

## Case Study: Mobile Point of Sale

# Clinic Improves Business Efficiency and Drives Growth by Switching to Mobile Point-of-Sale



### ONLINE MERCHANT PORTAL REDUCES ADMINISTRATIVE HEADACHES

Kyutis Clinic in Lagos, Nigeria, provides comprehensive clinical care for dermatological conditions. Since opening in 1987, the clinic used traditional payment terminals to accept card payments from patients. This required the clinic owner to reconcile payments manually and keep a close eye on accounts—since processing was sometimes undependable. Switching to a mobile point-of-sale (Mobile POS) solution has improved business efficiency significantly. The clinic receives emails after every transaction and can monitor accounts online—reducing administrative headaches and increasing peace of mind.

### Challenge

Monitoring the settlement of card payments was a time-consuming, paper-based process for the clinic—requiring manual checking on a daily basis to confirm that payments were received.

### Solution

Advised by its bank, Kyutis Clinic switched to PAYPAD, a Mobile POS solution from Electronic Settlement Limited. PAYPAD enables immediate, online tracking of transaction details, eliminating settlement uncertainty and reducing paperwork.

### Results

The clinic gets an email receipt after every transaction, and online payment summaries improve the accuracy and speed of account reconciliation. In addition, card transaction volume has risen 40 percent, attributable to the ease and connectivity of Mobile POS.

With Mobile POS, Kyutis Clinic has decreased account reconciliation time and uncertainty, while seeing card transaction volume increase by **40%**

# Case Study: Mobile Point of Sale

## Challenge

Kyutis Clinic in Lagos treats diseases of the skin, hair, and nails with a range of services, including surgery, aesthetic procedures, and phototherapy. Patients prefer to pay for their medical treatments by card and the clinic has used traditional payment terminals since opening its doors in 1987. Due to occasionally unreliable network connections, however, transactions took a long time to process and would frequently fail altogether. The clinic owner had to check for payment receipts daily and account reconciliation was a slow, manual process.

## Solution

With the emergence of Mobile POS payment solutions, businesses like Kyutis Clinic can run their operations more efficiently. Leveraging advances in digital communications and smart devices, Mobile POS solutions benefit smaller merchants with:

- Online reporting to easily track sales and reconcile transactions
- Improved speed and reliability using smartphones and Wi-Fi connectivity
- Greater versatility in how and where payments can be made
- Simple user interfaces for both merchant and consumer
- Lower total cost of ownership without fixed monthly fees
- Opportunity to integrate payments with other business applications
- Portability and ease of setup and usage

Kyutis Clinic replaced its traditional terminals with the PAYPAD Mobile POS solution from Electronic Settlement Limited, the first provider in Nigeria to be registered in the MasterCard Mobile POS program. The clinic downloaded the PAYPAD app to their dedicated smartphone connected to the Wi-Fi network. Patients simply dip their cards on the connected PAYPAD card reader and enter their PIN to make a payment.

**“Mobile POS helps us keep track of all transactions and monitor our accounts better.”**

**“The email I get after every transaction is a great thing.”**

Dr. Debo Oresanya, Owner, Kyutis Clinic

## Results

Dr. Debo Oresanya, owner of Kyutis Clinic, recommends Mobile POS to other service-oriented businesses for several reasons:

**Immediate payment confirmation** – The clinic no longer has to manually check whether payments have been credited to its account. Receipts are automatically sent by email after every transaction. “That helps me keep track of all transactions on a daily basis,” says Dr. Oresanya.

**Convenient account monitoring** – Dr. Oresanya logs onto PAYPAD’s secure business portal to monitor the clinic’s account. With transaction history stored on the app, there is no need to print out and collate paper receipts to calculate settlements. Digital reports can be downloaded to Excel and settlement is less prone to human error.

**More successful transactions** – With a more reliable connection to the processing network, the clinic now has a higher transaction success rate. This has helped drive a 40 percent increase in card transaction volume occurring at their Mobile POS solution. Dr. Oresanya would like to avoid handling cash altogether at the clinic and the Mobile POS solution is helping him realize that goal.

**Higher revenue** – With the reliability of the PAYPAD solution, customers feel more confident using their cards and word-of-mouth about payment convenience has been a factor in attracting new patients to the clinic.

**Patient satisfaction and loyalty** – Clinic patrons are happier since their card payments are processed more quickly and reliably. Dr. Oresanya and his staff are committed to providing the best possible dermatology care, and having a payment solution that contributes to high-quality service is critical to the clinic’s growth.

## SMALL BUSINESS OWNERS DON'T HAVETIME TO WASTE

When you’re running a small business, there’s not enough time in the day. Anything that reduces paperwork and increases operational efficiency is welcome. That’s why more small business owners are turning to Mobile POS solutions. Worldwide mobile payment transaction volume is expected to grow to \$717 billion by 2017.<sup>1</sup> By improving business efficiency with Mobile POS, owners have more time to serve customers and grow their businesses.

1. Forbes, “Will Credit Card Companies Reap The Benefits Of Growing Mobile Payment Market?” Mar 13, 2015. <http://www.forbes.com/sites/greatspeculations/2015/03/13/will-credit-card-companies-reap-the-benefits-of-growing-mobile-payment-market/>

**For more information, please contact the MasterCard Mobile POS Team at [mobilepos@mastercard.com](mailto:mobilepos@mastercard.com)**