

XPWallet

Next generation mobile wallet solution



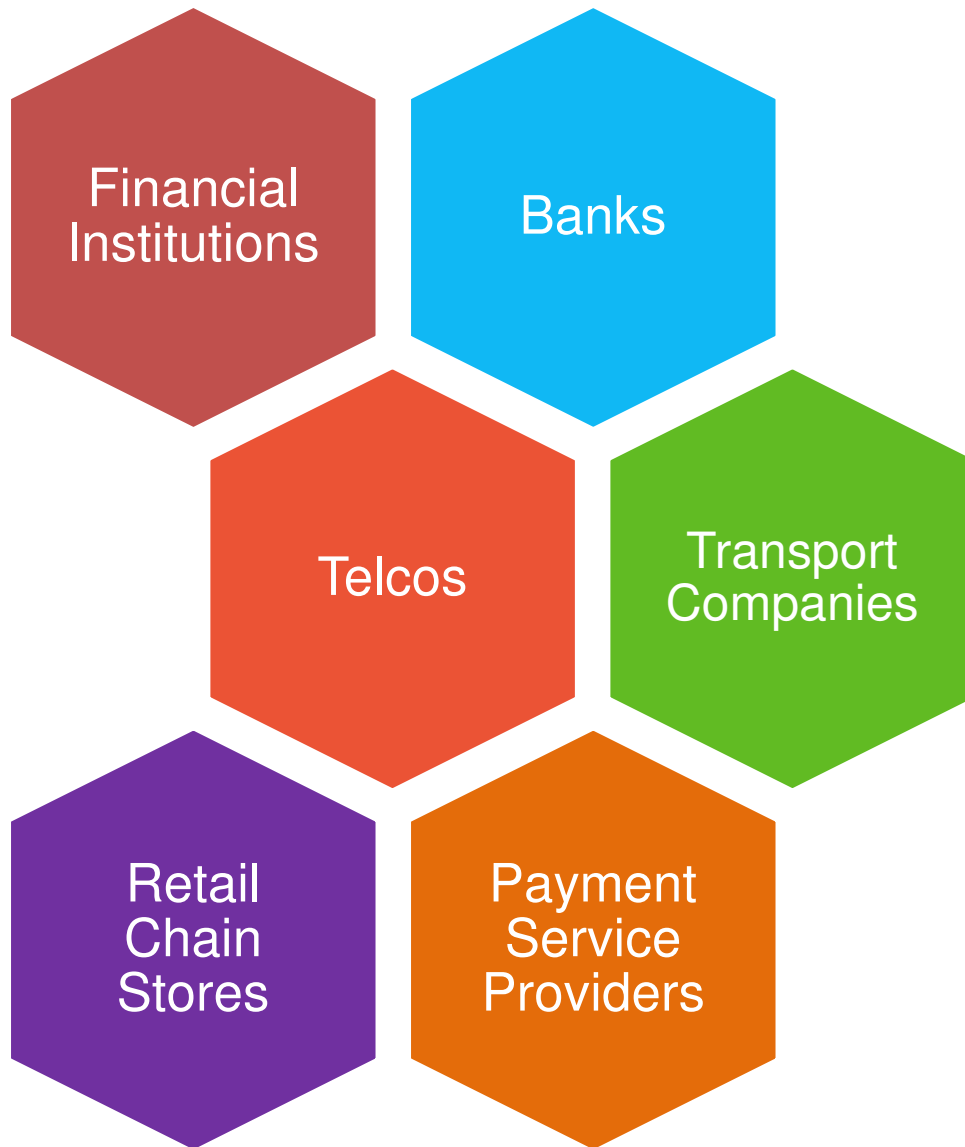
Product Catalogue

xpWallet has a complete end-to-end proven mobile wallet solution ready for immediate implementation.



