

Mobile Branchless Banking Solution

For Pak Telecom Mobile Limited (PTML)

SYBASE 365, an SAP COMPANY | AbacusConsulting Technology

AUGUST, 2012



AbacusConsulting The Abacus Consulting logo, which consists of the company name in a dark blue serif font followed by a stylized "A" icon made of vertical lines.

Table of Contents

- About Us
 - Abacus Profile
 - SAP Profile
- SAP Solutions for Financial Services
- Sybase mCommerce Solution
- Global Case Studies
- Sybase Mobiliser R5 Architecture
- Branchless Banking Features





About Us

Overview of Abacus, Overview of SAP and Relevant Product Portfolio



AbacusConsulting - Achievements



1200+ Projects completed in Pakistan and the Middle East

2000+ People employed worldwide

400+ Consultants active in multiple fields

150+ Clients entertained each year

18 Project sites around the globe

Ranked 29 in AllWorld Fast Growth Arabia 500

23 out of 35 Fortune 100 operating in Pakistan are our clients



Our Global Footprint



Our Strategic Alliances



SAP is the world's leading provider of business software solutions with a global turnover of €14.2 billion. With customers in over 130 countries, SAP provides distinct solutions addressing the needs of all size of businesses and companies.

MERCER

MARSH MERCER KROLL
GUY CARPENTER OLIVER WYMAN

Mercer is the global leader for trusted HR and related financial advice, products and services. Mercer focuses on the financial and retirement security, health, productivity and employment relationships of the global workforce.

SYBASE® An SAP Company

Sybase, an SAP company, is an industry leader in delivering enterprise and mobile software to manage, analyze and mobilize information. With presence in 60 countries and over 4000 employees, it is the world largest mobile messaging and content delivery platform.

ORACLE®

With more than 380,000 customers including 100 of the Fortune 100 and with deployments across a wide variety of industries in more than 145 countries around the globe, Oracle offers an optimized and fully integrated stack of business hardware and software systems.

FRAGOMEN

With over 1,000 legal and immigration professionals working worldwide, Fragomen is one of the biggest immigration consultancy firms in the world. Fragomen provides a full range of immigration solutions to help get people to their desired destinations – on time and in compliance with local immigration laws and regulations.

eXelsys

Exelsys provides high quality software products and development services to other software companies and systems integrators, helping them lower their development costs and deliver their projects on time. The company specializes in providing end-to-end Human Capital Management Software.



Our Business Overview



CONSULTING

Human Capital Consulting

IT Consulting

Corporate Finance & Strategy
Consulting

Public Sector Development
Consulting

TECHNOLOGY

Financial Sector Solutions

Enterprise Mobile Solutions

Application Development and
Management

SAP For Large Enterprise

SAP For Medium Enterprise

SAP Education

Healthcare Solutions

OUTSOURCING

Business Process Outsourcing

Contact Centre Services

Human Resource Outsourcing

Abacus Learning Services



Clients (Representative List)



Financial Services Solutions Overview



Financial Services Solution Offerings

Data Management & Analytics

- World Leader in BI, Analytics and Performance Management
- Innovative Next Generation In-Memory Computing for banks
- Social Networking Engagement

Internet Banking

- 70+ banks using Financial Fusion Banking Solution
- Consumer Banking solution
- Small Business Banking Solution
- Corporate Solution

Mobile Banking

- Mobile banking – multi channel: SMS, WAP, IVR, USSD, Smartphone
- Consumer and Corporate Mobile Banking
- Security-2 Factor Authentication
- Mobile Marketing

Mobile Commerce & mCRM

- Branchless Banking
- Mobile Payments
- Mobile Remittance
- Mobile CRM
- Social Media
- GSMA Mobile Money & WesternUnion Certified

Technology Consulting and Implementation Services



SAP in Banking Sector

+ 3,700 customers in banking in 120 countries

+2,600 Business Analytics customers

+1,300 Business Suite customers

+ 180 core banking clients in 48 countries

+ 75 Million bank accounts managed with Transactional Banking (+75 Million in process)

+ 150 Integrated finance and risk management

+ 1,000 database clients

+ 200 mBanking, eBanking, mPayments in 25 countries

+100 Cloud clients

+ 1,000 people dedicated to Banking

+ €1Bn in revenues

Strategic Alliance Partners

SAP + SYBASE LEADERSHIP POSITIONS

SBO

SAP

Sybase

SAP Applications

#1	Financial Accounting
#1	Human Capital Management
#1	Procurement
#1	Marketing Automation
#1	Customer Service
#1	Supply Chain Management
#2	Asset Management
#2	Project and Portfolio Management
#3	Collaborative Product Management

Mobility

#1	Mobile Device Management
#1	Mobile Commerce Services
#1	Mobile Messaging Services
#2	Mobile Middleware

Business Analytics

#1	SAP Enterprise Performance Apps
#1	SAP Business Analytics Apps
#1	Business Intelligence
#1	Specialty Analytics

Enterprise Information Management

#1	Business and Data Modeling
#1	Replication Services and Change Data Capture
Leader	RDBMS, EDW
Leader	Data Integration, Data Quality, MDM



