



PayMobile Recharge

The Flexible Recharge Management Solution

The tools to centrally manage your recharge network

In highly competitive markets, recharge is a key way for telecom operators to differentiate from their competition. The right solution can reduce churn, attract new customers and minimize distribution costs.

eSeryGlobal's PayMobile Recharge offers a complete solution to manage every aspect of your distribution and sales network, from profile definition to incentive management. Operators can centralize both their electronic and physical scratch cards recharge from a single point, regardless of the network or distribution mode. They can also offer direct recharge through their retailer network, enabling a dramatic reduction in distribution costs. Several programs can be offered in parallel to address different market segments with a global view to rapidly respond to market needs. Deployed in more than 35 countries, PayMobile Recharge is used every day by more than 250 million prepaid subscribers worldwide, from new MVNEs to global giants.

Activation of our electronic recharge reduced the Opex of one of our Middle East customers by 4%, representing \$15 million over the first six months.

A comprehensive electronic & voucher recharge solution

PayMobile Recharge offers a single platform consisting of all the required tools to efficiently build and manage recharge programs for all telecom usages: airtime, SMS, MMS, etc.

- Vouchers, proposed as physical scratch cards or electronic vouchers
- Electronic recharge through eVoucher or direct recharge via the operator's retailers network
- ATM recharge
- Distribution and sales network management: agent network definition, commissioning and sales performance management
- Web administration tools

Key benefits

Increase end-user satisfaction

- Easy access to recharge services
- Combination of voucher & electronic recharge
- Multiple marketing tools to boost your market

Build agents loyalty

- Distribute everywhere
- Increase recharge usage
- Incentive your agents

Minimize investment and costs

- One platform for all types of recharge
- One set of tools for all your recharge programs
- Electronic recharge reduces distribution costs

PayMobile Recharge currently manages 235,000 agents and 500,000 transactions per busy hour for a single Asian operator

Voucher recharge:

- End-user notifications: SMS on recharge, failure, bonus, reminder
- Flash & Tracker promotions
- Multi HRNs vouchers (cumulative or exclusive)
- Any amount voucher
- On demand voucher

Electronic recharge:

- A full suite of products: airtime, validity days, SMS, MMS, etc.
- Multi-bearer access
- Real-time transactions encompassing thousands of retailers or street sellers
- Retailers or street sellers can use their existing mobile phone
- Independent sales groups can be created
- Any credit, anywhere, anytime for users

Flexible agent management

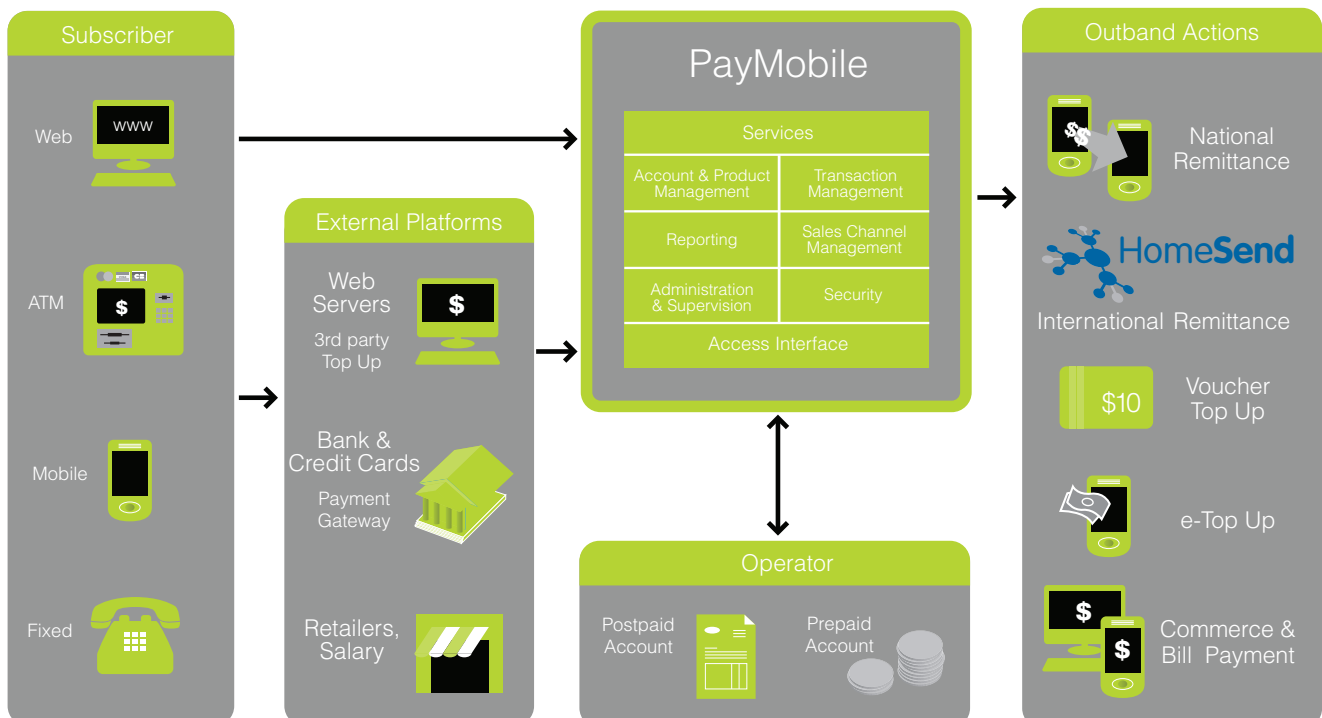
PayMobile Recharge offers the necessary financial controls to enable operators to manage complex networks involving many agents who act as recharge and mobile retailers. By allowing multiple tiers of management the operator is able to work through a hierarchy of agents in order to reach the street selling market.

