

eserv GLOBAL

bringing
Value to the
MOBILE



eServGlobal is delivering the potential of Mobile Money and Value-Added Services

28 years
of experience
in the provision
of technology
and innovation
across the globe



Innovation and experience

eServGlobal specializes in Mobile Money solutions and Value-Added Services (VAS) to help mobile and financial service providers increase their revenue and gain and maintain customer ownership. eServGlobal uses carrier-grade, next-generation technology to serve more than 75 customers in over 55 countries. For 28 years, our solutions have helped them leverage their core assets and their trusted agent and subscriber relationships to lead and innovate in their local markets. Our Mobile Money solutions provide an end-to-end suite of services from prepaid account recharge through to mobile money and commerce solutions. Our HomeSend® solution is the only mobile-centric international remittance hub endorsed by the GSM Association.

We are contributing to the mobile revolution. The ubiquity and convenience of the mobile is changing the lives of people the world over. The mobile is enabling people to connect not only with each other, but with the services and information that they value, in increasingly

innovative and dynamic ways. Mobile phones are becoming the most used technology in the world with more than 5 billion connections. As the mobile market landscape evolves, operators, financial institutions and consumers are rapidly embracing new opportunities.

75+ customers, from global giants to new MVNEs requiring low footprint solutions

55+ countries in which millions of subscribers are benefiting from our services everyday

HomeSend® has been live since April 2010 and its footprint of live corridors is rapidly expanding.

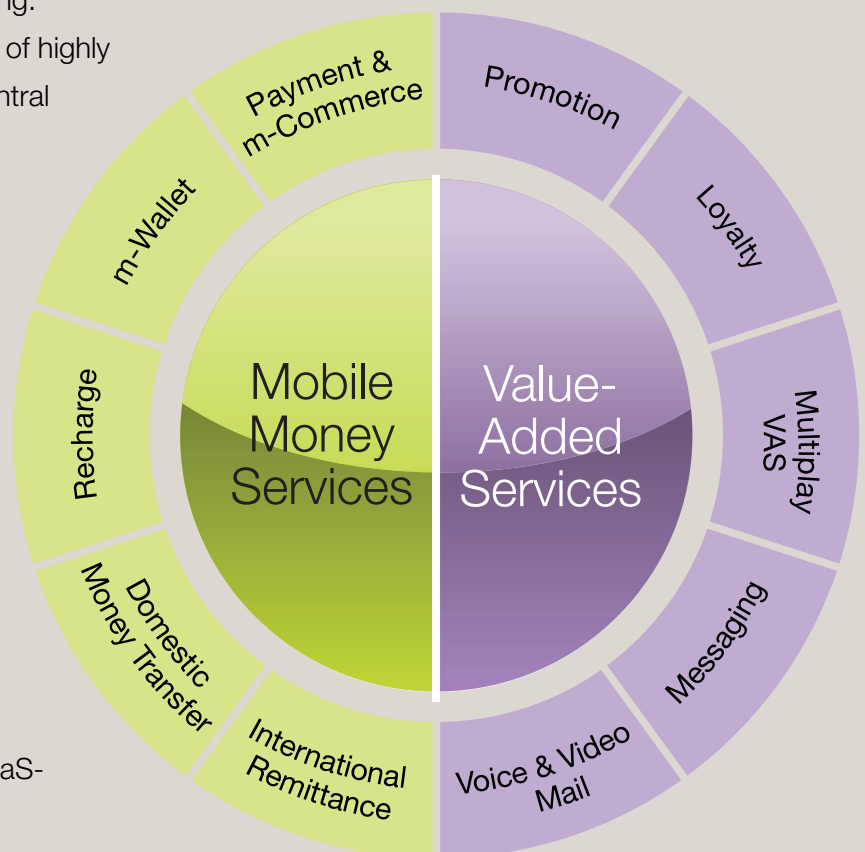
A focus on building a comprehensive suite of highly effective Value-Added Services (VAS) is central to eServGlobal. We work with operators worldwide to implement VAS solutions which drive revenues and ensure subscriber satisfaction.

Our Value-Added Services integrate seamlessly with our Mobile Money solutions to ensure successful uptake by subscribers.

Flexible delivery models

To reduce time to market and manage exposure to CAPEX, eServGlobal offers 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).



