



## Announcement of the transaction with Oracle

### Customer Frequently Asked Questions

#### Objective

- *What did Oracle announce about the transaction with eServGlobal?*

Oracle announced that it has entered into an agreement to purchase certain pre-paid assets of eServGlobal. This includes eServGlobal's Universal Services Platform (USP) products, which include proven and scalable pre-paid charging products for the communications industry. USP provides a single platform to deliver pre-paid charging including online charging and rating, real-time session control, reporting and promotions. The products also include a network services platform, including support for number portability, VPN, least-cost routing and a messaging gateway. The proposed transaction is subject to customary closing conditions and approvals.

eServGlobal USP business-related employees joining Oracle will become a part of the Communications Global Business Unit.

- *Why did eServGlobal enter into this agreement with Oracle?*

This transaction will enable eServGlobal to concentrate on areas of Mobile Money and Value Added Services. This focus combined with eServGlobal's 24 years of expertise with telecom operators, is expected to provide significant growth opportunities for the company. The funds from this transaction will be used to upgrade eServGlobal's remaining suite of products to next-generation technology.

eServGlobal also plans to expand its Software as a Service (SaaS) delivery model and licensing models to ensure greater flexibility, agility and scalability.

- *What is the rationale for this acquisition for Oracle?*



Pre-paid is the largest segment of mobile subscribers worldwide and is growing. Pre-paid customers currently represent over two thirds of mobile subscribers worldwide and are expected to grow to 80% of all new subscriptions between 2008 and 2013. In addition, the use of pre-paid services is particularly common in high-growth and emerging economies where subscribers are using these services in increasingly innovative ways.

Next generation communications services are becoming highly dynamic in nature and consist of both voice and data services. Consumers require more flexibility in managing service offerings and more choice and control over how they pay. Traditionally, communications service providers (CSPs) have managed this by delivering pre-paid voice services through network-based systems and post-paid services through software solutions. Network-based systems are less flexible, forcing service providers to manage their pre-paid and post-paid offerings separately, making it inefficient and costly to introduce new products or hybrid pre- and post-paid payment options (e.g., pre-paid voice, post-paid text messaging).

eServGlobal's USP pre-paid charging application, combined with Oracle Billing and Revenue Management (BRM), is expected to provide a software solution that supports service, payment and network convergence, while providing a 360° customer view. The combination of Oracle Communications BRM with eServGlobal's USP pre-paid charging software will provide customers with proven and scalable software solution with network grade availability for both convergent pre-paid and pre-paid voice and data services. The result for service providers is expected to deliver a superior customer experience while reducing operational complexity and costs.

- *How is the proposed transaction between eServGlobal and Oracle expected to benefit eServGlobal USP customers?*

Customers will have access to leading convergent software solutions that can support any service with any payment method on any network. eServGlobal customers should benefit from the expected tighter integration between eServGlobal's pre-paid and real-time charging and billing solutions with the Oracle Communications applications suite. The combination will enable service providers to more quickly and flexibly introduce new products, promotions and bundles and reduce the cost and complexity of managing their systems and infrastructure.

USP customers are expected to benefit from broader service and support through the global presence and scale of Oracle's service and customer support organizations. Further, the scale of the combined business is expected to accelerate innovation for customers via Oracle's multi-billion R&D investment and technology base driving advances to eServGlobal's product suite and delivering new and communications industry-specific technology to market faster.

- *Which products are expected to be transferred to Oracle?*



All products built on the eServGlobal USP platform will be transferred to Oracle, these are: ChargingMax, NumberMax, MessageMax, Social Relationship Management, USP VOMS (uVOMS), Universal Media Server (UMS), PromoMax Express, USP Platform and all platform components and Development Tools.

▪ *Which products will be retained by eServGlobal?*

eServGlobal has chosen to focus on the segments of Mobile Money and Value Added Services. This focus is expected to provide eServGlobal significant growth opportunities and is supported by its strong portfolio of products and solutions:

- In Remittance:
  - HomeSend: The global hubbing service offering cross border person-to-person transfers of Money, Air Time and Roaming Recharge
- In Mobile Money:
  - PayMobile: The unified solution for mobile payment, m-wallet, m-Commerce and peer to peer mobile money transfer
- In Value Added Services:
  - PromoMax: The carrier grade solution for telecom operators to build targeted, personalized, diversified and timely promotions and loyalty programs
  - Value Added Services Platform: The carrier grade messaging and value added services platform with specific features for specific customers.
  - MSP: The carrier grade, open standard Messaging Services Platform
  - Mailis: The flexible, modular and scalable solution enabling service providers to deliver Voice Mail, Unified Mail and Video Mail to both retail and business customers
  - UIP: eServGlobal's highly scalable and multi-lingual IVR solution, compatible with both legacy and Next Generation networks.

