

## AutoMWALLET

AutoMWALLET introduces new revenue streams, attracts customers, increases loyalty and overall average revenue per user (ARPU), while reducing operational costs for mobile operators and financial institutions. It also opens up new customer segments in emerging markets by establishing a low-cost channel to grow the market.

AutoMWALLET is backed by SAP's Mobile Platform (SMP), provides mobile-commerce solutions to financial institutions, mobile operators, and merchants, enabling mobile users to bank, buy, pay, and remit money using a mobile device.

The Solution is PCIDSS compliant and is a fully integrated system that consists of a back-end database, a set of application services as a middle-tier, and several front-end Web applications for configuration, management and utilization. It is based on the Open Services Gateway initiative (OSGi) modular architecture. The Mobiliser Platform solution offers several user interfaces including SMS, USSD, Mobile Web, and interactive voice response (IVR) and 3rd party systems.

## 1. Agency Banking

- Agent portal
- Customer registration & KYC
- Biometric verification
- Cash in / cash out
- Agent to Agent Transfers
- Transfer in / Transfer out (Bank Account to Wallet & Vice Versa)
- Bill payments
- Top-ups
- N-level Agent hierarchy maintenance
- Commission management across value chain
  - Top down / bottom up

## 2. Payments

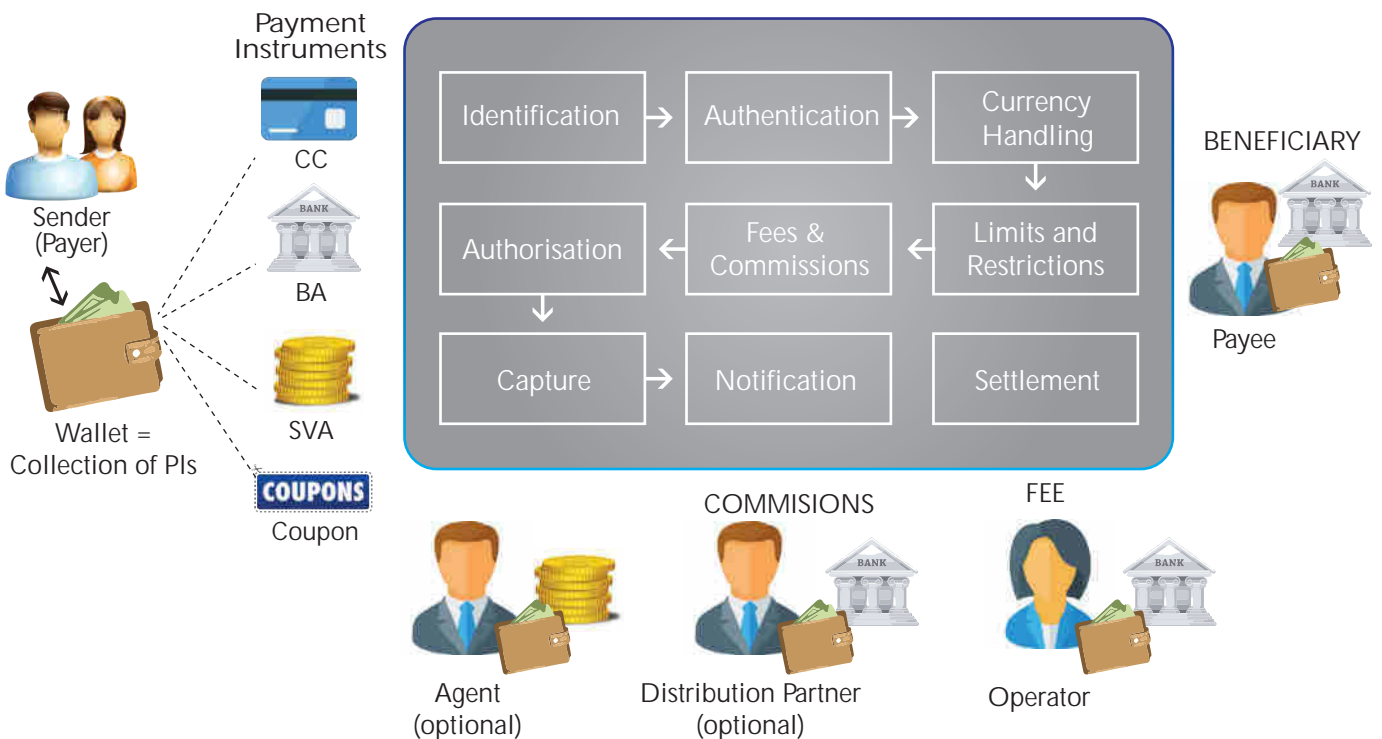
- Fund transfers
  - Wallet to wallet
  - Wallet to mobile number
  - Wallet to CNIC and vice versa
  - Wallet to Bank Account and vice versa
- Interbank Fund Transfers
  - In coming IBFT / out-going IBFT
- Bill payments
  - Bill payment on the fly
  - Bill presentment and payment through electronic invoicing
  - Bill payment through QR / BAR codes
- Merchant payments
  - Payments through QR / BAR codes
  - Payments through electronic invoicing
  - In-app payments

