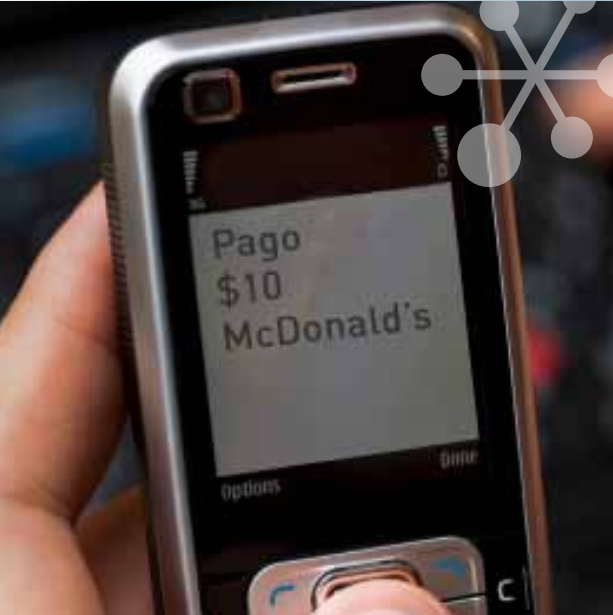




Zeptoo mPay



Are you trying to help your business customers profit from the new, mobile lifestyle?

Do you want to be a leader in mobile commerce?

In the new mobile economy, customers don't pay with cash or cards — they pay with their phones. With **Zeptoo mPay**, financial institutions can provide businesses with a complete mobile payment solution for the growing number of customers buying products and services using their mobile devices.

Benefits for the Financial Institution

- **Have a stake in the cashless economy.** Analysts predict that merchant point mobile phone payments will replace cash and credit cards. **Zeptoo mPay** puts you in this powerful new revenue stream.
- **Expand your commercial banking.** **Zeptoo mPay** lets you establish profitable new relationships with any business looking for a mobile payment solution. Money that never leaves the bank. When merchants and their mobile payment clients are your customers, every transaction and all funds stay within the financial institution.
- **Simple, integrated administration.** **mPay** features a module for managing business rules (limits, schedules, confirmation process, receipts deliveries) that apply to mobile payment processing and to defining profiles for all roles — customers, merchants and the financial institution.
- **Understand your business customers and their clients.** Complete mobile payment data helps you target new products and services for your commercial customers.

Specifications:

Mobile Client Interface: SMS/ USSD, Web Mobile, Mobile Apps and DFC (Dynamic Form Client)

Mobile Messaging Standards: Web Services (WS y WS-S), MSMQ, WCF, MQ Series, Socket, ODBC, SMTP, RMI, SMPP, ISO 8583, Named Pipes

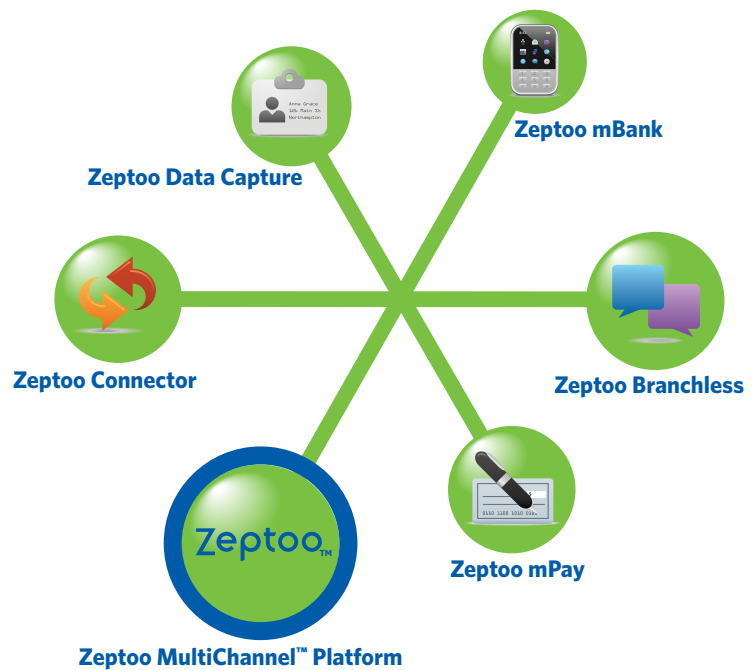
Security and Authentication Standards: 3D-secure, PCI, OFX, IFX, etc.

Benefits for Merchants

- **Offer the new standard of convenience.** “Mobile money” makes it easier for customers to spend, and creates loyalty to your business.
- **Integrate mobile payment with other business channels.** Use **Zeptoo mPay** as a standalone solution or in conjunction with other solutions in the **Zeptoo MultiChannel** platform.
- **Get a single view of all business data.** **Zeptoo mPay** provides all transaction related information including receipts, processing or commission payments to help you manage your cash flow.
- **Deeper data = more access to financial services.** By sharing all mobile transaction data with the financial institution, merchants have easier access to start-up capital, loans, credit lines and other products.
- **Pay lower fees and increase profit.** Mobile banking fees are lower than credit and debit cards. And because they go directly through the bank, funds are quickly deposited into business accounts with lower service commissions from the bank.
- **Have flexibility of cash — without handling cash.** Unlike credit cards, mobile banking is the perfect solutions for micropayment transactions like entertainment events.
- **Process mobile payments with confidence.** 128-bit encryption, digital certification masks, algorithmic encryption and fraud detection mechanisms let merchants provide mobile transactions without worry.

Features

- **Device Agnostic — Zeptoo mPay** works on any mobile phone or device, on any network, and supports any required mobile or payment standard and protocol.
- **Administration — Zeptoo mPay** provides unparalleled configuration and management capabilities for the mobile payment channel:
 - **IT users** can switch **mPay** business customers on or off as needed, and set transaction limits, alerts or change security settings
 - **Business managers** can generate detailed reports with mobile payments transaction data, and set up messaging and branding on both the merchant and end-customer sides.
- **Localization — Zeptoo mPay** can be configured for any language or multiple languages, and its multi-currency logic supports multinational operations.



- **Scalability —** The highly scalable, standards-based architecture of the underlying **Zeptoo MultiChannel** platform processes transactions as fast as any platform in the marketplace.
- **Fraud prevention —** Actionable and accurate fraud detection identifies account behavior inconsistent the expected behavior of customers and merchants. Alert management, risk analytics, transaction monitoring and activity modeling automatically spot previously unknown or unanticipated fraud tactics.
- **Security —** All mobile transactions made with **Zeptoo mPay** are secure and confidential. The **Zeptoo MultiChannel** platform was designed be the most secure service mobile delivery platform on the market, in compliance with the full range of security protocols for financial service transactions:
 - authentication schemes for users, groups & administrators
 - digital certification
 - algorithmic encryption of all sensitive data
 - 128-bit encryption
 - 3D secure recommending rules.
 - two authentications process for more sensible transactions
- **Branded payment system —** With Zeptoo mPay, both merchants and end-customers get a fully branded look and feel, along with targeted marketing messages and account alerts.
- **Recurring payments —** Set up regular, scheduled payments such as memberships and subscriptions.
- **Proximity (NFC) or remote mobile payments — Zeptoo mPay** provides the interface and components for NFC capabilities at the point of sale or, for remote purchases of services or goods.