

# Payment Manager

Leverage the Power of Electronic Top-Up



## Features and Benefits:

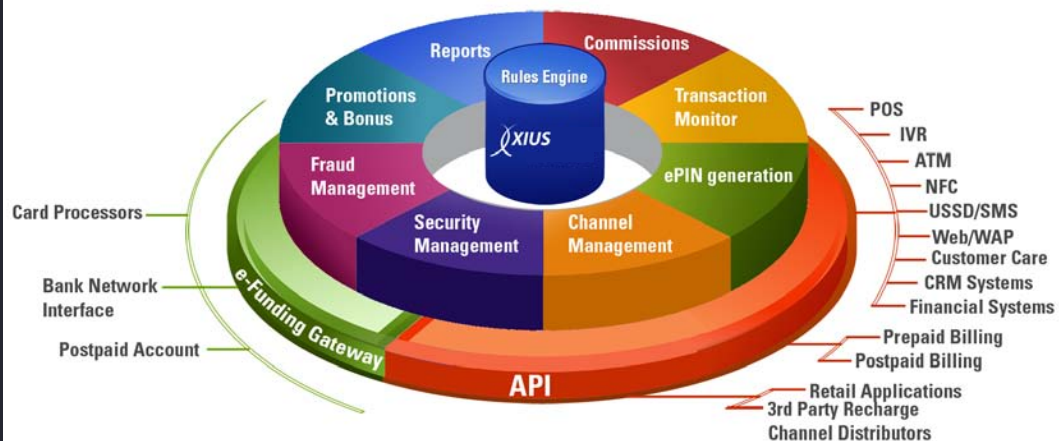
- o **Promotions and Loyalty** programs to differentiate service to subscribers
- o **Settlements and commission management** between the mobile operator and the sellers across the distribution chain
- o **International Recharge** allows mobile operators to quickly deploy prepaid payment across borders in partnership with international distributors and mobile operators.
- o **USSD, SMS, IVR and Web** subscriber touch-points provide the control and ease-of-use subscribers demand.
- o **Peer 2 Peer** funds transfer opens up new distribution channels
- o **ePIN** securely and cost-effectively delivers top-up PINs via integration to multiple point of sale applications or
- o **ISO 8583 standards compliance** supports direct and secure interfaces
- o **Open connectivity** allows for seamless integration with retail locations, distribution channels, financial service payment gateways and billing systems.
- o **Stored-Value Account and Near Field Communication (NFC)** (NFC) solutions augment the capability of Payment Manager, logically extending functionality from recharge to full mobile commerce.

Electronic recharge and funds transfer are vital to linking together a vast network of cost effective distribution touch-points and your subscriber's mobile phones. With the continued growth of feature-rich prepaid services and the promise of mobile commerce becoming a reality, the ability to expand, differentiate and manage the electronic Top-Up business becomes essential.

XIUS provides cutting edge Payment solutions that expand your distribution footprint, both domestically and internationally. Let Payment Manager help your business realize its full potential.

XIUS Payment Manager simplifies electronic recharge for the mobile operator and its subscribers and eases enablement of service rollouts. It is a comprehensive payment solution that enables the creation and management of a wide network of Top-Up channels, definition of feature-rich promotions and loyalty programs, and positioning of the business for optimal profitability. Its robust capabilities and industry standard interfaces allow for deployment of differentiated services quickly and reliably.

Payment Manager can extend the top-up footprint across international borders and other operators. It provides tools and information needed to safely and securely manage the growth of electronic recharge. Payment Manager helps position the mobile operator for market leadership.



Payment Manager integrates with your existing billing system, adding new functionality and capability while minimizing risk or disruption from billing system modifications.

According to industry research, over 75% of new users around the world will be prepaid, all of whom will require easy-to-use recharge.

The emergence of mobile commerce has opened up new opportunities to increase revenues through sales of products and services, generation of more transaction commissions, and increased data traffic.



## Case Study:

**XIUS partnered with a large Tier 1 Mobile Operator to help their business in Latin American. The company set out to achieve the following challenging goals by the end of 2009:**

- Increase electronic recharge revenues from the current 27% of total recharges to 60%.
- Increase electronic recharge transactions per month from the current 1.7 million to 4 million

**XIUS assisted the Mobile Operator to enhance its use of Payment Manager in early 2009. The results since then have surpassed the customer's expectation and targets:**

- Electronic recharge revenues went up to 87% of the total recharges in October 2009
- Electronic recharge transactions per month reached 4.6 million transactions in July 2009

XIUS Payment Manager has enabled us to deploy our prepaid payment and electronic recharge solution across our networks in Ecuador so that our subscribers can electronically recharge their services through our vast retailer network

**Alonso Alban**  
CIO Telefónica Ecuador

## Company Profile

*XIUS enables mobile operators to differentiate their service through innovative real-time and end-to-end managed solutions that ensure seamless mobile transaction management and monetization, optimize operational efficiency and reduce risk while enhancing the end user mobile experience.*

*XIUS develops flexible, scalable and robust solutions that enable mobile operators to rapidly deliver differentiated services and gain first mover advantage, build subscriber loyalty, and sustain leadership.*

*Pioneers in wireless and signaling technology since 1989, XIUS has an implementation foot-print across five continents*  
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