SAP Solutions for Financial Services

SAP Solutions for Financial Services

Most Complete Solution
Portfolio for Banking



SAP
BusinessObjects™

SYBASE®
An SAP Company

successfactors™
An SAP Company

Accelerated
Innovation

Applications



In-Memory
Computing



Business
Analytics



Mobile



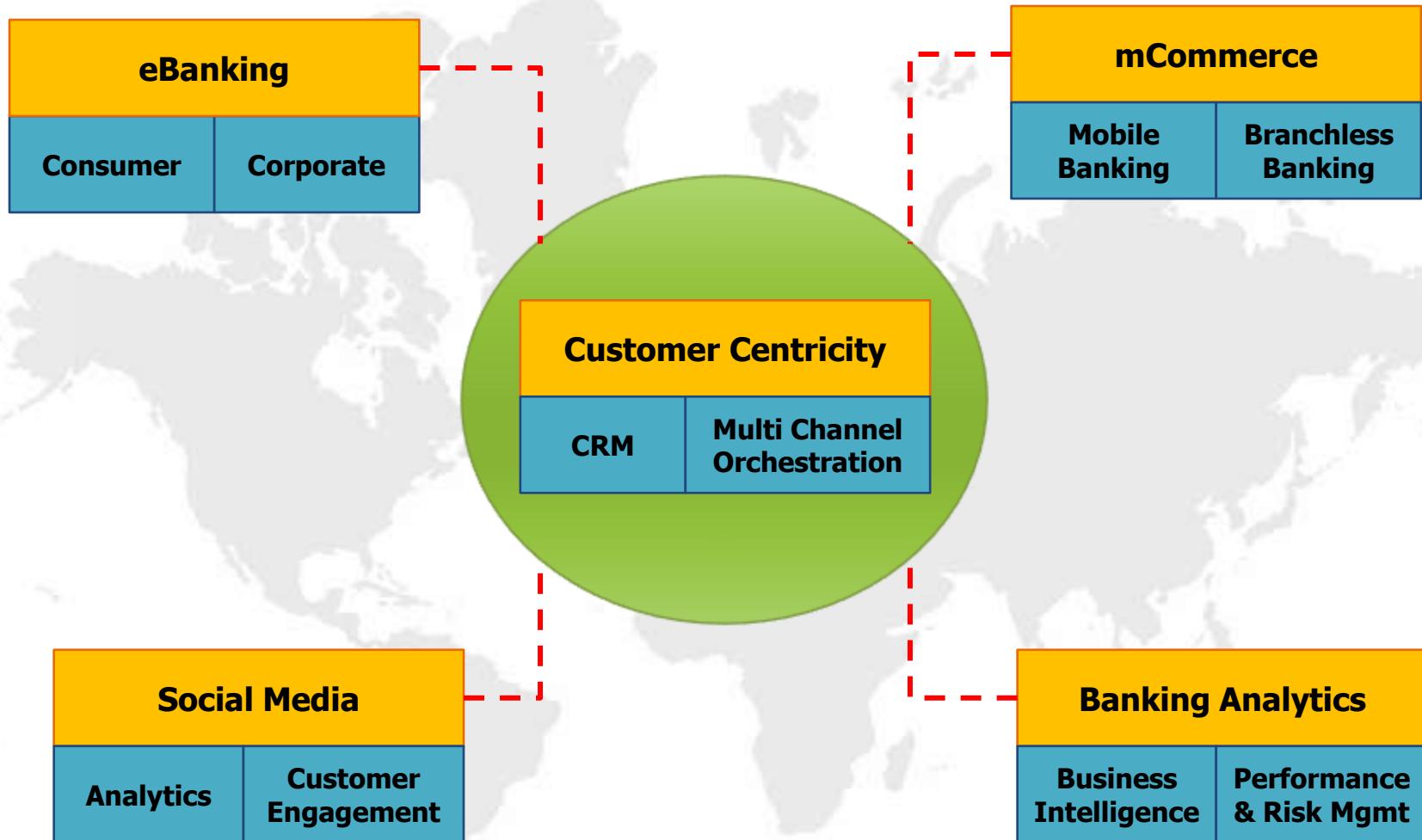
Cloud



Global
Presence & Reach

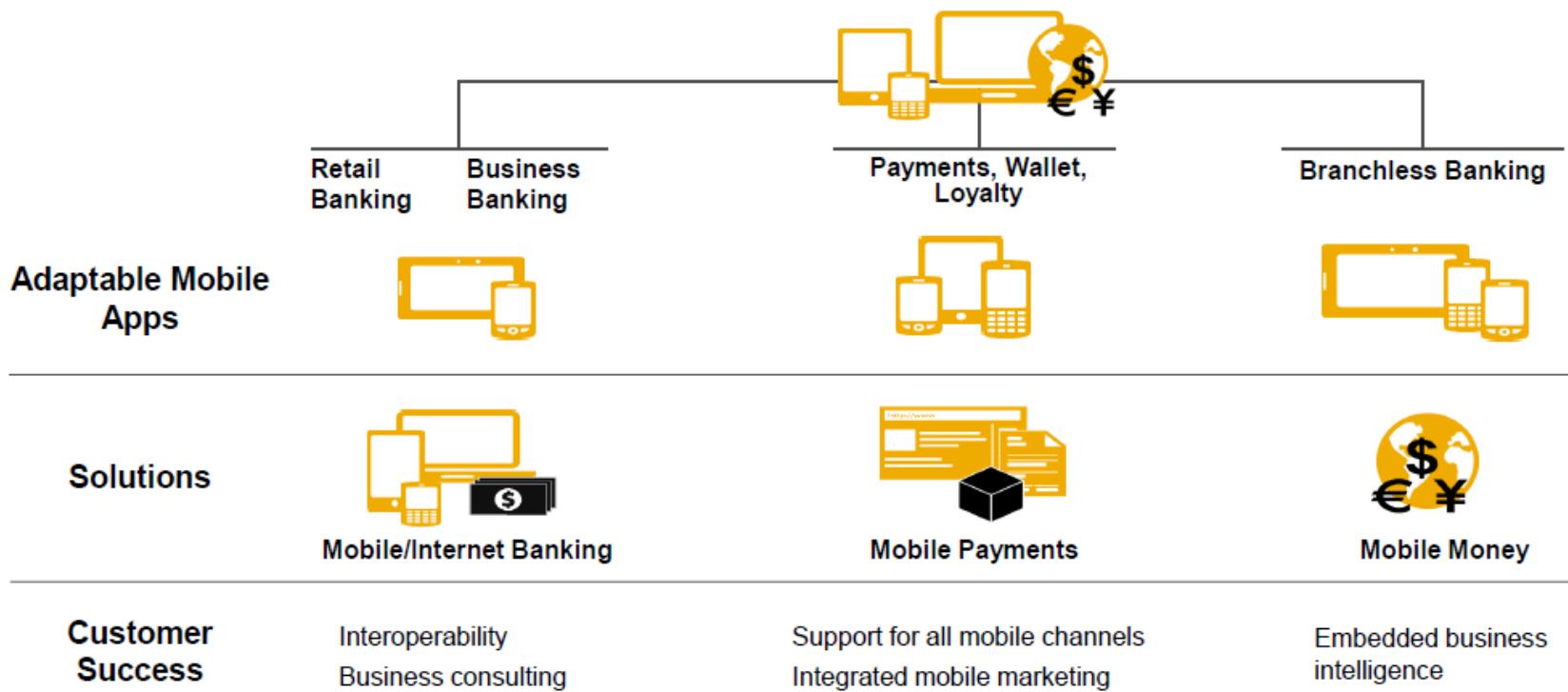


Ensuring Multi-channel Customer Centricity



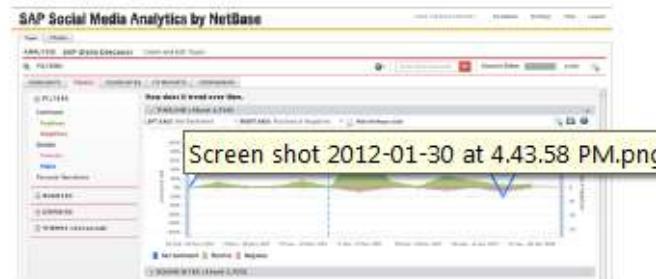
SAP Mobile Commerce Solution

Sybase mCommerce solutions



Social Media Solutions of SAP

Provide Processes for Banks to Engage with Social Customers



SAP Social Media Analytics by NetBase

Acquire
Social Media

Social Media Listening

Identify
Inquiries and
Issues

Route by
Skill & Need

Leverage Social with CRM Data

SAP Social Customer Engagement OnDemand

Gather
Insight on
Customer

Insights and Collaboration

Research
Response w/
Collaboration

Provide
Response to
Customer

SAP Business Intelligence Platform

Business Intelligence Platform



Information Discovery and Delivery

- Enterprise Reporting (Crystal Reports)
- Dashboard (Xcelsius)
- Ad-Hoc Reporting (Web Intelligence)
- OLAP Reporting (Pioneer)
- Live Office (Access of reports within MS Office)
- BI Mobile and BI Widgets

Enterprise Information Management

- Data Integration (Data Integrator)
- Data Quality Management (Data Quality)

Enterprise Data Warehouse

- Data Modelling and Data Management (BW)
- Performance Optimization (BI Accelerator)



SAP Business Intelligence Platform

Geo Spatial Analysis



One of the many features of SAP BOBJ to present geographically spread massive information in one snap with the ability to drill down in different clusters.

Integrated Multi-Channel User Experience

SAP Process Orchestration across different Lines of Business

Value add: Reduce cost and complexity across the entire solution landscape



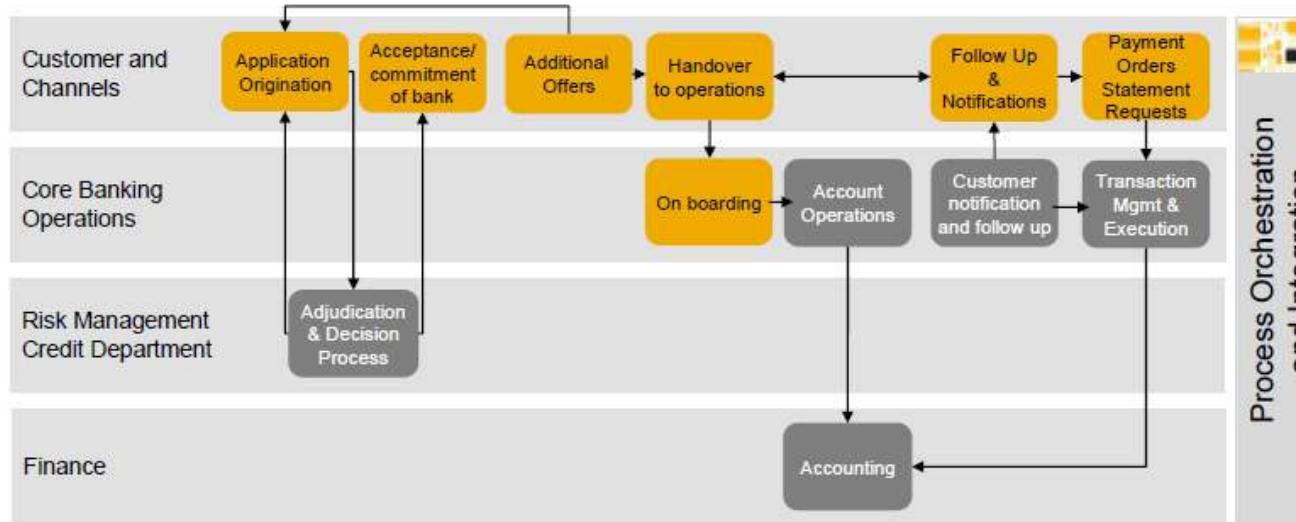
End to End Process across Multi Channels Illustrative Account Origination Flow



Costs & Complexity
take out



Entire solution Landscape



Technology for Integration across line
of businesses and Components via
SAP Process Orchestration tools

Also for 3rd Party Systems



Sybase 365 Mobile Commerce solutions

Your mobile commerce opportunity with the Sybase 365 Mobile Commerce solution

Award winning, end-to-end, B2C platform

Leverage the mobile channel to:

Acquire and engage customers, expand relationships, create loyalty

Enable an easy-to-use mobile transaction channel

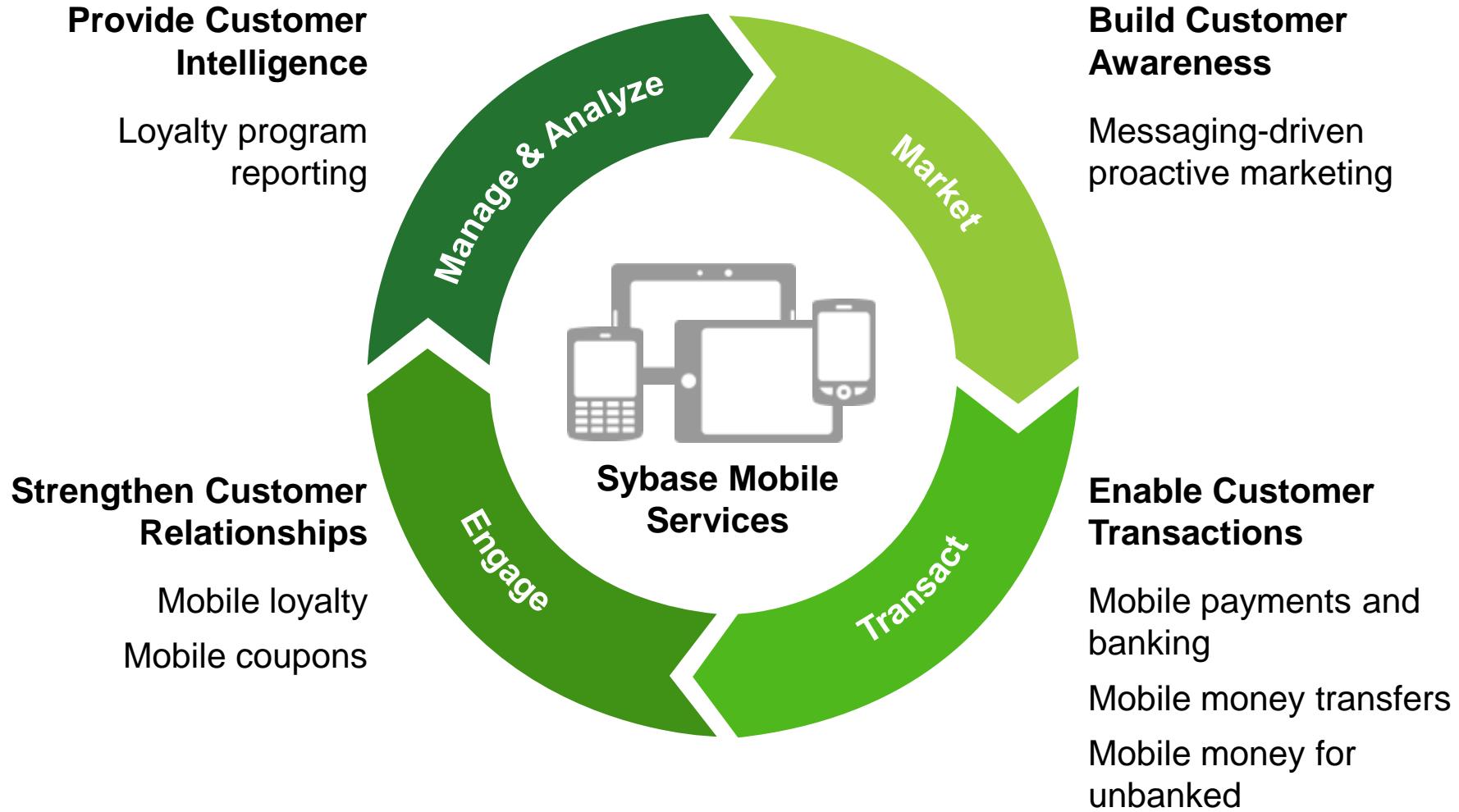
Reduce cost of servicing customers

For:

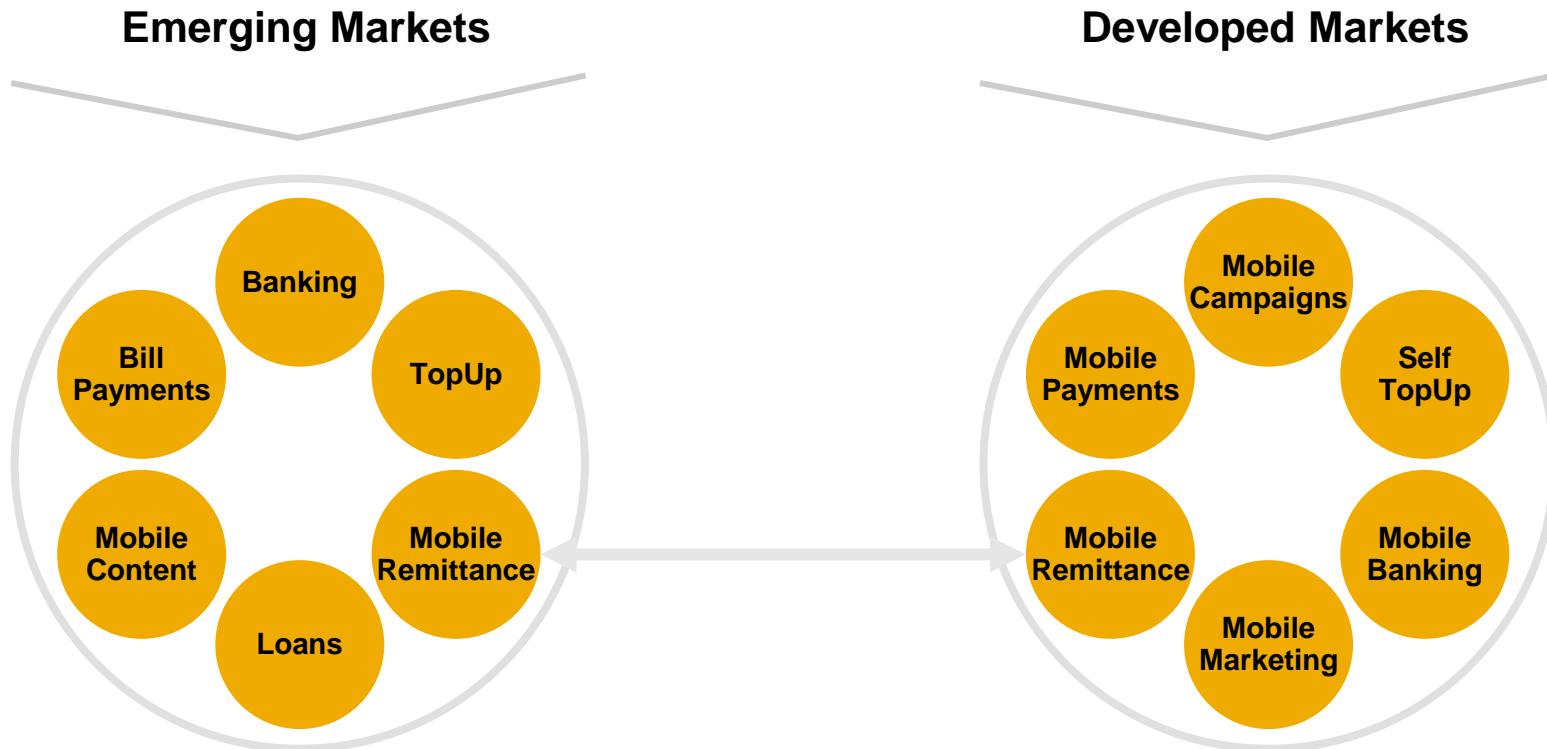
Finance, Telco, Utilities, Retail and CP

