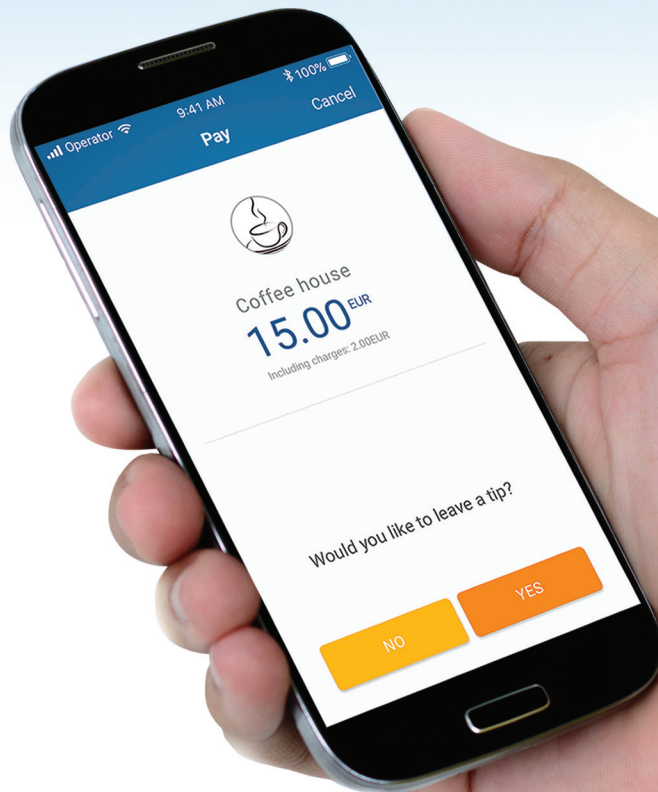


# NETinfo

MOBILE FINANCIAL SERVICES



Mobile payments made simple and secure



## NETinfo Mobile Financial Services (MFS)

NETinfo Mobile Financial Services (MFS) is a digital wallet solution, designed and developed to run on iOS or Android devices, providing an alternative payment method to cash or credit cards.

NETinfo MFS is adapted to current international mobile payment practices making it ideal for both developed and emerging markets as well for banked and un-banked communities. It runs independently of any card association or third-party, and has very low transaction costs.



NETinfo MFS provides users with a secure, user-friendly and powerful tool for conducting mobile financial services, using any smart phone and with any available mobile network. NETinfo's two-way beacon technology provides the convenience of in-store payments, while various value-added-services enhance the customer experience before, during and after the payment.



## What is MFS?

MFS is a closed loop system where all the electronic money circulating within the e-wallet accounts must be backed up by an equal amount of money deposited in an associated bank account. The key participants in the system are users, merchants and agents, and each will hold an e-wallet account. Any transactions within these e-wallets are cleared and settled instantly in the system. The MFS operator can set up the characteristics and features of the ecosystem parametrically, through the MFS administration portal, and monitor the wallet.



## User benefits

- ✓ **Online registration:** NETinfo MFS enables online registration, automating the end-to-end process and eliminating paperwork. Users gain speed and convenience, and there are multiple KYC levels.
- ✓ **Convenient cash in / cash out:** MFS users can cash in/top up their e-wallet or cash out any time using their bank account, their credit card or through the agents of the MFS system.
- ✓ **P2P:** MFS users can make person-to-person fund transfers using a mobile device and either a mobile/wallet number or by selecting a beneficiary from the mobile's contacts. Both will receive SMS confirmations when transactions are complete.
- ✓ **Payments:** NETinfo MFS facilitates any type of payment including government payments, municipality payments, ticketing, parking, vending machines, gas stations and many more.
- ✓ **Convenient over-the-counter/online payments:** NETinfo's two-way beacon technology allows users to make in-store payments, independently of any mobile network or internet connection, and online payments using their digital wallet.
- ✓ **Loyalty programmes and coupons:** NETinfo MFS has an in-built loyalty system and rewards for users. MFS users can view and manage loyalty points accumulated per merchant, and review and take advantage of merchant offers.
- ✓ **PFM:** MFS users can have an aggregate and detailed insight of their e-wallet account including transactions history and analysis. They can also perform full money management, in order to estimate their income and control their expenses, via goal and budgeting tools.
- ✓ **Fast and secure environment:** A secure mobile financial services environment where users and their mobile devices must be registered and activated in the MFS platform in order to access the system. Payments within the system are cleared and settled instantly within the MFS platform.

