

OPPORTUNITY

Timely issuance of bill and its timely payment are two crucial features of modern life. Most utility companies print bills and then mail them to customers. The customers then have to send paper checks or go up to the bill payment shop or pay using the internet.

Statistics show that world over, people increasingly prefer access to electronic bill payment systems that facilitate timely payment. The Mobile Bill Payment solution is a step ahead in this direction.

C-SAM presents a unique mobile phone based solution for mobile bill payments. It frees up the customer from the time consuming traditional process of paying bills allowing them to pay bills while on-the-move **and anywhere, anytime.**

C-SAM's unique solution takes the internet based bill payment a step forward and extends it to the mobile phone and helps utility companies to add to the customers' convenience and reduce costs and pass the benefit to the customers.

C-SAM'S MOBILE BILL PAYMENT SOLUTION

C-SAM provides a unique and patented **Mobile Transaction Platform** (MTP) that enables Utility companies to offer Mobile Bill Payment and other Value Added Services (VAS) electronically, wirelessly and securely to their customer on the mobile phone.

MTP consists of a downloadable mobile application (**OneWallet**) for Consumers and an intelligent backend system (**Wallet Service Center**) that establishes secure interfaces with banking and other backend systems.

Consumers have access to a host of functions ranging from enrolling billers, downloading and viewing bill and making payments.



C-SAM’s carrier-grade platform has evolved through extensive research and development over the last eleven years for which eleven patents have been issued and twenty applications are pending. The platform supports different handset environments and mobile carrier networks, as well as Near-Field-Communication (NFC) based secure proximity transactions over mobile phones for payment & non-payment applications. C-SAM’s unique security architecture enables providers to configure different trust models, and effectively aggregate applications from disparate domains without adversely affecting their existing risk management practices.

The platform's device and network agnostic solutions, with support for multiple mobile device platforms and channels, and support for search and transaction based advertising, personalized coupons and promotions, and integration of 3rd party open content, coupled with development tools and APIs for quickly developing & launching additional services provides customer with the necessary competitive advantage.



MOBILE BILL PAYMENT SERVICES

C-SAM’s Mobile B Payment solution contains several canned services and functionalities.

Supported services include:

Biller Information		Bill Payment	
<ul style="list-style-type: none"> • Search Billers • View Biller Info 	<ul style="list-style-type: none"> • Enrol for Bill Payment • Manage Biller List List 	<ul style="list-style-type: none"> • View & Download Bill • Make Payment 	<ul style="list-style-type: none"> • Edit Source of funds information
Information		Value Added Services	
<ul style="list-style-type: none"> • Get alerts 		<ul style="list-style-type: none"> • Mobile Advertisement • Refer a Friend 	<ul style="list-style-type: none"> • Offers & Promotions • mCommerce Services



BENEFITS

Consumer	Utility Companies
<ul style="list-style-type: none">• Increased Convenience• Reduced theft, fraud and mismanagement• Ability to maintain electronic records• Access to other Value Added Services• Time Saving	<ul style="list-style-type: none">• Reduce Printing and Collection Costs• Acquire New Customers• Offer New Products & Services• Enhance Customer Relationship• Offer Personalized Solution• Reduce Churn

IMPLEMENTATION

The MTP consists of a turnkey solution, which includes the product, system integration, training and maintenance. C-SAM would set up and brand the MTP as per bank's requirement, and develop the necessary secure interfaces with its back-end systems. The MTP can be scaled to offer other payment and value added services.

C-SAM Support for multiple deployment models, including On-Site, Hosted and ASP/SaaS. Additionally, C-SAM provides Tier II & III Technical Support and with option for integrating MTP with Provider's Self-Care Portals.

Platform support for multiple user and transaction based business models, to build the necessary ecosystem of service providers and partners, to offer subscribers a rich bouquet of secure transactional services on their mobile phones.

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