Solution Overview

- Suitable for telcos, banks, financial institutions or companies willing to offer mWallet services to their users.
- Solutions empower service providers to open new revenue streams through a variety of payment methods
- A large range of financial services targeted for retail sector.
- The products cover different aspects of users' financial and expenditure behavior.
- Can be accessed through different devices and platforms.



xpWallet Verticals

xpWallet next generation mobile wallet platform allows unify mobile payment features under a single mobile wallet eco-system, providing a complete financial relationship with the consumers.

Our exciting range of mobile payment solutions align with the requirements of various verticals, providing continued high-quality, yet cost effective operational services and ensuring higher returns on investment.



Key Benefits

Mobile wallet market is exponentially growing worldwide, and the opportunity is real and immediate...

To Provider

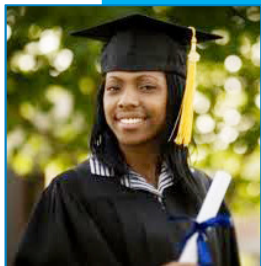
- **Revenue:** Opens up new and growing revenue opportunities and to capitalize on key market trends.
- **Security:** Enables wallet providers assure their users a secure and seamless experience for mobile payments.
- **Integration:** Well defined APIs that allows quick and easy integration for cost-effective deployment. Also provides freedom to integrate with your existing systems and services
- **Customer retention:** Provides with the opportunity to benefit from business improvements in ARPU and strengthen customer satisfaction
- **Promotional benefits:** Offering unique and attractive subscribers engagement services such as promotion and loyalty, merchant deals, etc.

To End-User

- **Convenience:** Provides personalized convenience to mobile phone users that they can perform financial transactions from anywhere, anytime.
- **Security:** provides extra layer of security for transactions and meets industry standards.
- **Flexibility:** Multiple functionality systems covering all the different categories of users including the banked and the unbanked.
- **Loyalty:** Enhances customer loyalty through various options of mobile payments.
- **Reliability:** Building reliability by providing maximum adoption of proposed mobile wallet systems.
- **Seamless Access:** User friendly interfaces and platforms provide seamless access to mobile payment services.
- **Notifications & Alerts:** Through various alerts and notifications consumers are kept up to date about their financial activities.

xpWallet Products

with xpWallet the possibilities for mobile payments are limitless...



- Fund Transfer
- Bill Payments
- Merchant Payments
- Mobile TopUp
- Promotion and Loyalty
- Merchant Deals
- Internet Data Plan
- NFC Bus/Train Ticketing
- Survey/Polling
- Money Orders
- Pay Parking
- Subordinate Wallet
- School Fee
- Retail Shopping

Fund Transfer

- Allows a user to transfer eMoney to another mWallet user
- Allows both banked and unbanked consumers to perform various financial activities
- Both the mobile operators and financial institutions have a new transaction-based revenue opportunity.



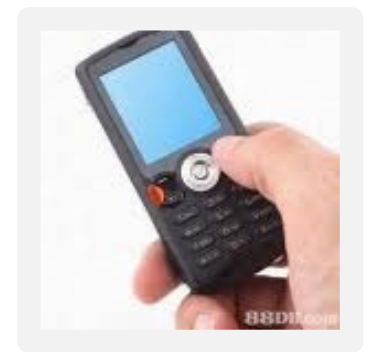
Bill Payments

- Offers a hassle free and a secure way to make instant payment for utility bills
- Allows users to register with multiple bill payment companies
- Both registered and non-registered users can pay for utility bills



Mobile TopUp

- Offers operators reduced airtime distribution costs
- Offers mobile wallet users a personalized air time top up mechanism
- Allows users to recharge prepaid mobile phone account anytime, anywhere



