XPWallet

Next Generation Mobile Wallet Solution

*111#

1. Fund Transfer
2. mTopUp
3. BillPay
4. Merchant Payment
5. Balance Enquiry
6. Last 5 Txns.
7. Change PIN
8. Exit

OVERVIEW: MOBILE WALLET

Mobile Wallet

It works like a bank account where people deposit their money and consume it when required. This can be in the form of fund transfer, mobile recharge, payments at merchant outlets, Bill/EMI payment etc.

Mobile Wallet system is regulated by Central bank of the Country and can be operated by a bank / telecom service provider / payment service provider, having license from the Central Bank.

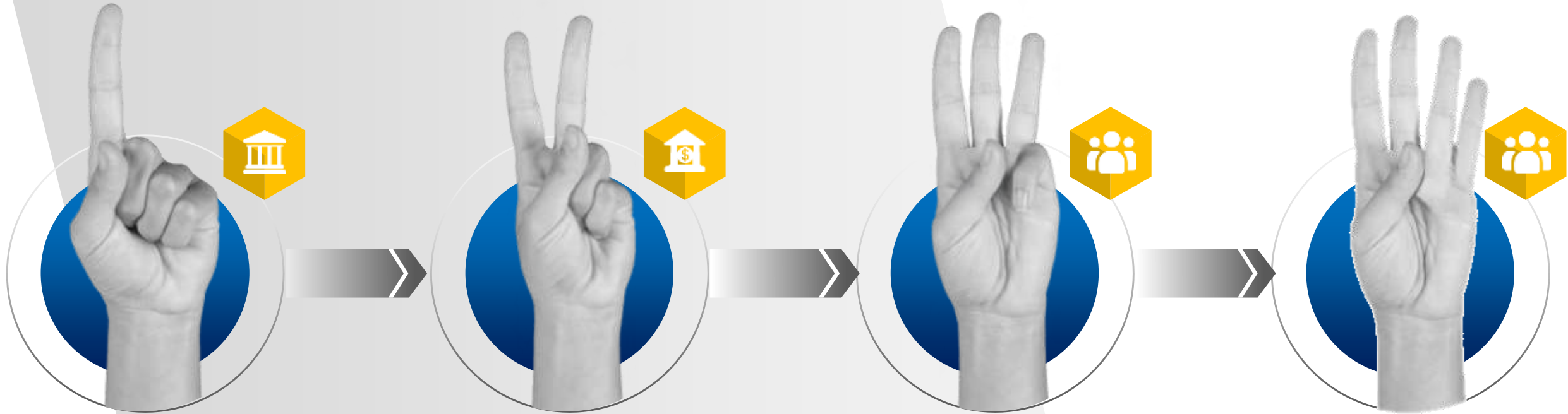Customer money is as secure as in a bank account.

It can be accessed only through its authorized user as needed.

This system is very fast, safe, transparent, convenient and authentic to its user as well as service provider.

MOBILE WALLET ECOSYSTEM

CENTRAL BANK

Regulating authority and issuer of the mobile wallet license

BANK / FINANCIAL INSTITUTION

Mobile Wallet operators owns the license and offer payment services to their customers

Agents

Work on behalf of Mobile Wallet Operator and offers cash payment deposit & withdrawal services

END CUSTOMERS

Enjoy various services offered by Mobile Wallet Operator
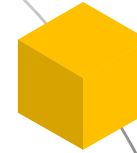
NETWORK: MOBILE WALLET OPERATOR

BANK / FINANCIAL INSTITUTION

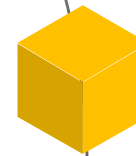Mobile Wallet operator owns the license and offers payment services to its customers

Subscribers
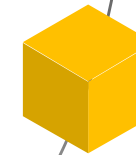They are the end-customers consuming the services offered by mobile wallet operator

Agents
They work on behalf of the Wallet Operator, called as channel partner and extends services to the end-customers, mainly deposit and withdrawal of cash money

Merchants
They sell their products or services and accept payment from end-customers
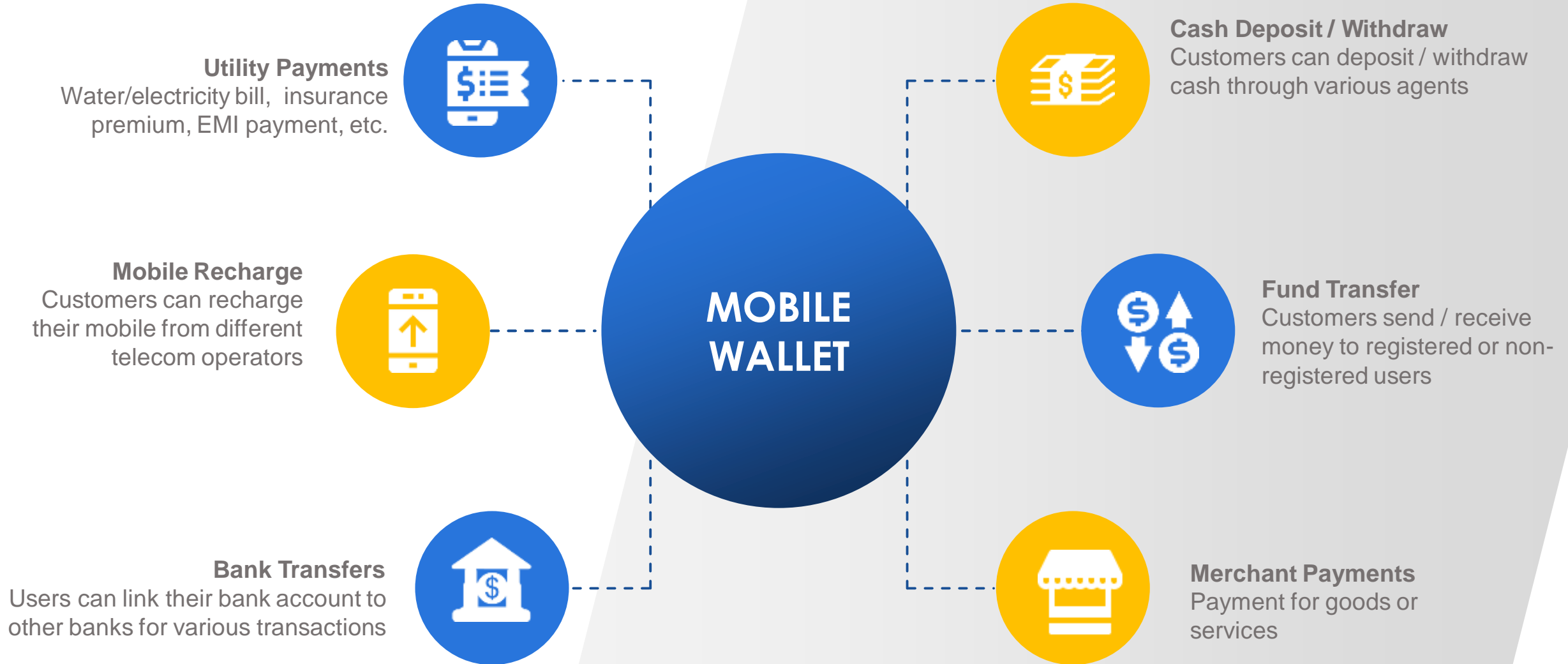
Utility Bill Companies
They offer bill payment, mobile recharge, insurance premium payment services, etc

