



PERFECTING COMMERCE
TRADEROOT
EUROPE

Mobile Pay Solution

Traderoot's Mobile Pay Solution features a range of products that support mobile wallets:

- Traderoot Universal Issuing Platform – Core Account
- Traderoot Universal Issuing Platform – Electronic Value Distribution
- Traderoot Payment Services Provider – Acquirer
- Traderoot Card Management System

Mobile wallets – at the heart of the payment technology convergence

The use of mobile phones is expanding from the developed markets to developing markets at an ever-increasing rate. With over 100 million smartphones shipping every quarter, it can be argued that mobile devices are the most influential technology and business driver in the world today.

The mobile phones are also emerging globally as the medium where payments technologies are converging: merchant purchases, airtime top-up, person-to-person transfers, mass transit top-up, rewards and utility payments.



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Increasing sophistication, increasing simplicity

There are two distinct facets to the implementation of mobile payment systems. In countries equipped with mature payment infrastructures, mobile phones are developing into sophisticated, location-aware, multi-channel wallets that expand current banking functionality with enhanced customer experience, convenience and control, and new transaction types.

Such implementations typically involve interoperability with the major card schemes (MasterCard, Visa, American Express and Diners Club International) and contactless payments using Near Field Communication (NFC) and QR codes.

In countries where there is little or no payment infrastructure, financial service providers often leapfrog traditional technologies to deploy mobile-only payment systems, in which both wallet holders and merchants use a mobile phone to transact.

Easy management and reporting

The system provides extensive customer management, from registration and validation to ongoing management of access credentials (PINs). Furthermore, you can easily set up messaging for notifications and statements. A comprehensive set of real-time and batch-based reports, as well as system monitoring tools, are available out of the box, ensuring reliable MIS and uninterrupted service from the mobile wallet solution.



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The versatile solution from Traderoot

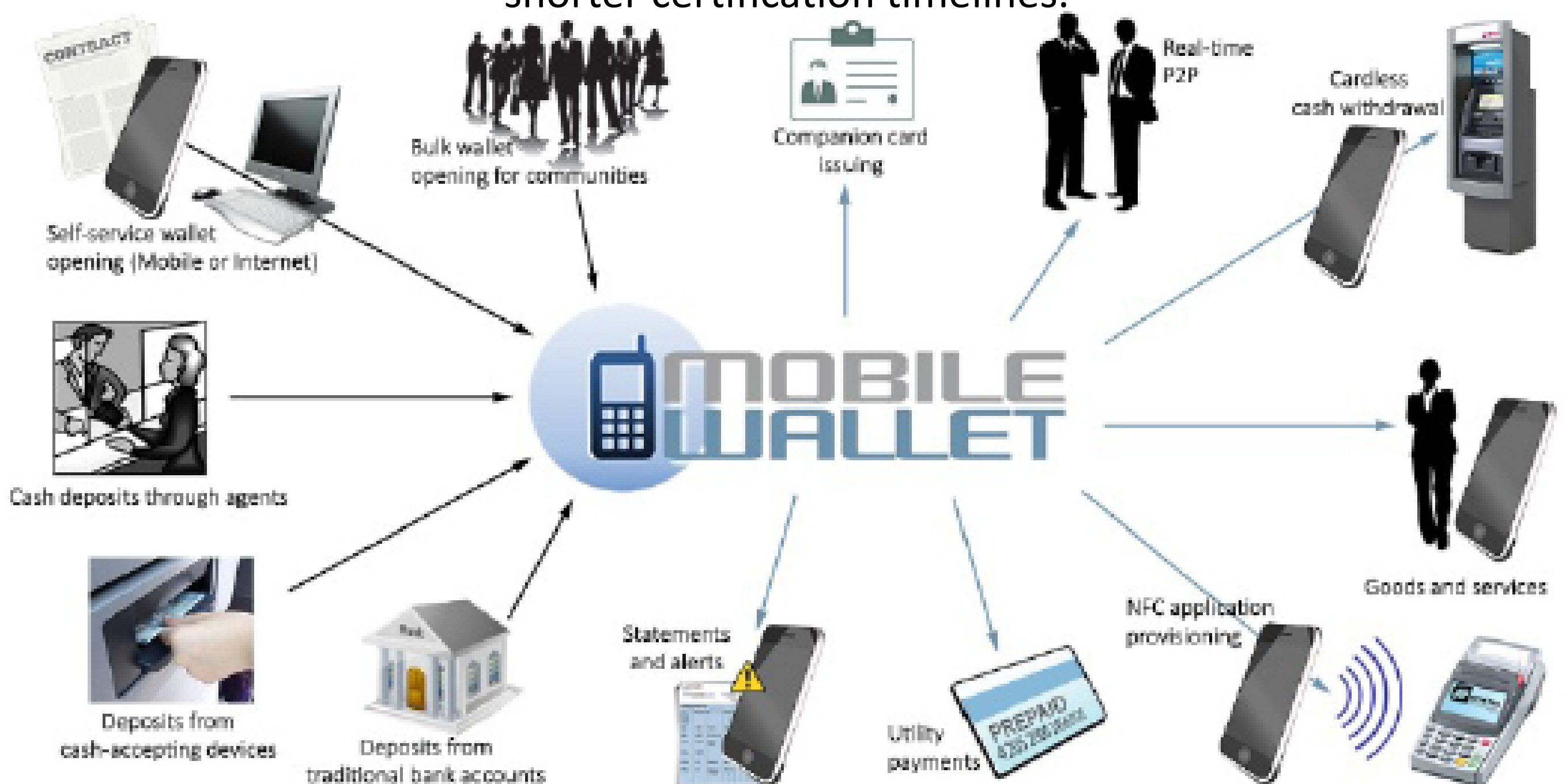
Traderoot's mobile wallet solutions enable diverse financial institutions and service providers to create new revenue streams by implementing a mobile payment platform tailored to their individual business objectives, infrastructure, market, communities and customers.

They address a wide range of business cases, including prepaid wallet, financial inclusion, NFC, payroll and virtual wallets. The wallet accounts can be set up to comply with the requirements of major card schemes such as MasterCard and Visa, or they can be set up as proprietary configurations.

The Traderoot platform is thoroughly integrated, using numerous interfaces to card schemes, major core banking systems and financial switches, as well as multiple interfaces to front-end devices such as POS systems, cash recyclers and ATMs. If you have a network of agents, the system provides granular control of each agency's deposits and liquidity levels. The platform's rules engine can be configured to calculate almost any commission or fees structure and to generate merchant settlement instructions and direct postings to general ledger applications.

For businesses who want to breathe new life into their legacy systems, the Traderoot solutions can offer new channels and transactional capabilities with record time-to-market.

The Mobile Wallet platform is PA-DSS certified, guaranteeing higher levels of security and shorter certification timelines.



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