



PayMobile Money

The Comprehensive Mobile Money Solution

Capitalize on your existing distribution network to launch mobile money services

Mobile Money is widely accepted to have the potential to impact and enhance lives the world over.

The greatest impact will be felt in emerging markets.

Of the reported 100 live deployments today, 88% are in unbanked markets. This trend is predicted

to continue for deployments in the pipeline. With a worldwide population of over 1.7 billion people in possession of a mobile phone but without access to any traditional bank services, there exists a real opportunity to provide services of value to both operators and users.

Of the services which are currently live, some services have reached profitability in 12 months while others account for upwards of 11% of operator revenue just 4 years after roll out. These examples of success have been founded on the ability to rely on an efficient sales distribution network. Launching a completely new service to subscribers, such as "electronic" money, requires easy geographical reach, a straight forward user experience combined with customer trust.

The number of mobile money subscribers in emerging markets is forecasted to grow from 133 million users in 2010 to reach 709 million users in 2014.

Berg Insight, 2011

All the mobile money tools in one platform

To ensure customer adoption operators need to construct a comprehensive and cohesive mobile money landscape while considering the sometimes complex and country-specific financial regulations.

eSeryGlobal's PayMobile Money provides a regulation-compliant electronic wallet to your subscribers, offering them access to easy-to-use financial services such as bill payment, cash-in/cash-out, domestic money transfers and salary or loan disbursements. These transactions are also accessible from a bank account and a debit/credit card.

PayMobile Money includes all the tools to control, reward and extend your agent network.

Built on eSeryGlobal's extensive and industry proven experience in mobile payment solutions, PayMobile Money encompasses several modules allowing operators to grow and enrich their offer as the market matures.

eSeryGlobal's common platform for all mobile money solutions, additionally benefits operators by reducing costs and complexity for future evolutions.

Key benefits

Retention and customer acquisition

- Allow access to financial services for unbanked subscribers
- Provide a valuable alternative for banked subscribers

Generate new revenue streams

- Add new revenue from mobile financial services to traditional telco revenue

Minimize CAPEX investment and IT costs

- One platform for Recharge and Mobile Money
- Use and manage existing agent networks

An easy-to-use solution for any mobile device

PayMobile Money 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).

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 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:

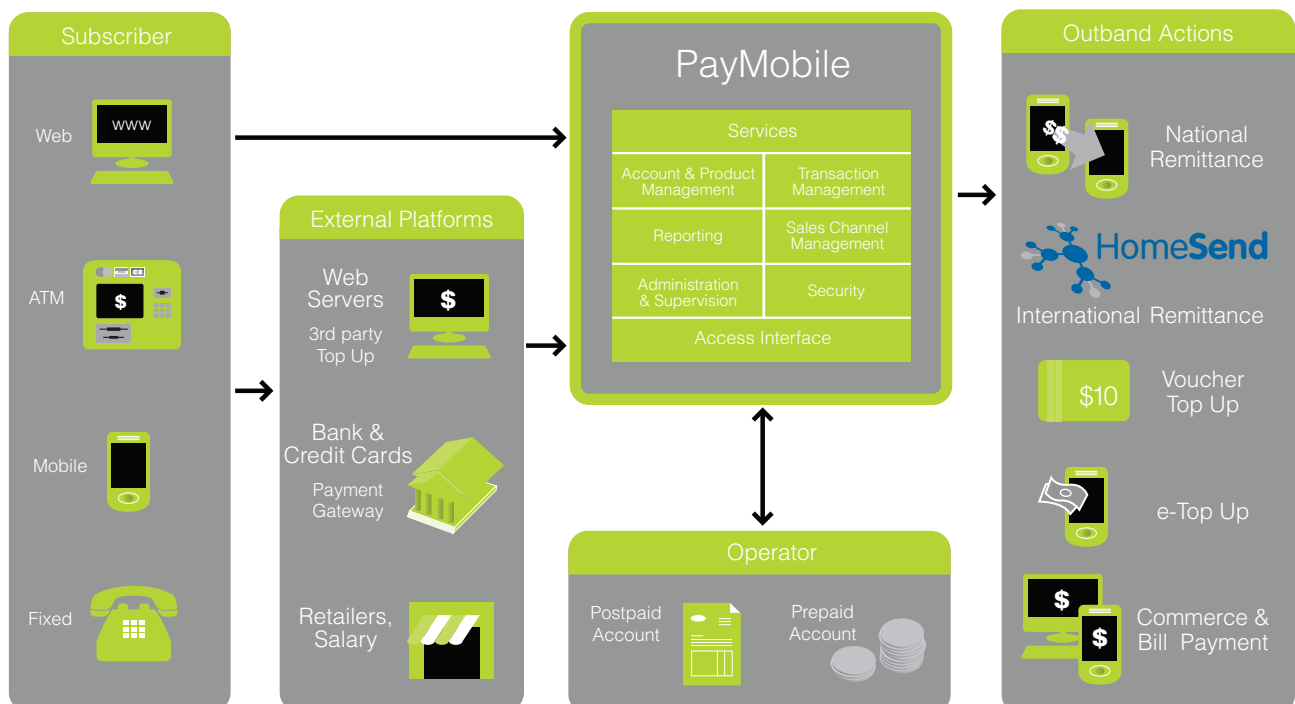
- Code protected transactions
- Data encryption: STK, Java application
- Web access over https
- Limits on transactions, by period/user
- Transaction tracking & reporting
- Blacklisting Fraud counter measures (user PINs, abstracted MSISDNs & limits)

