

អ្នករៀបចំកម្មវិធី / ORGANIZERS



អ្នកសហការរៀបចំកម្មវិធី / CO-ORGANIZERS



REVERSE INNOVATION

Cohort 2

ថ្ងៃបទបង្ហាញបណ្តាស

REVERSE PITCH DAY



៣១ ខែ សីហា ឆ្នាំ ២០២២
31 AUGUST 2022



វេលាម៉ោង ៩:០០ នាទី ព្រឹក
TIME: 9:00 AM



LIVE

Techo Startup Center



Topic : “SME’s Commerce Data Standard & Trustworthy”

Declaration

This slide is prepared by myself and I am the author of the document. It has been prepared based on my knowledge and experience which I have seen from my personal judgment and view. Therefore, it is to declare that it does not necessarily mean the representation of AMK or their authorities.

The statement and proposal stated in this document have explained the practice, and innovation to make things even better and beyond the potential. Therefore, an expectation of the solution to the problem statement should raise or challenge.



Introduction

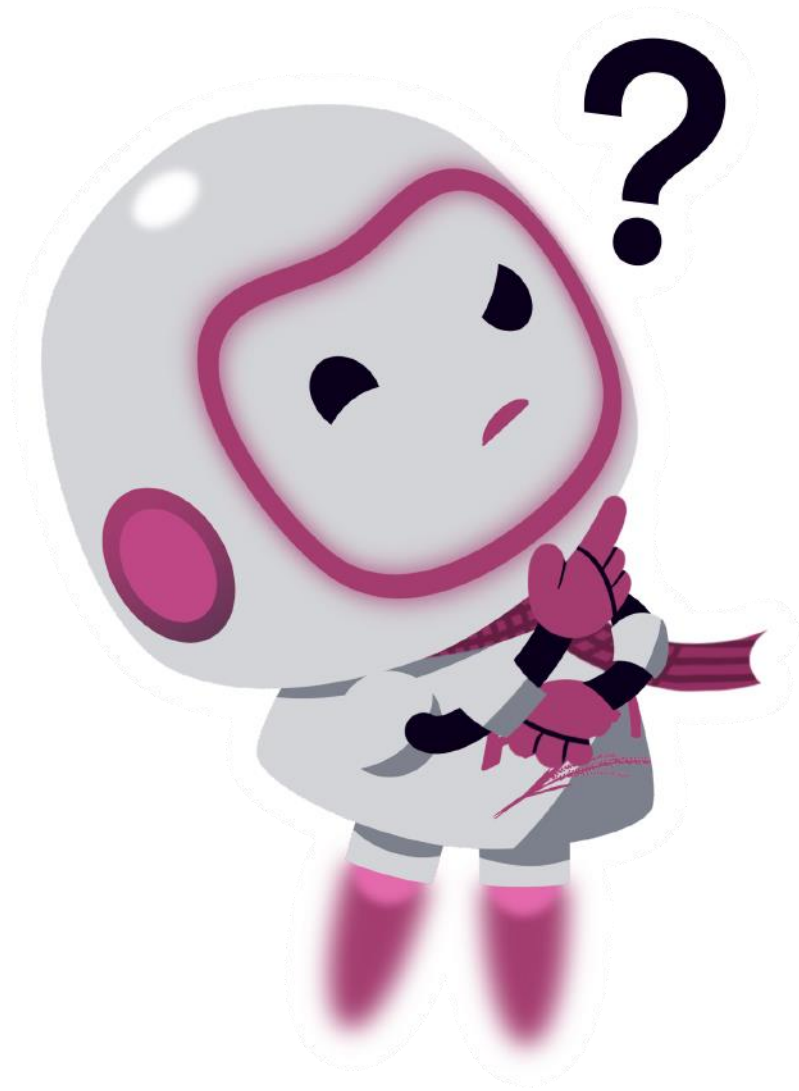
AMK is one of Cambodia's leading MFIs in term of outreach. AMK has 150 operating branches, and nearly 7,000 agents nationwide. AMK provides a wide variety of financial products and services including Loans, Leasing, Deposit and Micro Insurance (focus on health and accident), Local & International Transfer, Bills Payment, Payroll Services, ATM/CDMs, Debit card service can be used for both local and international payment, especially the AMK Mobile App which can pay the bill of water, electricity, & garbage, Phone Topup, Scan Pay for goods and services, fund transfer include intrabank, interbank via Bakong & FAST and international via partners.