Financial Institutions / Payment Gateways
End-customers links their bank account or uses their cards to load the wallet

KEY SERVICES

Utility Payments
Water/electricity bill, insurance premium, EMI payment, etc.

Mobile Recharge
Customers can recharge their mobile from different telecom operators

Bank Transfers
Users can link their bank account to other banks for various transactions

MOBILE WALLET

Cash Deposit / Withdraw
Customers can deposit / withdraw cash through various agents

Fund Transfer
Customers send / receive money to registered or non-registered users

Merchant Payments
Payment for goods or services

xpWallet - BUSINESS CENTRIC APPROACH
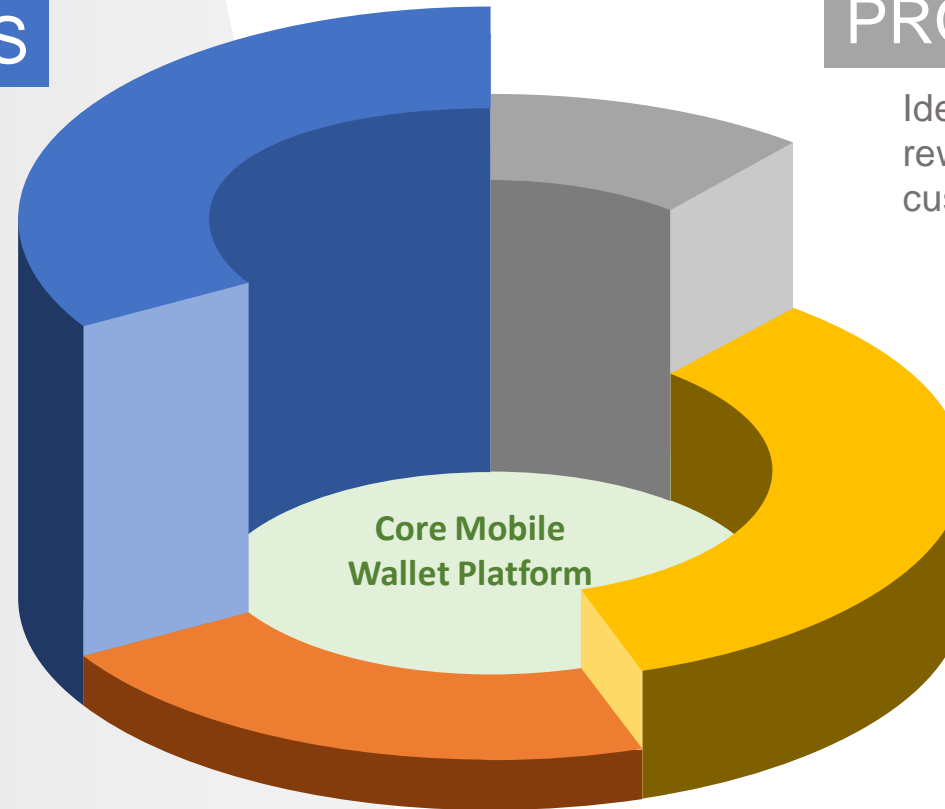
BUSINESS ANALYTICS

Helps the business team to analyze the data and take the right decision on right time for exponential business growth and wonderful ROC/ROI

PROMOTION AND LOYALITY

Identify your loyal customer and offer them reward. It reduces the churn rate of your customers and keep them happy

ENTERPRISE SOLUTION

- Telecom Independent solution and possibility of integration with multiple telecom operators

- Accessibility through multiple devices i.e. Feature Phone, Smart Phone, Web, POS

- Integration with different payment solutions, ATM, Payment Gateways, Banks

REFERRAL PROGRAM

Users refers and earn reward for each registration. It allows your users to promote your business
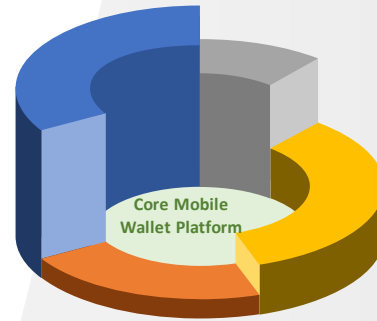
Core Mobile Wallet Platform

MODULES IN xpWALLET

BUSINESS ANALYTICS

- Identify the areas creating issues to the customers
- Automated reports and triggers helps the business and support team to respond faster
- Decision support system helps top management optimize the business processes

