



eServGlobal



Electronic Recharge

A comprehensive, forward-looking solution

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

A complete solution

eServGlobal's PayMobile is a fully-featured complete electronic recharge solution to manage every aspect of a distribution and sales network, from profile definition to incentive management.

PayMobile is a highly reliable and open solution built on more than 30 years experience working with telecommunication operators. PayMobile allows operators to offer direct recharge through their retailer network, potentially replacing physical scratch cards and enabling a dramatic reduction in distribution costs. Several programs can be offered in parallel to address different market segments.

The GSMA states that more than three-quarters of subscribers worldwide are prepaid customers. Operators need a proven, reliable solution for recharge which caters to the needs of the market today while simultaneously investing in their success tomorrow. The PayMobile platform is a modular solution which can also offer digital wallets to facilitate mobile financial services as the needs of the market evolve.

Market-leading features

- Electronic recharge via retailers
- On demand and any amount electronic vouchers
- Electronic vouchers can be delivered either directly by SMS to the subscriber's phone number or to the retailer's printer
- ATM recharge
- Bill payment at retailers
- Distribution and sales network management: agent network definition (groups and profiles) and sales performance management
- Security: voucher encryption, electronic recharge by PIN code, limits
- Web administration tools including services management and administration and reporting via Web GUI and batch file
- Choice of access for the user: mobile handset (smart application, SMS, USSD, USSD Menu, STK, WAP, DTMF), landline phone (PSTN), ATM



Reliable market-proven technology



Complete distribution management



A modular and scalable solution



PayMobile has a proven track record of managing up to **350,000 retailers** & **600,000 transactions** per busy hour.

3.5 billion

eServGlobal's solutions manage approximately 3.5 billion transactions per year.



Managing the distribution network

PayMobile is a complete solution to manage every aspect of a distribution and sales network, from profile definition to incentive management. Our solution includes all the necessary features to manage complex networks involving many retailers who act as recharge points, from defining specific profiles for retailers to implementing incentive plans that ensure results.

By allowing multiple tiers of management, telecommunication operators are able to work through a hierarchy of retailers in order to reach the street selling market. Manage the sales network by grouping agents, granting specific rights and defining specific commissions to them and their managers

- Sales group
- Exclusive group
- Fleet group
- Hierarchy



Smartphone application

eServGlobal has developed a smartphone application which is available on iOS and Android. This application has been designed for use by retailers to facilitate access to the service (delivery, distribution and account management).



Recharge Security

Electronic recharges are secured by PIN code or password, the set of rights linked to a retailers' profile in PayMobile, and other limits on balances and transactions.



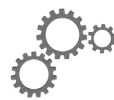
Right promotion, right time, right target

Operators can access an intuitive GUI to create promotional campaigns rewarding targeted service usage. Rewards act as an incentive to push subscribers' consumption. Reward campaign efficiency can be increased with Apeiron Business Intelligence module.



Reporting

PayMobile embeds real-time reporting capabilities to provide information on the retailers' global activity, inventory and detailed delivery transactions. This solution can be extended through an enhanced reporting module.



Software Oriented Architecture

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



KYC / AML / CFT

- KYC "the more you give, the more you get"
- Profile
- Limits
- Oversight
- Fraud management with Apeiron



A modular approach

The PayMobile platform is an end-to-end solution providing operators with the ability to grow their recharge services and deploy new features as their subscribers base matures. By adopting a modular approach, our solution gives telecommunication operators the option to build offers which are optimised to their needs.

In addition, all PayMobile solutions (mobile money or electronic recharge) can be activated independently or in a combined mode.



Exhaustive suite of transactions

The PayMobile platform facilitates an exhaustive suite of transactions catering to all markets and users. Attract users today with reliable, intuitive and convenient recharge services and look to the future for more revenue-generating transaction opportunities such as digital wallets.