

Solution Brief

Mobile Money

Our Mobile Money solutions allow you to roll out robust mobile financial service offerings to your subscriber and merchant customers.

Provide robust mobile financial service offerings to your subscriber and merchant customers with our highly scalable and secure solutions. Our solution plugs into your existing infrastructure, leveraging the investment you've made in charging systems and value-added service delivery platforms.

We understand mobile financial transactions better than any general value-added services infrastructure and have worked with many tier-one mobile operators around the globe. We apply this knowledge to deliver a best-in-class platform.

Benefits

Our Mobile Financial Services address:

- Your need to differentiate and extend your communications network by offering new and differentiated services.
- Your subscribers' need for convenience and the ability to conduct financial transactions via their phone, giving them financial inclusion.
- Your merchants' desire to incorporate mobile commerce as a payment mechanism.
- Your concerns for security, privacy, and reliability.

Financial Freedom. Anywhere.



Shaping the mobile digital economy

Highly dependable and scalable, our platform lets mobile operators and digital banks put the power of a wallet-on-a-phone in the hands of individuals.

Key features

- Cash-in deposits
- Cash-out withdrawals
- Person-to-person money transfers
- Bill payments
- Person-to-merchant payments
- Online payments
- Business-to-business payments
- Business-to-person and group-to-person bulk disbursements

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In today's competitive market, customer retention is one of the main goals of our clients. Generating strong customer loyalty is much more cost-effective than constantly relying on new acquisitions.

We offer add-on modules to help you further differentiate and extend your service offerings to subscribers and merchants. These include:

Coupon/gift certificate marketplace — Provide your subscribers with the ability to acquire single-use “coupons” that can be redeemed at a merchant for face value. The app also allows for easy browsing of coupon options.

Promotions and contests — Offer targeted promotions to your subscribers including “Lucky Draw”-type contests with instant random winners for pre-selected transaction types, amounts, etc.

Loyalty promotions — Retain your subscribers and create loyalty based on purchases, where the module is a cumulative counter. When customers reach specified threshold values, the platform automatically triggers a pre-configured reward.

Loyalty rewards — Create rewards programs that allow subscribers to collect loyalty points on Telepin platform transactions and then redeem those points. The loyalty points are stored in one of the wallets associated with the accounts.

Award bonus points based on other events such as birthdays, holidays, etc and also transfer loyalty points to other customer wallets.

Loyalty points can be converted into various benefits like Airtime or even cases that are non-digital, such as a discount on a new handset.

Telepin's advanced platform allows mobile operators to add on services that meet the needs of customers:

Core banking — The natural extension of Mobile Money allows a single system to accommodate the needs of microfinance institutions and other entities that offer more modest banking needs. These feature sets enhance the standard MFI offering with our core feature set of channel and integration expertise.

Loans and credit — Scoring, disbursement, and repayment are available to both subscribers and merchants/agents.

Insurance — Offer a variety of coverage options from handset/lifestyle, travel, and accident/health (including purchase, status, and renewal of policies) to automated monthly debiting, as well as grace period and auto-cancellation.

 **+256M**
enabled users

Wherever they live, people need a secure way to save money and pay for everyday goods and services.

 **+1M**
merchants
deployed

From individual food vendors to multi-location big-box retailers, Telepin connects you—securely—to customers' mobile wallets.

 **+10B**
transaction
processed

Moving money seamlessly in the most efficient and trusted way—wherever, whenever.

Virtual credit cards — Create a bridge between the stored value account on the Telepin platform with a virtual credit card. Provide a simple and cost-effective means to increase the utility of your consumers' stored value accounts, while retaining cash in the system. All stored value and consumer lifecycle management is delivered through Telepin's platform.

International hub — A single central hub for multiple operators to connect to exchange airtime, mobile payments, and international remittance.

About Telepin

Telepin's customer base includes successful deployments with tier-one mobile operators in the Middle East, Africa, and the Americas. With more than 256 million subscribers and more than a million merchants, we have securely processed more than 10 billion transactions—a number that grows daily. Our stable, trusted mobile payment solutions offer mobile operators the most efficient and trusted way to maximize revenue and deliver innovative mobile applications that give financial power to people—whatever their circumstances and location.

Proudly serving 40+ customers around the world, including:

