



PayMobile Commerce

Unlock the Potential of the Mobility Experience

Build the perfect partnership

We are on the verge of a mobile commerce revolution.

The ubiquity and convenience of the mobile is already changing the way people approach payments.

Success for each stakeholder will pivot on the ability to offer users methods of payment which are convenient, easy to use and cost-effective.

The GSMA is predicting m-Commerce expansion, including the purchase of high value items. Solutions are already deployed which allow users to make payments at their convenience, either from a mobile wallet linked to their mobile device or from their bank account, debit or credit card.

In most countries regulation requires operators to partner with banks. This presents a unique opportunity for each to benefit from the other's strengths.

eServGlobal's PayMobile Commerce provides a regulation-compliant solution to build the right partnership in your country to offer alternative payment services such as purchase at a merchant:

- Banked people benefit from a new method of access to financial services, linking their bank account and/or their credit/debit card to their mobile device
- Unbanked people gain access to financial services, thanks to a mobile wallet linked to their mobile phone

Key benefits

Take advantage of each partner's strengths to bring value to customers:

Banks

- Rely on the existing telco customer base and agent network
- Provide existing customers with an alternative solution to pay and purchase using their mobile phone
- Decrease the costs associated with reaching the unbanked, once considered unprofitable. Acquire some of them as regular banked customers
- Easily extend and manage your bank agent network

Telcos

- Lean upon bank regulatory authorizations
- Capitalize on your existing agent network and propose telco representatives new services to sell
- Address both banked and unbanked users by providing a convenient way to purchase at merchants through any payment method: mobile wallet, credit/debit card, bank account
- Be involved in an innovative business generating new revenue streams and reducing churn

Over 12 years experience
in Mobile Money transactions

All the Mobile Money tools in a single platform

Built on eServGlobal's extensive and industry proven experience in mobile payment solutions, PayMobile Commerce encompasses several modules allowing service providers to grow and enrich their offer as the market matures. eServGlobal's common platform for all mobile money solutions additionally benefits service providers by reducing costs and complexity for future evolutions.

Of course it includes all the tools to control, reward and extend your distribution network.

A secure connection to the banking network

PayMobile Commerce interfaces the banking network via payment service providers, ensuring security of the transactions, PCI DSS certification, and minimal impact on the interconnection between the telecom operator and banking networks. The interface to the banking network is usually done via ISO 8583. PayMobile Commerce can also interface with the ATM network.

A secure solution to comply with financial regulation

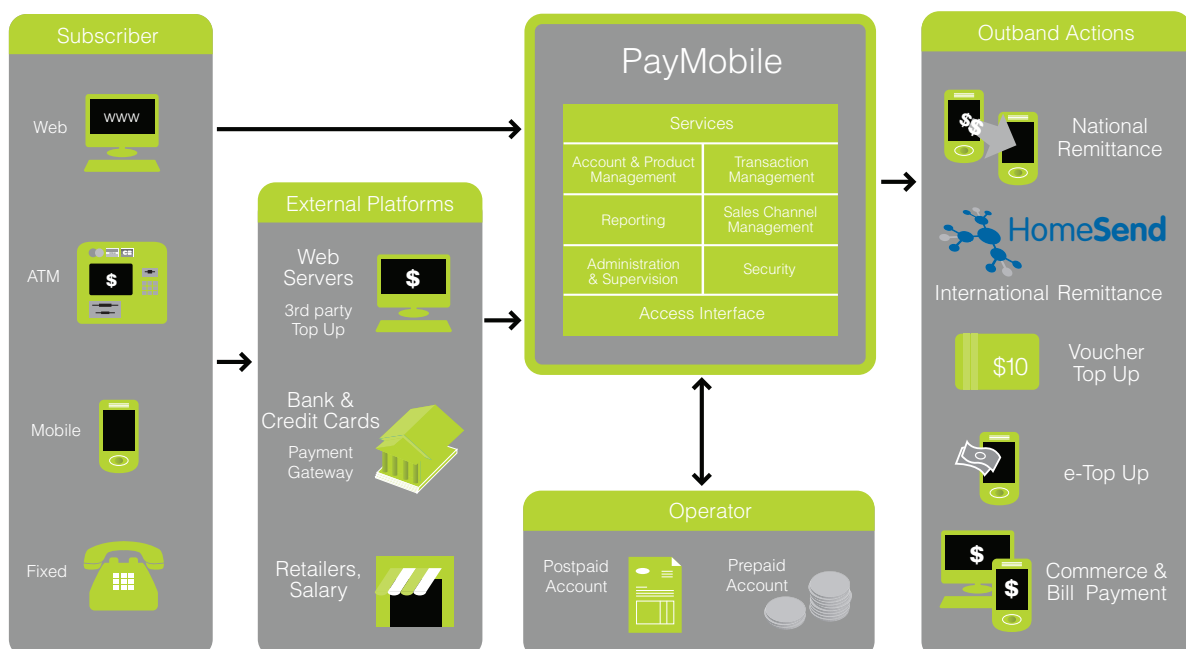
PayMobile interfaces with service providers' operating system to connect with financial institutions (banks, credit/debit card companies) and to allow end-users to perform transactions using any of their accounts.

PayMobile's tools comply with Anti-Money Laundering (AML), Combating the Financing of Terrorism (CFT) and Know Your Customer (KYC) regulations:

- Code protected transactions
- Data encryption: STK, Java application
- Web access over https
- Limits on transaction by period/user
- Transaction tracking & reporting
- Blacklisting Fraud countermeasures (user PINs, abstracted MSISDNs & limits)

An easy-to-use solution for any mobile device

PayMobile Commerce is a user-friendly solution that can be accessed from traditional handsets (via SMS, USSD, USSD menu browser, STK, Java application, etc.) to the latest smart phones including contactless-compliant devices (NFC).



