

FULLY- INDEMNIFIED

MI-PAY TOP-UP

Increase	Increase	Reduce	Reduce
Customer Lifetime Value by up to 88%	Top-up frequency by up to 40%	Declined end-users by up to 30%	Costs of recharge by up to 30%

FULLY-INDEMNIFIED TOP-UP

Prepay top-up is a significant cost for mobile operators, virtual network providers and e-money providers. It is non-core business that diverts valuable time and resources away from revenue generating activities. Mi-Pay's top-up services deliver a complete managed PCI compliant solution that bring real benefits to mobile operators today, reducing costs and allowing the operator to focus on other important commercial activities. Mi-Pay provides an end-to-end solution covering all business, operational, technical and financial processes.

Fully indemnified

Mi-Pay's model is fully indemnified. This means that Mi-Pay, in addition to running the whole service, takes full liability for any fraud or bad debt on the system, and manages the dispute and chargeback processes with the banks.

Mi-Pay guarantees settlement to the operator, even if the subscriber subsequently disputes the transaction.

Our processes are designed to maximize the number of good subscribers accepted for the service, and decline fewer transactions. Mi-Pay only earns revenue for a successful top-up transaction, and so it is in our interest to ensure that the acceptance rate is as high as possible.

Preventing fraud

Although Mi-Pay takes the financial risk for fraud on the system, an operator could still suffer a reputation loss if the system suffered significant levels of fraud. By using a multi-dimensional fraud management system, Mi-Pay significantly reduces the risk of fraudulent transactions.

Our fraud management processes have been proven over many years of live operation. Bespoke fraud prevention rules sets, data screening, hot card lists, black and white listing are all used alongside human operators who examine every historic transaction to identify potential new patterns of fraud.

Fully managed

Mi-Pay offers a complete service that registers the subscriber, accepts the top-up transaction, fraud screens the request, authorises the payment and credits the prepaid platform.

- End-to-end hosted and managed white labelled service removing significant operations costs from the operator
- Mi-Pay manages all payment processing and settles with the banks, removing PCI:DSS obligations from operators
- Mi-Pay handles all fraud management, and takes financial liability for all fraud losses and right offs
- Mi-Pay drives increased revenue through the provision of automatic top-up service options
- Mi-Pay drives increased top-up frequency with multiple payment options
- Multiple channels are available to increase uptake of service for customers
- Mi-Pay provides detailed reporting analysis of consumer behaviour
- Other payment services such as bill payments or product sales can also be handled by Mi-Pay

Overall, Mi-Pay delivers a better customer experience, with more choice, and less obstacles, leading to increased top-up frequency and higher revenues.

Multiple payment options

Mi-Pay supports multiple methods of payment, in order to give the subscriber the widest possible choice, and therefore increase top-up frequency. In many countries, we support popular local payment methods. Our range of supported payment options includes those in the table opposite:



Service features

- Low balance threshold automatic top-up
- Recurring time based automatic top-up
- Ad hoc top-up when required by customer
- 3rd party friends and family top-up
- Customer registration to save time
- Minutes, Voice and Data plan top-ups also available
- Promotional bonus and discount provision
- International cards accepted
- Local payment methods supported



Payment options

- Debit cards
- Credit cards
- Prepaid cards
- Direct debit
- Real-time bank payments
- Cash payments
- PayPal™
- Bank transfer

Multiple top-up channels

Mi-Pay offers top-up via multiple channels to boost usage of the service. We offer services via:

- Web sites
- IVR Automated Call Systems
- SMS Messaging
- USSD Services
- Mobile Apps
- Mobile Web
- ATM Systems
- Point of Sale and Agent Networks

We integrate into existing portals and single sign-on systems where necessary in order to streamline the customer experience.



All channels are fully white-labelled with the operator brand and operators can choose to retain full control of the marketing and branding elements of the channel should they wish.

Low cost per transaction

Mi-Pay can offer prepay topup at a very low cost per transaction. Prices can be reduced further once certain transaction thresholds are reached. Since we only charge for successful top-ups, fees are only payable when revenue comes into the system.

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.

Management information available as standard includes numbers of successful transactions, revenues earned, and month by month comparisons.

Mi-Pay can also develop bespoke reports to show any particular trend required, with the output multiple graphical and text formats. Reports can be generated and sent according to an operator's preferred schedule.