



The number of subscribers choosing alternative transaction channels and advanced payment services has recently increased significantly. A window of opportunity opens up for operators, who can now offer innovative financial services to their existing customer base. Services are easy to use, secure and seamlessly integrated into their existing legacy systems.

Whether the subscriber needs to send or receive money, make purchases, recharge a mobile account or even settle financial issues, this can be effectively achieved through mFinancials solutions.

mSensis' agile technology enables operators to simplify the procedures needed in financial transactions, by just using a mobile phone and a few simple commands. The user-friendly, real-time mobile financial services, offered through mFinancials suite, help operators to:

- > reduce costs
- > increase revenue and credibility
- > attract new customers and retain the existing ones.

Solutions

Payment gateway

Payment gateway solution addresses the subscriber's as well as operator's sales network.

Any Value Top-up

Prepaid subscribers often face the difficulty of recharging their mobile accounts. The most common methods are via purchasing a scratch card or through Internet and ATMs.

Any Value Top-up offers to subscribers freedom, flexibility and control of their airtime, enabling them to recharge their accounts anywhere, anytime.

mSensis' solution not only liberates subscribers, but also ensures a cost-effective strategy for operators and resellers.

Sales Network Management (SNM)

SNM offers to the operator complete control of his network's numerous agents-dealers. Specifically, SNM gives to the operator the following advantages:

1. Extensive control of dealers' network in terms of privileges, usage, actions.
2. Real-time processing of transactions originated from various PoS channels.
3. Management of transactions based on country/region/city/PoS/amount etc.

Thanks to modular technology, SNM can interface with a variety of legacy systems, such as:

1. ERPs
2. Commissioning systems
3. Payment systems
4. CRMs

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mPayments

Mobile subscribers can now appreciate the value and convenience of mobile payments.

mMoney

mMoney offers place and time flexibility, as the only elements needed are an authorized agent, the recipient's details and the specific amount. All the rest is taken care of by mSensis platform! In other words, it is a fast, convenient and, more importantly, secure way of using your mobile instead of having to pay with cash, check or credit card, in order to make a successful transaction.

mTicket

mTicket is a service which creates a mobile ticket (barcode), sent instantly to the customer through a message. Then, customer passes this barcode over a special scanner and process is completed. Mobile ticketing is used mainly in air transportation, though it is quickly expanding to other fields: concerts, cinemas, theaters, museums, public transportation, etc.

Technology has many advantages as it reduces production and distribution costs, increasing, at the same time, steadily customer satisfaction and loyalty.

mBanking

mSensis reaches out to subscribers, giving them a sense of control over their banking arrangements. mBanking gives access to secure banking activities 24 hours a day, 7 days a week (24x7) that are possible any time, any place, just by using a mobile device.

It also supports numerous interfaces, such as SMS, WEB, USSD, IVR and mobile applications, so that subscribers can choose the most convenient and relevant to the selected bank service method.

Overview of mSensis' Platform

mSensis offers a multipurpose platform whose aim is to effectively implement business logic and therefore satisfy not only operators' business ideas, but also customers' exclusive needs.

Services offered through the platform are characterized by the unique features of modularity and reutilization. Our platform can support multiple devices and deliver results through numerous communication channels contributing to a convenient and flexible end-user approach: Web, SMS, MMS, USSD, IVR and mobile application.

The mSensis' Platform provides the following wide range of smart services: mMarketing, mCare, mFinancials, mMessaging, mNetworking and mAnalytics.

agile technology to energize your business



Key Benefits to Customers

- > Proactive methodology to minimize subscriber churn to other networks.
- > Real-time monitoring and reporting, which will provide the necessary feedback and corrective actions in order to achieve excellent performance.
- > Customization of services and promotions adding value to your business.
- > Customer loyalty leading to revenue increase.

Partnership

In an effort to keep up with the competitive and rapidly evolving marketplace, a company with a strategic goal to achieve a growing market share has to create "win-win" partnerships within its program.

The benefits are multiple for all shareholders:

- > The combination of their know-how and expertise takes the offered solution to another level, in order to achieve maximum performance and excellent results.
- > This value added and state-of-the-art service opens up new possibilities, that could lead members to markets they had not even considered before.
- > The creation of powerful and robust solutions raises the bar of competition within each industry, helping new products to prevail among others.
- > End customer is provided with upper quality solutions.