PROMOTION AND LOYALITY

- Empowers Operator to engage through various promotion and loyalty events
- Run campaign for targeted users
- Allow advertisers to participate in the promotional program

ENTERPRISE SOLUTION

- NFC payments
- Salary payments and bulk transfers
- Publish and advertise merchant deals
- Seamless integration with bank account & cards
- Card-less Withdraw from ATM Machine
- Supports most of the payment devices

REFERRAL PROGRAM

- Standardized way allows the users to invite their friends and relatives and offer rewards
- Full participation of advertisers
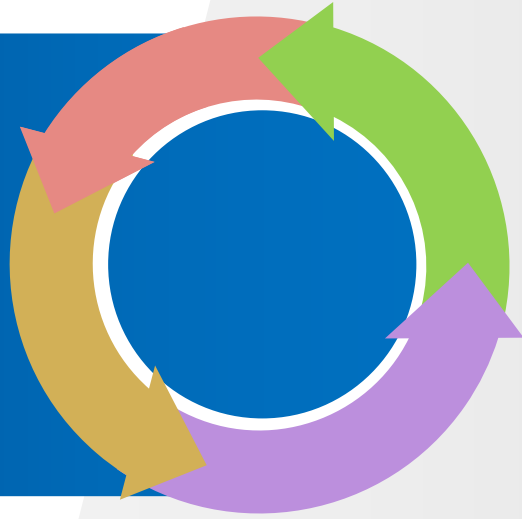- Multi-level marketing where agents bring sub-agents and earn for life-time

Core Mobile Wallet Platform

KEY FEATURES

❑ Multi-language and multi-currency supports.

❑ Accessible through different platforms i.e. Web, ATM, POS, USSD, SMS, NFC, J2ME, Android, BlackBerry.

❑ With wide range of products covering NFC Ticketing, Fund Transfers, Merchant Payment, Bill Payment, Promotion Engine, Pay Parking, Survey, Merchant Deals, School Fee, etc.

❑ Secure, scalable and robust platform and guarantees 99.9% availability

❑ 24x7 support and automated monitoring

❑ Decision Support System for top management to make better decisions.

❑ Fully customizable and flexible KYC for all types of users.

❑ Highly configurable commission structure for all the services.

❑ Open APIs for Banks, Telcos, Merchants, Utilities Companies for integration.
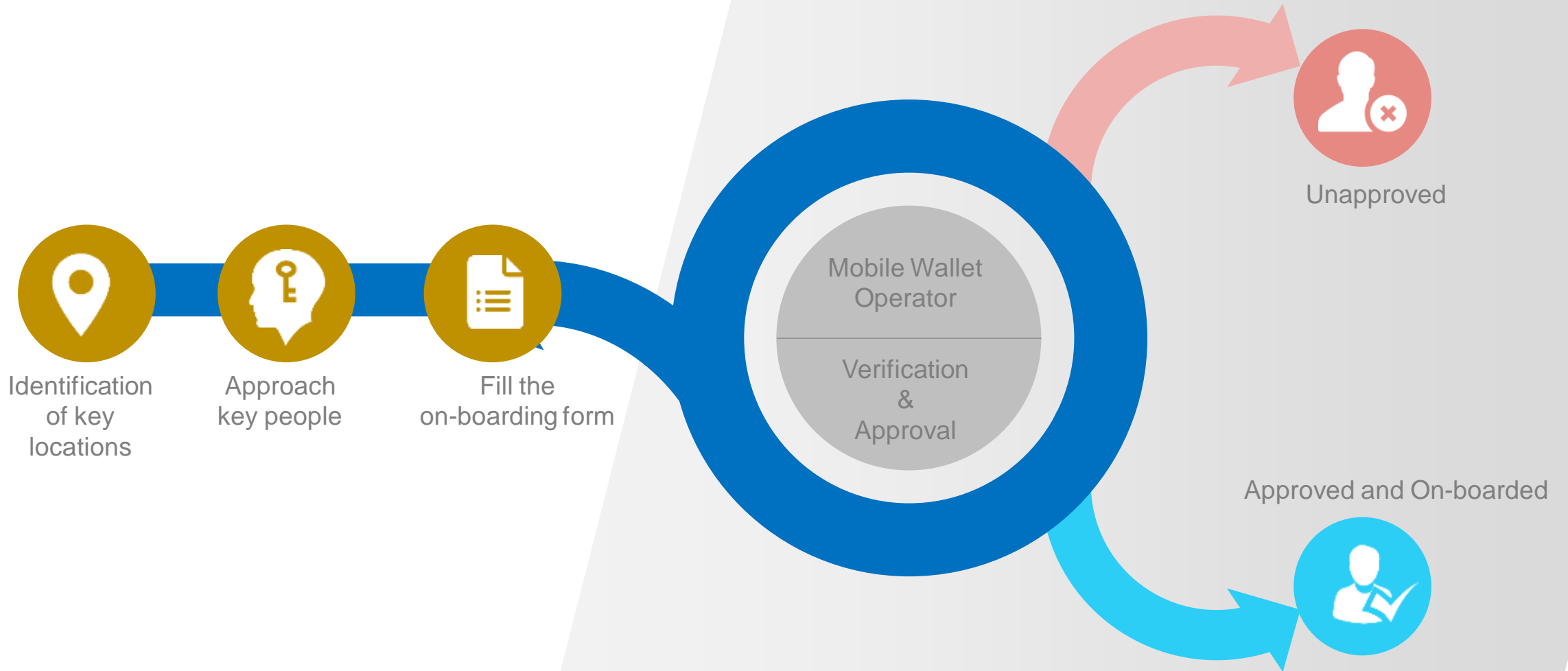
KEY BENEFITS