**One platform for quick, easy, secure deployment of
consumer mobile services across all mobile channels worldwide**

Shape interaction throughout the customer lifecycle



Sybase 365 Mobile Commerce addresses all markets



For the unbanked: mCommerce provides access to financial services via mobile, including moving money (P2P, P2M, M2M)

For the banked: mCommerce extends reach for existing banking relationships. Mobile payments focuses on expanding current payment systems i.e., small cash payments via mobile i.e. vending, public transit

Mobile consumer service requires standard functionality



Customer Services

- Registration
- Customer self care portal

Payments

- Bill payments
- Merchant payments

Multi-Channel Access

- SMS/USSD apps
- Smartphone apps

Security Framework

- Log in/log out
- Authentication

User Profile Management

- Link account, credit card
- Change account
- Change password

App Functions

- Balance, statement, bill pay, transfer, locations, Top-up

Account Information

- Balance
- Transaction details

Alerting

- Balance, fraud
- Account events
- Notifications

Call Center/Back office

- Customer support portal
- Operations dashboard
- Administration portal

Standard Function Requiring Services

Loyalty points management

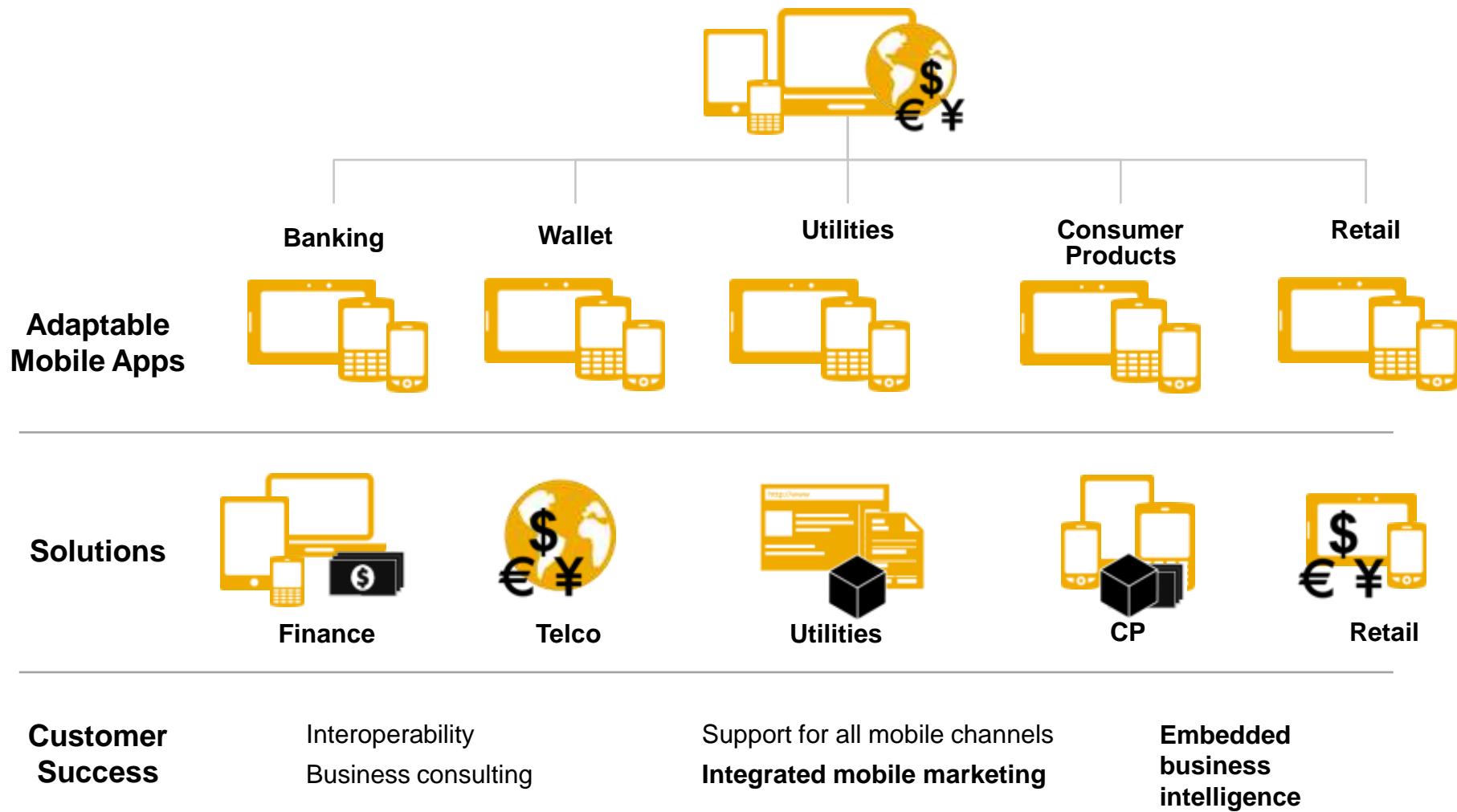
Coupon delivery

Marketing campaigns

...

Custom industry services

Sybase 365 Mobile Commerce portfolio



An integrated mCommerce solution



Mobile Banking

End User
Account balances
Transaction history
Account details
Card management
PIN management
Complaints management
Notifications/alerts
User preferences such as languages or limits
Back office functions
Reports, etc.



Mobile Payments

End User
AirTimeTopUp
P2P, Bill Pay, Int'l Remittance
Merchant Payment
Agents
KYC details/collection
Cash in/cash out
Merchant
Merchant portal, fee tracking
Merchant on-boarding
Back office
Settlement, Clearing, Fee distribution
Customer Support
Blocking, enabling, reversals



Mobile Money

End User
Balance, statement ,bill pay
Transfer ,cash in/cash out
Merchant payment, micropayments, loan repayments
Agents
KYC details/collection
Cash in/cash out
Merchant
Merchant portal
Merchant reports, fee tracking
Back office
GL, settlement, clearing, interest rate calculation, bulk payments
Customer Support
Blocking, enabling, reversals

Cost Savings

New Services

New Value

An integrated mCommerce solution



Mobile Utilities

End User

Multi channel access.

Account Management Usage

History, meter readings

Bill Payment

Move-in Move out

Bill Payment locations

Call before you dig

Web customer registration and self service portal

Back office functions

Outage notification management

User lifecycle management

Customer Care Portal

Self-service

Sybase 365Mobile Commerce supports all mobile channels for maximum reach

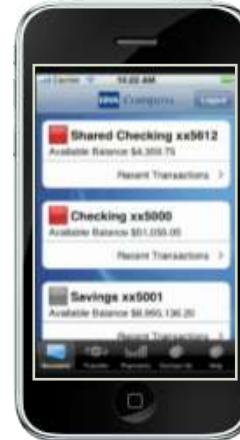
Multi-channel support: SMS/USSD, mobile browser and downloadable phone clients



SMS/USSD for interactive services



Mobile Internet for browsing experience



Downloadable App as rich client interface



**NFC apps on enabled phones
SMS-driven non-NFC use cases for all phones**

A day in the life of mCommerce



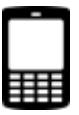
7:00am

Buys rail pass on the way to the station, avoiding lines at ticket counter



7:09am

Gets a soda from a vending machine at the station



7:32am

Gets an alert to pay credit card. Uses mobile banking to check account balance and then bill pay



8:20am

Goes to meet a client and pays for parking using mobile phone



11:00am

Leaves meeting and looks up directions to nearest gas station



11:32am

Fills car with gas on the way back to the office, pays by phone



12:24pm

Orders lunch for the whole office and pays via mobile phone. Colleagues contribute phone to phone



1:49pm

Buys insured theater tickets for the following week, knowing money will be refunded in the event of illness



3:00pm

Remembers anniversary. Orders gift via phone and has delivered to office



4:11pm

Decides to take a cab to next meeting, but first buys cappuccino at mPaymentcoffee shop. Pays for cab with mobile phone



6:26pm

Invites clients to dinner at mPayment-enabled restaurant



9:17pm

Pays for client cab back to hotel with mobile phone



Sybase 365 Mobile Commerce

Global Case Studies

A global footprint of deployments



Awards

Stevie Award

Finalist in Best New Product or Service, Telecommunications category for: mpass and Mobile Wizard

Mobile Star Awards

Enterprise Software: Messaging or Alerting System

Mobile Star Awards

Enterprise Software: Messaging or Alerting System

CTIA Emerging Technology Award

mpass with Vodafone and O2 Germany Innovation in mobile payment

GSMA Asia Mobile Awards

Finalist for "Best Mobile Money Service" category with Celcom AirCash

Telecom Asia Readers' Choice

Awards

M-Commerce Innovation of the Year

Mobile Merit Award

Mobile Technologies 1st Place: Service Delivery Platform Finalist: Mobile Services

eASiA-2011

Driving Economy through Mobile Banking: DBBL Bank

Mobile Money Awards 2011

DBBL & Sybase 365: Best Mobile Banking Program

2008

2009

2010

2011

2012

AfricaCom Awards
Finalist in category:
"Changing Lives" with
MoneyBoxAfrica

Mobility Awards Mobile Commerce
Product: Sybase 365 mCommerce
Mobile Merit Awards
Winner: Mobile Payments and Commerce
MobileTrax Awards
Best In Class: Mobile Banking and
Device Management

Juniper Research Future Mobile Awards
Mobile Payments Award
Commendations for Mobile Money Transfer and Mobile Banking services
The Asian Banker Technology Awards 2012
DBBL & Sybase 365: Best Mobile Banking Initiative
2012 Computerworld Honors Program
DBBL & Sybase 365: Laureate in Economic Development

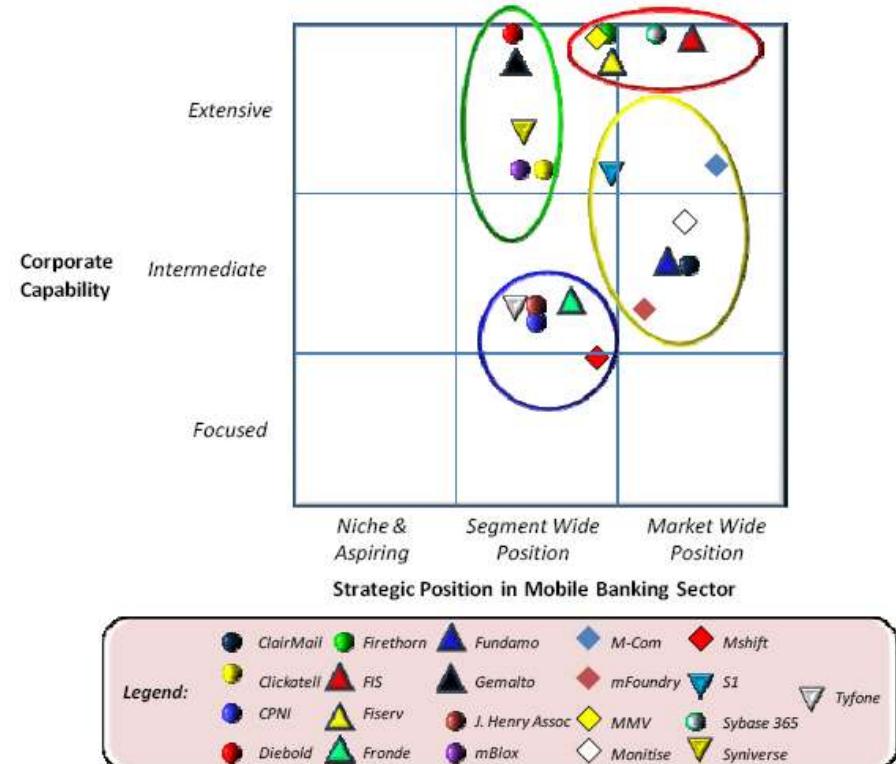
Sybase365 Mobile Commerce: recognized for leadership and global reach in mBanking

The scope of mobile banking services and a well developed growth strategy is a key indicator of long-range leadership potential.