Our Key
Digital Banking Services

Our digital network:
(Local & International)



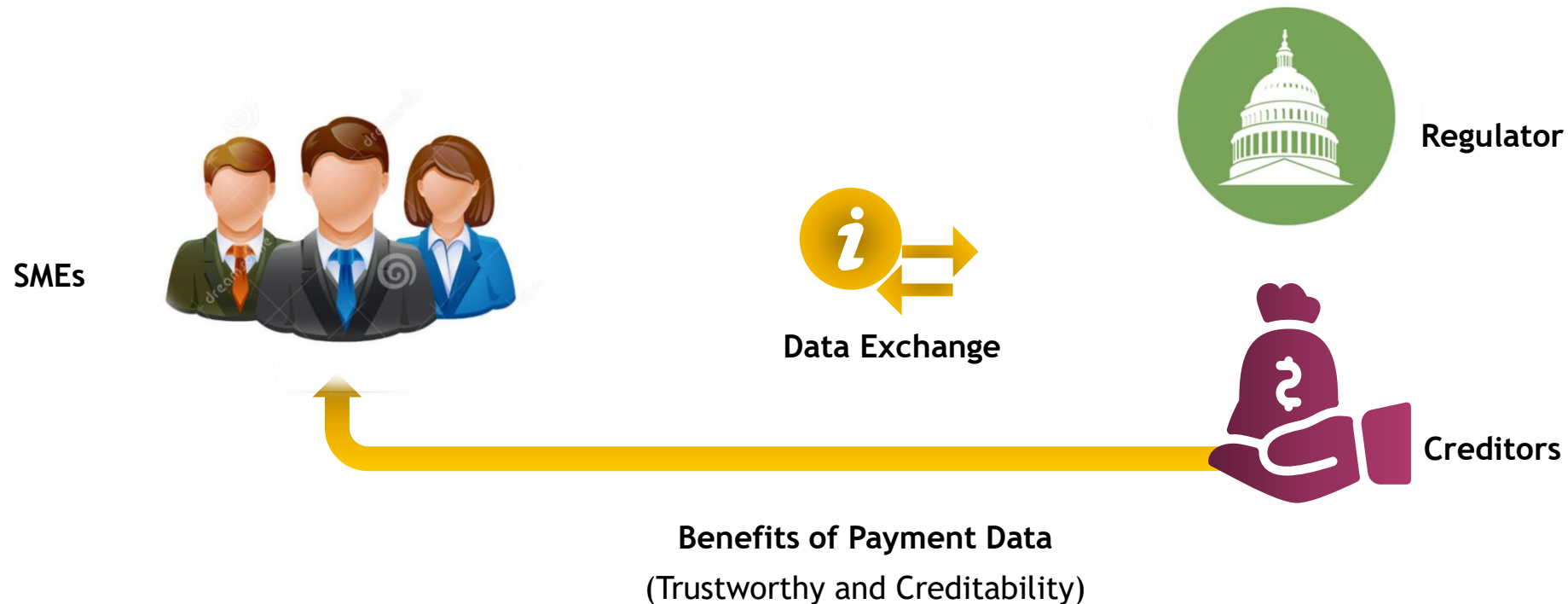


Problem Statement

“Easy access to Finance by SMEs through the material and trustworthy their commerce data”

Overview

Problem: *The data has not been shared and it is hard to get from either private or government. The data is produced in different forms which it is hard to verify nor put full trust in what creditors have obtained from risk perspective.*

