Payer

The journey behind building a One-stop Payment Solution

2016

We started with a **Problem**.

The “Bill Pay Problem”.

There were multiple shops accepting bill payments, but none of them accepted payments for all the bills.

Are there other people with the same problem? 🧐

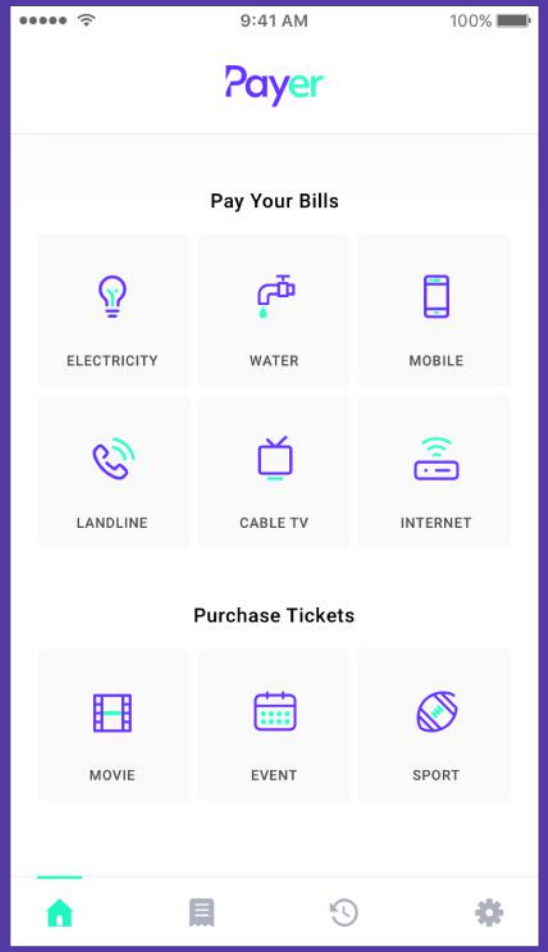
What's the solution? 🤔

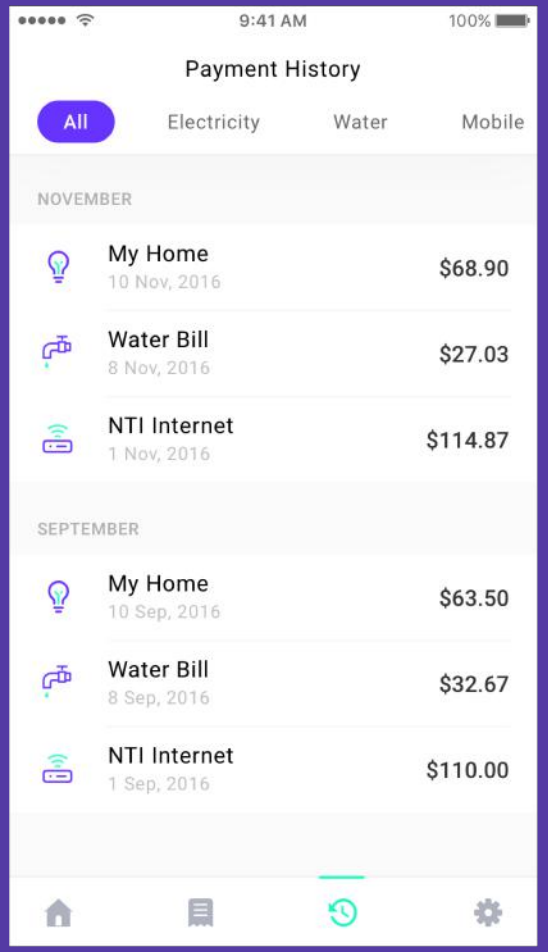
We created Payer.

