



## PAST PERFORMANCE

# MOBILE PAYMENT SYSTEMS

USAID/ABADE - May 2014

## ABOUT USAID

The United States Agency for International Development (USAID) is helping Afghanistan become a more connected to the region and the world. Great strides have been made in various sectors such as health, education, and energy bringing more Afghans back into economic and civic life. Institutions that can accountably respond to people's needs and aspirations are being restored. Investments in infrastructure and human capital are making the country less vulnerable to insurgents and illicit business and more attractive for private-sector enterprise.

Through its work, the Agency has boosted incomes, created jobs and reduced poverty.

At the same time, throughout years of operation in Afghanistan, USAID has improved its work in Afghanistan. These reforms



375 technical jobs  
48 clients piloted

are core to its mission to accomplish results sustainably and cost-effectively. USAID and its partners will continue to build upon this foundation. In addition, USAID focuses on industries and capacities that will generate broad-based and inclusive economic growth and improve security. USAID is working with the Afghan people to lay the foundation that enables a successful transition from a donor-supported economy to one driven by Afghan growth and ingenuity.

## ABOUT ABADE

Assistance in Building Afghanistan by Developing Enterprises (ABADE) worked with the private sector to strengthen its productivity and help enterprises sustain growth and create jobs. ABADE's objectives were to increase domestic and foreign investment, stimulate employment, and improve sales of Afghan products. ABADE's public-private alliances with Small and Medium-sized Enterprises (SMEs) helped reduce the risks of business expansion. The project coordinated with other USAID programs to improve the business-enabling environment, develop a skilled workforce, and facilitate access to finance.

## MOORE AFGHANISTAN

Moore Afghanistan is part of Moore Global. A management-consulting network of more than 260 independent firms with presence in more than 110 countries, with over 30,000 dedicated people.



>110

Countries



>260

Firms



>600

Offices



>30,000

People

This global reach provides clients with rapid access to the right people to deliver international innovative management solutions. With this extensive platform, Moore Afghanistan understood the significant importance of USAID's work and its positive ramifications for the lives of many Afghans in the various areas such as Public Health, Education, SME Development, and Women and Girl's Rights.



## SCOPE OF WORK

Moore Afghanistan developed Afghanistan's first mass market payment application, called Hesab.af, which provides small and medium Afghan businesses with unprecedented access to financial services like payroll and tax processing. The web application is affordable, extremely secure, easy to-to-use, and is available for smart phones, tablets, and computers.

The proposed Public- Private Alliance (PPA) resulted in 375

technical jobs and unparalleled accounting support to underserved businesses in Afghanistan.

For this project, ABADE contributed in provision of hardware support such as electrical hardware for a data center, power stabilization, online battery bank; technology hardware, including tablet computers and smartphones.

Moore Afghanistan heavily invested in the software

development for the web application Hesab.af, mobile called HesabPay.

As part of this project, Moore Afghanistan completed the software development, testing, and pilot of Hesab.af with 48 of its tax service clients across 34 provinces.

Moore Afghanistan's team of software programmers integrated Hesab's secure blockchain backend to connect payers with payees. Payers can use their mobile money account, bank account or create a new account. Payees included employees, friends & family, utility bills, mobile Top-Up and much more.







For more information, please call +93 796 000 111  
email [info@moore.af](mailto:info@moore.af) or visit us at [www.moore.af](http://www.moore.af)



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