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Comprehensive distribution management

As operators and banks move into the new world of mobile money they face new challenges, PayMobile Commerce offers the necessary financial controls to enable them to manage complex networks involving many agents who act as recharge, cash-in/cash-out points. By allowing multiple tiers of management, operators and banks are able to work through a hierarchy of agents in order to reach the street selling market.

Scalability

Our success is founded in our ability to provide solutions which adapt for all service providers, from new MVNEs requiring low footprint solutions to the substantial needs of global giants and banks. PayMobile Commerce is benchmarked to manage 1.5+ million transactions per busy hour, 50+ million subscribers and 235,000 agents in a single implementation.

Delivery models

PayMobile Commerce can be delivered in both licensed and centrally hosted SaaS (Software as a Service) delivery models. We provide flexible revenue share and monthly service agreements for our SaaS engagements, which means no hardware investment and reduced risk, while simultaneously delivering an even faster time-to-market.

The PayMobile portfolio

eServGlobal has more than two decades experience in the provision of technology and innovation to mobile operators across the globe. It is on these solid foundations that we have built an end-to-end mobile money offer inside our proven solutions.

The PayMobile platform can provide all aspects of Mobile Money usage from voucher and electronic recharge, through to Money and Commerce solutions.

All PayMobile elements can be activated as standalone products or as part of a comprehensive mobile money solution. This allows operators and banks to build offers which are optimized for their needs and to extend the service through the straight forward integration of new modules.

eServGlobal is committed to working with our customers and prospects through every step of the deployment of mobile money services.

PayMobile also natively interfaces with the HomeSend® international remittance hub.

Key Features

Mobile Transactions

- Payment at a merchant
- Cash-in/cash-out at agents
- ATM cash-out
- Agent & Merchant Cash Management and Settlement

Payment methods

- Mobile wallet, bank account, credit or debit card

Lifecycle management

- Customer Registration, KYC, PIN management
- Agent & Merchant Registration, Agent & Merchant Network Management

Customer Care

- Caller Verification, PIN/Password Resets
- Lock/Unlock Accounts, Refunds

Financial administration

- Fees, Commissions, Tax, Reconciliation
- Supervisor Approval

Risk and fraud management

- Fraud Monitoring, AML/CTF, Audit

Security

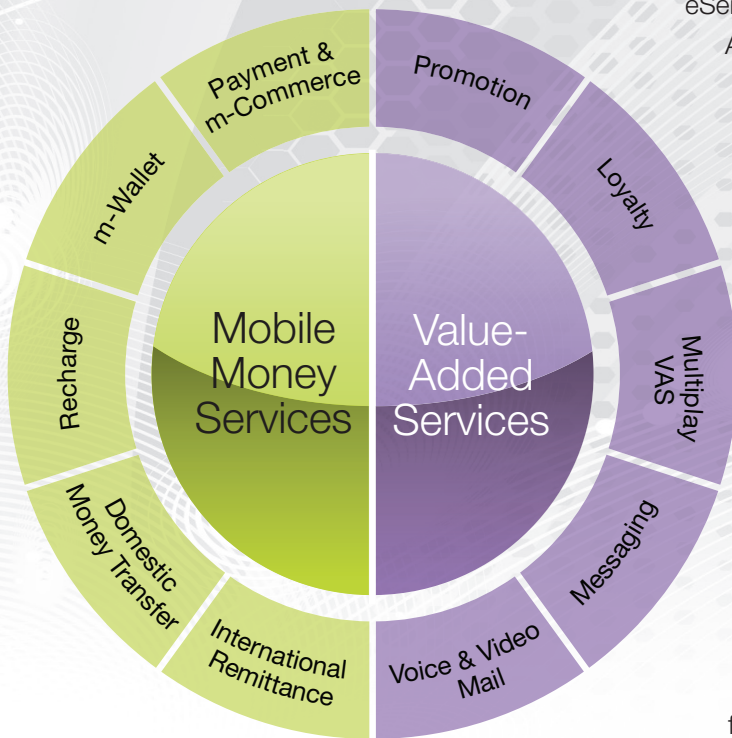
- Transaction Security, Physical and Logical Security

Service management

- High Availability, Automated IT Operations
- Development and Validation Environments
- Technical Support



About eServGlobal



eServGlobal specializes in Mobile Money solutions and Value-Added Services (VAS), to help Telco Service Providers increase their revenue and gain and maintain customer ownership.

eServGlobal invests heavily in product development, using carrier-grade, next-generation technology aligned with the requirements of more than 60 customers in over 45 countries. For 24 years, mobile, fixed, Internet and multiplay telco providers have used our capabilities to lead and innovate in their local markets, leveraging their core assets and their trusted agent and subscriber relationships.

With 14 offices globally, eServGlobal provides full “end-to-end” and “any account to any account”

Mobile Financial Services and International Money Transfers. Our HomeSend solution is the only mobile-centric international remittance hub to gain endorsement from the GSM Association.

Our Value-added Services in promotions, loyalty, messaging, and multiplay are focused around the transaction and enable service providers to engage with the subscriber in a personalized and dynamic

manner. To reduce time-to market and manage exposure to CAPEX, we now offer multiple licensing alternatives, including SaaS-based flexible, revenue-share pricing.

eServGlobal is listed on the Australian Stock Exchange (ESV) and the London Stock Exchange AIM (ESG). More information at: www.eservglobal.com

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