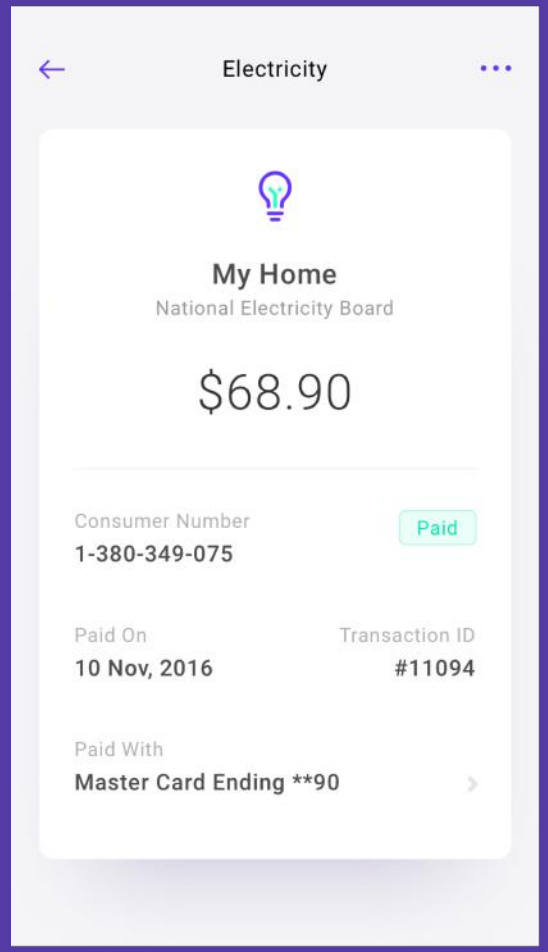
Payer is a mobile payment and commerce platform. Payer saves your time by making it easy to topup, pay yours bills, buy yours goods and tickets.

We needed start-up capital.

But before that, let's create a Prototype and a plan.







Product Refinement.

Let’s build a ”super app”.

Payer Bills

Top-up prepaid services, Utility payments (STELCO, MWSC, Fenaka), Telco payments (Dhiraagu, Ooredoo), Cable TV (Medianet), Raajje Online School Fees, Installment payments Insurance

Payer Tickets

Film producers, Cinema’s and Sport Associations can take advantage of Payer tickets platform to sell their tickets online and reach a massive audience. Payer then generates an electronic ticket that can be used at venue for verification.

Payer Marketplace

Payer Marketplace is an online marketplace e-commerce portal where products are provided by multiple third parties.

Payer Card

Payer Card is a top-up card that can be used to make quick and easy contactless payments in a flash at acceptance points nationwide. You can use Payer card to pay for ferry, taxis, canteens, fuel stations and other places where it’s accepted.

Payer

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Fundraising took us 1+ year.

We raised only 25% of what we wanted to raise and gave away 25% more stake than we wanted to give.

- Startup grants.
- Getset / SME loan.
- Private Investors.
- Resource sharing.
- Startup programs (FBstart, Amazon).

And the journey begins.

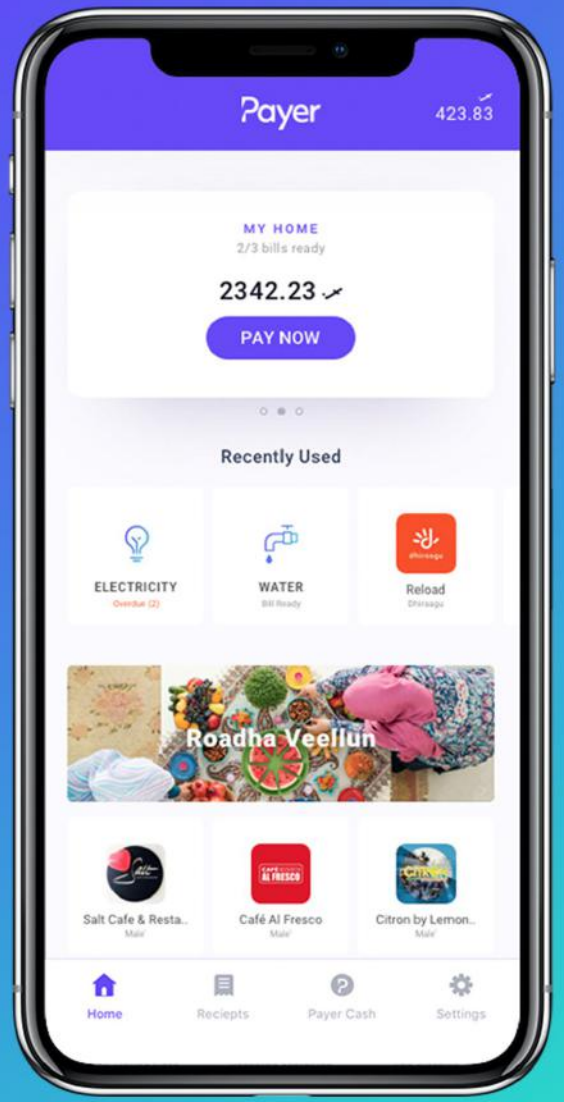
With more challenges than we've anticipated ☹