- Profiles
- Rights granted per profile
- Group & sales channels definition
- Information consultation
- Transaction counters
- Limits



eServGlobal's PayMobile Recharge solution [has been deployed] in our network since April 2008. The solution has significantly lowered our OPEX and encountered a successful and high adoption by our prepaid subscribers for their top-up."

Operator's Technical Director



PayMobile Recharge

The Flexible Recharge Management Solution

Security

Vouchers: Secure cipher-PIN generation (CB10), PIN length from 8 to 22 digits, DES-encryption for print-files

Electronic recharge: PIN code on transaction, limits on balances and transactions, fraud management.

Interfaces

- Multiple IN & billing systems connect to the same PayMobile platform / deployment to ensure recharge requests are routed to the right prepaid IN, billing system, roaming recharge hub
- Able to support multiple proprietary connectors (NSN, ZTE, Huawei, Oracle, Ericsson, Intec, LHS,..)
- Choice of access for the user: mobile handset (SMS, USSD, STK, WAP, DTMF), landline phone (PSTN), ATM, web.

Scalability

Our success is founded in our ability to provide solutions which adapt for all for all types of operators, from new MVNEs that need low footprint solutions to global giants. PayMobile Recharge 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 Recharge 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. There is no requirement for hardware investment as well as reduced risk, while simultaneously delivering a 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.

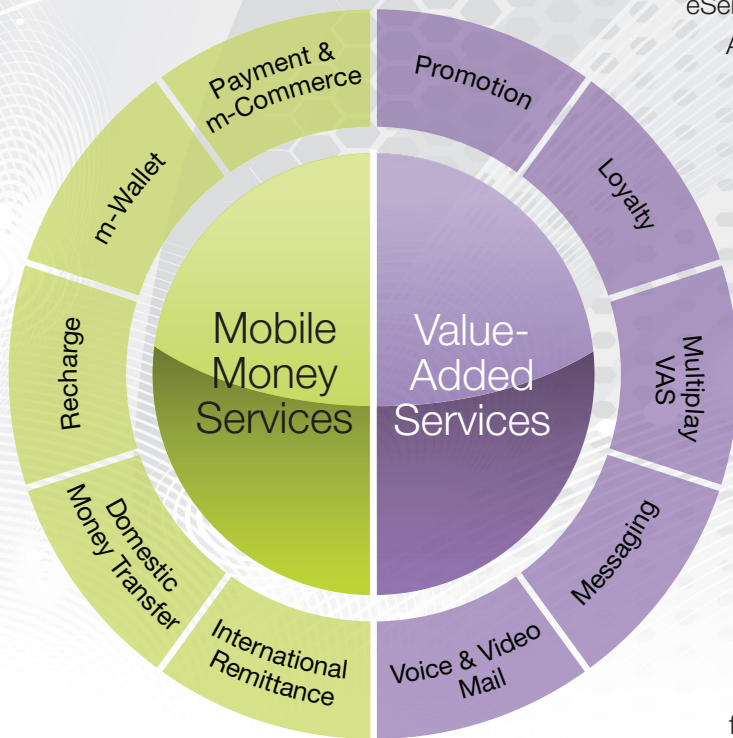
PayMobile also natively interfaces with the HomeSend® international remittance hub.

Key Features

- Electronic recharge via retailers
- Voucher management: scratch cards, electronic vouchers
- On demand and any amount vouchers
- Sales network management: groups, profiles, etc.
- Security: voucher encryption, electronic recharge by PIN code, limits, etc.
- Reporting via Web GUI and batch file
- Supports any bearer: SMS, STK, USSD, USSD menu browser, Web, etc.
- Bill payment at retailers



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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