▪ *How compatible are eServGlobal's USP solutions with Oracle's products?*

eServGlobal products are complementary to Oracle's. Like Oracle, eServGlobal's solutions are open, configurable, IT-based, and built in a modular fashion, making it easy for customers and partners to implement and integrate with legacy systems and other communications software products. All of eServGlobal's USP customers use Oracle technology.

▪ *Will Oracle discontinue any products?*

Oracle is in a unique position to support the integration of BSS and OSS, as well as middleware and business intelligence applications. Both Oracle Communications

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industry software and eServGlobal USP applications are built on open and standards-based platforms. Oracle intends to support and to further develop standards and functional integration of eServGlobal's USP products to Oracle and non-Oracle enterprise applications so that customers of Oracle's communications industry suite and customers of eServGlobal's USP products secure maximum benefits.

For more information on Oracle's new strategy, please visit [www.oracle.com/eServGlobalUSP](http://www.oracle.com/eServGlobalUSP)

### **The "new" eServGlobal**

- *What will be the strategic focus of the company after the close of the transaction?*

eServGlobal will:

1. **Specialize** in m-Money and Value Added Services which are key growth areas for Telco operators
2. **Invest** in the future of our products and customers working with world class partners.
3. **Transition** our suite of products to a single, next-generation platform with agnostic, standard interfaces to optimize and future-proof our customers' investments.
4. **Deliver** Software as a Service (SaaS) alternatives, in addition to the current licensing models, thereby continuing to offer customers the flexibility to cope with market challenges.
5. **Accelerate** Time to Market for our customers with agile solutions built for flexibility and adaptability.

eServGlobal is committed to providing world class solutions, support and services to our 60+ customers who operate in over 45+ countries.

We will continue to build upon our 24 years of expertise in providing Payments Handling, Retention and Value Added Services to Telecom Operators around the world.

- *What are the drivers behind eServGlobal's strategy?*

Independent studies show that by 2012, 1.7 billion people in emerging markets will have a mobile phone but no access to banking services and 360 million people without traditional bank accounts will use mobile money. This opportunity could generate \$5 billion annually in direct revenue, and an additional \$3 billion annually in indirect revenue to the market players.

In addition, communications service providers are facing voice ARPU decline and fierce competition on customer ownership from non telco players (Apple, Google,

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Microsoft and the others). Straight price competition is declining and operators need to find new ways to serve their subscribers.

Meeting and exceeding customer expectations is vital to retaining existing subscribers and current loyalty schemes, are largely inadequate.

eServGlobal plans to commit significant new resources, gained from this transaction, to enhancing our value-added services, mobile payment and retention solutions. This transaction will allow us to undertake a number of key projects, leading to our customers':

- access to the lucrative mobile money market
- increased competitiveness with telco and non-telco players
- reduced OPEX through lower subscriber acquisition costs and reduced churn

▪ *What are eServGlobal's plans for Mobile Money?*

We will continue to develop, deliver and support Mobile Money through our PayMobile suite of products which allow operators to enter the lucrative financial services market. This product enables mobile phone users (with or without banking faculties) to firstly recharge their electronic wallets via multiple payment methods and secondly to make secure purchase of goods, bill payment and/or money/airtime transfer.

▪ *What are eServGlobal's plans for HomeSend?*

We will continue to invest in the HomeSend platform in partnership with Belgacom ICS. We remain very excited about the opportunity this platform provides for the world's 175 million migrants to send funds abroad conveniently and economically. HomeSend is the only mobile-centric international remittance hub endorsed by the GSMA. The Belgium-Philippines corridor was officially launched this year with the second largest Filipino operator Globe.

▪ *What are eServGlobal's plans for Retention?*

eServGlobal plans to extend the reach of its innovative, carrier-grade retention solution, PromoMax. PromoMax allows operators to increase ARPU, challenge competitors' offerings and reduce churn with targeted, personalized, diversified and real-time promotions and loyalty programs cheaply, effectively and quickly.

PromoMax will also be integrated into PayMobile to extend the mobile money and loyalty services functionality thereby enabling a combination of loyalty program and account management.