- The emergence of new apps to the market.
- Merchants were no longer willing to come onboard.
- No regulation on Digital Payments, Data Privacy.
- Limitations imposed by Banks.

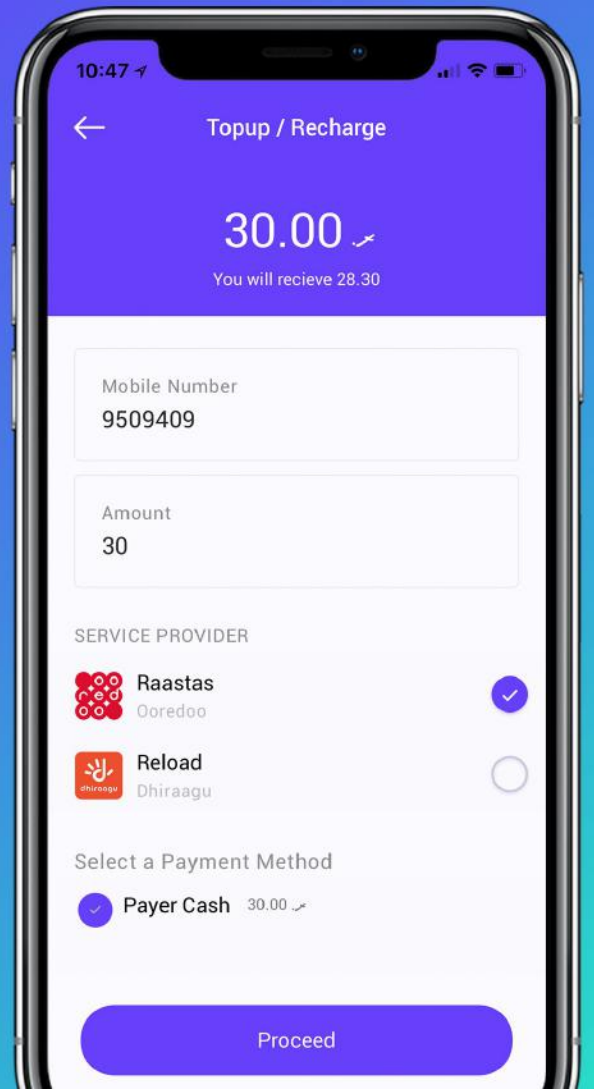
We finally launched on 23 October 2018

How is Payer different?

