

# INTRO- DUCTION

## AN INTRODUCTION TO MI-PAY

Minimise	Maximise	Reduce	Deliver
Cost of deployment	Revenues	Risk	Quicker to market

## MOBILE MONEY WORLDWIDE

Mi-Pay brings a wealth of experience and knowledge for the provision of secure and robust outsourced payments. Mi-Pay has processed nearly \$500 million of transactions for our clients across Europe, the Middle East, and Asia. Our clients include Vodafone, StarHub, Globe, Sun, Telefónica, Three, Tesco, Carphone Warehouse and Mobile by Sainsbury's. Mi-Pay offers a range of PCI certified managed services designed to address the business challenges that face the industry today, which address the business challenges that face mobile operators, calling card and VOIP providers and other e-Commerce services. We are able to rapidly deploy services for our clients, with our hosted model minimising the upfront investment.

### Indemnified prepaid top-up

Mi-Pay can provide prepaid top-up services for mobile operators, virtual network operators, prepaid calling card providers, and Voice-over-IP services.

Mi-Pay offers prepaid top-up services through many channels, including web, mobile web, SMS, IVR and Facebook. Other channels such as USSD can easily be implemented when required by clients; our modular web services architecture means additional presentation layers can easily be added without changing the core application.

Mi-Pay offers ad hoc topup services (when the customer wants them), regular topup (based on day of week or month) and automatic topup (based on hitting a low balance threshold).

Mi-Pay supports payments for topup with credit and debit cards, Direct Debit, realtime banking, and other local

payment schemes in each country. Cash can also be supported via your local agents.

Mi-Pay's comprehensive fraud prevention solution is used to control the fraud levels on the system; Mi-Pay has typically reduced fraud levels by up to 75% when taking over fraud management on existing services.

However, Mi-Pay's service, our clients can be confident of zero fraud losses. Mi-Pay provides a fully guaranteed indemnified service, taking on all responsibility and financial liability for any fraud that occurs on the system. This provides the operator with guaranteed settlement and assurance of revenue.

## Payment processing and vaults

Mi-Pay is able to offer a range of payment processing services for mobile operators. Mi-Pay can process payments for any type of service such as bill payments, handset sales, data plans, bundles, digital content, accessories and other types of eCommerce service.

We also support a model of automatic payments that can be used to collect payments every month, or other time period specified by the operator. The customer registers their payment details with Mi-Pay, and Mi-Pay stores them securely in its PCI compliant wallet.

The operator then calculates the monthly payment due each month and submits a file of payment requests to Mi-Pay. Mi-Pay processes each request, and collects the funds from the customer's registered payment instruments.

At the core of our solution is our card vault and tokenisation service. This allows us to process payments securely, and remove cards and other payment information from your network entirely.

Mi-Pay handles cards right from the moment they are entered into the web browser, and then sent on to the bank for processing. We also store encrypted card details within our system to allow them to be used for automatic payment such as monthly billing transactions. This means that Mi-Pay can cover all your PCI obligations without significant investment in time and resources from your side.



Mi-Pay also uses a world-leading payment switch, used by 8 out of the 10 top global banks, to ensure transactions are routed correctly into the payment schemes, and that transaction integrity is maintained at all times. Reconciliation is a fundamental part of our solution to ensure that all funds are accounted for at all times.

## Fraud prevention

Mi-Pay's fraud prevention service was designed specifically for major organisations operating within Card Not Present (CNP) environments. A key feature is its ability to take receipt of hundreds of different data variables. This enables our clients to provide transactional information such as email addresses, phone numbers, delivery and billing addresses, product information, loyalty information, account details, IP addresses, etc. With this information each of the service components can provide a significantly more accurate measure of the likelihood of a transaction being fraudulent.

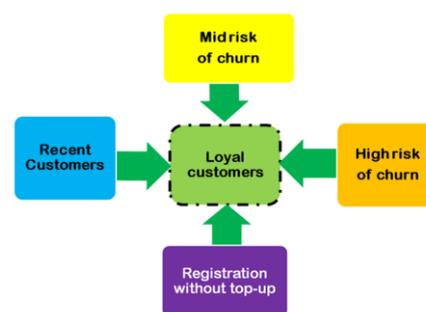
Our service consists of a set of bespoke business rules tailored to each client's requirements. These rules are checked against every transaction to determine whether to accept or deny the request. Coupled with these rules is a set of databases containing known fraudulent data and industry blacklists.

Mi-Pay can provide its fraud screening services as a standalone service for any payment transaction, or as part of our fully indemnified prepaid payment services.

## Mi-View Business insight

Mi-Pay can help strengthen your customer relationships by gaining personal insights into their behaviour. This is achieved by customer segmentation based on behaviour, as past and current customer behaviour is the best predictor of future customer actions.

Operators can use these insights to create communications that really reach customers personally, delivering relevant offers to subscribers, based on Mi-Pay analytics and real-time data. This also helps ensure that your customers have a great experience every time they top up with your company. Active customers are happy (retained) customers. These are what form long-term relationships and build customer loyalty, and loyal customers generate good profit for your business.



Through our customer retention programme operators can also measure the impact of the retention campaigns they have driven on the segments identified; volumes of customers reached and revenues generated by them.

Survival on such a competitive market depends on choosing between taking no action on churn-threatened customers, and using retention tools on them.