▪ *What are eServGlobal's plans for Messaging?*

eServGlobal has a fully supported release of the Messaging Services Platform (MSP) currently available.



Recent benchmark tests prove that MSP reaches 2000 SMS or 100 MMS per second on the X and T series SUN platforms. These figures confirm the carrier grade performance levels that MSP is capable of providing to customer businesses.

In June we will be releasing a new version of MSP that, along with a presentation refresh will also support open provisioning and Service Data Function interfaces. The next major release will occur in Q1 2011 and will include SMS First Delivery Attempt..

- *What are eServGlobal's plans for voice and video mail?*

eServGlobal will continue developing and commercializing its Voice Mail, Unified Mail and Video Mail solution, Mailis. Service providers can boost their revenue by increasing call completion and call-back ratios, while improving customer satisfaction and experience. The services are proposed over a flexible, modular and scalable solution enabling service providers to deliver user options and enhance both personal and business communication experiences.

- *What are eServGlobal's plans for Interactive Voice Response (IVR)?*

eServGlobal's IVR solution, UIP, has been recently enhanced to allow it to be deployed on both legacy and NGN networks. UIP is highly scalable, supports multiple languages and is able to be controlled by any INAP enabled system.

UIP will continue to be supported and proposed as a stand alone product by eServGlobal. The Mobile Money and Value Added Services solutions will rely on its capabilities for customer voice interactions.

- *In which areas will eServGlobal continue/commence research and development?*

eServGlobal believes in continual improvement. In a fast moving, high-tech industry eServGlobal takes pride in helping our customers stay ahead of the game with innovative products. eServGlobal will be investing in innovative, scalable and industry pioneering solutions, with continued R&D in Mobile Payment and Value Added Services including Messaging and Retention and will focus on generalizing our next generation PRIME architecture to the rest of the portfolio.

- *What are eServGlobal's plans for SaaS?*

eServGlobal's most popular SaaS, was successfully launched earlier this year at the 2010 African Cup of Nations and provided games and infotainment services to subscribers of 12 regional Orange Group affiliates.

Currently operators are seeking to lower risk and Capex investments, increase their flexibility and time to market. The SaaS model provides these benefits as it requires no upfront investments from operators and enables quick configuration with the addition of new services.



- *Is eServGlobal discontinuing any products?*

There will be no products discontinued as a consequence of this transaction.

## **Implementation**

- *As an eServGlobal customer how will my business be affected?*

eServGlobal plans to partner with Oracle to ensure that the USP products transfer to Oracle occurs without disruption to your business.

- *What are the technical implications of this transaction on my system?*

The transaction should not have an effect on your current system.

- *Will this require additional integration work on our end?*

No, the transition of USP products to Oracle is not expected to have any effect on your current implementation.

- *Can I still purchase eServGlobal products?*

Yes, eServGlobal and Oracle will remain separate companies. Until the transaction closes, please contact your existing eServGlobal sales representative to assist you, or visit [www.eServGlobal.com](http://www.eServGlobal.com) for contact information.

- *Should eServGlobal customers continue to call eServGlobal for USP customer support?*

Yes, eServGlobal will remain a separate company. eServGlobal customers should continue to use existing eServGlobal contacts for support, professional services and sales to address immediate and ongoing needs. We will communicate all changes and transitions occurring after the close of the transaction and well in advance through these familiar channels.

- *Should eServGlobal USP customers continue to contact their eServGlobal sales representative?*

Your account manager will contact you in next few days to answer any questions, but for now it is business as usual.



- *Where can I find more information on Oracle's plans for the future?*

For more information, please visit [www.oracle.com/eServGlobalUSP](http://www.oracle.com/eServGlobalUSP)

The above is for informational purposes and may not be incorporated into a contract.

IT IS NOT A COMMITMENT TO DELIVER ANY MATERIAL, CODE OR FUNCTIONALITY, AND SHOULD NOT BE RELIED UPON IN MAKING PURCHASING DECISIONS. THE DEVELOPMENT, RELEASE AND TIMING OF ANY FEATURES OR FUNCTIONALITY DESCRIBED FOR ORACLE'S PRODUCTS REMAINS AT THE SOLE DISCRETION OF ORACLE. THE DEVELOPMENT, RELEASE AND TIMING OF ANY FEATURES OR FUNCTIONALITY DESCRIBED FOR ESERVGLOBAL'S PRODUCTS REMAINS AT THE SOLE DISCRETION OF ESERVGLOBAL.

This acquisition is subject to the satisfaction of a variety of conditions.

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