- Self growing business model

- Accelerate revenue growth

- Cost-effective deployment

- Improved customer engagement

- New revenue opportunity

- Increase in ARPU

- Secure and seamless user experience

- Instant Banking services

- Seamless integration with any financial software

- Cost saving

KEY PROCESSES

AGENT ON-BOARDING: SELECTION MODEL

Identification of key locations

Approach key people

Fill the on-boarding form

Mobile Wallet Operator

Verification & Approval

Unapproved

Approved and On-boarded

AGENT ON-BOARDING: **SELF GROWING MODEL**

Download
the App

Fill the
on-boarding form

Mobile Wallet Operator

Verification
&
Approval

Rejected

Approved and On-boarded

CUSTOMER ON-BOARDING

Self Registration

Registration through the Agents

Direct registration by the Wallet Operator

Mobile Wallet Operator

Verification & Approval
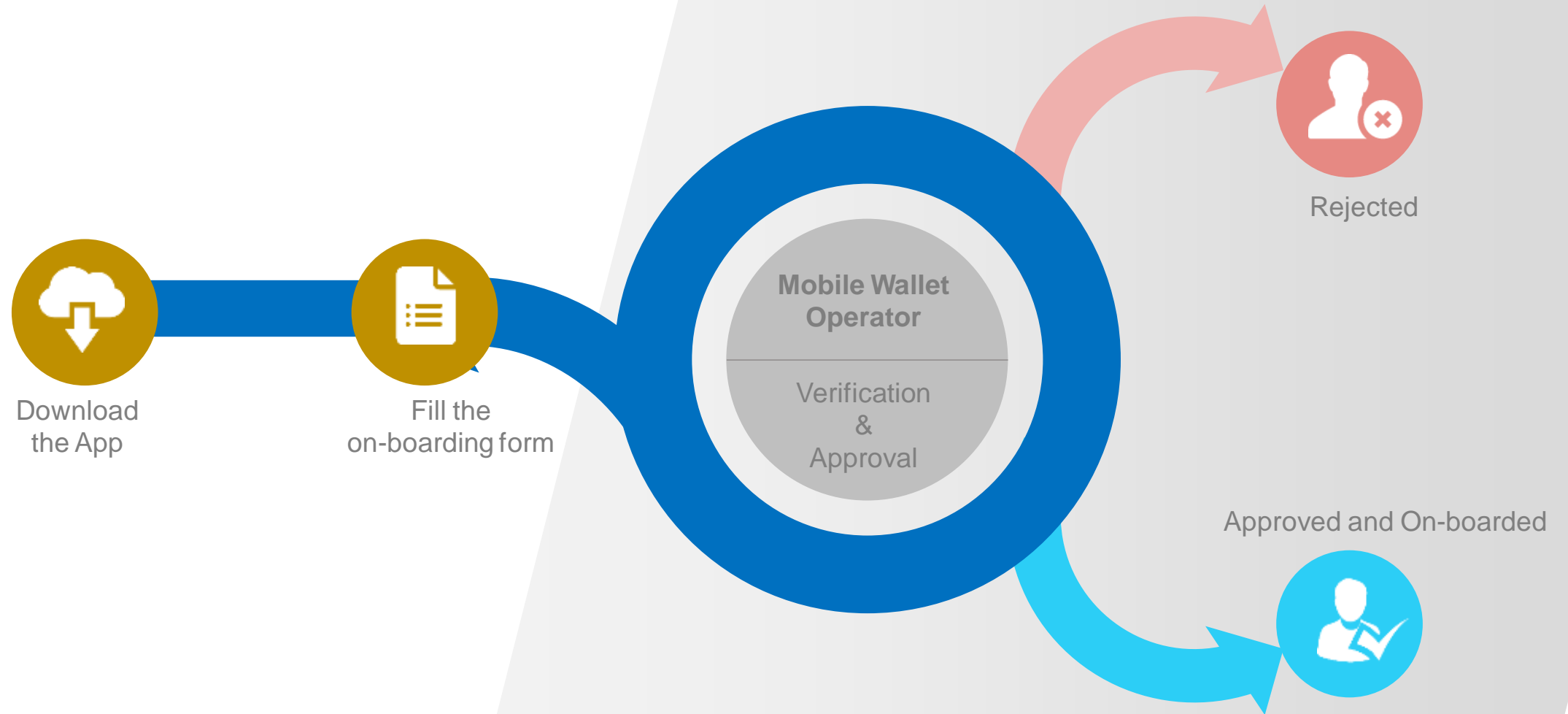
On-boarded
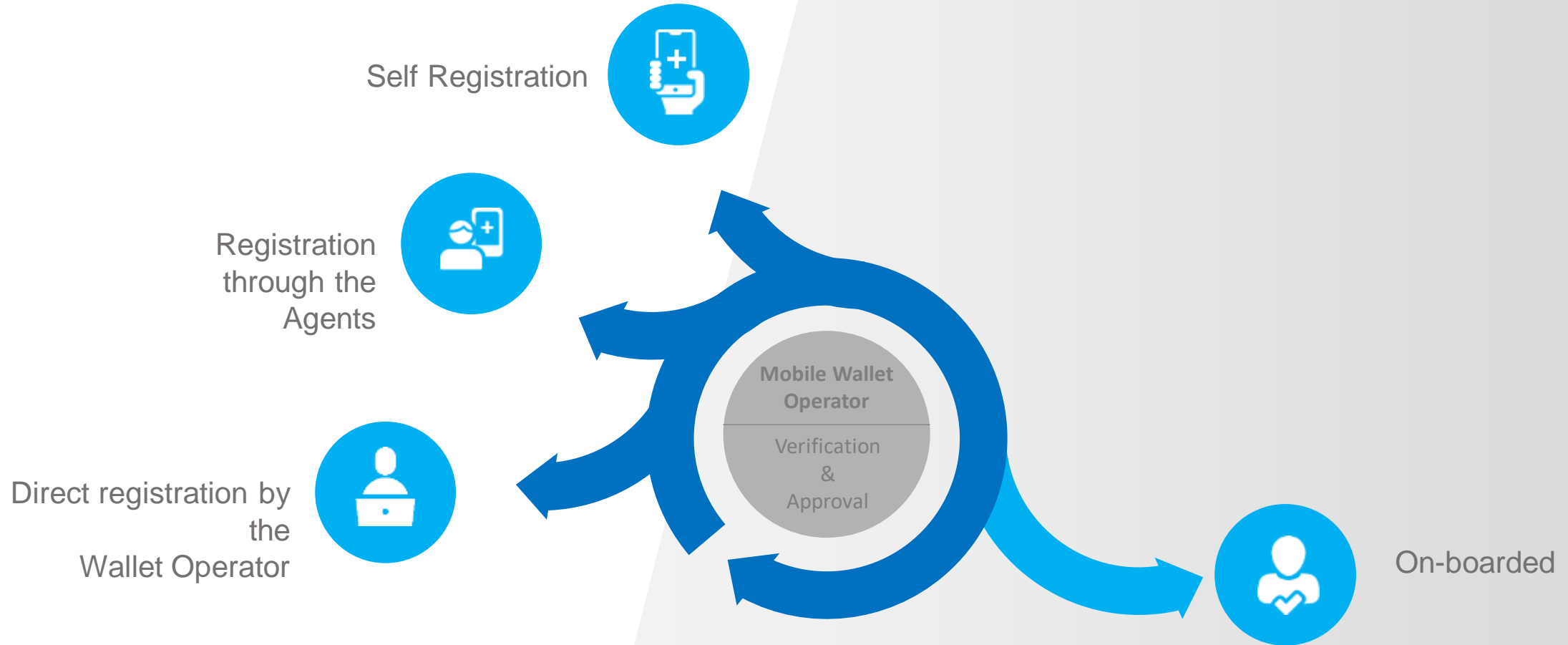
FUND TRANSFER: INSIDE NETWORK

