



Leverage Mobile Commerce,
with *hyperWALLET*.



Mobile Commerce Solutions >

Overview >



One world, one mobile commerce solution.

hyperWALLET's global-grade mobile financial services platform provides any Mobile Network Operator (MNO) the opportunity to offer a wide range of innovative and exciting new mobile payment service capabilities to their subscriber base. Whether you have an existing mobile payment service in place, or are in the early-stages of launching one, *hyperWALLET* delivers the necessary technology and operational services infrastructure to allow you to make your product launch a resounding success.

The *hyperWALLET* platform is a highly configurable payment services solution that delivers MNO-specific, turnkey applications for all payment service types, including: mobile wallets, mobile banking, utility accounts, as well as pre-paid card management programs. Through these services, all expected transaction types are supported, including: check balance, transaction history, send money, airtime top-up, bill payments, and merchant payments. All functionality and related mobile financial services can be delivered under your brand and full product positioning control, thanks to *hyperWALLET*'s flexible and customizable technology.

In addition to the robust payment platform, *hyperWALLET*'s solutions are integrated with electronic payment networks in key international jurisdictions, allowing MNOs to take advantage of opportunities in offering subscribers new and convenient, rapid, and low-cost international remittance services that can be used by expatriate communities sending money to loved ones – direct to your subscriber's pre-paid mobile account!

Tap into new mobile commerce channels.

- **International Remittances**
The *hyperWALLET* commerce platform, and its integration to global payment networks, allows MNOs to participate directly in the significant revenue opportunities found in remittance and Foreign Exchange (FX) services to subscribers. Offering an international payment receipt capability to the mobile account also delivers a previously unavailable funding method to subscribers for the purchase and consumption of airtime credits.
- **Own the Mobile Commerce Hub**
The *hyperWALLET* solution includes the necessary technology and operational services infrastructure to allow subscriber transactions to be transferred, settled, and reconciled cross-customer, cross-bank, or even cross-carrier -- enabling MNOs to support payment services in conjunction with various service partners across the entire mobile commerce ecosystem.
- **Drive Float Interest Revenues**
hyperWALLET offers the MNO complete transaction ownership in the system for all transaction types, allowing all transactions across the entire mobile ecosystem to be held and processed through Mobile Network Operator bank accounts. The float interest driven from the pre-paid float on deposit creates a substantial and exciting new revenue channel opportunity.
- **Grow Business Services**
Thanks to batch and real-time APIs that tie into back-end payroll and expense software applications, *hyperWALLET* enables MNOs to offer electronic payroll distribution services direct to subscriber mobile accounts. Offering mobile account payroll distribution delivers a value-add service to employers of any size that are tasked with paying wages by cash or cheque, while delivering a regular and exciting new prepaid "Top-Up" option for the consumer.
- **Expand Dealer Networks**
Expand your Dealer networks far beyond the fixed location limitations of traditional bank branches, or even your own current kiosk locations. By leveraging *hyperWALLET*, virtually any person or business with a mobile account is able to act as a Dealer on your behalf as an account-loading station, balance cashout location, or even bill payment services. Expanding Dealer networks beyond the traditional norm adds strength, greater market reach, and convenience for the consumer.



