SARATOGA.

CASE STUDY

AI Agents

FinTech & Community Commerce

WhatsApp Platform

# AI-powered WhatsApp wallet for community commerce: Kiota's first pilot in Delft

How Saratoga built a white-label, conversational wallet that lets any community run its own branded financial and commerce platform — and what happened when the first one went live.

**500+**
Users signed up

**98%**
Registrations from community referrals

**R86,000+**
Transferred peer-to-peer in week one

PROJECT SUMMARY

# Overview

**An estimated 7.3 million South African adults remain unbanked. For people outside the formal banking system, a digital financial service only helps if it is accessible and easy to use.**

Saratoga, as the technology partner behind Kiota, set out to change what that service looks like. Kiota created the business concept for a community commerce platform — and Saratoga built the platform to deliver it. Every community can white-label the solution as its own brand and roll it out locally, and the commercial model lets that community share in the profits so the money generated stays where it is spent.

Getting there meant removing the barriers that usually stop participation. Another app to download, another password to remember, more mobile data to use, or an unfamiliar interface to learn can each be enough to keep someone out. So Saratoga built the wallet inside a channel people already use every day. The AI-powered wallet works through WhatsApp, where members onboard, transfer money, refer other users, and buy from local merchants.

The first community pilot is now live in Delft, Cape Town, under the brand Mzansi Connect — a local internet connectivity business with a vision for making connectivity affordable and accessible to the wider community, now running the platform as its own community-branded service. Merchants are loaded, community leaders are onboarded, and the platform is being used in the community it was designed to serve. Early pilot figures supplied for the project show more than 500 users signed up, 98% of registrations coming through community referrals, and more than R86,000 transferred peer-to-peer in the first week.

WHY IT MATTERS

# The challenge

### Make digital financial services genuinely accessible

South Africa has made significant progress in expanding access to formal financial services, but there's still a gap between formal financial inclusion and the everyday financial realities of South Africans. Kiota wanted to create a financial and commerce ecosystem that could work at community level.

The solution needed to be accessible to people who may not use traditional digital banking services regularly, while still providing the functionality needed to support real transactions between individuals and local merchants.

### Build it once, and let every community make it its own

Kiota's concept was never a single product for a single market. The platform had to be built so that any community could take it on, launch it under its own name, sign up its own merchants, and operate it locally — with the profit-sharing model that keeps a portion of the value inside that community. That requirement shaped the architecture from the start: one platform, configurable per community, rather than a series of one-off builds.

### Ease of use was central to the brief

A conventional standalone application would introduce a new environment that users first had to access and learn. Kiota wanted to reduce those steps and allow people to engage through something they already know and trust.

### Trust was equally important

The model makes product pricing, margins, and the way value is shared visible to the people using it — including how the community itself shares in the profits. This transparency was a deliberate part of the design, particularly when developing a financial solution for communities that may have been poorly served by financial services in the past.

The challenge for Saratoga was to bring the different financial, commerce, and onboarding requirements together, and make them repeatable for each new community, without passing that complexity on to the user.

HOW WE BUILT IT

## The Saratoga solution

### A wallet that works through WhatsApp

Rather than asking community members to download and learn yet another application, Saratoga developed the Kiota wallet to operate through WhatsApp.

The conversational interface allows users to ask for what they need in ordinary language. Behind that interaction, the platform connects the conversation to the appropriate financial or commerce process.

The solution brings together:

| | | |
|---|---|---|
| **Full KYC onboarding** and identity verification | **AI-powered conversational interaction** through WhatsApp | **Peer-to-peer wallet transfers** |
| **Community referral** functionality | **Purchasing** from participating local merchants | **Merchant products** and catalogues |
| **Collection and delivery** options | **Commission structures** that merchants can configure themselves | **White-label branding and configuration**, so each community can launch and run the platform as its own |

## Built for real-world use

The first major test came when the platform moved out of development and into Delft. The pilot launch took place in the community itself rather than in a controlled demonstration environment. Local merchants signed on, community leaders began onboarding, and users worked with the platform on their own devices — all under the Mzansi Connect brand.

This gave Kiota and Saratoga an opportunity to test the solution with the people it was designed for, and to start gathering evidence about how they actually used it. It also tested the white-label model itself: whether a community can take the platform on and make it feel like its own.

PILOT PERFORMANCE

# The results

| | |
|---|---|
| **500+** Users signed up | **More than 500 users signed up** More than 500 community members joined during the early stage of the Delft pilot. For a new community financial platform, registration provides an initial measure of whether people are willing to try the solution. The source of those registrations provides an additional indication of how the platform is being received. |
| **98%** Joined via referral | **98% of users joined through referrals** According to the early pilot figures, most of the people who signed up were referred by another community member already using Mzansi Connect. This is particularly relevant for a solution built around community participation. Rather than relying primarily on paid acquisition to attract early users, the platform is spreading through existing relationships within the community. It also shows a positive indication of trust. |

**R86k+**
Transferred, week one

**More than R86,000 transferred peer-to-peer in week one**

During the first week of the pilot, users transferred more than R86,000 peer-to-peer. For Kiota and Saratoga, this is an important early measure because it shows that users have progressed beyond onboarding and are actively using the wallet for its intended purpose.

> **Taken together, the first pilot results show three useful behaviours: people are joining the platform, referring others, and transacting through it.**

OUR APPROACH TO AI

## Real-world AI delivery

The Kiota platform is a good example of where we see AI adding value to software delivery. The AI component has a specific purpose: making it easier for people to interact with a relatively complex financial and commerce platform. It sits alongside the less visible work required to support identity verification, transactions, merchant functionality, product information, referrals, commissions, collections, and deliveries.

For the user, the experience remains a WhatsApp conversation. For the platform to work, all of those underlying components have to operate together reliably.

This is an area in which Saratoga is continuing to build everyday delivery capability. Our existing AI work already includes production use cases where AI is integrated with business systems to automate complex processes, reduce manual work, and make previously difficult-to-use data more accessible. Our work with Kiota extends that capability into a customer-facing environment where ease of use is fundamental to adoption.

WHAT'S NEXT

## Unlock even more in the future

There is more to learn as additional users and merchants join the platform, and the product will continue to develop based on real-world use. That is the purpose of this stage: to prove that the model works with real people, real merchants, and real transactions before it scales to further communities. The move into the community was one of the most important milestones in the product's development.

The early evidence is encouraging. For Saratoga, the project also reflects the direction of our AI work. We are applying AI to real business and user problems, integrating it into working software, and taking those solutions through to practical delivery.

**If you are ready to explore where AI could remove complexity from a product, process, or customer experience, then let's talk.**


**UK** +44 (0) 20 363 78024

**ZA** +27 (0) 21 658 4100

**Web** saratogasoftware.com


SARATOGA