Screen 1:
```
*111#

Reply        Cancel
```

Screen 2:
```
1. Fund Transfer
2. On-the-Fly Transfer
3. Merchant Payment
4. Airtime Topup
5. Bill Pay
6. Balance Enquiry
7. Change PIN

Reply        Cancel
```

Screen 3:
```
1

Reply        Cancel
```

Screen 4:
```
Enter Transaction PIN

Reply        Cancel
```

Screen 5:
```
7953

Reply        Cancel
```

Screen 6:
```
Enter Payee Wallet ID

Reply        Cancel
```

Screen 7:
```
981188244

Reply        Cancel
```

Screen 8:
```
Enter Amount (USD)

Reply        Cancel
```

Screen 9:
```
150

Reply        Cancel
```

Screen 10:
```
Fund Transfer successful.
An amount of USD 5 has
been deducted s service
fee. Your new balance is
USD 4700.

Reply        Cancel
```

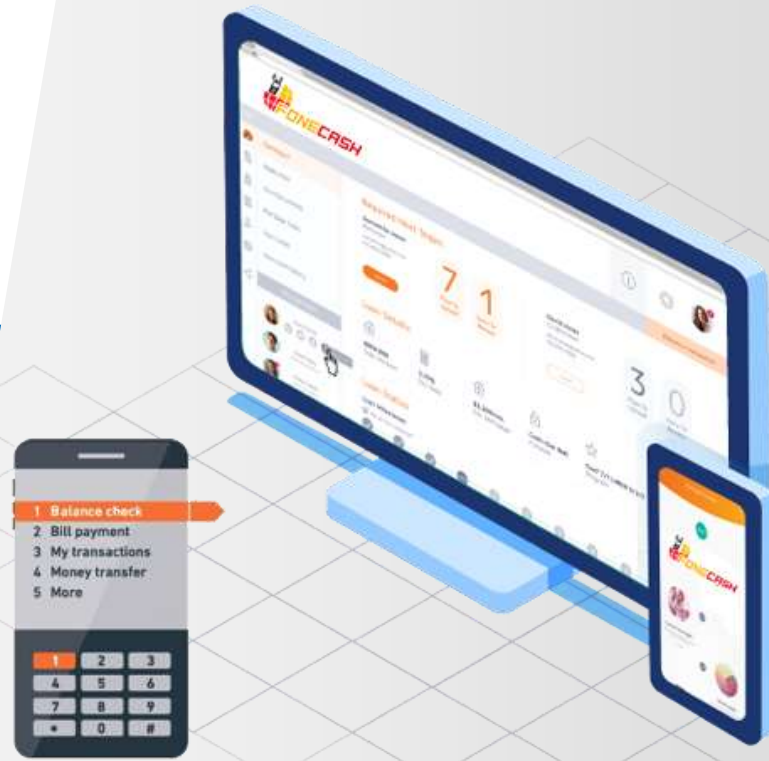# FUND TRANSFER: OUTSIDE NETWORK

Payee will get SMS "You have received and Amount of USD 400 from <subscriber name>, Transaction ID is: YR104523. Please go to your nearest mobile wallet agent and collect the money."