Research in our recent report revealed banks across the world are exploiting the mobile channel not only to deliver more sophisticated features, options and flexibility that customers demand but also to improve customer service. Robust platforms, such as Sybase mBanking 365, provide the level of customer experience that constitutes a competitive advantage, which in turn will propel the mobile commerce market.

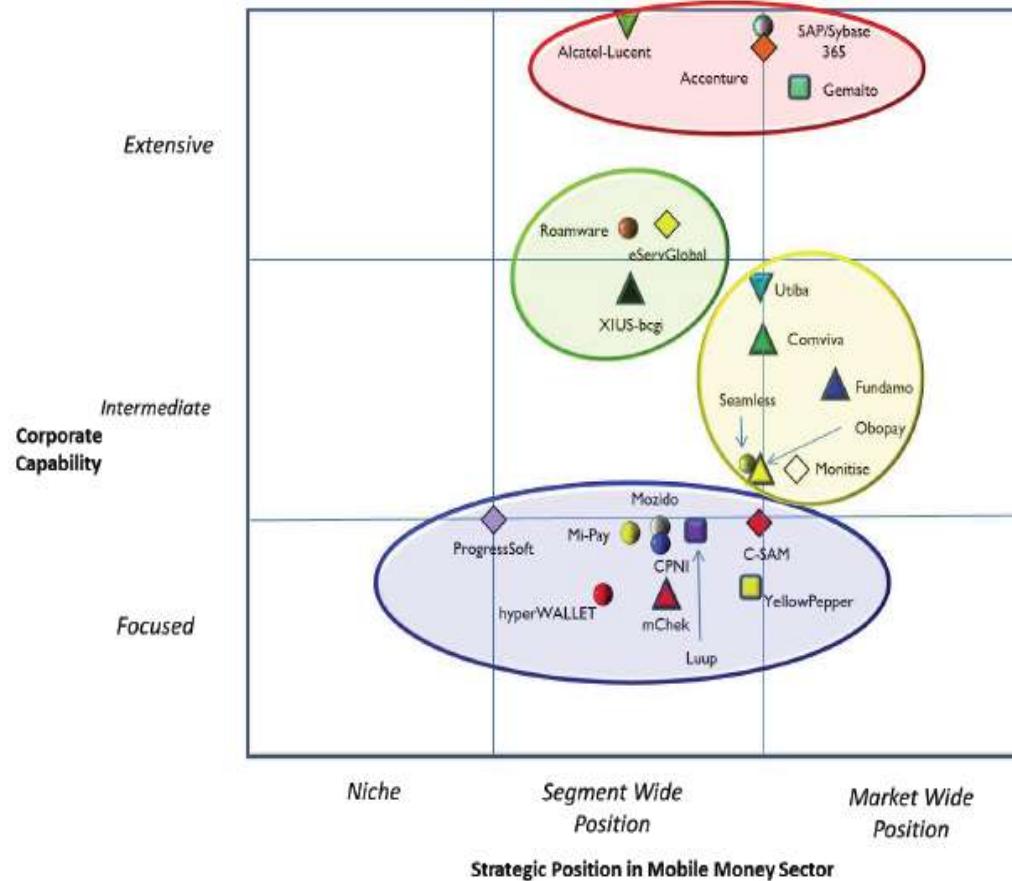
Howard Wilcox, Senior Analyst of Juniper Research

Mobile Banking Vendor Positioning Matrix



Sybase365 Mobile Commerce: recognized for leadership and global reach in mobile money

Global Mobile Money Vendor Positioning Matrix



Juniper Research: Mobile Money Transfer & Remittances: Markets, Forecasts & Vendor Strategies 2011- 2015

Mobile Commerce for Banks

“

Financial Institutions recognize the mobile economy as an opportunity to strengthen their position through new products and services to create new revenue streams, attract new deposits, reduce costs, reduce fraud, and increase customer loyalty.

”

Case studies: mBanking

Royal Bank of Canada



Largest Canadian Retail bank

Access via Blackberry, iPhone or mobile Internet
Transfer funds between accounts
P2P transfers via Interac e-Transfer

CIBC, Canada



One of Canada's leading retail Banks

Providing mobile banking via
Mobile internet
iPhone application

First Mover in Canadian market with No 1 Financial Service Application on iTunes

Citizens Bank



Corporate Banking

Serves consumers and small to mid-sized business
mBanking offer enables corporate and business banking customers to use their mobile devices to:

- Manage cash payments
- Monitor accounts remotely
- Define and receive bank alerts
- Approve and release wire transfers
- Reports and account balance snapshots

Compass Bank, US



Compass a regional US Bank owned by BBVA, Spain

Banking when and where customers want it

Full Mobile Banking Implementation
Check balances
View "posted" and "pending"
Transfer funds between accounts



Commercial Bank, Qatar

Qatar's largest private bank

Multi-Channel Acess via iPhone, Blackberry, Mobile Internet, USSD and SMS for
Banking
Bill payments
Funds transfer
Remittances

First Tennessee Bank



Corporate Banking

Mobile Banking enables business-specific capabilities for corporate and business clients:

- Treasury management
- Approval of ACH transactions
- Positive pay decisions
- Asset management
- Alerts, balance, statements

CIBC, Canada: iPad, iPhone, Android, Blackberry & mobile Internet

Consumers can download Apps from iTunes or Android Market

Requirements

Multi-channel platform starting with mobile internet and evolving to iPad, iPhone, Android and Blackberry App for Retail Banking

Solution

Chose Sybase mBanking 365 platform – integrated to existing eBanking platform

Launched with mobile Internet in October 2009

First Bank in Canada to have an iPhone mBanking solution. Number one Finance application in market

Both browser and application include access to email money transfer application



Compass Bank: Full mBanking as an extension of an eBanking platform

Customers can access the service via their iPhone, Blackberry and using SMS from any phone

Requirements

Multi channel platform starting with SMS and evolving to WAP and Rich client solutions for Retail Banking channel

Solution

Sybase mBanking 365 platform – integrated to existing eBanking platform

Launched with SMS in 2008 – generating over 5 SMS interactions per user per month

WAP/Rich Client solutions were added without further backend integration



Mobile Banking via Mobile Apps

Features include:

- Account balances
- Posted and pending transactions
- Transfer funds between accounts**
- Compatible with Android, Blackberry iPad, iPhone and iPod Touch



Mobile Banking with Text Messages

Features include:

- Account balances**
- Posted and pending transactions
- Transfer funds between accounts
- Compatible with most phones



Commercial Bank Qatar: Full mBanking and mPayment platform

Consumers can access the Mobile Banking Service for iPhone, Blackberry and the mobile Internet from any mobile phone

In the first phase, the service provided the bank's customers with anytime anywhere banking:

Secure remote access to personal bank accounts

Transfer between accounts

Local and international money transfers

Utility and credit card bill payment

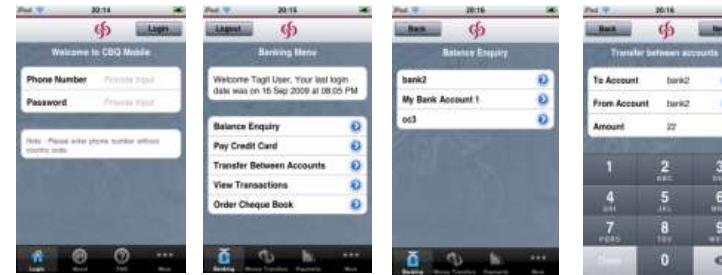
In the next phases, the service will enable further mobile payment services to every Qatari – in particular:

Conveniently top-up any mobile phone

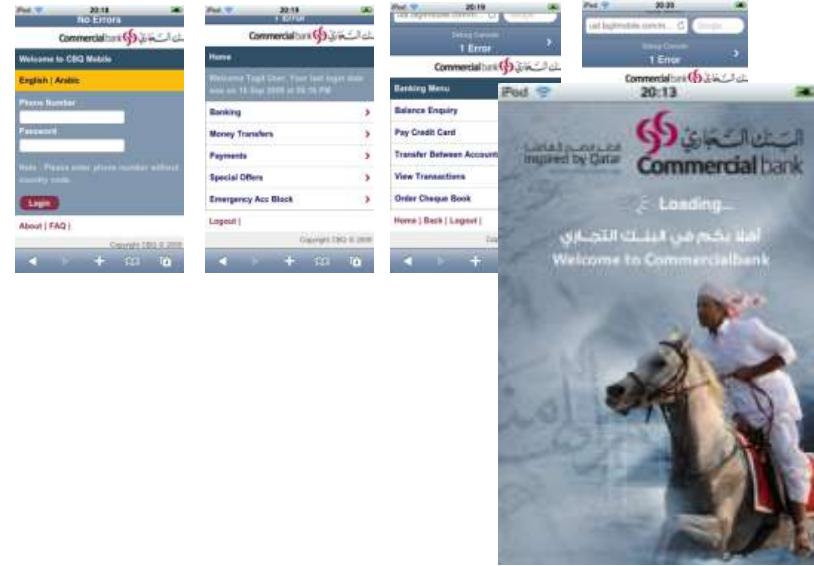
Contactless payment on the Pearl, Qatar's prestigious island

Mobile banking services for the unbanked via USSD

iPhone



Mobile Internet



RBS Citizens Bank: Corporate mobile banking

Corporate users can receive secure emails and alerts, approve wire releases and get summary of their corporate accounts from an iPhone

Available Functions:

- Transfer funds
- View account balance
- View transaction history
- Approve transactions
- Release wires
- View secure messages

Planned Functions:

- Commercial cards
- Foreign exchange

iPhone



iPad



First Tennessee Bank: Corporate mobile banking

Consumers can select between a standard and a premium mBanking Package

Requirements:

Customers can choose the functionality that works best for them:

Text Banking (SMS) – Quick and easy access to your financial information

Mobile Web Browser – Offers an easy, familiar experience, especially if you are already using Banking Online

Downloadable Applications – Delivers a more visual user experience with apps available for iPhone and BlackBerry

