

## **FOR OPERATOR**

We offer a cost effective high-speed, high-availability system to telcos planning to offer mobile wallets to their subscribers.

## **MOBILE WALLET SOLUTION**

Mobile phones have evolved beyond a mere voice communication device to a multi-purpose personal communication device that allows users, among other things, to access their emails and shop online. This presents additional opportunities for mobile operators to offer their subscribers a prepaid multi-purpose virtual account in the form of a mobile wallet that, in addition to pay for additional prepaid airtime, also allows users to pay for their retail and online purchases.

eMobile offers mWallet System as a turnkey solution that allows mobile operators to quickly and cost effectively offer their subscribers a mobile wallet, a prepaid virtual account that is identified by the users' mobile number, that is activated automatically by the users' first wallet refill. Once activated, users will be able to access the following mobile wallet services using the mobile phones' standard SMS messaging facility:

- Check the balance of funds in their mobile wallet
- Top up funds in their mobile wallet either by cash or through direct debit from their bank account
- Use funds in their mobile wallet to purchase additional prepaid mobile airtime
- Use funds in their mobile wallet to top up another subscriber's mobile wallet (ie. P2P payment)
- Pay for their retail and online purchases through direct debit from their mobile wallet (ie. Mobile Payment)
- Withdraw cash from their mobile wallet at participating retailers

eMobile mWallet System may be operated as a standalone system, or it may also be linked directly to one or more participating/custodian banks' mATM System.