

TOP-UP DIRECT- ON HANDSET

DELIVERING MULTIPLE CHANNELS

For prepaid mobile customers, direct top-up from the handset is the quickest and easiest way for them to replenish their mobile balance when it gets low. With a few simple key presses, swipes and taps, a customer can top up their phone anytime, anywhere, and continue to use their phone without interruption.

Different channels suit different people. Those with the latest smartphone may prefer an app; those with a simpler phone might prefer to call an automated system and key in their payment details. Others, more familiar with short messaging, might wish to send a couple of text messages to request their top-up.

Mi-Pay supports a full range of mobile channels for immediate top-up. Our success in processing \$500 of top-up transactions means that you can trust us to deliver a secure and reliable service.

What is more, Mi-Pay offers an indemnified service on all these channels, meaning that the operator is protected against any fraud that might occur on the service, and is guaranteed settlement for all approved top-ups.

Mobile web

A simple mobile web site is the most effective way to deliver top-up and payment services via a mobile handset. Virtually all modern phones can access the Internet. Where the web site is optimised for mobile, it is possible to have a good experience on almost any handset; users do not necessarily need a smartphone.

Our mobile web site is built to the same high standards as all of our web sites, with full SSL encryption and PCI compliance to ensure that a user can enter their payment details safely. Mi-Pay offers both registered and un-registered top-up, with registration allowing a customer to store their details on Mi-Pay's servers, and have a simpler experience when they return. Payment details are never stored on the handset, so there is no risk if the customer loses their handset.

Customers can also set up recurring or low balance top-ups, view their recent transaction history, and update their details.

Mobile apps

Mobile applications (apps) are immensely popular amongst smartphone users, with billions of them downloaded across a range of platforms. Top-up is ideally suited to a mobile app; a few taps and the top-up is requested and processed. Data charges are often reduced as the main menus and screens are part of the app itself and do not need to be downloaded each time.



Mi-Pay can provide mobile app that allows users to request a top-up any time. The app is highly secure, and card details are not stored within the application. The app can be delivered across platforms such as Android, Blackberry, Windows Phone and iPhone (subject to Apple acceptance).

SMS

SMS is a very simple channel to use, and has the advantage of being familiar to almost every mobile phone user. Customers send a short message such as "Top-up 20" to initiate a top-up. Mi-Pay checks the account details based on the sender phone number, and sends a message back to the customer asking them to reply with some random digits from their PIN. The customer replies with the PIN digits, and the top-up is processed immediately.

A customer can also top up a friend by including the friend phone number or nickname in the top-up request.



Payment information is never sent by SMS, and so is not stored in the "Inbox" or in the "Sent Messages" folders on the phone, keeping the service secure at all times.

SMS, like USSD has the advantage of being able to work whilst the customer is roaming, allowing a customer to quickly top up when abroad if they run out of credit.

USSD

USSD is a messaging channel available on every type of handset and network. It offers an improved user interface over SMS text messaging, and is ideally suited to simple transactions such as top-ups.

A customer does not need to download or install anything on their phone; to start a USSD session, the customer simply dials a short code or number provided by the operator. This will automatically initiate the session. Generally mobile operators do not charge for USSD sessions.

A pop up menu on the phone will ask the customer to choose the service and options they require, select the payment method and recipient that they want, and confirm the top-up. The customer pre-registers their payment details via a secure web, mobile web or IVR channel so that no sensitive information is sent over the mobile network unencrypted.

IVR

Mi-Pay offers a fully hosted IVR (Interactive Voice Response) solution for top-up.

Customers do not need to register in advance; they can simply dial a number, type in their payment information and top-up amount, and confirm. Top-ups are processed immediately and the customer informed of the result. A text message is also sent.

Customers can top up their own phone number, or any other number on the same mobile network. Customers do not even need to call from their mobile phone; a landline can be used to initiate the top-up as well.