuja

### • In what countries do Biyan operate from?

Biyan currently operates in Nigeria but hey, we THINK BIG and will be in your country soon - Watch this space

### • Can I chat a Biyan customer service representative or visit an agent office?

Yes you can chat a Biyan customer service representative by clicking the live chat button under the help section on your dashboard. You can also follow us on our social media handles



**@Mybiyan\_africa** on Instagram , Twitter , and Biyan Africa on LinkedIn. Hey, look around, there might just be a **Biyan** agent around you or visit our partner grain bank nearest to you to talk directly to our agents - See closest grain barn to your location **here**

Top secret ....*Shhhhhh*... by 2025...All farmers and Agricultural value chain players in Nigeria will own a **biyan** account ...

## **My Account**

### ***How do I change my password?***

To change password, kindly click the forgot password icon and follow the instructions.

### ***• How do I change my transaction pin?***

In case of a new mobile device, an OTP will be sent to your mobile number in order to effect change of transaction pin

### ***• Can I delete my account?***

Oh no!! we don't want to let you go but hey, YES you can delete you account from the settings module but guess what - We'll be in touch to get you back into the **Biyan** community

## **Biyan Wallet**

### ***• What is Biyan Wallet?***

Your Biyan Wallet is the virtual wallet created for you with a customized account number for all transactions accessed on the Biyan platform.

### ***• How can I fund my Wallet?***

You can fund your wallet via a debit card transaction or a bank transfer from your other accounts or a third party

### ***• How can I fund my Wallet with a bank transfer?***

On your **Biyan** dashboard, simply click on fund account and your bank account details becomes available for third party transfer

- ***How can I fund my Wallet with a debit card?***

Simply click on the fund account and click on debit card and follow the instructions.

- ***How can I transfer to another **Biyon** account?***

Click on the transfer icon, click on transfer to **Biyon** Account, either select a beneficiary or follow the instructions set below. You also have an option to save the account number as a beneficiary in case this is a new transaction.

- ***How can I transfer from my **Biyon** Wallet to another bank account?***

Click on the transfer icon, click on transfer to other bank account, either select a beneficiary or follow the instructions set below. You also have an option to save the account number as a beneficiary in case it is a new transaction.

- ***Can I earn discounts when I transact with my **Biyon** account?***

Yes you can earn rewards and discount when you make a purchase through your **Biyon** account to other platforms. This is subject to terms and conditions.

- ***What is the maximum I can have in my **Biyon** Wallet?***

As the odogwu!! Sarkin Kudi!! and Otunba!! that you are, The **Biyon** Tier 3 account is unlimited with one billion as the limit per account.

- ***How secured is my **Biyon** Wallet?***

Here at **Biyon** , we take security as priority and have ensured our platforms are secured. We have adopted security services and partnerships with global best standards . Our platform is both PCIDSS and PADSS compliant , ISO27001 and NDPR and NITDA privacy standards in operations