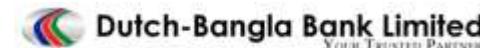


Features	Benefits
<ul style="list-style-type: none">• Check account balances• View transactions• View check and deposit images• View controlled disbursement totals• Transfer funds between accounts• Approve transfer of funds• Pay bills• Approve bill payments• Request stop payment of check(s)• Decision positive pay exception item• View images of positive pay exception items• Approve ACH batches	<ul style="list-style-type: none">• Convenient• Secure• Simple• Business Continuity• No additional fees*



Case studies: Mobile money

Duthc-Bangla Bank Limited, Bangladesh



Financial inclusion solution for underbanked and unbanked

No need to open a traditional account

Register at bank or participating telcos with an initial deposit of 10tk

Cash-in, cash-out, bill payment, remittance disbursement

Launched with two telcos: Citycell and Banglalink

Other services: salary disbursement, airtime TopUp, funds transfer

CIMB Niaga, Indonesia



Mobile banking for banked and underbanked: mobile web, rich client, USSD

Mobile wallet

Cash in, cash out

P2P, bill payment, transfers

ATM as service channel

Merchant payments

Dutch Bangla Bank (Bangladesh) services for underbanked/unbanked

Mobile Money Services

Bangladesh: 100M population, 13% banked, 45% mobile users

Branch initiated services – agent registration, cash in/out

Agent initiated services – customer registration, cash-in/out

Customer initiated services – balance, P2P

Head office initiated services – disbursements

Across telcos – Citycell and Banglalink using SMS, IVR and USSD



CIMB (Indonesia) retail mobile banking for banked and underbanked

Services

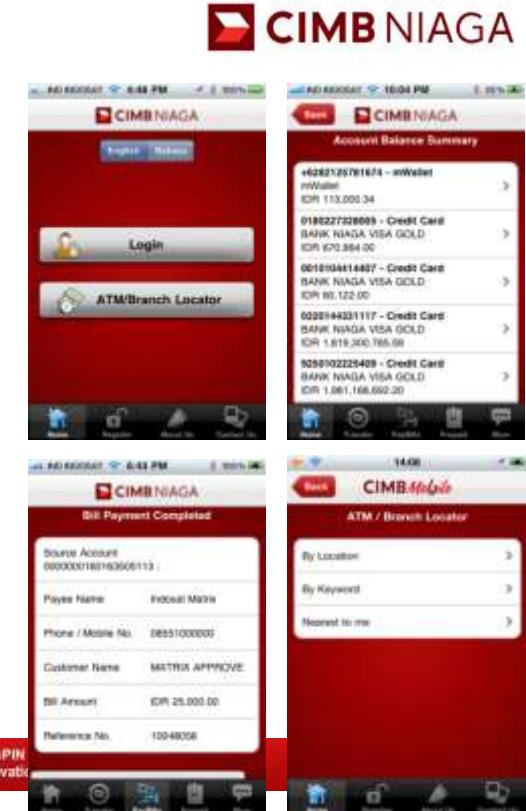
- Balance
- Transaction history
- Bill Payment – 50 billers
- Funds transfer
- AirTime reload

Next Stage

- SVA Account
- Alerting
- Cash-in, cash-out @ATM
- Additional billers
- Dormant account
- Additional reports

Mobile Channels

iPhone, Android Blackberry, J2ME, Mobile Web



Sybase Mobile Commerce for Telcos

“

Today, mobile operators want to acquire and retain customers by offering new value added mobile commerce services. They want to introduce financial services beyond operator billing, and top-up services beyond scratch cards.

”

Case Studies: mPayments

Paybox, Austria



mPayment standard in Austria endorsed by all operators initiated by A1 Vodafone in 2001, founded its own bank

Postpaid subscribers are signed up automatically and pay via their phone bill

Other subscribers sign up online and pay via direct debit to bank account (offline process)

Focus on mCommerce, secure Online and NFC-payments

Singtel, Singapore



MobileP@y allows you to make payments or purchases via your mobile phone

The subscriber's mobile phone is linked to a credit/debit card account

The Land Transport Authority (LTA) is the first merchant that utilises MobileP@y for consumers' convenience

Qtel, Qatar



Mobile wallet solution

Collaboration with QNB

USSD Based Service

Cash in/cash out

Airtime TopUp

International remittance

Vodafone and O2, Germany



mPayment standard initiated by Vodafone and O2, other operators invited

Sign-up for all postpaid subscribers via opt-in
Any other subscriber can sign up online

Payment processing via direct debit through PSP with banking license

Focus on secure online payments, mCommerce, NFC



VimpelCom (Beeline), Russia

Standard visa classic debit card linked to mobile phone balance

Cash out at ATM, POS purchases, online purchases

Remote card ordering and delivery process:

Plastic cards delivered by mail

Virtual cards delivered by SMS to subscribers' phones



Celcom, Malaysia

Incumbant and largest Malaysian operator

Mobile payment proposition with USSD interface including TopUp, P2P, remittance, bill payment

Rolling out remittance solutions cross the Axiata Group

paybox Austria: Over ten years of user-friendly mobile payment

Over ten years of payment via the mobile phone

Paybox is the leading mobile phone payment system in Austria.

- Paybox works from every mobile phone
- Serves all Austrian mobile networks
- Convenient and easy to use
- Over 4 million customers pay for goods and services with their electronic wallet, the mobile phone



Paybox AG merged with the A1 Bank AG in April 2011



mpass Germany: Open standard with minimum activation barriers

Postpaid subscribers just have to opt-in to be activated (data provisioned from operator system)

mpass | Vodafone | O2



Internet Merchants



m-Commerce Solutions



NFC Solutions

Vodafone

Sybase 365

O2

mpass | Vodafone

8 mio. VF postpaid customers with direct debit billing relationship VF prepaid customers and other customers can sign up for service



mpass | O2

5,5 mio. O2 postpaid customers with direct debit billing relationship O2 prepaid customers and other customers can sign up for service

Services are interoperable across operators (supporting multiple issuers and multiple acquirers)

O2 | Vodafone | T-Mobile

QTEL: Mobile money

Financial Services like remittance and P2P now available to the underbanked and unbanked from any phone via USSD

Qtel Mobile Money Service

USSD based service

In collaboration with Qatar National Bank services

Services

Cash in/cash out

P2P transfers amongst Qtel subscribers

Hala prepaid TopUp

International remittance to the Philippines and Pakistan

Other Services

Cash in at self service machines

Merchant payments

Services for business, e.g. salary disbursements



Singtel's mobileP@y: mPayment system for merchant payments

Consumers buy a daily road toll ticket via SMS



Fast, Paperless and Hassle-Free
Buy e-Day Licence for off-peak car / weekend car through MobileP@y

Land Transport Authority

mobilePay

Fast, Paperless and Hassle-Free
Buy e-Day Licence for off-peak car / weekend car through MobileP@y

Login | Register New Account

What is MobileP@y? User Guide Merchant Listing FAQs My Account Terms & Conditions

MobileP@y Convenient payment with your mobile.

MobileP@y is a new innovative service that allows you to make payments or purchases via your mobile phone. It is convenient, easy to use and secure. And it saves you time - no more queuing to pay or going all the way just to make a simple payment! All you need for this free service is your mobile phone and a credit/debit card account.

The Land Transport Authority (LTA) is the first merchant that will offer MobileP@y for consumers' convenience. You can now buy an e-Day Licence for your off-peak/weekend cars using your mobile phone via the MobileP@y service. Expect more merchants to come onboard this new platform!

Register for this service now and experience hassle-free payment on-the-go!

[Register Now](#)



Pay on-the-go
with your mobile!

ENJOY ADDED CONVENIENCE WITH THE NEW E-DAY LICENCE

A yellow car driving on a blue background.

From 23 November 2009, e-Day licence will replace the current paper licence for off-peak and weekend cars. What's more, with the new e-Day licence, you can drive first and buy a licence by the end of the next day.

3 new convenient ways to buy your e-Day Licence:

- ONE.MOTORING portal (www.onemotoring.com.sg)
- payment with internet banking through eNETS Debit
- KIOS stations
- payment with ATM card (from participating banks)
- SMS via MobilePay
- register at www.mobilepay.sg
- payment with credit card

Alternatively, you may purchase your e-Day Licences from any SingPost outlets and Automobile Association of Singapore (AAS) offices.

e-Day Licence Fast Paperless Hassle-Free e-Day Licence Fast Paperless Hassle-Free e-Day Licence

Land Transport Authority For more information, call 1800-240-5156 (1800-2210-0500) or visit www.lta.gov.sg

Powered by

MobilePay Customer Care Hotline: 1800774729

Vimpelcom: Alfabank-Beeline card

Beeline customer can request a card against their mobile phone balance, or pay with their mobile phone balance

RuRu Payment Service

Beeline subscribers can use prepaid account

Request Standard Visa Classic Debit Card linked to MobilePhone Balance

ATM cash out, POS purchases, online purchases

Multiple payment services enabled via RuRu: phone bills, TV, loan repayment, remittance, utility bills, fines



Celcom Aircash: User experience via USSD



Subscribers can buy airtime, pay bills and transfer money via a USSD menu



Add money
(AirCash IN)



Send money – Overseas
(International Remittance)



Manage Account –
Check Balance and
Transaction History



Send Money – Local



Reload Prepaid Airtime



Withdraw Money
(AirCash OUT)



Sybase 365 Mobile Commerce: for utilities

Enable mobile customer engagement and self-service

Typical use cases would include

Customer Notification

Outage, leaks, Power line down

Account Management

Bill Pay

Usage History and Meter Readings

Check for bill payment locations

Call before you dig

Move In – Move Out

Stop, Start, Transfer Service

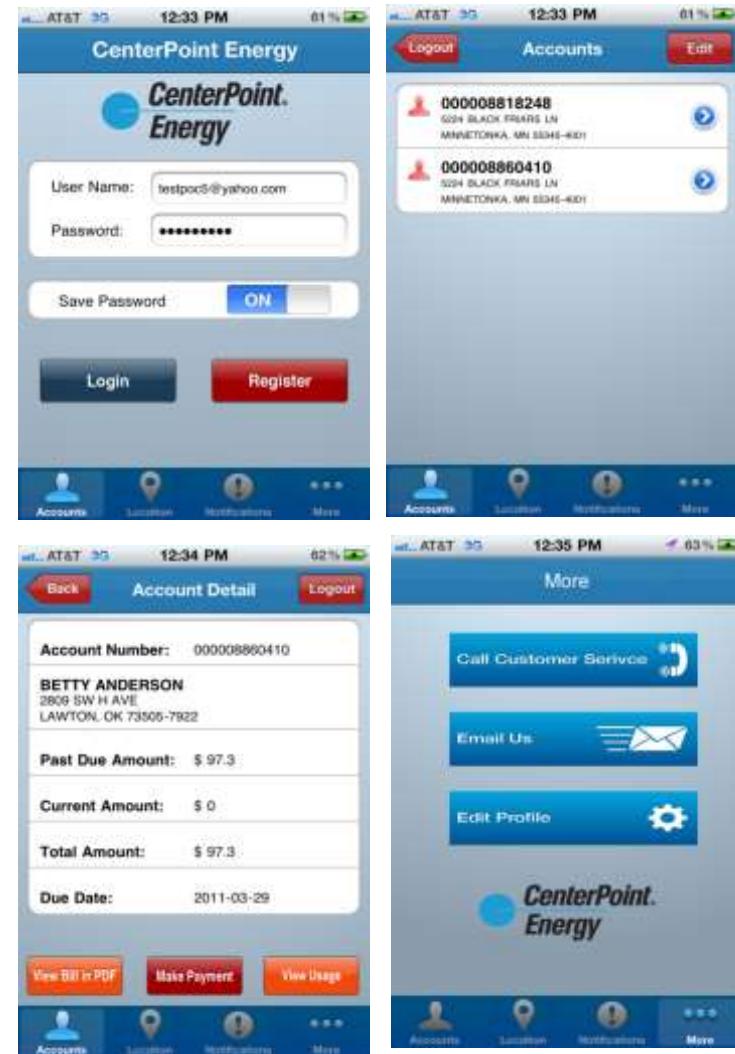
Mobile Collections

Shutoff Notifications

Real-time Payments

Outage Management, Notifications

Energy Efficiency Enrollment – Go Solar



Mobile commerce: utilities solution requirements

EVOLUTION OF REQUIREMENTS



Mobile Utilities

End User

Multi channel access.