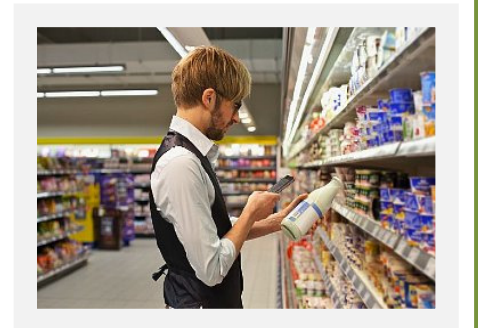
NFC Bus / Train Ticketing

- Offers instant digital ticketing service via NFC Card or NFC mobile phone
- Allows both commuters as well as transport authorities to maintain records of digital tickets
- Facilitates instant notification system for ticket purchase through SMS



NFC Retail Shopping

- Offers cashless and quick transaction processing
- Allows authorization to multiple users to handle transactions and complete control of account management
- Offers convenience to customers to move and pay with a simple tap



NFC Pay Parking

- Provides cashless and mobile form of vehicle parking services
- Allows the parking providers to set time based, entry based and shift based parking rates and renewal reminders
- Reduces a large sum of vehicle parking operating costs
- The system can be accessed by USSD/NFC



Merchant Payments

- Provides a real-time acceptance of payments made via mobile phone for both in-store and online
- Open APIs to support integration with the existing POS systems
- Instant transaction rollback feature
- Provides NFC capabilities for fast and secure transactions



Promotion And Loyalty

- Empowers providers to utilize buyer and seller interactions through various promotion and loyalty events
- Allows define targeted promotional campaign
- Offers real-time transaction-based customer analytics to evaluate and track a campaign's effectiveness



Merchant Deals

- Set up virtual store fronts to promote and launch their own deals.
- Offers merchants a kind of advertising and real-time daily deals service for various products.
- Allows both registered and non-registered users to access deals



Internet Data Plan

- Allows different telcos to setup their data plans in the system and offers a user choose the best plan according to his needs
- Provide a detailed view of multiple plans with pricing, bandwidth, validity, etc.
- User can buy the plan for himself or his friends/relatives



USSD Survey

- Allows merchants to conduct quick, live and in real-time, and session based not transaction based survey and poll
- Enables enhance customer interaction, drive service usage and increase revenue
- Offers merchants to set up USSD surveys via portal, allowing both registered as well anonymous user to participate in the survey
- No requirement of Internet and works on 99% of the worlds mobile phones



Subordinate Wallet

- This unique offering allows merchants or agents to authorize their subordinates to use a single wallet.
- Instant SMS notifications and alerts keep the real owner of the mWallet updated about every transactions made by their subordinates
- Allows merchants to manage subordinate login account



School Fee

- Offers school and education establishments to provide mobile phone based school fee payment system
- Allows schools to receive payments directly to bank account of the school, reducing cost and time involved in managing cash counter
- Also allows agents or channel users to register with the system





- xpWallet has innovative and trend setting solutions to open up new revenue growth opportunity.
- xpWallet offers very competitive pricing model with no compromising quality.
- xpWallet's team of experienced and expert professional guarantee safe, secure and scalable operational support services.

Unique Features

- ✓ Next generation mWallet with wide range of products
- ✓ Products covers different aspects of user expenditure behavior, like NFC Ticketing, Fund Transfers, Retail Shopping, Merchant Payment, Bill Payment, Promotion and Loyalty, Pay Parking, Survey, Merchant Deals, School Fee, etc.
- ✓ Multi-language and multi-currency supports.
- ✓ Accessible through different platforms i.e. Web, ATM, POS, USSD, SMS, NFC, J2ME, Android, BlackBerry.
- ✓ Secure, scalable and robust platform and guarantees 99.9% availability
- ✓ 24x7x365 days assurance protection against thefts and frauds
- ✓ 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.

xpWallet : Company Overview



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 payment solutions suitable for telcos, 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, J2ME, Android, BlackBerry, POS machines.

For more details about xpWallet and its products / solutions please visit our website:
www.xpwallet.com

or

Please write to us on enquiry@xpwallet.com
we would be happy to help you.

