

Pngme Website RFP

Project: Pngme Website Design

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Proposal Due: xx/xx/2022

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Section 1: Project Objectives

Project Overview

We're looking for a design agency to help us design a website that will ensure we successfully scale to become *the* financial data partner in developing markets.

Currently, the Pngme website is not scalable or functionally sufficient to our growing business needs. Our website design is flat, unresponsive and generally not sophisticated when compared with leading fintech and datech companies. We need to

resolve these issues quickly in order to stay competitive in our markets and reach our next funding round.

The scope of this project is limited to website design however, we are looking for a potential long term relationship for continued brand and product marketing support. Pngme has an existing brand look, feel and guidelines the agency or individual must follow.

Project goals

Design Pngme's B2B website

Scope of Work:

Project 1: Website	Deliverables
Content & pages	Homepage, Careers, Product page x3, Developer page, team/about us intake form, Blog,
Landing page templates	Landing page design system for fast iteration
Blog	Scalable blog with simple CMS backend
Mobile design	Responsive mobile design
Desktop Design	Responsive desktop design
Front End dev	Not needed, Pngme with develop

Financial data brands and websites we like

<https://segment.com/>
<https://www.klarna.com/us/business>
<https://plaid.com/>

Program or Project Schedule

Project Milestones	Deadline
RFP Delivered to Agency	xxx
RFP Questions Period Ends	xxx
RFP Close Date (RFP must be returned no later than this date)	xx
Proposal Review	xxx
Agency Evaluation	xxx
Award Project to Agency	xxx

Budget constraints

Total Max budget for completion of branding and website: \$40,000

Technical Considerations and issues

- Backend development of website to be done in-house
- Existing brand guidelines in place with some basic elements we want to retain (colors, typography)
- We require a research, discovery or strategy stage prior to kick-off

Competitors:

[See Competitor Matrix](#)

Okra	https://okra.ng/
Mono	https://mono.co/
onepipe	https://onepipe.com/
Indicina	https://www.indicina.co/
credolab	https://www.credolab.com/

Section 2: Criteria for Response

Evaluation Criteria:

All proposals will be evaluated against the following criteria:

- Past experience working with B2B SaaS companies is essential
- Experience working with global brands a bonus
- Experience working with Fintech or DataTech a bonus
- Examples of existing B2B brands agency has developed and delivered
- Examples of existing B2B websites agency has developed and delivered
- Detail of level of project management service
- Example and details of preferred backend website framework

Presentation Proposal Requirements:

Proposal can be submitted as Pdf, Keynote or PPT prior or after a virtual presentation

Agency/individual Information:

Help us get to know you better:

Overview: Including the number of full-time employees, number of contract employees, office location(s), and date founded.

- Primary markets served
- Number of customers served
- Services you offer as an agency
- Marketing services that you currently sub-contract
- Awards won over the past 3 year

Proposed Solution:

- Detailed explanation of the proposed solution
- Make sure to cover all items in the scope of work
- Identify areas of unique expertise
- Share 3 creative examples from prior work to help explain

Estimated Budget & Project Plan

Provide a line-item breakdown of costs associated with the full program. Costs should include fixed pricing, variable pricing ranges, any billable hours, travel expenses, etc.

All proposals must include a project workback schedule that includes:

- Timelines
- Key Milestones
- Delivery Dates

Section 3: Overview Of Pngme

Pngme provides mission critical data infrastructure and machine learning models for the next generation of financial services.

Pngme provides developer-friendly data infrastructure, out-of-the-box machine learning models, insights, and data science tools. Our platform gives anyone the building blocks to create innovative financial products and personalized user experiences..

What is our mission?

At Pngme, we believe that everyone deserves equal access to finance and that access is crucial in lifting individuals out of poverty. Pngme's technology was recognized by the UN/WSA as a contributor to their first SDG, [ending poverty](#).

What problems is Pngme solving?

Financial institutions have data challenges depending on their level of sophistication and digitization:

1. Collecting data (How can I start ingesting data quickly and easily)
2. Understanding data (How can I make sense of the siloed/fragmented data I have)
3. Segmenting data (How can I use data to find new previously inaccessible customers)
4. Collections (How can I lower defaults across my existing customers)
5. Product development (how can I make new products for the new customer segments I have identified)
6. Retention (How can I seamlessly and continually retain and incentivise my customer base)
7. Feature Engineering - How do I know what data should be included when building models?

For our different customers, these systemic challenges lead to specific problems:

- Banks face high competition for limited pool of qualified customers
- Fintechs struggle to diversify beyond core product
- Credit bureaus cannot access alternative data to score underserved customers
- Declining margins on existing products due to increased competition

What are Pngme's UVP/Differentiators?

1. Ease of collecting data with a simple SDK
2. Multiple sources of data aggregated in holistic 'financial identities'

3. Combine multiple forms of data (traditional and non traditional)
4. Access to mobile money data (USSD)
5. Actionable real-time insights
6. Customer management platform for non technical persons

How does Pngme work?

By implementing Pngme's SDK an FI can quickly gain access to their customer's data.

In turn, that data is organised by Pngme's API and made into actionable insights that technical and non technical teams can understand via the CMP. These insights help FI's reach new customers and offer them tailored financial products.

What is our core technology?

SDK (Software Development Kit): a collection of software development tools in one installable package.

Pngme allows financial institutions and fintechs to collect and aggregate financial data at scale. Its mobile SDK and data processing pipelines make it easy to collect alternative financial data and unify it with other data sources to create a holistic picture of an individual's financial behavior. Partners can then embed Pngme with existing financial APIs such as Plaid, Okra, and Mono.

API (Application Programming Interface): An interface that defines interactions between multiple software applications or mixed hardware-software intermediaries.

Pngme's API allows FIs to read and understand their customers' data, specifically non-traditional data like mobile money transactions.

CMP (Customer Management Platform): A platform where customers can manage their users and see insights.

The CMP empowers customers to make fast, accurate decisions in an intuitive and user friendly interface.

What products does our technology provide?

See API documentation

Balances: Review all the user balances for all accounts at each connected institution including when the data was last updated.

Transaction: View all transactions associated with each account at a connected institution.

Insights: View detailed statistical and machine learning insights on a user's accounts at each connected institution.

Alerts: Positive and negative alerts associated with each account at a connected institution.

Identity: Allows quick verification of the user's identity and details pertaining to number of touch points to gauge their network size and location

Customers, Customer Pain Points and Value of Pngme

Banks & Microfinance Banks (MFBs):

A commercial bank provides services such as accepting deposits, making business loans, and offers basic investment products that are operated as a business for profit.

A microfinance bank is an organization that offers financial services to low income populations. Almost all give loans to their members, and many offer insurance, deposits and other services.

Value of Pngme

- Data to fuel customer acquisition strategies
- Derisking digital lending portfolios and digital loan products
- Providing real time insights to inform behaviour

Fintech: Digital Lenders and Neobanks:

Digital lenders and neobanks are emerging financial technology companies that offer bank-like services to end-customers via digital channels. They bridge the gap between technology and finance by building digital solutions that reach underserved populations with web and mobile technology.

Value of Pngme

- Data to fuel customer acquisition strategies
- Desrisking digital lending portfolios and digital loan products
- Providing real time insights to inform behaviour

Fintech: Mobile Money Operators (MMO)

A Mobile Money Operator is a Mobile Network Operator that has developed and delivered financial services through mobile phones to end users.

Value of Pngme

- Insights generation on agents for agent acquisition and retention
- Allows MMOs to launch value added services with complete information
- Competitive data on other MMOs and analysis of Agent behavior across all services in the market