Driving access to convenient **Mobile Money** services for all markets

3.5 billion euros in transactions processed by our system in 2011, serving 250 million subscribers

Up to **1.5** billion transactions per busy hour can be processed by our PayMobile platform

From customized to comprehensive solutions

Our Mobile Money solution allows operators and financial service providers to build offers which are optimised to their needs. The PayMobile platform is an end-to-end solution providing operators with the ability to grow their service and deploy new modules as their subscriber base matures.

PayMobile Recharge: A flexible recharge management solution, enabling operators to manage every aspect of their airtime distribution and sales network.

PayMobile Money: A comprehensive mobile money solution, providing a mobile wallet for subscribers and using highly sophisticated agent management to oversee liquidity and physical cash-in and cash-out services that comply with the strictest of regulations.

PayMobile Commerce: Unlock the potential of the mobile experience through a regulation-compliant

solution which offers alternative card payment solutions in advanced economies as well as sophisticated mobile services in emerging markets.

International Remittance

The HomeSend® hub, a strategic partnership between eServGlobal and BICS, provides international remittance services for mobile operators and financial service providers around the world.

Managing the distribution network

Our Mobile Money solution includes all the necessary features to manage complex networks involving many agents who act as recharge, cash-in/cash-out points. From defining specific profiles for agents to implementing tiered commissioning plans that ensure results.

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.

“The mobile phone is changing how customers conduct their financial activities, leading to an extended reach and increased operational efficiency among financial service providers in emerging markets.”

Berg Insight

Today, mobile phones reach over 75% of the global population. However, only 1.5 billion people have access to formal financial services, leaving an estimated 3.5 billion adults with no ability to save, send or spend their money outside of the cash economy.

50 MILLION subscribers and 235,000 agents can be managed in a single implementation

Once the money is mobile, the possibilities are endless...



