

Top-Up Solution



Online solution for replenishment of pre-paid accounts and services

The global pre-pay market is one of the fastest growing segments of the payment industry. The challenge for network operators and service providers is to deploy a solution that can accommodate a range of pre-pay transactions and services. The AllSecure is an advanced suite of products that facilitate the electronic topup or replenishment of a range of pre-paid accounts and services. These include:

- Cellular pre-pay
- Long distance calling cards
- Pre-paid payment cards
- Utility and housing payments
- Activation of gift and other cards.

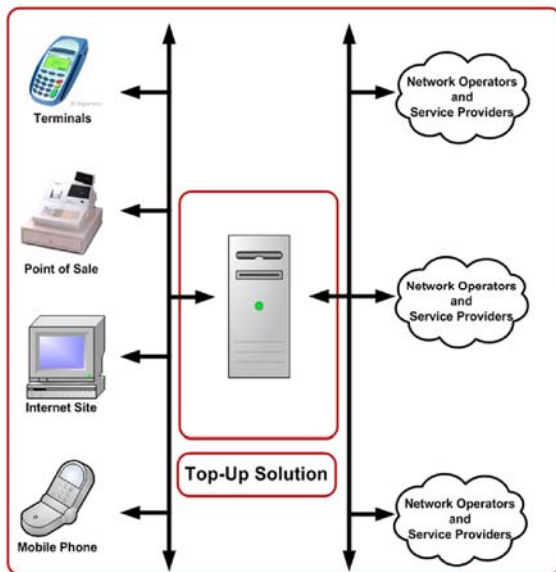
Pre-paid is a major method of service delivery to many operators, most notably within the telecom sector. This is a model allows for accelerated growth and market share acquisition.

The AllSecure replaces costly and inefficient paper-based distribution with an online point of sale solution without the need for voucher handling. Benefits include:

- Prevents fraud and theft through secure electronic distribution
- Improves cashflow as there is no inventory
- Never 'out-of-stock' because of real-time delivery
- Reduces cost associated with voucher production and distribution
- Builds new revenue streams from new types of transactions
- Improves customer convenience from automatic online activation
- Provides added value transaction processing to POS infrastructure.

Comprehensive and Proven Solution
 The AllSecure is a complete end-to-end solution ranging from retailer or point of sale through to network operator or airtime provider. The solution is well proven in the market. AllSecure Host The central AllSecure Host provides an online interface into multiple network operators. Topup requests from terminals and other sales devices are forwarded online to the selected network operator. Alternatively PIN numbers or activation codes can be stored locally on the Host for download to the POS system. AllSecure Terminal The AllSecure terminal application is user-friendly and allows merchants to sell topups through their point of sale terminals. This easy to configure application operates on a range of Ingenico™ terminals

Other Transaction Sources The AllSecure also supports topup requests from sources including Internet, SMS and integrated electronic point-of-sales (ePOS).



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AllSecure **Key Features:** **Online Topup** - provides online real-time topup including online activation of credit. **PIN Printing** - supports online and offline printing of PIN number or activation code. **Online Real-time Activation** – supports secure online activation of physical cards such as gift cards. **Multiple Network Providers** - can interface to multiple network operators and support different configurations for each operator. **Secure Transactions** - features message encryption and authentication of each transaction to reduce fraud. **Transaction Audit History** - logs all activity including transactions, errors, communications and status. **Easy Reconciliation** - full and easy reconciliation between terminal and Host makes it easy to rectify errors. **Scalable, Resilient and Fault Tolerant** - supports multiple servers, load balancing, RAID storage solutions and automatic switching between communication ports. **Flexible and Easy-to-Use Customer Interface** - supports swiped or keyed entry of customer data. Handles refunds, cancellations and duplicate receipts. **Credit and Opening Hours checking** – able to check the topup request against an agreed merchant credit limit and merchant opening hours to minimize risk and reduce fraud. **Local Configuration** - business logic within the host and terminal is easy to configure to support local and specific network operator requirements.

Terminal Independent - supports multiple terminal types, functionality and message formats. **Terminal Management System** – allows easy download of terminal application and remote configuration and management of terminal estate.



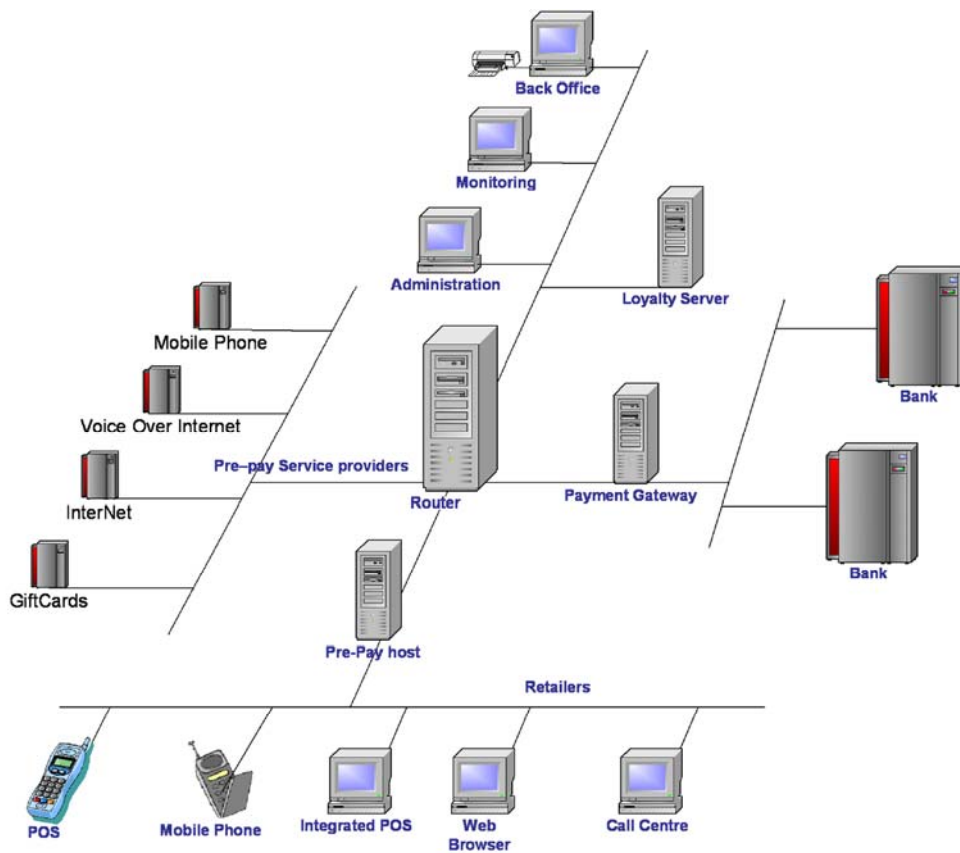
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The AllSecure suite of value added applications by AllSecure International Ltd provides a tremendous opportunity for services operators to utilise state-of-the-art technology to improve the service delivery process to their customers. The AllSecure suite thus includes:-

- E-payment solutions-
- Top-up solutions-
- Loyalty solutions-
- Micros Fidelio interface-
- E-billing solutions



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