



EnStream



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The Customer

Our customer is EnStream, a joint venture company owned by Canada's leading wireless operators. EnStream's mandate is to act as an m-commerce gateway to facilitate and standardize the user experience for mobile payments in Canada.

In this role, EnStream will become the provider of m-payment infrastructure to its stakeholders and will act as the lead organization to spearhead all mobile payment related initiatives in the future.

Their Challenge

There are many challenges when it comes to developing and deploying a national mobile payments initiative, including the complexities of interconnecting mobile network operators, banks and technology vendors, each of which operate in distinct regulatory and technology-specific environments.

EnStream thus required a unified mobile payments solution that would address these challenges, while supporting carrier-branded account services, payments to and from existing bank accounts, and flexible deployment options that adhere to all regulatory requirements in a defined jurisdiction.

Our Solution

During implementation, EnStream leveraged hyperWALLET's operational expertise to develop their in-house customized solution.

hyperWALLET provided EnStream with a customizable, brandable mobile payments platform that enables them to offer a broad range of m-commerce services to Canadian consumers -- including support for mobile account-to-account and cross-carrier funds transfers, flexible account loading options, multiple mobile payments delivery channels, and dedicated customer support interfaces.

By leveraging hyperWALLET's financial network clearing capabilities, flexible APIs and the platform's global-grade stored value accounts, payments functionality can be accessed through EnStream's proprietary downloadable mobile handset application, the mobile browser (XHTML-compliant WAP site), online (via the web), and a companion debit card (for real-world spending at ATMs and POS locations).

The Result

EnStream is powering Canada's first truly cross-carrier m-commerce initiative, enabling its carrier partners to leverage the direct financial relationship with subscribers via unprecedented mobile payments functionality.

By leveraging hyperWALLET's technology and professional services capabilities, EnStream is now offering a true mobile commerce hub, and leading the mobile payments ecosystem in Canada.



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 and leverage 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.

***hyper*WALLET Systems Inc.**

Corporate Headquarters
Suite 1200 - 736 Granville St.
Vancouver, British Columbia
Canada V6Z 1G3
Tel: (604) 482-0090
Fax: (604) 482-0091
solutions@hyperwallet.com

***hyper*WALLET Systems UK Ltd.**
Runnymede House
96-97 High Street
Egham Surrey TW20 9HQ
Tel: +44(0)845 528 0560
uk@hyperwallet.com

***hyper*WALLET North Asia**
Level 10, Central Building
1-3 Pedder Street
Central, Hong Kong
Phone: +852 3975 2723
Fax: +852 3975 2800
northasia@hyperwallet.com

***hyper*WALLET South Asia**
1 Raffles Place, #24-00
Singapore 048616
Phone: +65 6408 0640
Fax: +65 6408 0601
southasia@hyperwallet.com