## 3. Mobile Wallet

- Provision of linking multiple payment instruments to mobile wallet
- Payment Instruments include:
  - SVA
  - Bank Accounts
  - Credit Cards
  - Prepaid Cards / coupons

## 4. Mobile Banking

- Account Statement
- Balance Inquiry
- Loan / Cheque book requests
- Fund transfers
  - Internal
  - IBFT
- Bill payments
- Top-up
- Location based services (ATM, Stores, Branches)



# AutoWALLET

AutoMWALLET is a one stop shop for offering:

## A. Mobile Banking

Mobile Banking enables financial institutions to extend customer interactions to the mobile channel:

- This extends the reach for e-Banking customers, from Internet banking to the mobile channel.

## C. Mobile Money

(Branchless Banking & Agency Banking)

Mobile Money enables financial institutions to offer services to the unbanked, entirely through mobile channels (branchless banking):

- Enables financial institutions to reach new customer segments, beyond the reach of existing Branch and ATM networks.
- Partners, agents, and merchants can monitor and manage servers, register new customers, and top up airtime.

## B. Mobile Wallet (Payments, Remittances)

Mobile Payments creates new services to mobilize payments, peer-to-peer payments, remittances, airtime transfer, mobile top-up, and purchase content:

- Mobile wallet support: enables the funding of payments from bank accounts, credit/debit cards, phone bill, and other electronic funding sources.
- Stored-value account (SVA) support: enables the funding of payments from prepaid accounts, including cash and airtime as source.



## Downloadable Apps

Cost Efficient near native multi platform solution

Client Based

Server Based

WEB PORTALS

SMS  
-----  
USSD

Mobile Web  
Security & Access Control  
SMART PHONE SERVICES

Front End

## Money Mobiliser

Mobile Banking

Mobile Money  
(Branchless Agency  
Banking)

Mobile Wallet  
Payment Remittances

Services

Service Layer

## Custom Integration Layer

Back End

Core  
Banking  
System

Credit  
Card  
Acquiring

3rd Party  
Agents &  
Apps

ATM,  
IVR,  
POS

Remittance  
Provider

Airtime  
Recharge

# AutoWALLET

AutoMWALLET with various banking and non-banking plug-ins:

## 5. Micro Deposits

- Complete micro deposit plug-in for managing deposits
- Configurable products
- Calculation and clearing of interest on wallets
- Configurable calculation and clearing frequencies
- Tax calculation

## 6. Micro Financing

- Bulk disbursement into wallets
- Bulk customer registration
- Bulk recoveries
- Recovery of installments through electronic invoicing
- Complete micro financing plugin for loan management

Additional plugins for full fledged automation

## 7. Payroll Processing

- Bulk salary processing
- Salary posting into mobile wallets
- Employee loan deductions and repayments
- Bonus processing and disbursement

## 8. Bulk Processing

- Bulk salary posting
- Bulk disbursements
- Bulk recoveries
- Bulk invoicing from billers for presentment
- G2C (income support programs, pensions, etc.)

## 9. Fees/Limits

- Fees – Calculate fee for payer and payee
- Commission – calculate negative fees shared across the value chain
- Fee level configurations:
  - Organization level
  - Customer type level
  - Individual customer level
  - User case level / Payment instrument level
- Limits – can be managed at multiple levels
  - Organization level
  - Customer type level
  - Risk category wise
  - Daily / weekly / monthly / yearly

## 10. Multi-party Settlement

- Settlement / clearing
- Reconciliation
- Payment instructions

## 11. Customer Self Service

- Manage Accounts
- Manage alerts / Balance threshold and other notifications
- Manage pin / password / security questions

## 12. Open APIs for integration

- Open APIs for
  - 3rd party agents
  - ATMs
  - IVR / POS
  - 3rd party mobile apps
  - Core banking
  - Bill Aggregators
- Open APIs Support for
  - ISO 8583
  - SOAP / REST web services

## 13. Multi-Channel Access

- Mobile
  - Mobile web
  - Downloadable apps (android, IOS, BB)
  - SMS / USSD
- Portals
  - Consumer portal
  - Agent portal
  - Back office portal
  - Operations dashboard
- Other channels
  - 3rd party agents
  - 3rd party mobile apps / portals
  - ATM
  - IVR / POS