How It Works >

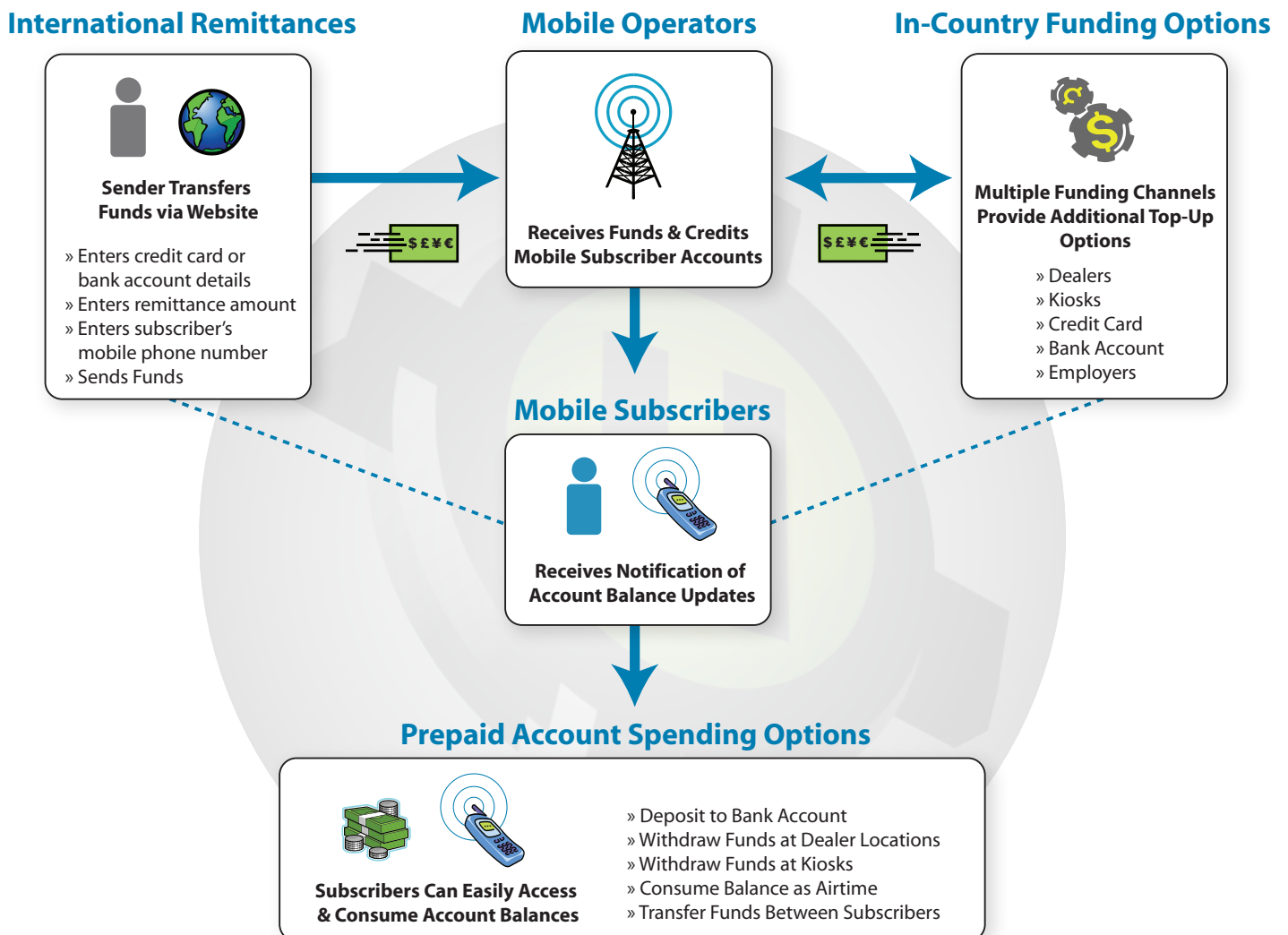


Centralize and consolidate your mobile commerce initiatives under a single solution.

hyperWALLET allows you to unify all of your mobile commerce initiatives under a single mobile commerce platform while supporting a variety of partner service models -- enabling you to own the complete financial relationship with your customers, maximize those relationships, and truly capture the full revenue potential available across the entire mobile commerce ecosystem.

Because *hyperWALLET* technology processes and clears both international and domestic transactions alike, an exciting new range of mobile payment functions, convenient prepaid payment options, and expanded business services can now be introduced to your customers. With *hyperWALLET*, the complexities and hassles associated with funds transfers and reconciliation of cross-currency, cross-carrier, and cross-country payments are removed.

With integrated support for numerous mobile payment frameworks including international remittances, multiple in-country top-up channels, and a variety of prepaid account spending options, *hyperWALLET* provides Mobile Network Operators with the next generation of mobile commerce solutions, today.



Platform >



The *hyperWALLET* platform supports all necessary components of the mobile commerce ecosystem.

- **Domestic and Global Deployments**

hyperWALLET provides MNOs with a true global-grade solution. The platform's support for multi-language user interfaces, multiple currencies, and multi-country deployments means that any mobile payment service offering can be efficiently deployed under a single operating infrastructure.