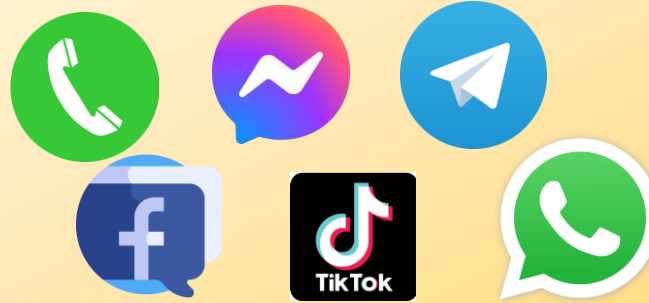


Key Merchant & Classification

Physical Merchant Outlets



Social Media Commerce



e-Commerce Marketplace



Common commerce businesses which are running in the industry and it is what Buy and Sale take place. A formal recognition and implementation standard is required for managing how payment is made and make it as COMMERCE DATA.

How Payment Is Made in Market

Mode of payment standard is helped to denote each type of electronic payment in order to provide the rightful treatment and nature of the transaction so will help in creating transparency and classification of the transaction purpose.

E-commerce



Closed loop scheme



Physical Merchant Outlets



CARD



P2P



Social Media Commerce



P2P

Implications

Implementation View

- 1). Forms of Payment used:** There are many types of electronic payment & transfer used within the industry comprising of paying for goods/services and P2P fund transfer form.
- 2). Identification of Transaction Nature:** Electronic payment forms have been used for facilitating the settlement of goods and services between BUYERS (Consumers and SELLERS (SMEs). An incorrect form of payment has been used for settling the purchase/sale agreement either formal or informal way by the parties.
- 3). Data Verification & Consideration:** Certain need is implemented and imposed according to the regulation or mandate while it is an obligation of the SME's owner or consumers according to the rightful nature. i.e. TAX consideration and validation are facing a challenge due to an incorrect form of payment method is used by Buyers or Sellers in purchasing agreement.
- 4). Standard Data Infrastructure:** There is no unified or simplified standard data infrastructure for implementation across the sectors. **The data has not been shared or is hard to get from either private or government. The data is produced in different forms which it is hard to verify nor put full trust in what creditors have obtained.**

Data Usage and Needs

- 1). Unsecured lending:** MSMEs and SMEs is becoming the target borrowers to creditors. They have a demand for working capital or revolving credit so unsecured lending is the best fit to fulfill the demand. However, the credit assessment finds some concerns on the sale data due to some reason such as no unified or accepted infrastructure then becoming no choice to decide only hard invoice.
- 2. Data Trustworthy and Reliability:** It is hard for creditors to realize the electronic merchant sale data for considering part of the analysis during their credit assessment due to so many forms of payment are used and there is no unique standard across industry or solution available that can simplify and unify the implementation by private sector both business runners and payment processors.
- 3). Third Party Sale Data Assurance:** There is no independent entity that can act as a middle between the business runners and payment processors. Therefore, it causes those sale data become useless or minimal agree in acceptance level by the creditors.
- 4). Technology Platform & Framework:** Each private business entity across the sector has tried to innovate their digital payment product and services on their own so closed-loop standard has made a vary from one to another which resulted the powerful of data trustworthy and creditability is lower.