## Benefits to merchants

- ✓ **Low to zero switching cost:** Very easy and low cost for the implementation of this alternative payment method. NETinfo MFS can be integrated effortlessly with any POS system.
- ✓ **Low transaction cost:** MFS is independent of any card associations and third-parties, while any payments within the wallets are cleared and settled instantly in the system, meaning very low transaction costs.
- ✓ **Cross-selling and up-selling opportunities:** Acquire new customers and increase sales by using the MFS marketing campaign tools, which generate leads for cross-selling and up-selling.
- ✓ **Increase revenue:** Merchants can increase their revenue by acting as agents thereby enjoying commissions from the enrolment of new users and the transactions performed by them thereafter.
- ✓ **Big data:** By using big data insights, merchants, can personalise their marketing and attract new customers.
- ✓ **Loyalty system:** The in-built loyalty system and the associated tools enable the merchants to manage their coupons and loyalty points. Each merchant can define its own loyalty plan and offers.

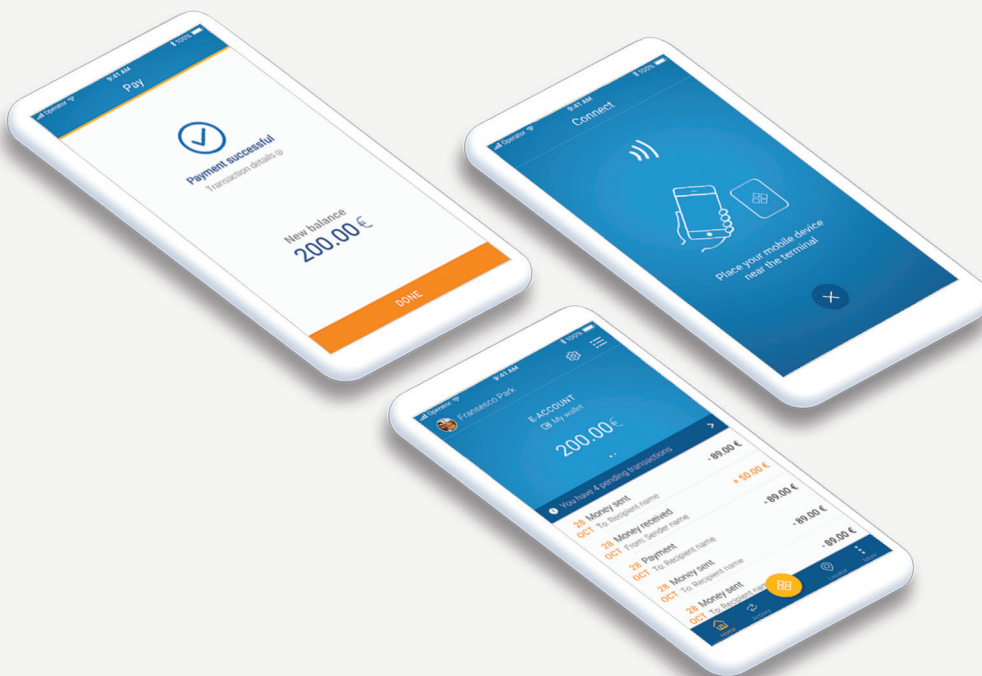


## Operator benefits

- ✓ **Central management of the system:** NETinfo MFS is fully and centrally managed by the MFS operator, which can define the whole business model including the charges and fees that will apply to every activity.
- ✓ **Low operating cost:** All transactions within the system are settled and cleared within the MFS platform, hence low operating cost.
- ✓ **Loyalty system:** The operator can define its own loyalty plan and offers in order to gain more revenue and attract new customers.
- ✓ **Expand the ecosystem:** The operator can continuously add new partners, merchants, agents, services or functionality to the system, increasing the offering to existing users, while attracting new customers.

## Agent benefits

- ✓ **Revenue opportunities:** Gain revenue through commissions from the enrolment of new users and the transactions performed by them thereafter.



## Why NETinfo

Our growth parallels the rise of digital and mobile communications. With nearly two decades of experience, we are digital natives with a comprehensive understanding of how banks and financial institutions can best meet their customers' needs and position themselves for the future.

NETinfo's customised solutions maximise speed and efficiency and improve customer journeys and engagement. Ease of administration, including extensive self-administration and maintenance capabilities, is fundamental to the NETinfo offering, as are competitive pricing and rapid implementation.

The result is a market-leading omnichannel and mobile banking service that gives banks and financial institutions the power to serve their customers in the way they expect today. That means online, on the move, on demand.



## Creating unique customer experiences





# NETinfo

23 Aglantzias Ave., 2108 Nicosia  
P.O. Box 22658, 1523 Nicosia, Cyprus  
T: +357 22753636 | F: +357 22765680

[mail@netinfo.eu](mailto:mail@netinfo.eu)  
[www.netinfo.eu](http://www.netinfo.eu)