- **Flexible Customer Accounts**

hyperWALLET supports secure mobile customer accounts which uniquely identify individuals within the system, to enable a variety of mobile financial services. These customer accounts can be linked to a variety of other accounts including cash-based accounts (mobile wallets, mobile banking), debit and credit cards, biller accounts, and other items such as coupons or gaming-related services. Customer accounts can support different levels of access per account, be linked to one or more phones, and provide flexible registration and management options for both the MNO and customers alike.

- **Multiple Localized User Interfaces**

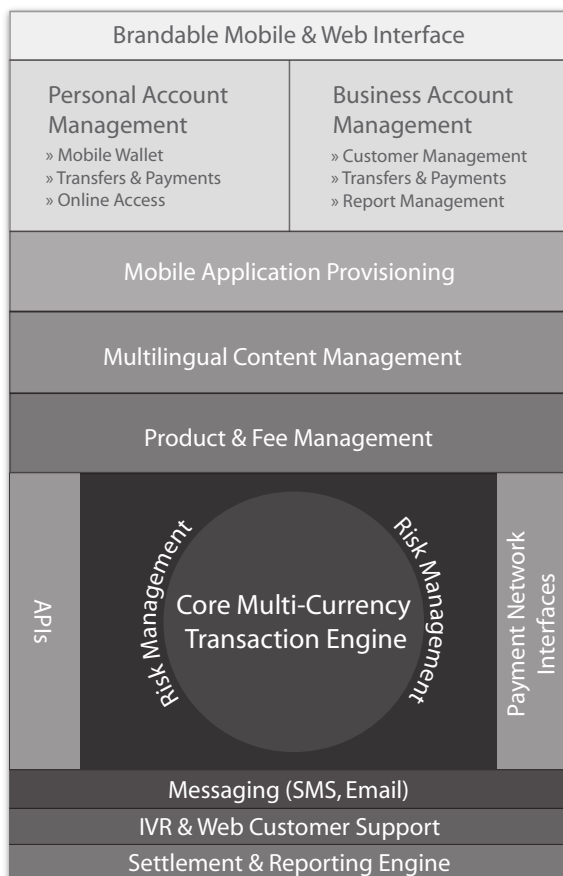
hyperWALLET's mobile commerce solution supports a variety of brandable user interfaces, profiles, currencies and languages, enabling MNOs to offer and extend mobile financial services to the broadest customer base possible across local and international markets. Mobile phone users can access the system via SIM cards, WAP, the Mobile Web, SMS, Java and USSD interfaces, as well as online via web browser or by telephone via an IVR (Interactive Voice Response) system.

- **Debit/Credit Card Interfaces**

hyperWALLET's mobile commerce solution supports debit, credit and prepaid card interfaces and links to common transaction processing networks, enabling customers to access and use their funds via real-world ATMs and POS terminals. These interfaces can be tied to a customer's mobile wallet account, and support secure PIN and non-PIN transactions alike. MNOs can leverage this channel and all associated fees via prepaid debit card branding and revenue-generation opportunities through merchant and retail networks.

- **Notifications and Alerts**

hyperWALLET's solution provides a dedicated and customizable messaging engine, supporting notifications and alerts via SMS, IVR callbacks and email in local languages. Configurable settings enable both the MNO and customer to set and configure their preferences in terms of delivery options, prioritization, reminders, transactions, balance thresholds, bill arrivals and due dates, promotional offers, and a variety of other related services.



Services >



The *hyperWALLET* mobile commerce solution supports a variety of partner service models.

- **Mobile Wallets & Mobile Banking**

As a financial services platform, *hyperWALLET* allows any registered subscriber on the system the ability to link any number of real-world bank accounts to their mobile wallet account. These accounts support secure, real-time mobile banking functionality so that subscribers can deposit and withdraw funds into their mobile wallet, access those funds via mobile banking and payment options, as well as utilize a variety of related functions to make payments and manage their money, including: transaction histories, sending and receiving money, airtime top-ups, and bill or merchant payments that relate to their real-world bank account.

- **Agent/Merchant Networks**

hyperWALLET supports a variety of Agent and Merchant networks as well. Agents on the system can provide numerous transaction services - including customer registration, Point-of-Sale (POS) activities and cash-in/cash-out services. For Merchants, the solution provides several interface options to enable quick and efficient merchant transactions via the mobile phone, web, or POS. Additional risk management, pricing capabilities, and reports give Merchants the ability to manage customer retail payment channels, while providing MNOs with valuable customer transaction insights and revenue streams via Merchant networks.