Account Management Usage
History, meter readings

Bill Payment

Move-in Move out

Bill Payment locations

Call before you dig

Web customer registration and self service portal

Back office functions

Outage notification management

User lifecycle management

Customer Care Portal



App



SMS

Consumer Self Care Portal

Customer Support Portal



Sybase 365 Mobile Commerce: for consumer products

Enhance customer engagement

Use case for soft drinks distributor

Registration

Web only, opens a mobile account with points and coupons

Earn

Mobile app to scan purchased product, to receive points

Pull

Pull down available coupons

Redeem

Redeem button, delete coupon after redemption

Self Care/Customer Care portals

View account, transaction history, point balance, coupons

Customer care – search, find customer, view profile, point balance, reset PIN, ...





Sybase 365 Mobile Commerce: Additional use cases

MyClear (Malaysia): Intermediary between banks, mobile operators and customers

Services

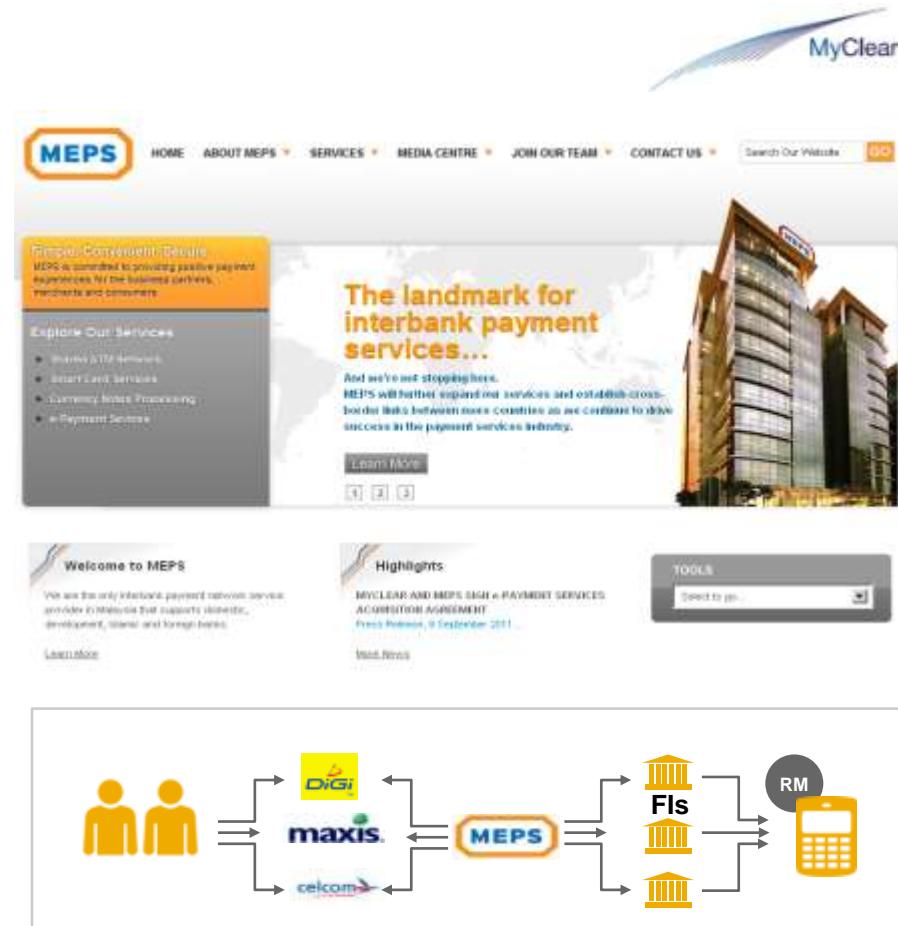
- Balance
- Transaction history
- Funds transfer
- Bill payment
- Airtime TopUp
- Cheque management
- Credit card

Telco Agnostic

Digi, Maxis, Celcom

Implementation

- Flexible shared interface to facilitate FI's participation, operated and run by MEPS
- Standardized service for uniform experience for banks and customers
- Authentication and registration by banks
- Standardized interface for banks to implement



Citi Handlowy (Poland): Cash to mobile mobilising cash collection

Services

Registration and Management of Distributor and Delivery/Collector

Registration and Management of Retailers (LifeCycle)

Delivery/Collection Process

Retailer Checking of order Status and History (Mobile)

Reporting

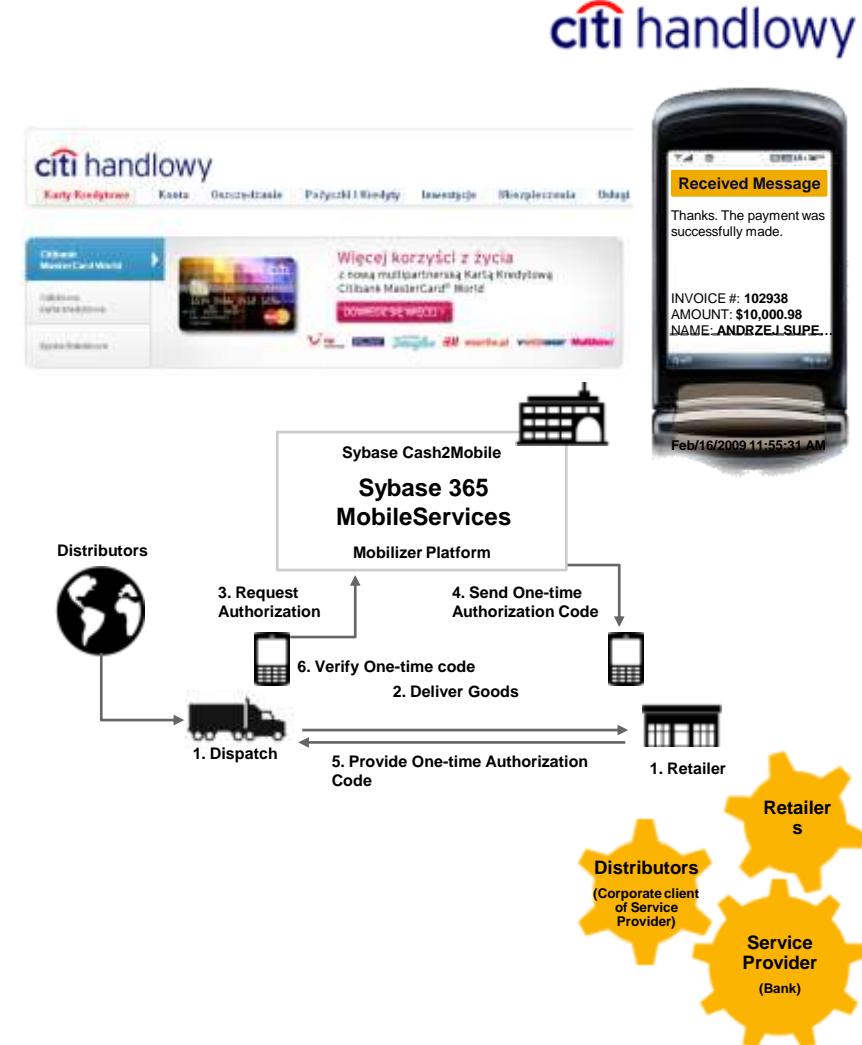
Retailers holds prepaid card for settlements

Transactions debits card account

Retailer funds card through transfer to given/individual account number

Retailer can perform card balance enquiry though mobile phone

Retailer does not have to be Citi's customer



Target market/services

For everyone who needs accessible banking

Low Income segment

Emerging market segments

Provides basic solutions

Transactional

Savings

Lending

Wealth

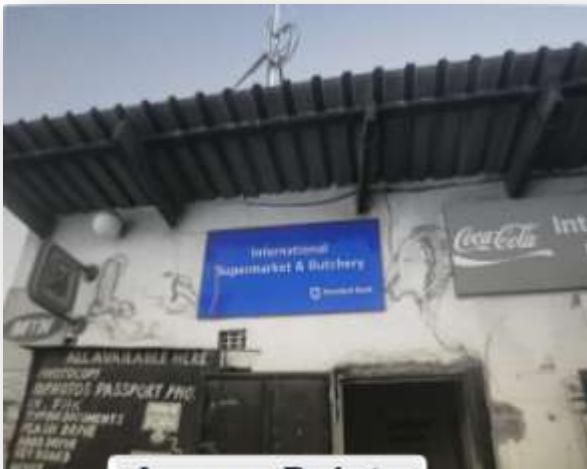
Distribution channels

Conventional

Alternative



ACCESSIBILITY



RESULTS



Standard Bank

4.8m Customers
(Acquiring 120k monthly)

9 719 Access Points
(11m transactions in 2011)

650k
Cellphone Banking
Customers

729 Branches
68 Loan Centres
39 MFOs

Leader
in
Affordable Housing
(R3.5bn in 2011)

Over 300k
Unsecured Lending
Customers
(R2.4bn in 2011)



Summary

Key Differentiators of our Solution

Product Portfolio and Case Studies

Company Profile and Capabilities

Product Technical Features

Broad Implementations

The only solution in the world, which has successfully implemented large scale mobile payment solutions, including National mPayment Hubs, Gateways and Eco-system environment. Examples mPass O2, Vodafone: (online payments, topup, proximity, remote payments and P2P), Paybox Austria : telering, A1, Zehi, One, Tmobile (mCom, online, NFC-payments)

Products and Services

The only solution which is complete from all aspects i.e. Consulting, mCommerce Strategy, marketing, mobile banking, mobile payments, mobile remittance and Call Center Support. Successfully caters the requirements of both emerging and developed markets.

Mobile Marketing

The only mobile commerce solution, which offers the strongest marketing and promotion management features, covering SMS Campaigns, Promotions, Subscriptions, Customized Apps and Reports

Mobile / Remittance Aggregator

The only mobile commerce solution, which offers the strongest mBanking & International Remittance Hub (e.g. Axiata / MEPS)

Key Differentiators of our Solution

Product Portfolio and Case Studies

Company Profile and Capabilities

Product Technical Features

Company Profile

SAP, the world's largest Business Software firm, working since 1973 having presence in 130 countries with over 55,000 employees.

+

Sybase an SAP Company, working since 1984 having presence in 60 countries with over 4500 employee. Sybase mCommerce solution with largest number of deployments in the world. Comply with the industry standards like ISO9001, PCI and certified by GSMA Association and Western Union.

+

AbacusConsulting, working since 1987 having presence in 4 countries and 4 offices in major cities of Pakistan with over 2200 employee.

Project Methodology

We use the best project management, quality assurance, risk management, implementation and post implementation approaches and methodologies which are time tested and based on internationally recognized IT management practices.

Key Differentiators of our Solution

Product Portfolio and Case Studies

Company Profile and Capabilities

Product Technical Features

Integration with SAP

Would have seamlessly integration with SAP ERP, enabling FIs to bring on board the leading corporate clients using SAP ERP. AbacusConsulting as SAP gold partner in Pakistan with largest number of SAP deployment can quickly enable the FIs on this front.

SOA Architecture

Developed on Java enterprise technology. Mobiliser Platform exposes Services and events for external systems to interface with Sybase platform. SOA and 2 tier architecture for multi-façade services. Multiple options of Interfacing. ISO 8583, Web Services, MQ Series etc.

