University of Nairobi
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Industrial Attachment Brief

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Reg No: P15/1484/2013

Institution Attached: The CPF Group-LITES

Period of Attachment: Jan to April 2016

Activities Undertaken
Developing Pensioners Mobile Application and Web Portal

The pensioners mobile application and web portal is a platform designed to enable members of schemes that are administered by CPF to access their contribution statements from a mobile application or web portal. Via this platform, clients can access their details(members details, beneficiary details and employment details), and if erroneous, they would easily send a complaint using the same platform. Third, the platform would enable CPF interact with its clients through availing its social network sites, call center and email addresses to its clients.

Developing M-Pension Analytics Dashboard

M-Pension analytics Dashboard is a tool that was developed for M-Pension managers. It is used to analyze the performance of the M-Pension business. Analytics include viewing day's performance in terms of number of new registrations and members remittance and comparing performance over time, say monthly.

Implementing a USSD Router

USSD is a mobile GSM application communication technology that is used to send text between a mobile phone and an application program in the network. We were to implement a system that would route USSD request to the appropriate URI and still maintain sessions for each request.

Integrating Systems with IPRS

The integrated population registration system(IPRS) is a Kenyan Government endeavor to increase effectiveness in public service delivery. It is a national register containing information of all registered citizens and registered foreigners. This

information include date of birth, date of registration, full names, thumb print, and persons portrait.

As a means of improving the company's knowledge of its customer (KYC), it was required that M-Pension and other registrations processes that require provision of national ID. numbers be linked with IPRS. Our responsibility was to integrate the service with the company's systems.

Lessons worth Sharing

Having interned for a financial services company, greater lessons would be around financial services and use of technology to build impact in the society.

For an economy to thrive, it must have appropriate, affordable financial services available to a majority of its citizens and organizations operating in it. This include affordable credit services, insurance services and accessible pensions and social security services.

Financial inclusion remains low, 34.2% in most Sub-Saharan Countries. Several factors have contributed to this. They include: lack of appropriate products, improper risk assessment criteria and information asymmetry, lack of permanent income flows or employment and low financial literacy levels.

In recent years however this in recent years, however, there have been advancement in mobile technologies that have made it easy for people to access these service. Most banks in Kenya have adopted mobile banking services, pension companies have availed their services on mobile platforms and some insurance companies have introduced insurance products whose premiums are paid via mobile money.