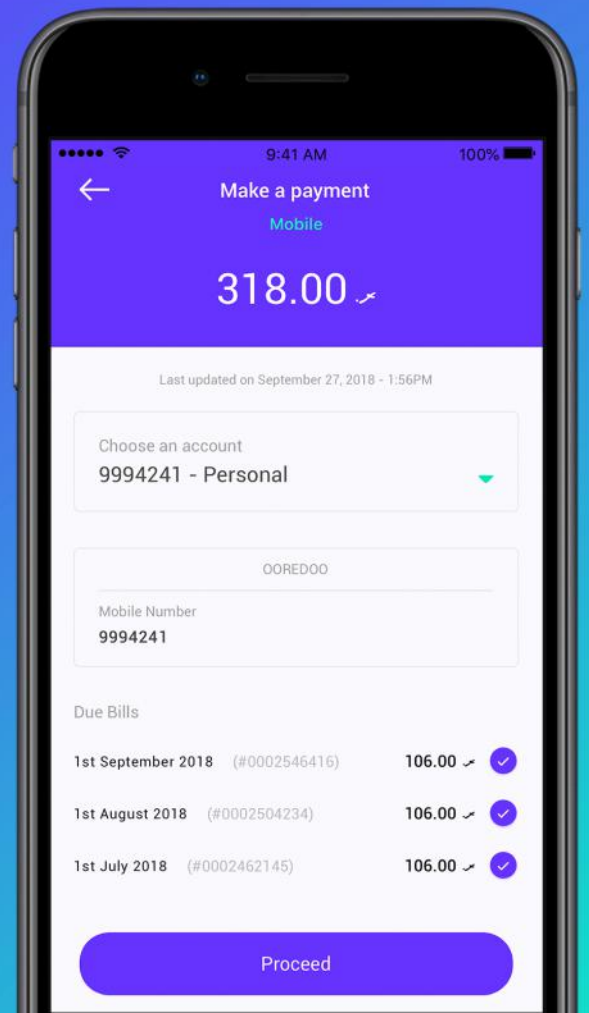
One-Stop
Payment Solution



Instantly top up your mobile phone balance and purchase internet packages

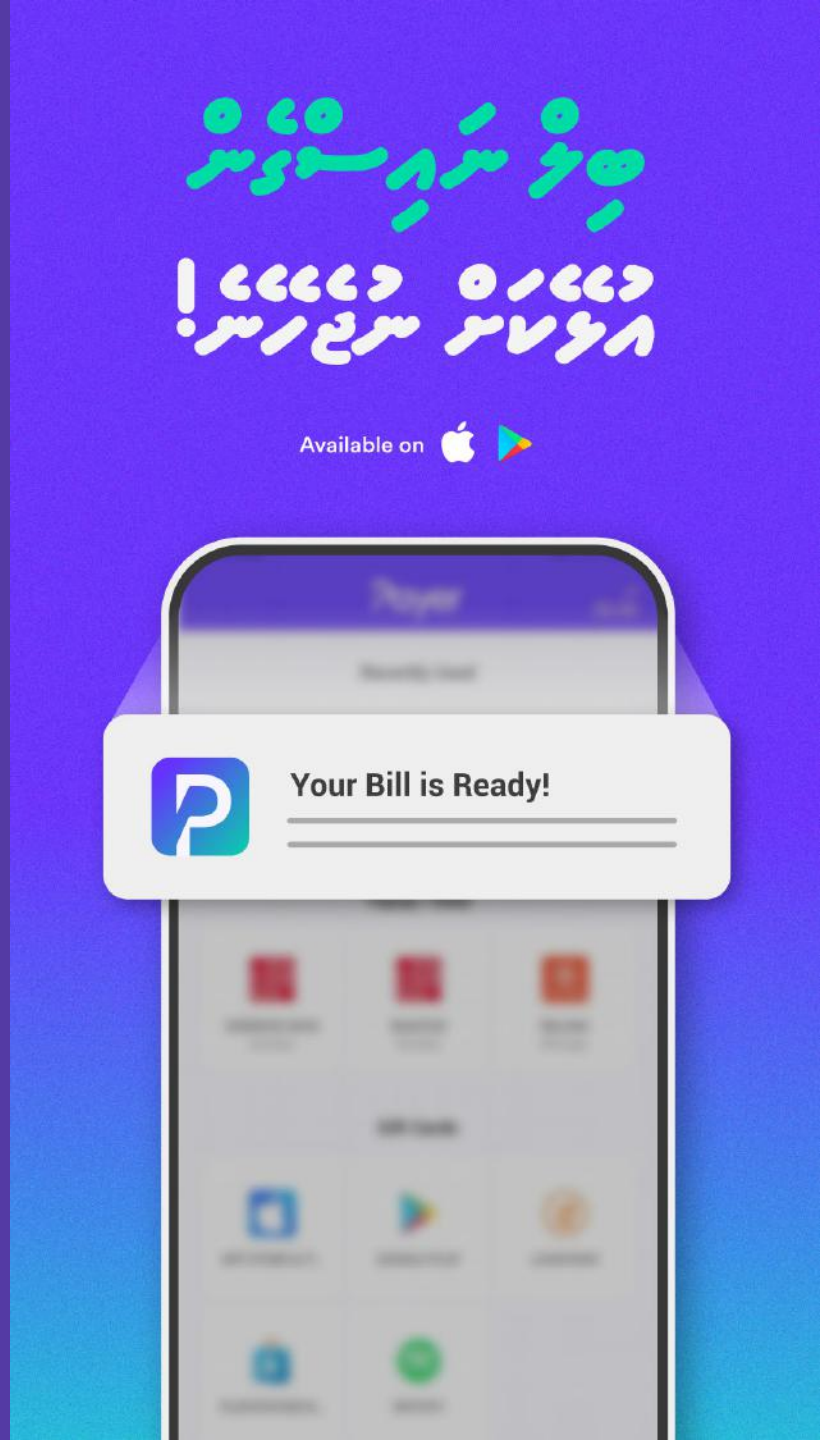


Pay your bills online and be notified once the bill is ready



What can Payer do?

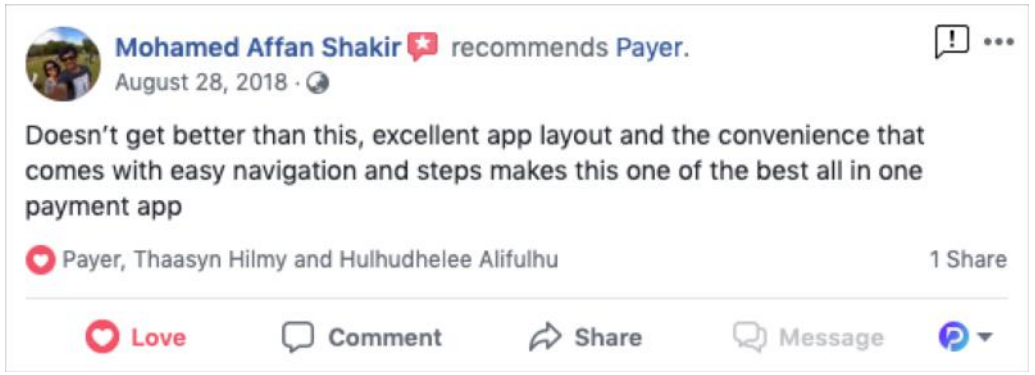
- Multiple Billers:
  - Airtime Recharge & Data.
  - Mobile & Internet (Dhiraagu & Ooredoo).
  - Gift Cards.
- Secure & instant bill payments.
- Smart notifications.
- Multiple accounts in 1-app.



Challenges

- Scalability.
- Refinancing.
- Lack of policies.
- Fraud, lack of awareness, lower digital literacy rate.
- Lack of support from government and SOEs.

With all these limitations and challenges, what keeps us going?