CARDLESS WITHDRAW FROM ATM

Send the details to ATM Switch

Validate Details with Wallet Operator

Settlement with the Bank

Enter the Cardless Withdrawal PIN

Log into the Wallet

Generate Cardless Withdrawal PIN

Visit the ATM outlet

Dispense Money

WALK THROUGH
Of xpWALLET

MOBILE WALLET FOR FEATURE PHONE

- ✓ Most popular and feasible access medium across the whole African market

- ✓ Almost 99% of the worlds' phone have this feature in-built

- ✓ No dependency on Internet

- ✓ Secure, fast and reliable

- ✓ Reduces fraud possibilities through instant SMS notifications

- ✓ No cost to the end user

- ✓ Easy to use: menu driven flow

MOBILE WALLET FOR SMART PHONES

- ✓ Build brand image
- ✓ Preferred medium by the top segment users
- ✓ Any device anywhere! (iPhone, Android, POS)
- ✓ Independent of any telco operator
- ✓ NFC payments
- ✓ Excellent user experience
- ✓ Enhances consumers engagement and shopping experience
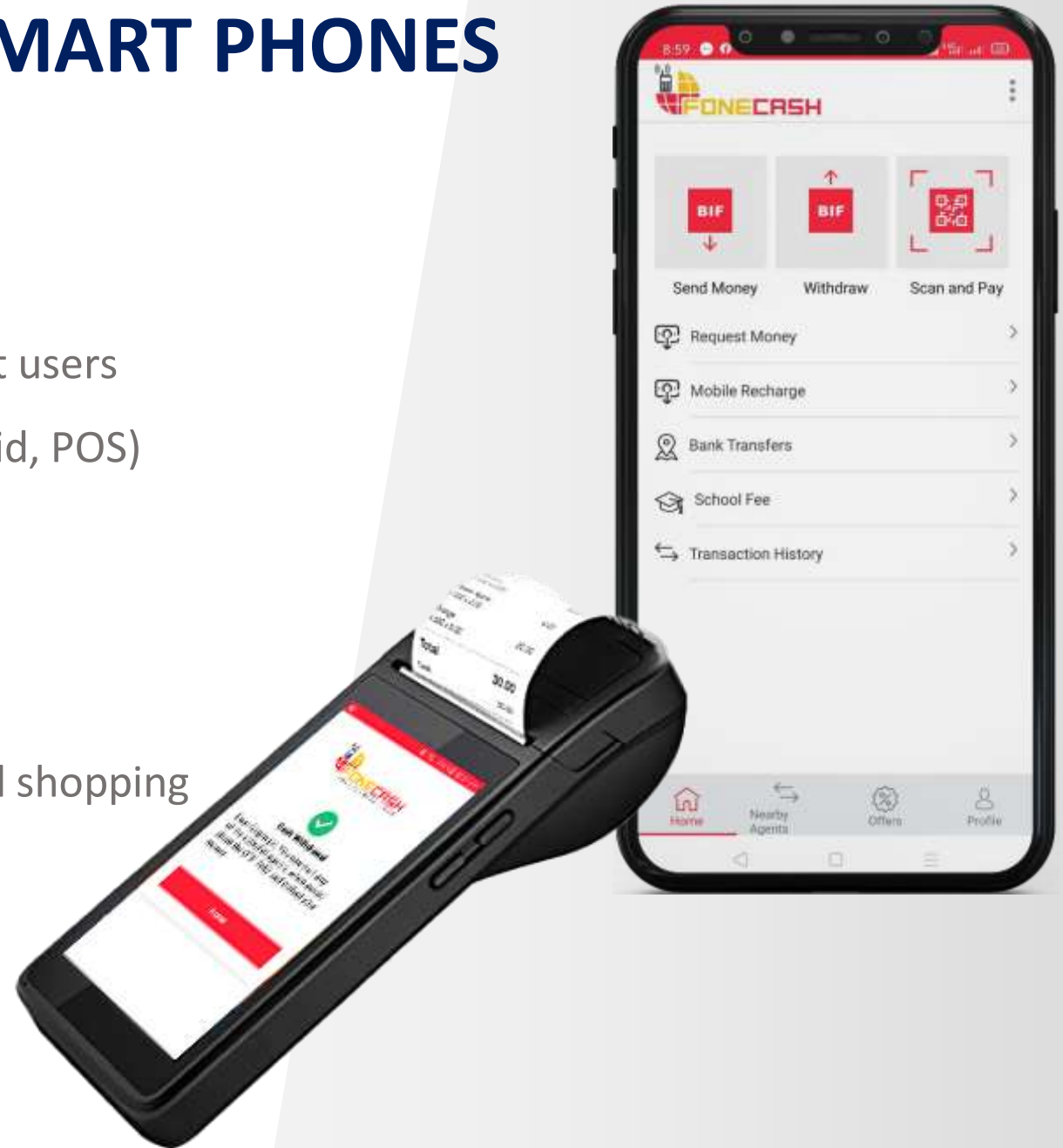
BACKEND SYSTEM

- ✓ Use of existing infrastructure and knowledge
- ✓ Covers a big mass of consumers at no extra cost
- ✓ Fast access to detailed and comprehensive information
- ✓ Facilitating billers and merchants to manage their accounts online
- ✓ Empower users to maximize the web payment practice
- ✓ Secure, fast and reliable