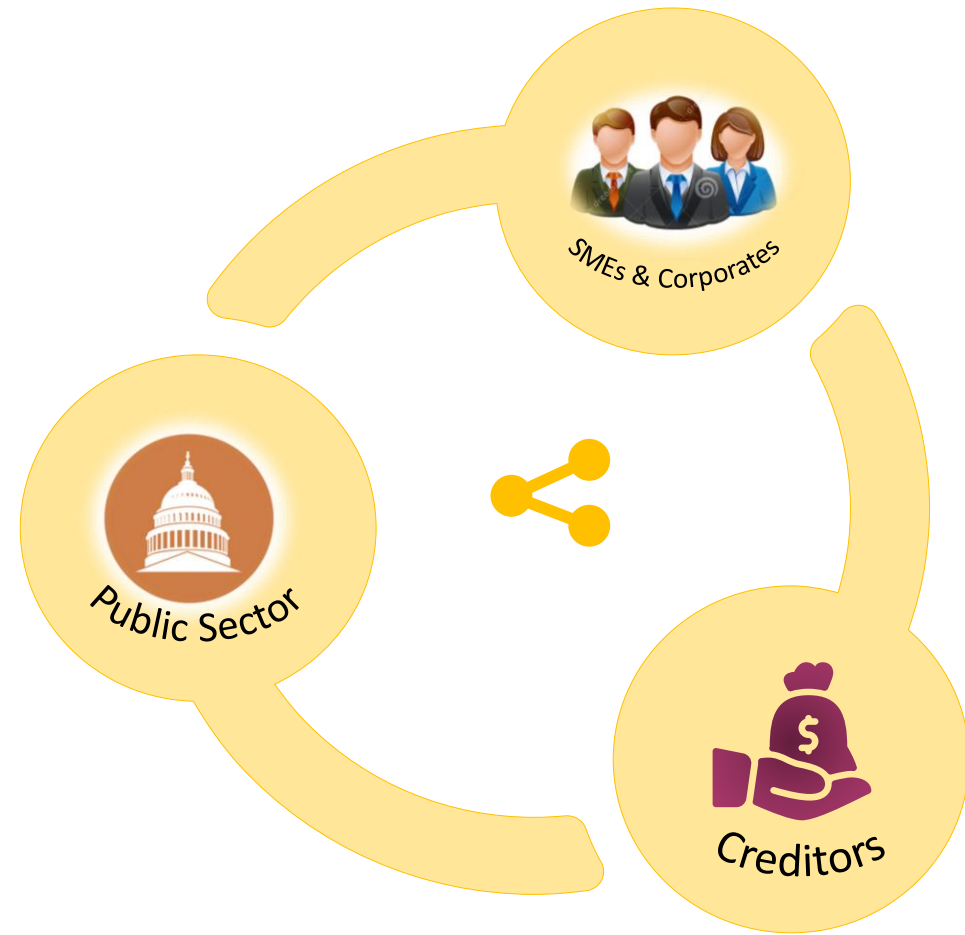


Expectation

“Easy access to Finance by SMEs through the material and trustworthy their commerce data”

Key Expectation

“Provide framework, platform, and technology solution which can manage SME’s commerce data across the sector in order to make the data is powerful for validation and usage for consideration and verification. Therefore, SMEs can easily access their Finance (Quick Working Capital)”



Key Millstone

Here you go!



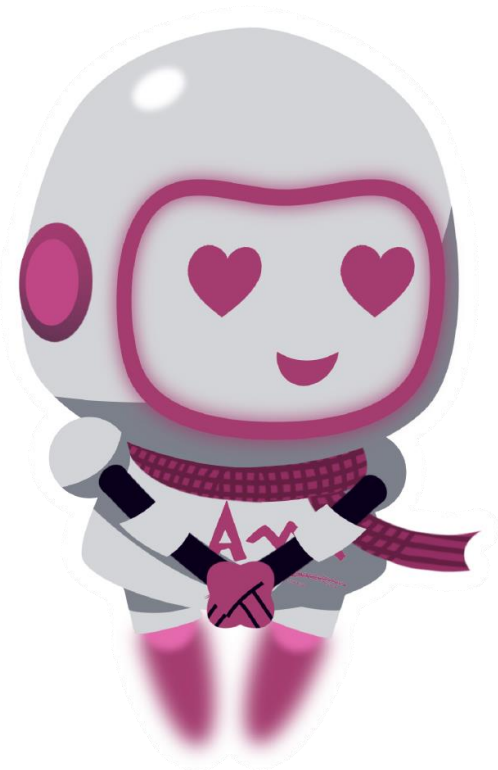
Conceptual Framework



Solution Infra. & platform



Execution (Rules & Procedure)



Contact Me

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THANK YOU!

