

Mi-Pay Topup



Mobile Money Worldwide

MINIMISE

Recharge Fraud

MAXIMISE

Frequency of Topups
By 20%

REDUCE

Costs of recharge and
Bill Payment

DELIVER

Up to 30% more Topup
Revenues

Prepaid Topup and Bill Payments

Prepay recharge and bill payment is a significant cost for mobile operators and prepaid debit card/e-money providers. It is also non-core business that diverts valuable time and resources away from revenue generating activities. Mi-Pay's topup services deliver real benefits to mobile operators today, reducing these costs and allowing the operator to focus on other revenue-generating activities.

Making Money

- Mi-Pay manages all payment processing
- Mi-Pay handles all fraud management
- Mi-Pay handles all service management and third line customer care (tools are provided for first and second line care)
- Mi-Pay drives increased revenue through the provision of automatic topup and bill payment service options
- Mi-Pay drives increased topup frequency with multiple payment options
- Mi-Pay provides detailed analysis of consumer behaviour



Mi-Pay provides 24 x 7 second line customer care to support the operator call centre. Our data centre is highly secure, and we are constantly working to adhere to the latest ever changing payment security standards.

A Fully Managed Service

Mi-Pay offers a service that registers the customer, accepts the recharge transaction, fraud screens and authorises the payment, and sends a credit request to the prepay or postpay system.

Mi-Pay provides the links into the financial systems, ensuring that you can support multiple payment methods, including both cash and cards.

Low Cost Per Transaction

Keeping costs under control is essential for payment services. Mi-Pay can offer prepay topup and bill payment at a very low cost per transaction.

Prices can be reduced further once certain transaction thresholds are reached.



Low Risk of Fraud

Mi-Pay provides a comprehensive fraud management system specifically tailored to your requirements. By using a multidimensional fraud management system, Mi-Pay significantly reduces the risk of fraudulent transactions.

Mi-Pay's fraud management system contains over 80 million items of compromised data that all transactions are screened against, coupled with dynamic rules that identify fraudulent patterns of activity.

Multiple Topup Channels

Mi-Pay can offer handset based topup services through SMS, IVR, USSD, and a secure Java Application. It can also offer non handset based recharge channels such as Web, Point of Sale and ATM networks, subject to agreements with local financial institutions. Automatic and recurring topup transactions are also available where permitted.



Multiple Payment Options

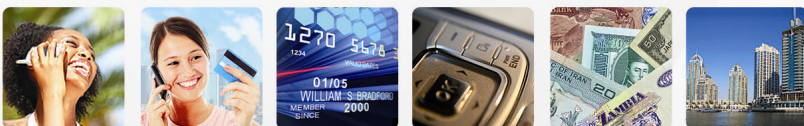
Mi-Pay can support multiple methods of payment, including cash, credit and debit cards, and direct debit.

All payment methods are subject to agreement and integration with local payment schemes. Increased payment options leads to increased topup frequency.

PROTECT
your business against
recharge fraud

Understanding Customer Trends

Mi-Pay can provide the Mi-View Business Intelligence Hub, which offers full statistical and system reporting. Operators can log on to a web portal to gain instant reports on key trends.



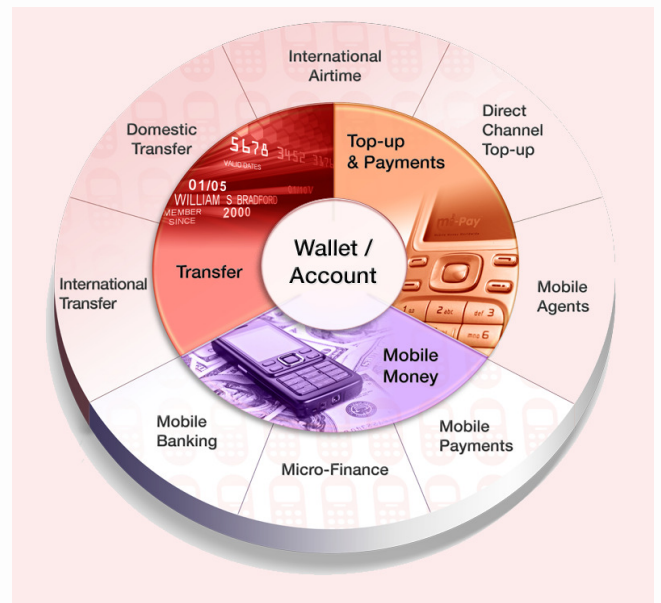
Mi-Pay also offers Mi-View Topup Optimiser. This allows the operator to target particular segments of the user base with campaigns, and provide loyalty rewards based on their future behaviour.

About Mi-Pay

Mi-Pay brings a wealth of experience and knowledge for the provision of secure, robust outsourced, mobile payments.

Mi-Pay Ltd was established in 2003 to provide innovative digital payment services. Our initial focus was on an outsourced pre-paid topup service for mobile operators which enables consumers to top-up their accounts from their handsets safely and securely.

Mi-Pay has grown this business to focus on three core service areas; topup, transfer and mobile money. Today, Mi-Pay is running live services in all these areas.



Last year, we processed over \$90 million of transactions for our clients across Europe, the Middle East, Asia and Africa. Our clients include Vodafone, Carphone Warehouse, Zain, Du and KPN Telfort.

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