Comprehensive agent management

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

International remittances with HomeSend®

HomeSend®, offered in strategic partnership through BICS, allows both money and airtime transfer from sender to receiver. It is the only mobile-centric international money transfer hub endorsed by the GSMA. PayMobile natively interfaces with the HomeSend® hub, providing operators with a complete national and international mobile remittance offering.



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Scalability

Our success is founded in our ability to provide solutions which adapt for all operators, from new MVNEs requiring low footprint solutions to the substantial needs of global giants. PayMobile Money 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 Money 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 been working with operators for more than 25 years and in more than 40 countries in the provision of Mobile Money and Value-Added Services. It is on these foundations that we have built an end-to-end mobile money offer inside our PayMobile platform. The PayMobile platform is a market proven solution that 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 also the ability 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

- Bill payment
- Cash-in/cash-out including ATM cash-out
- Domestic money transfer
- Salary disbursement
- Micro-finance (loans)
- Agent Cash Management, Agent Settlement

Lifecycle management

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

Customer Care

- Caller Verification, PIN/Password Resets
- Lock/Unlock Accounts, Manual Transfers (i.e. Refunds)

Financial administration

- Fees, Commissions, Tax, Reconciliation
- Supervisor Approval

Risk and fraud management

- Fraud Monitoring, AML/CTF, Audit

Security

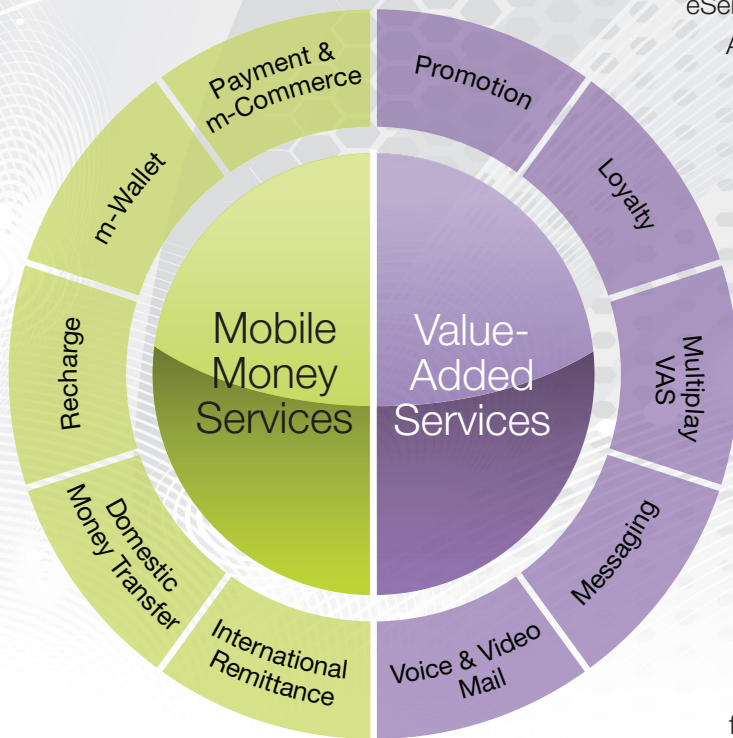
- Transaction Security, Physical and Logical Security

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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