



eServGlobal Limited (eServGlobal or the "Company")

HomeSend and Airtel Africa to boost international mobile money transfers

Paris: 15 November 2012

eServGlobal (LSE: ESG & ASX: ESV), the global telecoms software vendor specialising in mobile money and value-added services, is pleased to announce that Airtel Africa, a leading global telecommunications company has signed an agreement to boost international money transfers throughout Africa using the HomeSend hub. Airtel Africa has 17 markets in Africa. This agreement significantly expands both the sending and receiving communities for HomeSend international remittances within Africa and around the globe.

This agreement marks the eleventh multinational to join the HomeSend hub and is in addition to recent announcements regarding the signup of Vodafone and Xpress Money. With the addition of Airtel Africa, one in every five mobile subscribers in the world belongs to an operator group that has joined HomeSend, meaning that hub members cover more than 1.2 billion subscribers around the world. This subscriber figure is in addition to work that is already underway with money transfer organizations. Existing agreements with Vodafone, MTN, Qtel and now Airtel Africa, enable HomeSend to reach more than 40 African affiliates encompassing the vast majority of subscribers on the African continent.

Airtel Africa is part of Bharti Airtel Limited. Bharti Airtel has over 250 million customers across its global operations including 50 million in Africa. Airtel Africa markets include: Burkina Faso, Chad, DRC, Republic of Congo, Gabon, Ghana, Kenya, Malawi, Madagascar, Niger, Nigeria, Rwanda, Seychelles, Sierra Leone, Tanzania, Uganda and Zambia.

The HomeSend mobile remittance hub service is offered by BICS, its strategic business partner, and based on eServGlobal technology. BICS is a leading global provider of wholesale carrier services and a first mover in the mobile financial services market. HomeSend is the only mobile-centric international remittance hub endorsed by the GSMA.

The BICS and Airtel Africa release is attached to this announcement.

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About eServGlobal

eServGlobal specializes in Mobile Money solutions and Value-Added Services (VAS), to help Mobile Service Providers increase their revenue and gain and maintain customer ownership. eServGlobal invests heavily in product development, using carrier-grade, next-generation technology and aligning with the requirements of more than 80 customers in over 55 countries.

For 29 years mobile and financial service providers have used eServGlobal solutions to lead and innovate in their local markets, leveraging their core assets and their trusted agent and subscriber relationships.

With 13 offices globally, eServGlobal provides full “end-to-end” and “any account to any account” Mobile Money Services and International Remittance Services. Delivered in partnership with BICS, the HomeSend solution is the only mobile-centric international remittance hub to gain endorsement from the GSM Association.

eServGlobal’s Value-Added Services in promotions, loyalty and messaging enable service providers to engage with their subscribers in a personalized and dynamic manner.

To reduce time-to market and to meet the needs of operators and banks, eServGlobal provides multiple licensing alternatives as well as SaaS-based products and services.

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



PRESS RELEASE

BICS Partners with Airtel Africa to Extend Reach of International Money Transfer Services

Brussels, Belgium & Nairobi, Kenya: 15th November, 2012, BICS, a leading global provider of international carrier services and a pioneer in the mobile financial services market, today announced an agreement with Airtel Africa, a provider of mobile communications services to the African market, to facilitate mobile money transfers throughout Africa. This agreement applies to all of the markets covered by Airtel in the African region and it will allow Airtel Money subscribers to send and receive money transfers over the operator's network.

Airtel Africa is part of Bharti Airtel, the fourth largest mobile operator in the world¹, providing mobile communications services across 17 different markets in the African region. Airtel Africa has an extensive geographical footprint across the African region. This agreement will enable Airtel Money customers to send and receive money instantly using a money transfer service supported by BICS. Subject to regulatory approvals in each of the countries, Airtel Africa will be connected to a growing community of mobile network operators and money transfer organisations through the HomeSend remittance hub.

HomeSend is a global hubbing service that enables mobile-centric money transfers. HomeSend is a BICS service, based on the technology of eServGlobal, its strategic business partner. HomeSend connects a global community of telecom service providers, banks and financial organisations. It facilitates money transfers in real-time, enabling person-to-person transfers of cash, credit card payments or direct bank transfers. The addition of Airtel Africa, with its network of regional subsidiaries and the support of its parent company, Bharti Airtel, will extend the international reach of money transfers to even more global destinations. This agreement follows the announcement from BICS in October that it had opened up two new mobile remittance corridors towards Africa, to allow mobile subscribers in the region to receive money transfers.

Frederic Salmon, VP Mobile Financial Services at BICS said: "The global footprint for mobile money transfers continues to grow rapidly, with Africa playing a prominent role. The Airtel Africa agreement enables mobile subscribers to send and receive money transfers, opening up a two-way model in the region. Airtel Africa has now joined the community of service providers connected to the HomeSend Hub and will extend the reach of the network. As more and more leading operators join the community the scope of mobile money transfers will continue to increase and this will contribute to our aim of developing a truly global mobile remittance ecosystem."

Chidi Okpala, Airtel Africa's Director and Head Airtel Money: "Mobile is seen as a viable channel to transfer money in Africa. This agreement enables us to guarantee the availability of money transfer services for our subscribers. It will enable them to send and receive transfers in a safe and secure environment. This partnership with BICS is another step by Airtel Money to deepen financial inclusion, expand cashless ecosystems and facilitate intra Africa fund flows across our 17 markets. More so, our customers will no longer need to travel long distances because they want to send or receive money."

¹ [Wireless Intelligence Top 20 Global Operator Groups by Mobile Connections Q2 2012](#)

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About BICS

BICS delivers best-in-class international wholesale solutions to any communication service provider worldwide. Through its Mosaic portfolio, a comprehensive, flexible and innovative suite of solutions designed to be used individually, or collectively, BICS meets the existing and future requirements of the global telecoms industry. Our passionate and creative teams located in Brussels, Bern, Dubai, Singapore and New York, continuously strive to provide our customers with the highest levels of quality, reliability and interoperability enabling them to maximise their end-user value. With our successful consolidation strategy, and a continuing focus on technological advancement and innovation, we have achieved a world-leading position in the international Voice and Mobile Data markets. For more information, please visit: www.bics.com and www.homesend.com

About Bharti Airtel

Bharti Airtel Limited is a leading global telecommunications company with operations in 20 countries across Asia and Africa. Headquartered in New Delhi, India, the company ranks amongst the top 4 mobile service providers globally in terms of subscribers. In India, the company's product offerings include 2G, 3G and 4G wireless services, mobile commerce, fixed line services, high speed DSL broadband, IPTV, DTH, enterprise services including national & international long distance services to carriers. In the rest of the geographies, it offers 2G, 3G wireless services and mobile commerce. Bharti Airtel had over 259 million customers across its operations at the end of September 2012. To know more please visit, www.airtel.com