Mohamed Affan Shakir recommends Payer.
August 28, 2018 ·
Doesn't get better than this, excellent app layout and the convenience that comes with easy navigation and steps makes this one of the best all in one payment app
Payer, Thaasyn Hilmy and Hulhudhelee Alifulhu
1 Share
Love
Comment
Share
Message

Ahmed Iyaadh recommends Payer.
November 8, 2018 ·
A user-friendly app interface with all the necessary payments and bills available has made it more reliable. And yes, the response is also fast.
Start a private conversation with Ahmed Iyaadh in Messenger.
Message
Payer and Ali Haris
1 Share
Like
Comment
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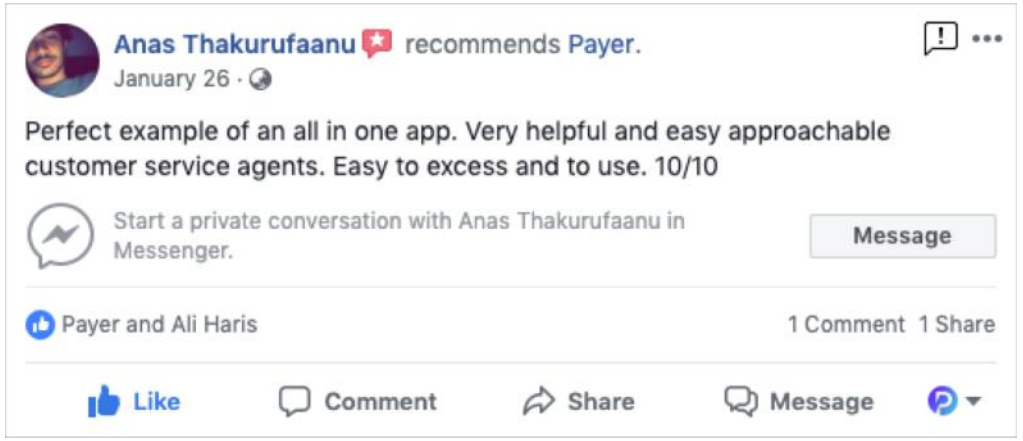

Anas Thakurufaanu recommends Payer.
January 26 ·
Perfect example of an all in one app. Very helpful and easy approachable customer service agents. Easy to excess and to use. 10/10
Start a private conversation with Anas Thakurufaanu in Messenger.
Message
Payer and Ali Haris
1 Comment 1 Share
Like
Comment
Share
Message

Ahmed Limaah recommends Payer.
March 19 ·
Great app and works really fast. Thanks for making these transactions so easy. And 5 star customer service.
Start a private conversation with Ahmed Limaah in Messenger.
Message
Payer
1 Comment 1 Share
Love
Comment
Share
Message

A Google user

★★★★☆ January 18, 2019

1

Had a good experience so far. Faced minor bugs. Overall, I found that the app is useful. I recommend this app to all the locals and foreigners

★★★★★

Lematte, 03/19/2019

THE BEST

One of the best app in Maldives. Best customer service and thanks a lot for making transactions this easy. 5 star rating deserved. 👌

★★★★★

Rocky Andhiri, 11/03/2018

Best 👍

Thank you for making it all possible. Best app , everything at one app 👌 hope to see more features in time.

★★★★★

Muslih Mohamed, 11/09/2018

Super

So easy and simple to use. Love the app

A Google user

★★★★★ February 28, 2019

3

being able to save billing accounts is such a cool feature. Bill payments are so quick and fast. This is by far the most convinient app I have seen in Maldives.

What our customers says about the app.

- Excellent layout, convenience all-in-one app.
- The best app in Maldives.
- Easy to use, hoping to see more services in future.
- Faster response, excellent customer service.
- Being able to save all billing accounts is convenient.

They still want more.

We asked our customers what they want.