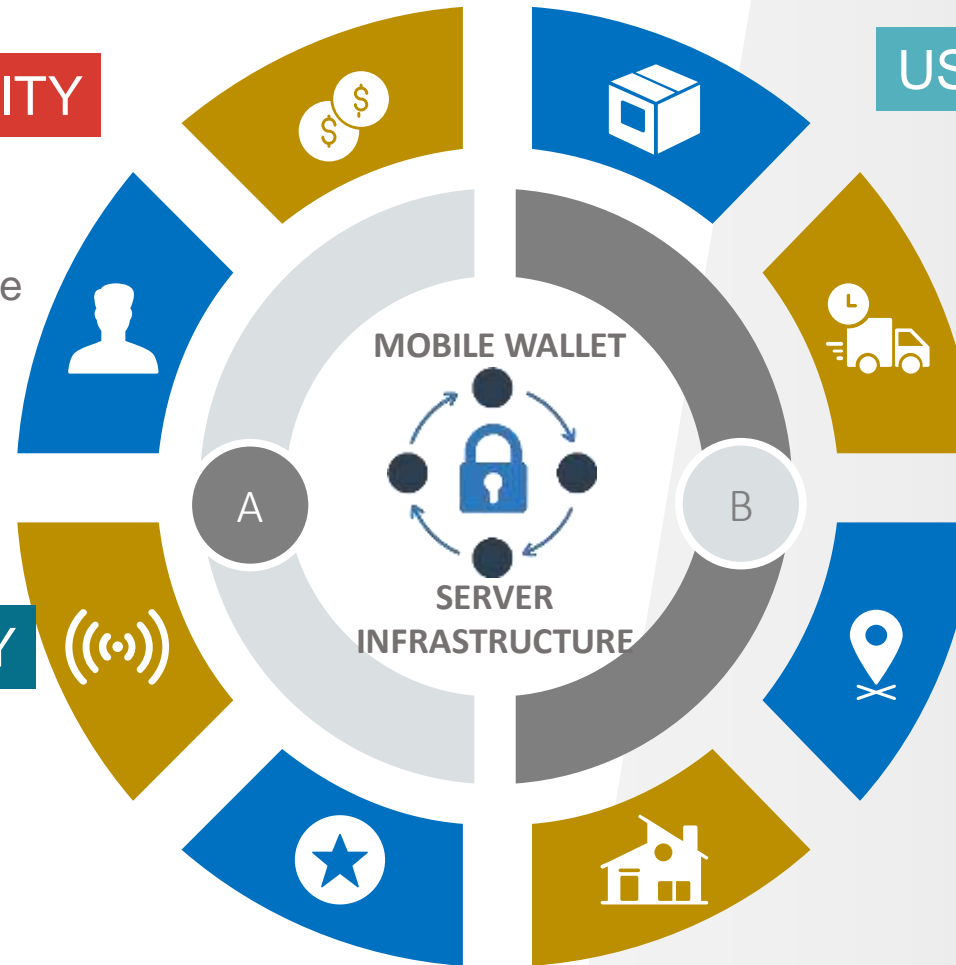# ARCHITECTURE & SECURITY
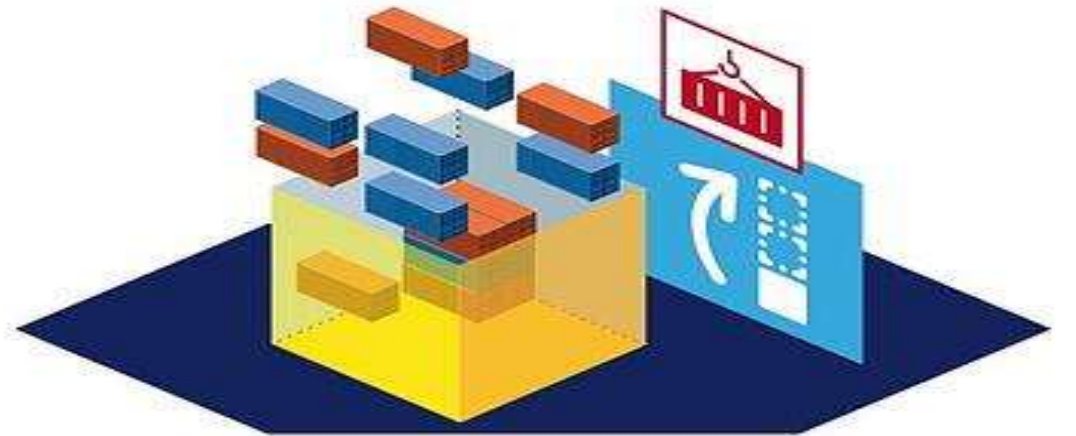
SERVER ARCHITECTURE
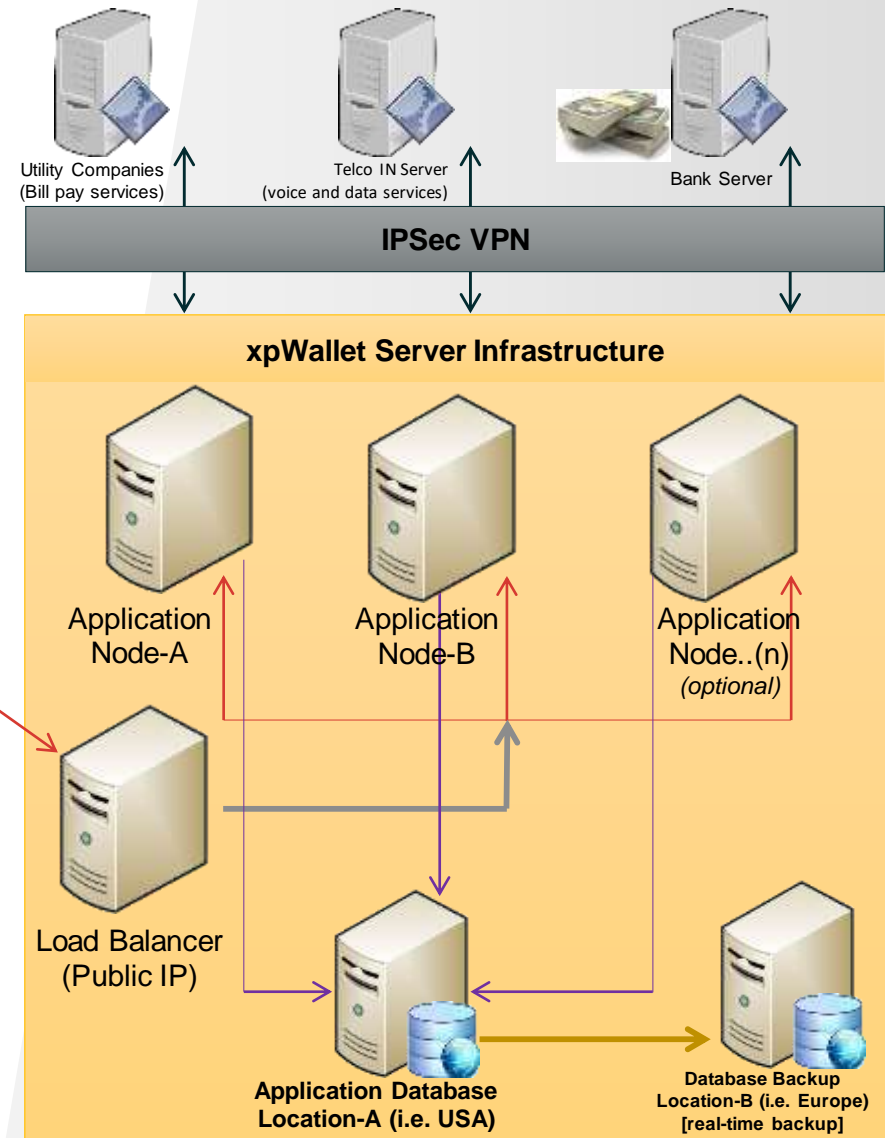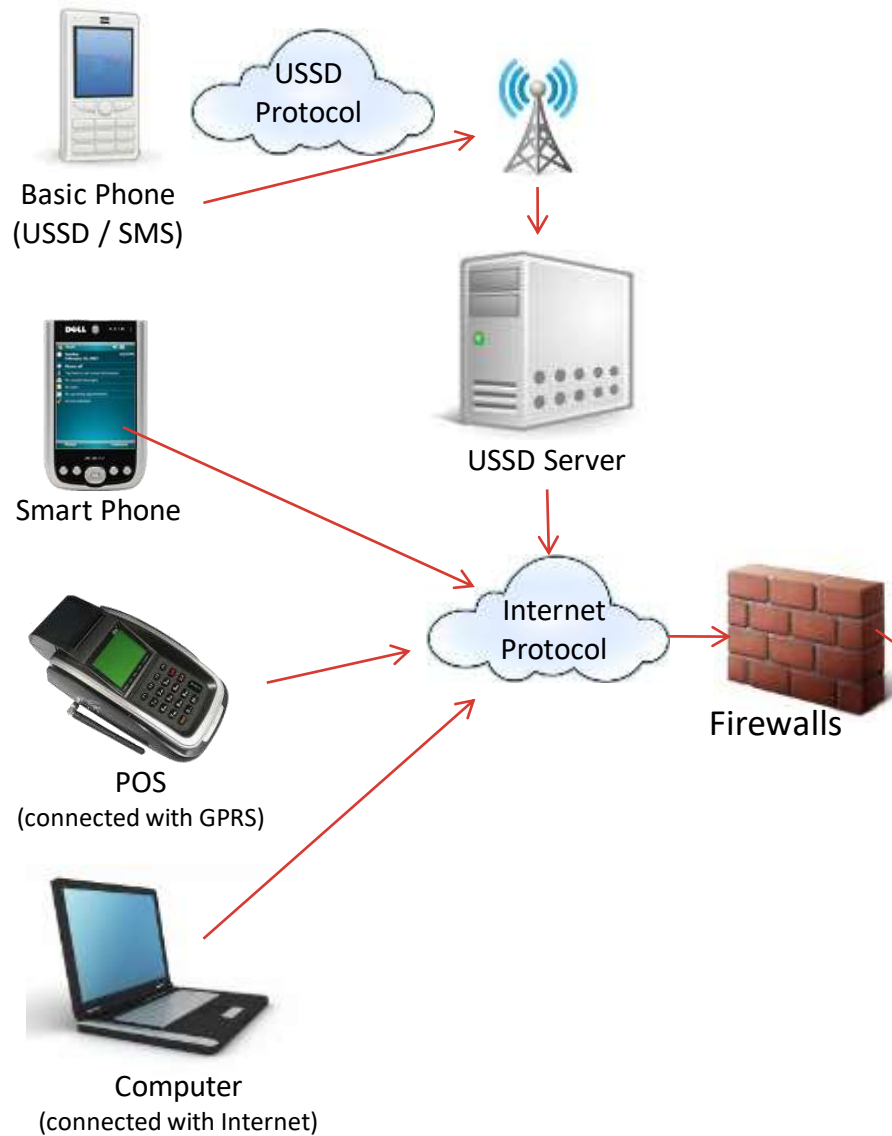
DATA SECURITY MEASUREMENTS