- **Bill Payments**

The *hyperWALLET* solution provides a highly flexible bill payment engine, supporting a variety of customizable options for MNOs and their subscribers. Billers can be setup based on frequency of payments made and types of billers, and configured for automated or one-time payments. The engine provides extensive user control to effectively manage the bill payment process via subscriptions, alerts and notifications.

- **Pricing and Accounting**

Thanks to *hyperWALLET*'s integrated pricing engine MNOs, Agents and Merchants can establish and control pricing models, promotions, revenue sharing, rates and associated fees for all related mobile financial services functionality. Such configurations can be established based on geographical regions, transaction types, volumes and amounts, account types, and a host of other criteria to support flexible pricing scenarios. From an accounting perspective, *hyperWALLET*'s solution can interface with accounting systems via industry-standard protocols, provides robust clearing and settlement capabilities, and features an integrated foreign exchange, currency broker and tax calculation engine.

- **Compliance & KYC**

hyperWALLET supports industry-standard compliance and KYC (know-your-customer) services to monitor, block and report suspicious transactions based on established rules, triggers, and anti-money laundering and terrorist financing blacklists. Such functionality can be configured on a regional and per-program basis, supporting global jurisdictions based on an MNO's financial services requirements.



- **Customer Service**

hyperWALLET's solution provides dedicated, integrated customer service functionality to support the needs of MNOs and their customers across a wide range of channels - including Subscribers, Agents, Merchants, and Partners. An integrated email, IVR and ticketing system combined with hierarchical, multi-lingual, and configurable applications and interfaces enables CSRs to efficiently monitor, manage and solve customer support/account issues on a regional, per program basis. All customer service activity is logged and maintained in a secure database which can be easily referenced, providing MNOs with valuable customer data, behavioral insights and product feedback.

Deployment >



Easily interoperates with your existing systems & services.

Mobile Network Operators face a challenge managing interconnected, mission-critical applications and platforms, from a variety of vendors.

hyperWALLET solves this challenge by providing a single mobile commerce platform that is available as an externally hosted Software-as-a-Service (SaaS) solution, or on an in-house basis.

In the typical MNO deployment shown below, the *hyperWALLET* platform easily communicates with existing prepaid and postpaid billing systems.

