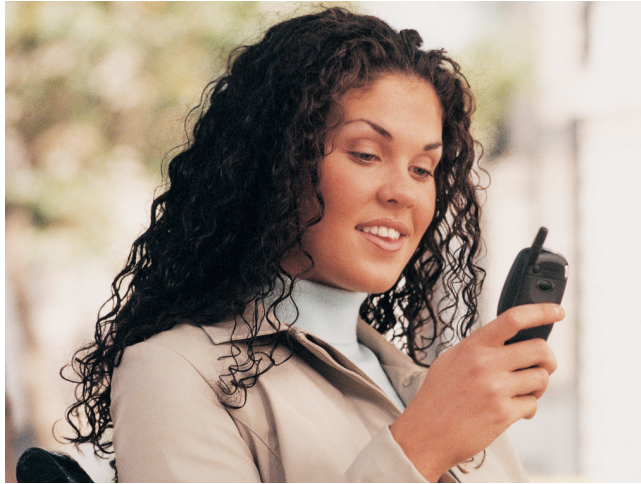


## BENEFITS AT A GLANCE

- Supports a range of pre-pay transactions and services
- Value-added application builds new revenue streams for service providers and merchants
- Electronic distribution streamlines operations and eliminates costs
- Provides a secure online interface into multiple network operators



# PAYware PrePay

## Electronic Solution to Top-Up or Recharge Prepaid Accounts and Services

The global pre-pay market is one of the fastest-growing segments of the payment industry. Network operators and service providers need a solution that can accommodate a range of pre-pay transactions and services — and drive additional revenues through POS payment infrastructure.

PAYware PrePay addresses this market challenge and increases the return on investment on your POS device. It enables the electronic top-up of mobile phone accounts and other prepaid services, including long distance calling cards. It also supports the activation, top-up and redemption of stored value gift and loyalty cards.

Replace your costly and inefficient paper-based distribution with an online point-of-sale solution and

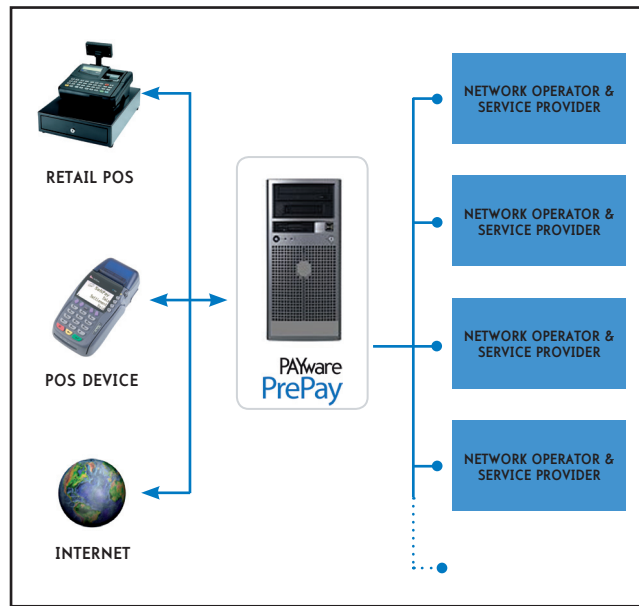
eliminate the need for voucher handling. With no inventory to manage, retail operations are streamlined, costs are lowered and the theft of vouchers is eliminated. It also helps increase your revenues as new types of transactions are implemented.

Well-proven in the market, this end-to-end electronic solution routes top-up and recharge requests from a retailer or point of sale through to a network operator or airtime service provider. PAYware PrePay provides a secure interface into multiple network operators whereby top-up requests from POS terminals and other sales devices are forwarded online to the selected network operator. Alternatively, PINs or activation codes can be stored on the

PAYware PrePay host for download to the POS system.

Coupled with VeriFone devices, PAYware PrePay is a comprehensive, fully integrated end-to-end solution. It also supports transactions from multiple sources, including interactive voice response (IVR) systems, the Internet and self-service kiosks. The secure, immediate online activation of prepaid accounts and services from numerous sources not only improves customer convenience, it also helps prevent fraud and theft.

# PAYware PrePay



Supporting multiple front-end devices and interfacing into multiple network operators, PAYware PrePay is a complete end-to-end solution.

## SYSTEM REQUIREMENTS

### Operating System

Windows 2000/Windows Server 2003

### Server

Dual Processor Intel Pentium 4

### Database

MS SQL Server 2000 or Informix 7

### Memory

1GB RAM

### Storage

40 GB (RAID)

## Features & Benefits

### Improved Operations and Convenience

- Supports real-time activation of top-ups as well as online and offline PIN and activation code printing
- Reduces costs associated with voucher/scratchcard production and distribution
- Improves cash flow, eliminates out-of-stock situations and reduces fraud
- Builds new revenue streams by allowing added-value transactions on POS devices

### Superior Flexibility and Security

- Easy to configure to meet specific requirements and interface with multiple network providers
- Terminal management system allows easy download of applications and remote configuration
- Features message encryption and authentication to improve security
- Checks top-up request against an agreed merchant credit limit and merchant opening hours to minimize risk and reduce fraud

### Robust Reporting Capabilities

- Logs all transactions, errors, communications and status to simplify audits
- Comprehensive transaction analysis and reporting
- Full and easy reconciliation between terminal and host makes it easy to rectify errors