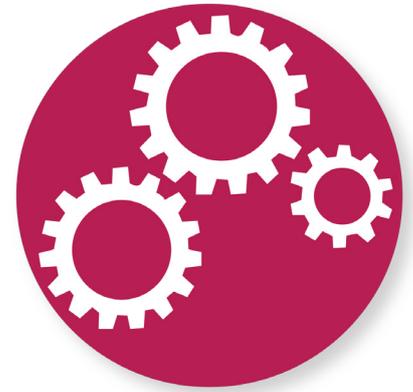# eServGlobal

# Services Platform

## EasyConnect for Rapid Service Integration

Quickly and simply connect new services to your product offering, while avoiding costly development and a lengthy engagement process.

### A rapid solution

In a highly competitive and quickly evolving market, service providers need to be able to launch new products as quickly as possible. The EasyConnect platform allows new products to be operational without delay. High revenue services such as international remittance and companion card features can be complicated to implement. EasyConnect simplifies the process for service providers, meaning a faster time to market.

### Why EasyConnect?

Able to integrate with any external system, a single connection to EasyConnect opens the existing platform to the wider payments system. Service providers can increase their product offering without asking their technology provider for additional integration. Once connected to the EasyConnect API, requests are sent directly to the existing wallet provider's APIs.

### Key benefits

- Connection is established by EasyConnect. No need for service providers to attempt to integrate themselves
- Use pre-defined interfaces, or connect existing ones to EasyConnect. Available interfaces can be SMS, USSD, or smart application
- Pre-configured service logic for a simpler implementation process
- Cloud based, though installment on site remains a possibility
- Eliminate change requests from the integration process as EasyConnect directs simple requests to the existing wallet provider's APIs

### Eliminating the Change Request

EasyConnect's major advantage is that the process enables service providers to eliminate the need of approaching their technology provider to implement new services. Making change requests can be costly and time consuming. Avoiding this investment represents a huge saving of the service provider's resources.

HomeSend certified          Easy setup          Rapid deployment

# 600 billion

According to the World Bank more than US$600Billion was sent as international remittance in 2016.

### International remittance

The ability to send and receive international remittance can provide a significant source of revenue for service providers. EasyConnect is a HomeSend certified middleware with pre-configured end user interfaces (SMS, USSD, web application, and smart application). As the connection is established by EasyConnect, service providers needn't attempt to integrate their own APIs.

Quickly adopted by any type of PSP, including MNOs, MTOs, Digital Wallet Providers, Banks, Regulators, Disbursement Enablers, Micro-finance Institutions, Card Networks and Merchant Aggregators, EasyConnect is deployed within the service provider's premises or the cloud, yet remains plug & play in both cases.

### About HomeSend

The HomeSend global payments hub is a market-leading solution which enables cross-border transfer between mobile money accounts, payment cards, bank accounts or cash outlets from anywhere in the world, regardless of the user's location.

To send and receive remittances through HomeSend, the service provider must ask its technology provider to integrate with the HomeSend API. The integration must then be HomeSend certified. EasyConnect adapts to the wallet providers API, meaning the integration is already HomeSend certified. By avoiding this initial stage, service providers can benefit from inbound and outbound cross-border payment more quickly.

### Bill payment

As well as remittance features, service providers can offer options such as bill payment. The GSMA notes that high bill payment volumes sustain growth in the transaction ecosystem, having more than doubled from 2011 to 2016.

### National payments & salary disbursement

National payments through pensions, salary disbursement and NGO transfers to beneficiaries, bring huge volumes of money into the ecosystem. In 2016, more than 52 per cent of bulk disbursements were business-to-person transfers, compared to 32 per cent the previous year.

From $29bn of funding channeled by NetHope annually to global development organisations, up to $3.7bn is passed to beneficiaries directly as hard cash, cheques, electronic funds and vouchers. NGOs otherwise use bulk payments for travel and expenses, permanent and temporary staff salaries, and paying suppliers.

### Companion cards

Offering a companion card linked to the mobile wallet allows for quick adoption of mobile money while the payment infrastructure evolves to accept direct mobile/contactless payments. Companion cards help to increase uptake of a range of use cases, including merchant payments and ATM withdrawals, and in many developing markets, cards are even seen as a symbol of status.