INFRASTRUCTURE SECURITY

➤ Multi-factor authentication

➤ PCI-DSS certified infrastructure

➤ Access authorization and authentication.

➤ Regular audits

DATA SECURITY

➤ Encryption of sensitive data

➤ No Data is stored on user's device and use of cookies are completely avoided.

➤ VPN based access

USER AWARENESS

➤ Forced to change password and PIN after every few days

➤ Role based access

➤ Maker check feature

➤ IMEI number authentication

MONITORING TOOLS

➤ Utilize anti-virus software and firewalls.

➤ Use of strongest industry standard SSL certificates.

➤ Use of anti-DDoS tools and IP filtering & blocking

MOBILE WALLET

SERVER INFRASTRUCTURE

A

B

WHY XPWALLET: A PREMIUM PRODUCT

REASON
1

REASON
2

REASON
3

REASON
4

Core and advance payment solution
Use of open source technologies
Ready to integrate with any banking system

Low cost to start
Low cost of ownership
Low Maintenance cost

Secure
Robust
Scalable

Flexible pricing models
Budget feasibility
Experienced technocrats

ABOUT XPWALLET

xpWallet is a mobile wallet solution provider, emerging in the growing space of mobile financial services & mobile payment solutions. The company has a team of excellent professionals with the brightest minds ranging from experienced to the most out-of-box developers.

xpWallet offers a complete end-to-end and different types of turnkey mobile wallet solutions suitable for telecom operators, banks, financial institutions or companies, and transport companies all across the world. All these solutions can be accessed from different platforms like USSD, SMS, NFC, Web, Android, iOS, POS machines.

CONTACT US

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