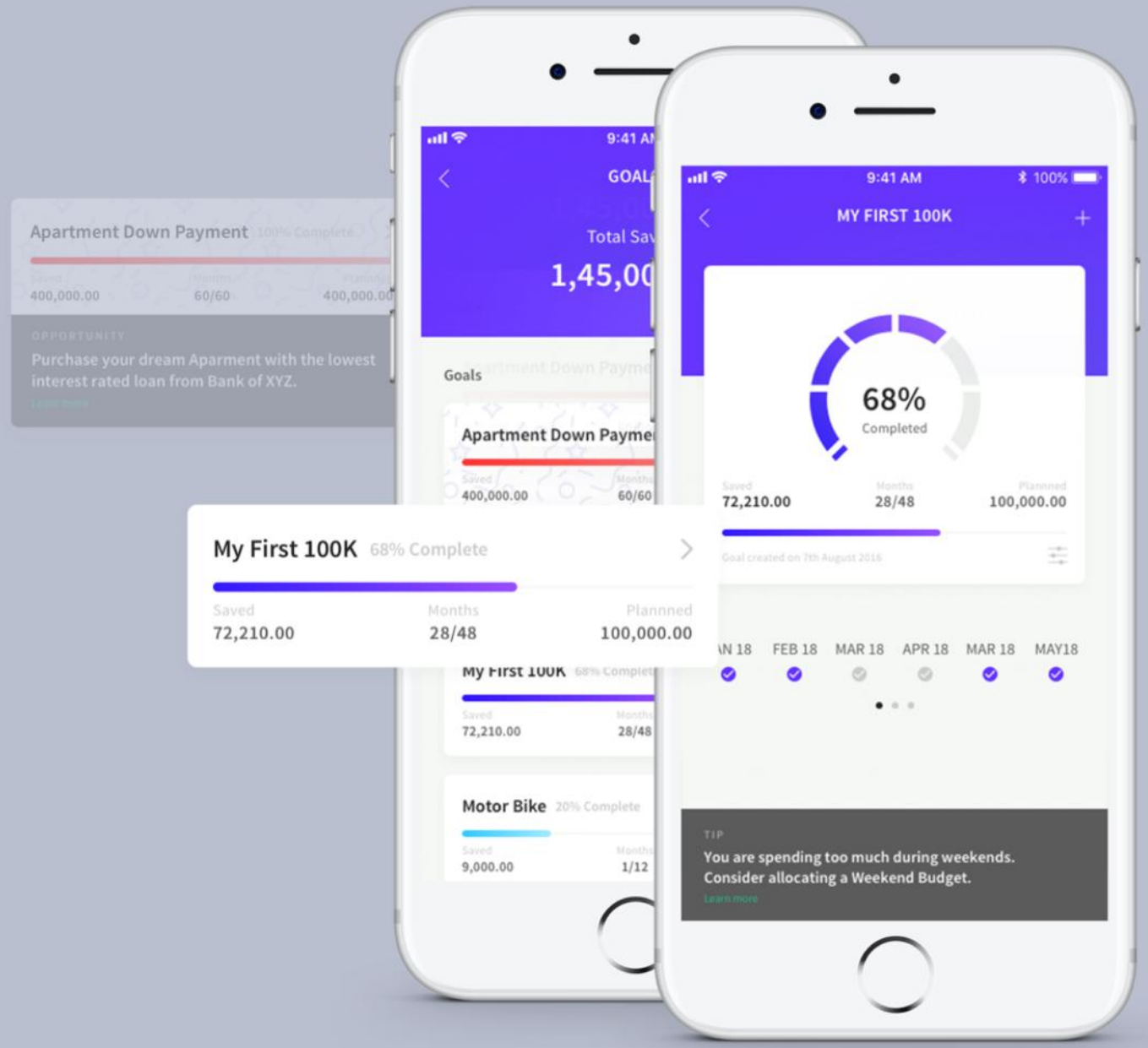
- Card payments via Payment Gateway.
- Dhiraagu, Stelco, MWSC, Medianet, WAMCO Bill Pay.
- Automatic Payments.
- Installment payments (Litus, Sheesha).
- Café, shops, taxi, complete cashless solution.
- College payments, cinema tickets.
- ROL, Flight bookings, MIRA, Fenaka, gov payments.

What about the future?

- More billers (hopefully Utility) and other services.
- Contactless merchant payments.
- Automatic scheduled payments.
- All-in-one payments.
- Bots, embedded payments.
- Financial advisory, analytics & budgeting.

Know your spending habbits

Achieve your financial Goals



Settle your bills like a boss

with payer

Available on