Security and Risk Mgmt

OTP, SSL, multiparty authorization, 2FA, trx logging, security policies & user lockouts, PCI DSS, SOX, AML, KYC and transaction limits

Scalability

Telco grade messaging system, Load balancing (SW/HW), virtualization, HA, Disaster recovery and backup support, integration platform.

Key Differentiators of our Solution

Product Portfolio and Case Studies

Company Profile and Capabilities

Product Technical Features

Interoperability

Communication with other mPayment systems (multiple wallet providers, Sybase deployments & merchant acquirers) e.g. MEPS, GCASH, Paybox Austria, Axiata, mPass Germany etc.

Flexibility

Sybase solution can be deployed in verity of configurations and deploy various modules and 3rd party Apps on common platform (Gartner)

Rapid Development

Develop the workflow/user experience on the fly using built-in / custom states; use same engine to integrate multiple systems on single platform

Payment Gateway

To simplify subscribers' mobile commerce lifestyle at any merchant point and with any peer relation by creating and supporting open mobile Payment standards.

Hierarchy Management

Supports multiple Orga Units. Parents, Child and Sub agent Wallets. Highly configurable access rights based on Orga.

Key Differentiators of our Solution

Product Portfolio and Case Studies

Company Profile and Capabilities

Product Technical Features

Fee & Commissions

Define flexible Fee, Commission and AML Checks for different groups and levels.

Agent Self Service

Agents can view transactions, commissions and perform transactions, change personal information, manage sub agents and initiate support request from web portal and other channels.

Remittance Engine

Enabling end customers to send money across borders. Senders can manage their Friends-and-Family-Lists, can initiate the money transfer from an agent location, from a wallet or a bank/card account. At the sender's choice, the remittance is advised to an agent location for pickup, credited to a wallet or to bank/card account of a participating bank

Information Reporting

Support 2 dimensional reporting, standard and custom reports; SAP BOBJ for enterprise-grade analytics with built-in KPIs and Dash board. Reporting Engine: JASPER