Payment at a merchant



Cash-in/cash-out at agents and ATMs



Domestic money transfer/
International remittances



Bill payment



Salary disbursement

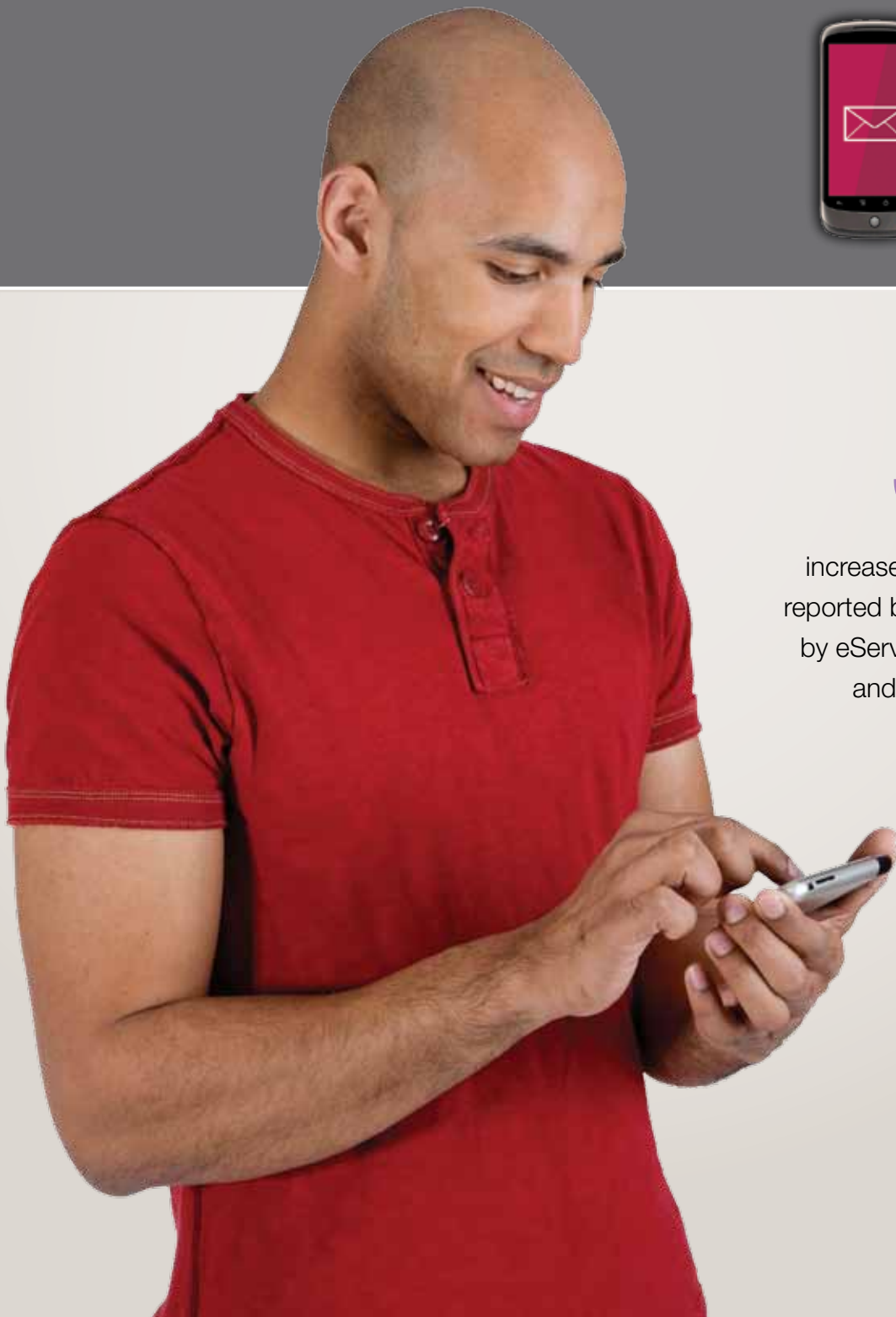


Creating Value-Added Services that win and retain customers



Messaging and Unified Mail

Building on essential core services such as messaging and voice/video/unified mail to provide a comprehensive VAS offering



54%

increase in weekly charged minutes reported by one African operator driven by eServGlobal's microsegmentation and promotions capabilities

Pressures on voice revenue combined with an increase in customer choice have driven a growing impetus for operators to maximise returns from other services. The need for innovation is felt even more acutely in emerging markets, where operators are seeking ways

to manage churn, increase margins and improve the user experience. Our Value-Added Services (VAS) provide operators with the right tools to win and keep customers by providing a set of highly reliable revenue generating services and sophisticated loyalty and retention features.



B2C Infotainment Services

Providing new and innovative services to inform and entertain millions of clients in emerging markets



Loyalty and Retention Services

Our offers are tailored to precise market requirements to equip operators with the tools to fight churn and stimulate subscribers

The need for intelligent and differentiating VAS solutions continues to evolve. While still meeting the needs of our customers for traditional services such as SMS and voicemail, we have extended our offering to provide a total suite of innovative services.

Infotainment services

SMS will remain a significant source of revenues and traffic for mobile operators, however the types of information services being delivered by SMS in emerging markets such as Africa are continuously evolving to meet the demands of mobile users. In response to this market demand, eServGlobal has launched premium infotainment and animation services such as FlexiContent, currently accessible by more than 20 million subscribers through more than a dozen operators across Africa. The service allows operators to quickly capitalise on subscriber needs during popular events by providing much sought-after information and entertainment tools.

The power of promotion

PromoMax, our loyalty and retention service, has also seen success ranging from large standalone deployments in North Africa to SaaS-based deployments in New Zealand. In addition, the potential to combine the power of promotion with services such as mobile money is an emerging trend from innovation operators and financial service providers to ensure the success of mobile money deployments.

Customized VAS solutions

Our offers are tailored to our customers' needs — whether it's a sophisticated real time promotions engine, a highly effective stimulation campaign for a new operator or a new SMS-based email service. We have developed quick-to-market solutions such as Pay-For-Me, Missed Call Alert and SMS Gateway and continue to innovate with our customers in both licensed and centrally hosted SaaS solutions.

P a r i s

L o n d o n

G r e n o b l e

B r u s s e l s

B u c h a r e s t

C a i r o

D u b a i

N e w D e l h i

S i n g a p o r e

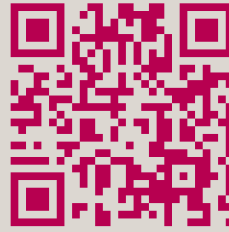
J a k a r t a

B r i s b a n e

S ã o P a u l o

D e n v e r

J o h a n n e s b u r g



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