



eServGlobal



Digital Wallet Services

PayMobile | An end-to-end solution

Pioneering digital transactions technology platform for financial and telecommunication service providers to connect end-users to services which not only generate revenue but change lives.

Connected to tomorrow

As mobile phone markets worldwide reach a new age of maturity, operators and financial service providers need forward-thinking solutions which exceed their subscribers' expectations.

With 134 million active accounts, mobile money is nearing the same level of adoption as PayPal, which records 173 million active users globally. In December 2016, the mobile money industry processed more than US\$22 billion in transactions. Mobile money providers are processing an average of 30,000 transactions per minute or more than 43 million per day. In 2016, total revenue for the top providers surpassed US\$1 billion.

Why PayMobile

PayMobile is a fully-fledged digital wallet solution. It is a market-proven technology offering a range of transaction services including mobile financial services, covering the full spectrum of mobile wallet, mobile commerce and recharge.

Mobile financial solutions is a rapidly developing industry which continues to foster services that not only change the way users interact with their phones, but the way people live their lives. PayMobile supports service providers to acquire and retain subscribers through simple, secure, forward-looking mobile financial services.



Subscriber Benefits



Agent Management Benefits



Service Provider Benefits



Merchant / SME Benefits



End-user interface



Reliable & Open Solution



Economic Operation



Innovation

eServGlobal's PayMobile platform is managing up to 350,000 retailers and more than 600,000 transactions per busy hour.

3.5 bn transactions

per year are processed by eServGlobal solutions. Deployed at customer sites worldwide, our solutions adapt to the differing needs of developed and emerging markets.

Key Features

PayMobile transactions

- Cash-in/cash-out at agents and ATMs
- Domestic (peer-to-peer) money transfer
- Money transfer through the HomeSend@ hub
- Payment at a merchant
- Bill payment: postpaid, utilities
- Companion prepaid card
- Micro-finance: insurance, savings and loans

Mobile money subscriber and agent management

- Subscriber registration
- Agent & merchant registration
- Know Your Customer (KYC) functions
- PIN management
- Agent & merchant network management

Customer care

- Caller verification, PIN/Password resets
- Lock/Unlock accounts
- Refunds
- Balance check
- Transactions history
- Actor information modifications: personal data, profile

Financial administration

- Fees, taxes and commissions
- Approval process for money declaration and retraction in PayMobile as well as actor registration and domestic money transfers
- Reporting

Risk and fraud management

- Fraud monitoring of the actors' authentication
- AML and CFT limits rules on transactions and balances
- Audit trail
- One-time PIN



Next generation deployments

In addition to mobile money services, such as mobile wallet, merchant payments, bill payments and airtime top-up, PayMobile can offer advanced financial service capabilities to manage the creation, distribution and support of insurance, savings and loans products.



International Remittance with HomeSend

PayMobile natively interfaces with HomeSend, is a disruptive, multilateral global payments hub that allows all players in the global payments space to inter-operate via a single connection. HomeSend is a joint venture of Mastercard, eServGlobal and BICS.



A solution for any mobile device

PayMobile can be accessed from any handset with solutions for both traditional handsets (via USSD, USSD menu browser, SMS, STK) and the latest smart phones including smartphone applications, QR codes and contactless compliant devices (NFC).



Smartphone Application

eServGlobal has developed a smartphone application which is available on iOS and Android. This application has been designed for use by both the mobile money subscribers and the agents to facilitate access to the service.



Reporting

eServGlobal's solution embeds reporting capabilities to provide information on the agents' global activity, inventory and detailed delivery transactions. This solution can be extended through an enhanced reporting module.



Software Oriented Architecture

The eServGlobal solution is based on a Software Oriented Architecture (SOA) easing integration with different external systems and offering a flexible environment to develop the software.