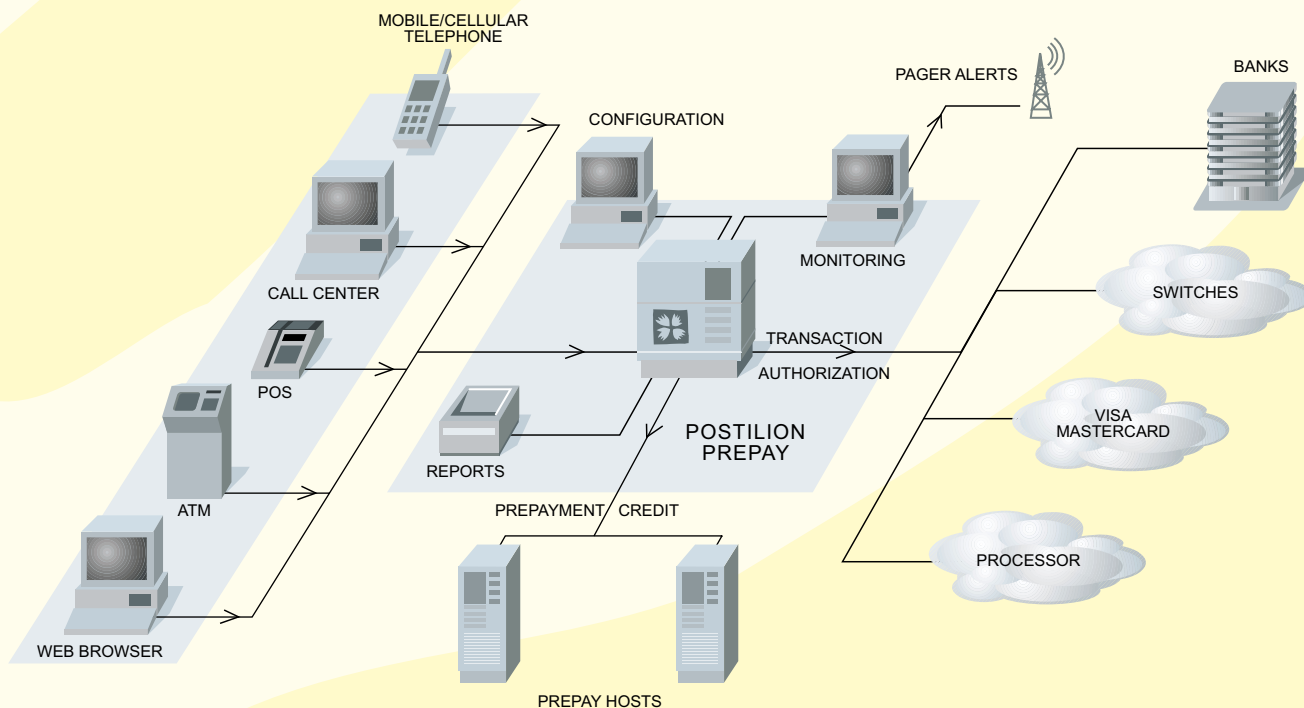


Prepayment

with Postilion PrePay

- Bring down costs by automating your prepay process
- Increase the use of your services by providing more prepay choices
- Accept prepay transactions by credit card, debit card or cash
- Credit prepay accounts immediately

Postilion PrePay allows you to automate your existing prepayment processes and offer your customers new ways to prepay



It's easy

Postilion PrePay is easy to implement using well-known and low operating cost technology – Windows NT and SQL Server.

Some service companies manage their own prepay systems while others rely on a process managed for them by a third-party processor, switch or bank. Whether your business is a prepay-based service business, a processor, a switch or a bank, Postilion PrePay can be used to offer consumers many ways to pay in real time for your services or those of your customers.

Customer convenience

Prepayment is fast becoming an important way in which many people manage their spending. It is crucial for businesses – whether they are mobile phone operators, utility companies or any other business dealing with payment in advance for services – to offer their customers a variety of ways to prepay. This flexibility is very important if customers are to be given the option to select their preferred prepay mechanism – which will undoubtedly accelerate the use of the business's services.

Postilion PrePay provides a single product solution which can provide a variety of customer channels, including prepayment:

- at the point of sale (POS);
- via traditional and modern web-based ATMs;
- via the Internet using standard Internet browsers;
- via WAP-enabled mobile/cellular phones; and
- via telephone (including call centers).

With Postilion PrePay, these prepay customer channels can be added to existing IT infrastructures with minimal system impact.

Automation of traditional prepay processes

Many traditional prepay mechanisms involve a great deal of costly manual processing, such as the use of prepay vouchers. With Postilion PrePay, these costly services can be replaced by online electronic mechanisms providing a more cost-effective and customer-responsive service.

Online transaction authorization with immediate and guaranteed funds transfer

Postilion PrePay is based on the Postilion product with specific enhancements to address the prepay online payments business. Postilion is a proven electronic funds transfer product that has been implemented by clients around the globe to process transactions – including prepay transactions – from a diverse range of customer channels.

Using Postilion PrePay will ensure immediate online authorization of credit and debit card payments, where required, with immediate funds credit to the prepay account. These funds can then be used by the customer instantaneously. Furthermore, Postilion PrePay will ensure transaction integrity – funds will not be debited unless the prepay account can be credited, and vice versa. In addition to bankcard-based prepayment, Postilion has been implemented for cash-based prepayment.

Off-the-shelf components

Since Postilion is an established payment authorization product, a range of components already exist that can be deployed to meet the prepayment system requirements of any customer.

The extensive variety of off-the-shelf interfaces includes:

- mobile phone operator system interfaces;
- bank, processor and switch system interfaces; and
- different customer channel interfaces, such as the Internet, mobile SMS, mobile WAP, ATMs, POS and call center applications.

In addition, Postilion's underlying Java software development kit allows for quick and cost-effective development of new interfaces if it is necessary to meet a specific customer requirement.



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