

OPPORTUNITY

In the intensely competitive world of Telcos, Prepaid plans continue to dominate with over 60% subscriber base continues to be Prepaid. While the Prepaid plans are extremely popular, topping up a prepaid account can be very cumbersome for consumers. For Telcos, Prepaid plans contribute to significant overheads in terms of vouchers distribution, retail network management & cash leakages. Telcos have come up with various ways to address this problem, for example, Top ups are available at Point of Sale (POS), ATM terminals, Websites etc. This has added to the customers' convenience and helped telcos to cut costs and pass the benefit to the customers.

C-SAM's Prepaid Airtime Top up solution takes the existing top up channels to the next level and enables consumer to top up their account on the go from their mobile phone. Additionally, C-SAM's solution also enables Agents/Retailers to sell & distribute prepaid airtime using their Mobile phone without worrying about handling paper vouchers.

C-SAM's solution helps telcos to significantly reduce cost of voucher distribution, channel management and at the same time reduces the cash leakage.

C-SAM'S PREPAID TOP UP SOLUTION

C-SAM provides a unique and patented **Mobile Transaction Platform (MTP)** that enables Telcos to offer Prepaid Top up 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 viewing prepaid balance to top up the prepaid card.

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 PREPAID TOP UP SERVICES

C-SAM's Prepaid Topup solution contains several canned services and functionalities.

Consumers			
<ul style="list-style-type: none"> View Balance View account information 	<ul style="list-style-type: none"> Top up Prepaid Card Airtime P2P View Transaction Receipt 	<ul style="list-style-type: none"> Locate service centers Mobile Advertisement Refer a Friend 	<ul style="list-style-type: none"> View Transaction history Other mCommerce Services
Merchants/Agents			
<ul style="list-style-type: none"> Top up Consumer Account Get Alerts 	<ul style="list-style-type: none"> Manage Receipts View Transaction History 	<ul style="list-style-type: none"> Mobile Promotions Loyalty 	<ul style="list-style-type: none"> Other mCommerce Services



BENEFITS

Consumer	Merchants/Retailers	Telcos
<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">• Opportunity to earn additional revenues• Reduced theft, fraud and mismanagement• Ability to maintain electronic records	<ul style="list-style-type: none">• Reduce Printing, Distribution & 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 Telco'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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