

OPPORTUNITY

Money transfer (or International Remittance) is a natural fit for adoption of new communication technologies. With an upsurge in expatriate employment, the need for secure and efficient money transfer has grown in the past couple of years. According Juniper Research the international mobile money transfer market will be worth in excess of \$65bn by 2014, driven principally from migrant workers based in developed countries.

C-SAM presents a unique mobile phone based solution for money transfers. It frees up the customer from the time consuming process of transferring funds allowing them to send and receive money while on-the-move **and anywhere, anytime**.

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

C-SAM'S MOBILE MONEY TRANSFER SOLUTION

C-SAM provides a unique and patented **Mobile Transaction Platform (MTP)** that enables Money Transfer companies to offer Mobile Money Transfer 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 Money Transfer functions ranging from checking exchange rates, adding beneficiaries to transferring funds.



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 MONEY TRANSFER SERVICES

C-SAM's Mobile Money Transfer solution contains several canned services and functionalities.

Supported services include:

Beneficiaries		Source of Funds	
<ul style="list-style-type: none">Add BeneficiaryView/Edit Information	<ul style="list-style-type: none">Manage Beneficiary List	<ul style="list-style-type: none">Add Source of Funds (Bank A/c/Credit Card)	<ul style="list-style-type: none">Edit Source of funds information
Information		Value Added Services	
<ul style="list-style-type: none">View exchange rates	<ul style="list-style-type: none">Locate Branch	<ul style="list-style-type: none">Mobile AdvertisementRefer a Friend	<ul style="list-style-type: none">Offers & PromotionsmCommerce Services



BENEFITS

Consumer	Money Transfer 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">• Acquire New Customers• Offer New Products & Services• Enhance Customer Relationship• Offer Personalized Solution• Reduce Channel/Support Cost• 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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