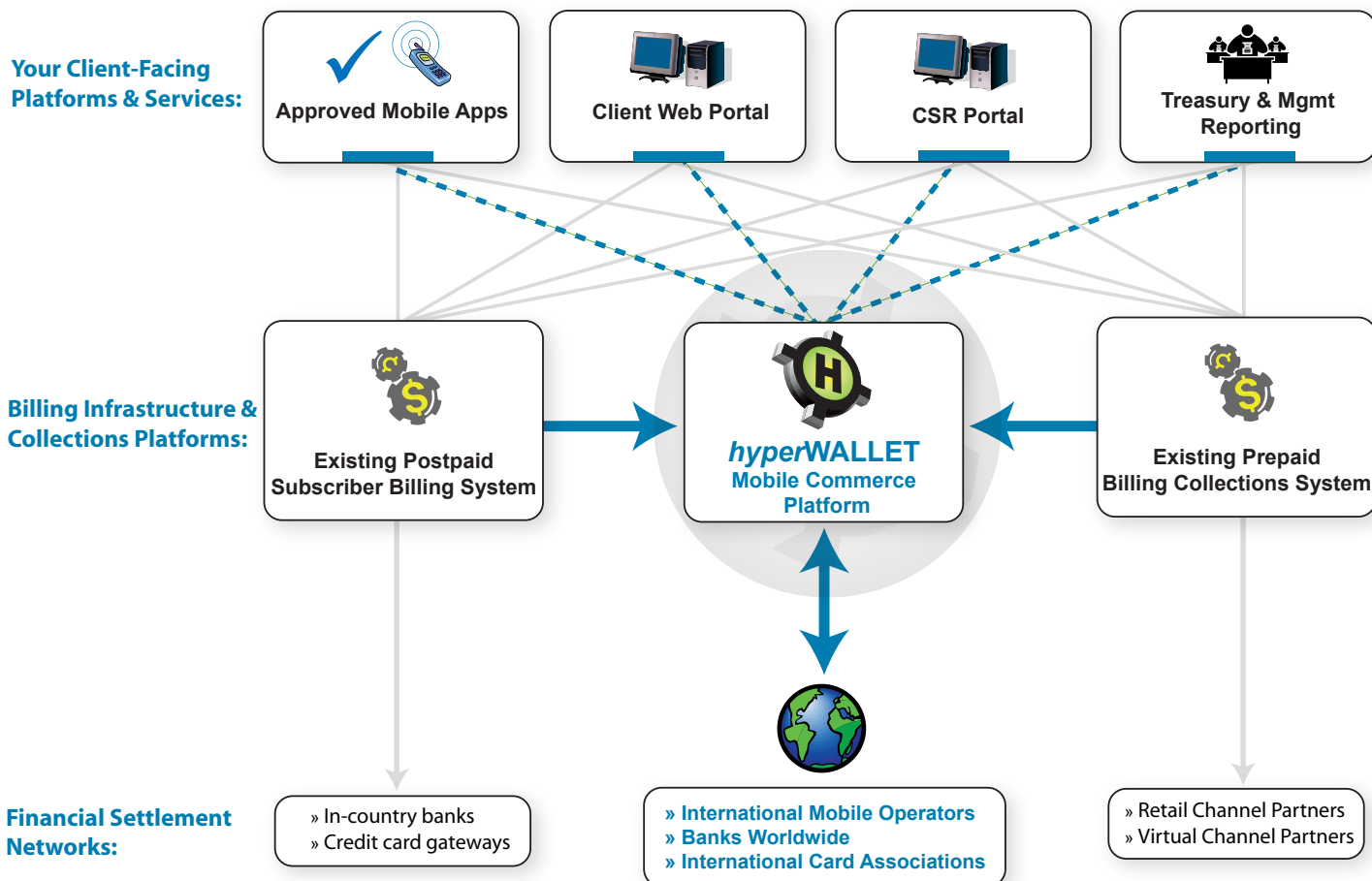
Data connections can be established using any combination of batch file processes, direct database connectivity, or via *hyperWALLET*'s extensive library of APIs for real-time deployments.

One touchpoint, many mobile payment options.

With just one touchpoint, mobile account payments and mobile funds transfers can take place via any of the thousands of banks and 3rd party payment networks already integrated with *hyperWALLET*; all under the MNO's risk, compliance, and product positioning control.

Mobile Network Operators also have the option of offering additional *hyperWALLET* services to subscribers via pre-existing applications resident on the *hyperWALLET* platform, or by accessing *hyperWALLET* functionality directly from an Operator's existing web applications.

Example Mobile Network Operator Deployment:





About *hyper*WALLET

*hyper*WALLET delivers secure, global-grade payment technologies to organizations who require a simplified way to access or leverage the global financial network.

Since 2000, we have become a leading provider of online and mobile payment, international payments, card products and financial technology solutions to world-class customers in Canada, the U.S. and internationally.

With hundreds of customers (including more than 200 credit unions) that touch millions of users, our clients span numerous sectors including financial services, business and government.

As a leading-edge payments technology company committed to your needs, you can count on *hyper*WALLET to deliver the solution you need, the way you need it, when you need it.

Our Philosophy

Innovate, Partner, Deliver.

These three words form the basic core of our company. It's what we do best, and it's how we empower your organization to connect to the global financial network.

Innovate

Innovation is a factor in everything we do. We are continually refining, enhancing, and evolving our global-grade payment platform in order to better serve you, our clients and your customers. We're also adept at thinking outside the box, helping organizations realize and develop innovative new business and revenue opportunities through strategic partnerships.

Partner

We have a history of partnering with top-tier, world-class organizations thanks in part to our technology, history, and expertise in the payments industry. Through these mutually beneficial, sustainable and profitable partnerships, we ensure satisfying your requirements always remains our number one priority.

Deliver

We deliver on our promises and go the extra mile for all of our clients. We are proud to provide high-quality payment solutions, and we work with you every step of the way to integrate, deploy, and support our technology.

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