THE SYBASE 365 MOBILISER ARCHITECTURE

Standard Architecture, Components and Infrastructure

SYBASE 365 mCOMMERCE

JANUARY 2012

MOBILISER PRODUCT FAMILY



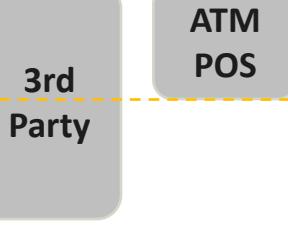
Basic Phone



Smartphone



Client
based

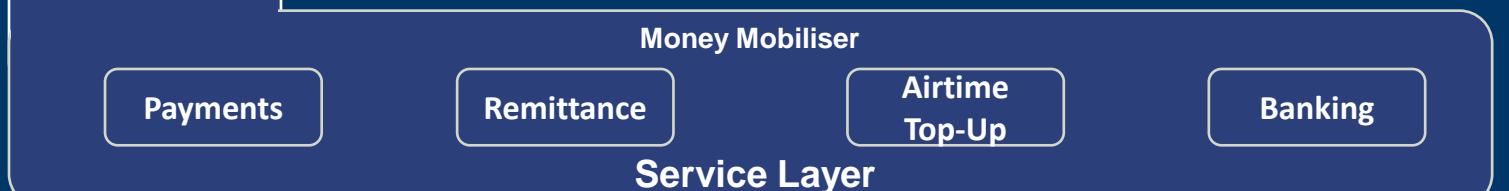


Server
based



Money Mobiliser

Service Layer



Integration Layer

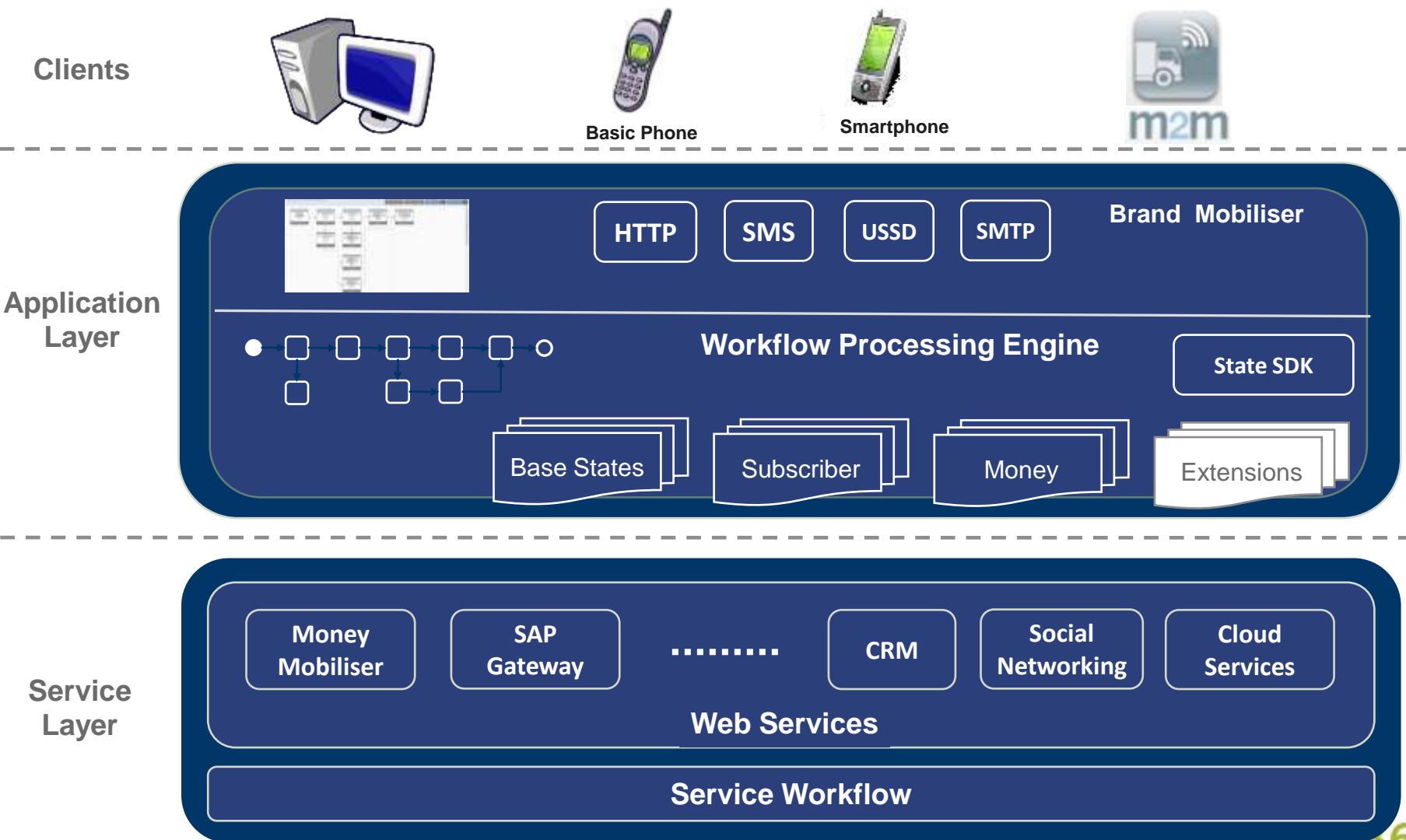
Core Banking
Systems

Credit Card
Acquiring Systems

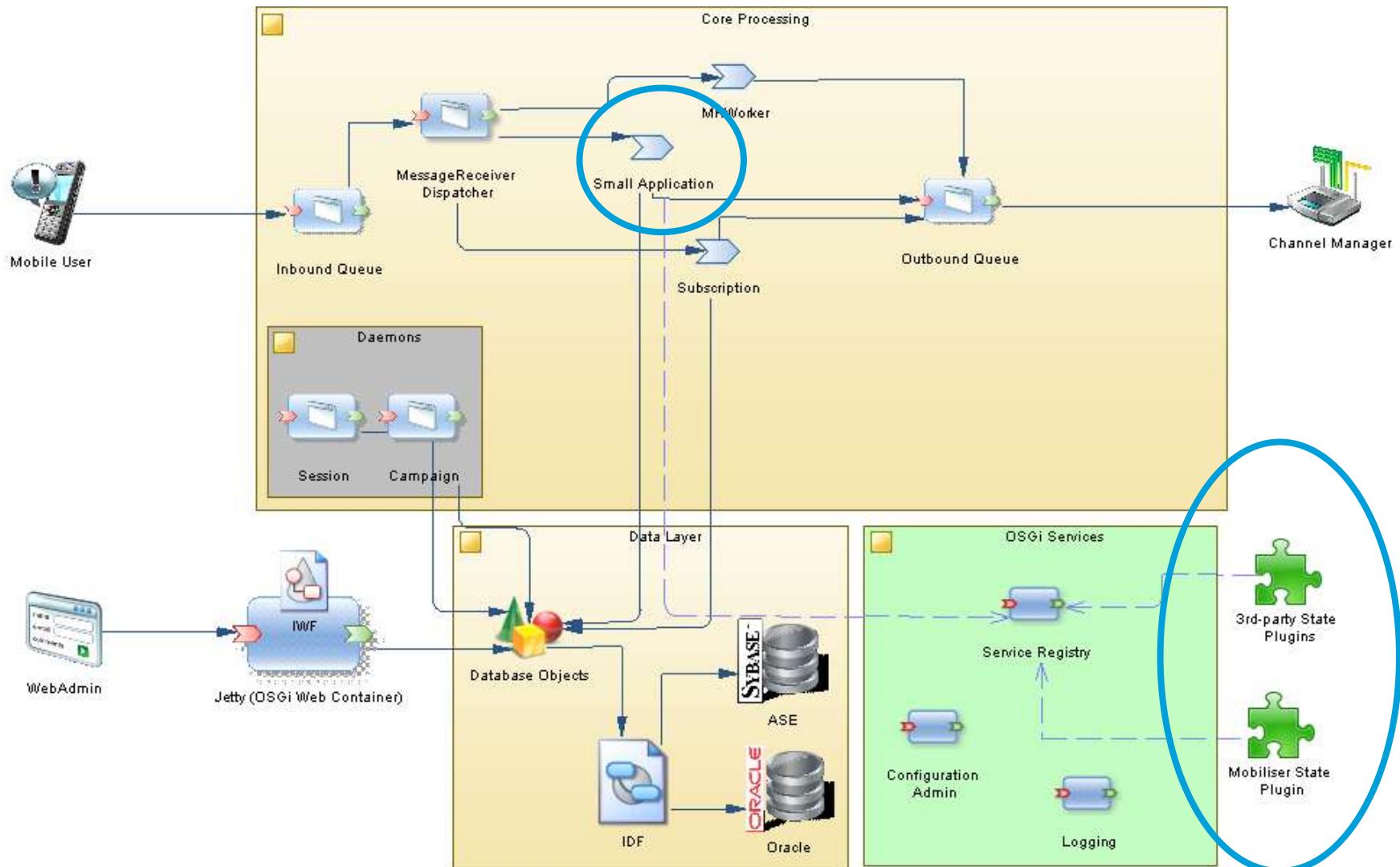
Remittance Providers

Airtime recharge

BRAND MOBILISER - Functional Architecture

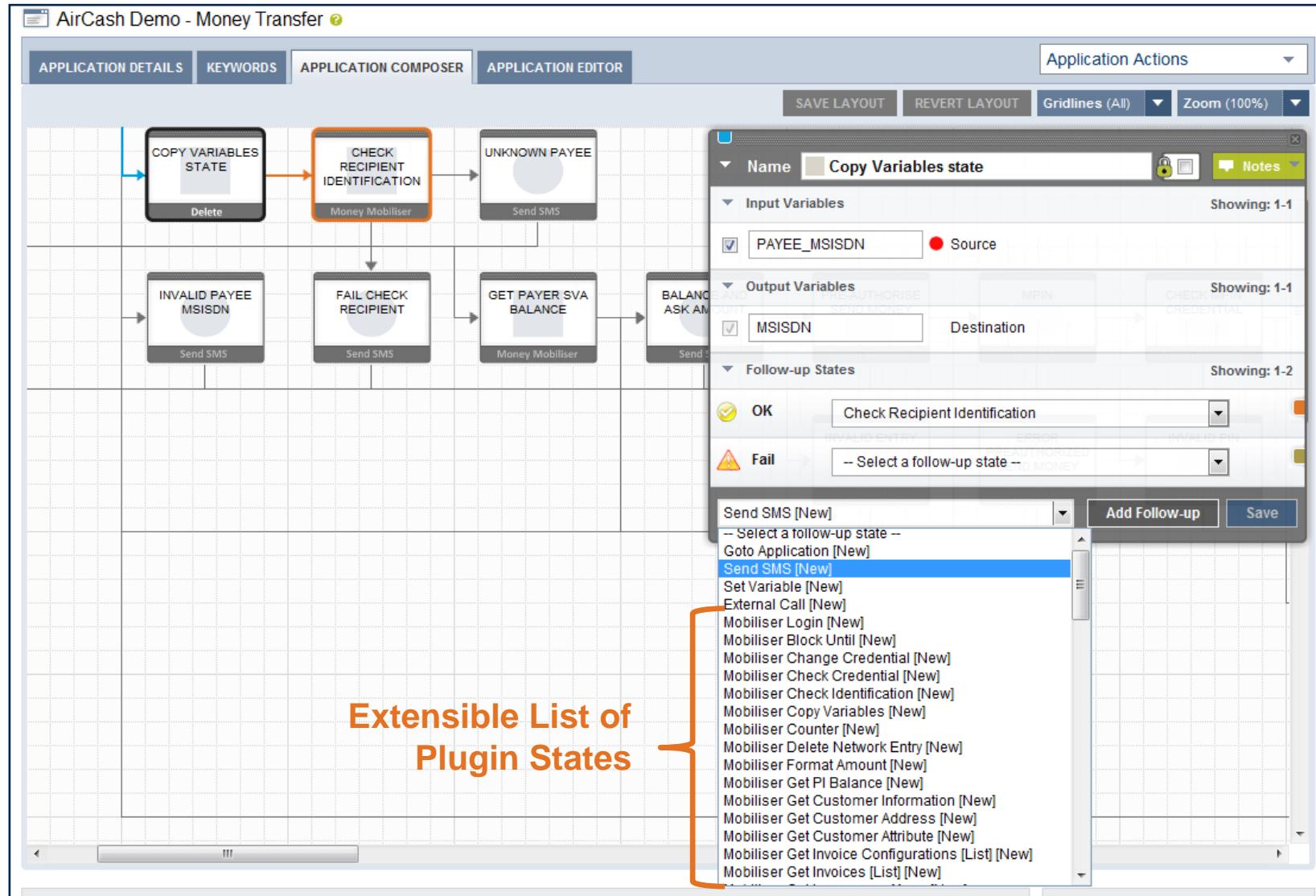


BRAND MOBILISER - Logical Architecture



BRAND MOBILISER - Applications and States

Extensibility through Plugin States



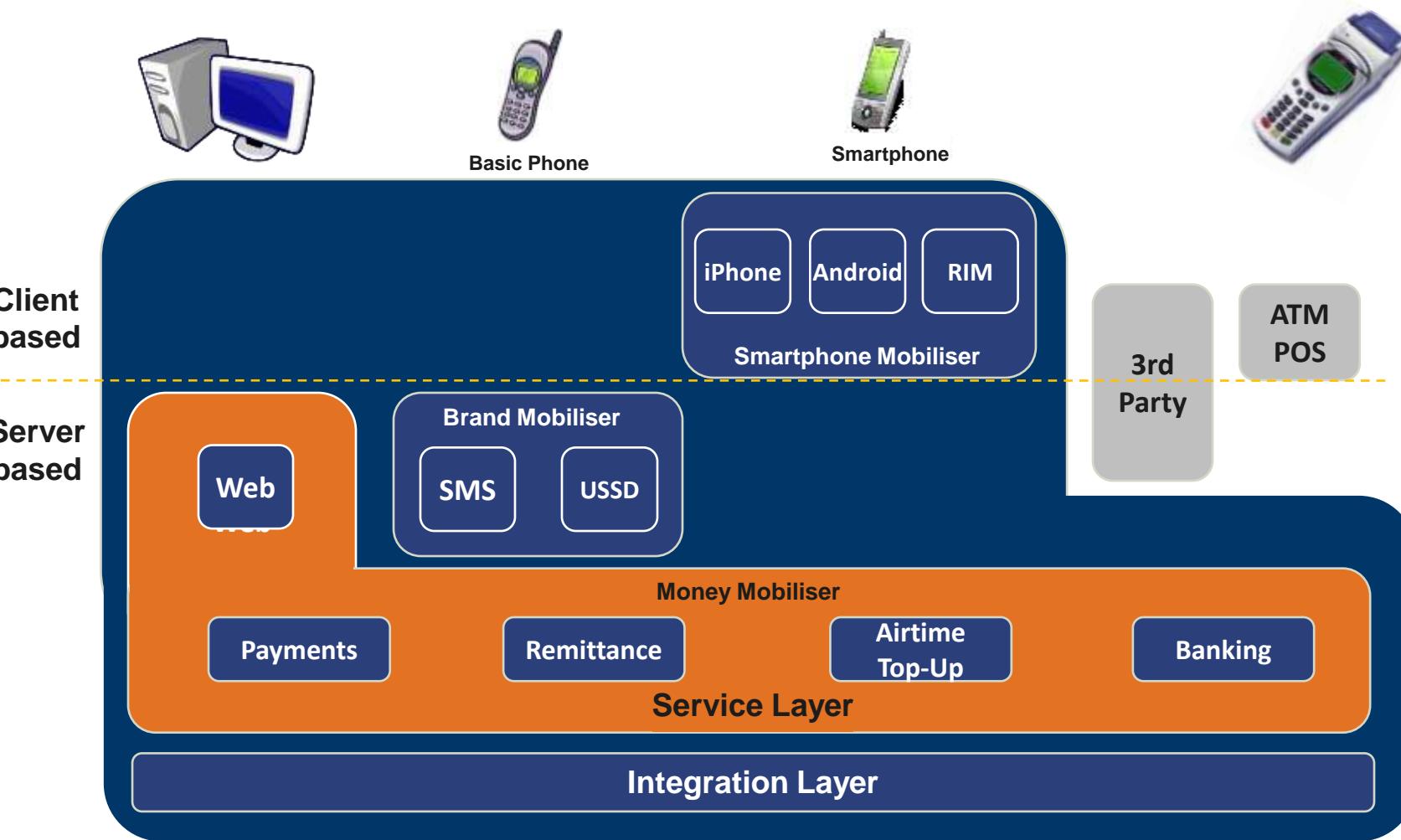
SMARTPHONE MOBILISER

PhoneGap Framework

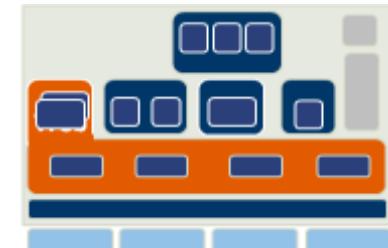
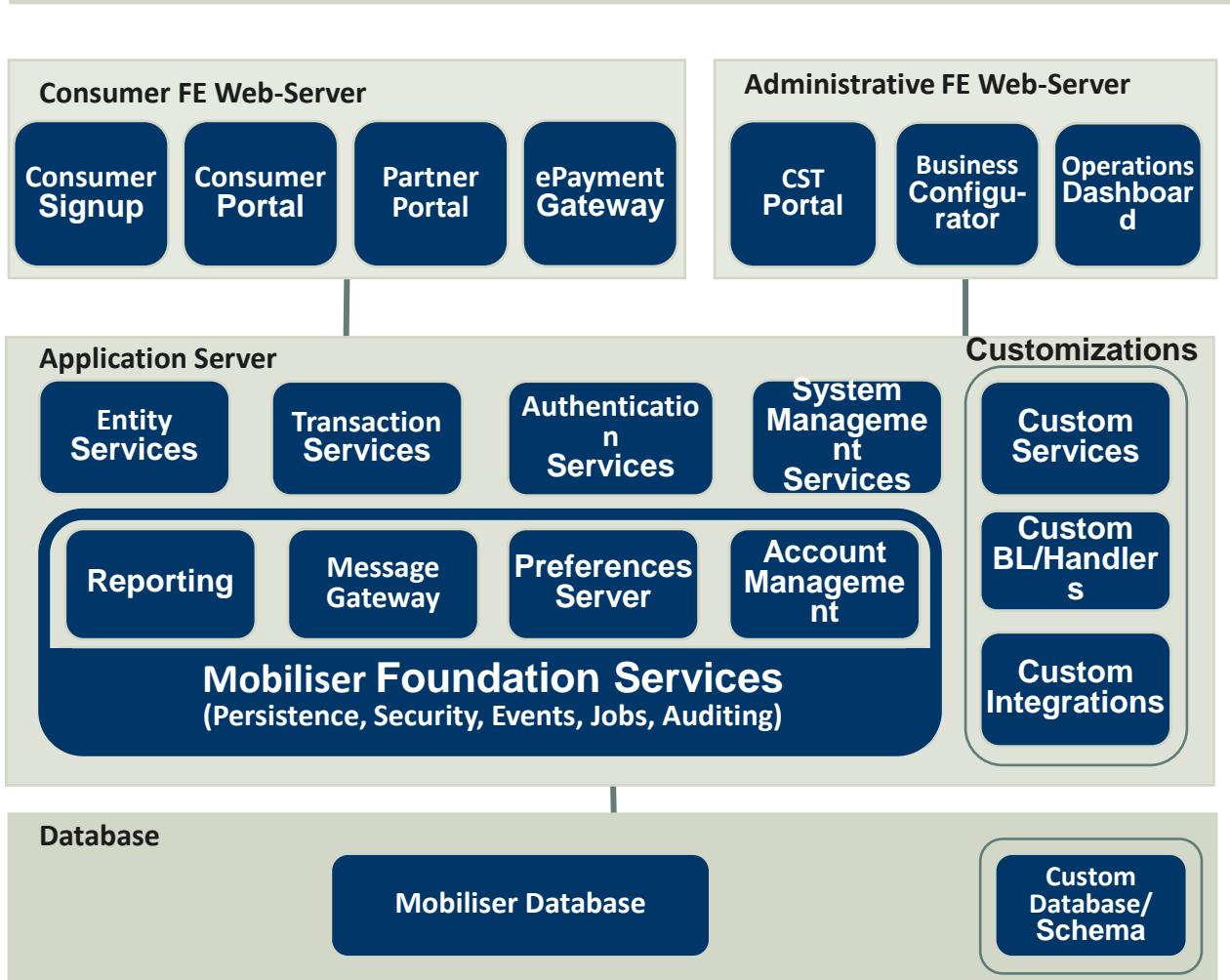
- Hybrid Application
 - Not a fully native app, but look and feel (can) get close to it
- Based on web technologies
 - HTML for layout
 - CSS for rich look and feel
 - JavaScript for functionality
- Packaged with PhoneGap



MOBILISER ARCHITECTURE



MOBILISER PLATFORM – COMPONENT OVERVIEW



Web Server Front End

- Consumer Registration
- Consumer Portal
- Merchant/Agent Portal
- ePayment Gateway
- Cust. Support Portal (CST)
- Business Configurator
- Operations Dashboard

Application Server & Console

- Service Endpoints
- System Configuration

MOBILISER CORE

- Borkers select Handlers
- Handlers are PI specific plugins.

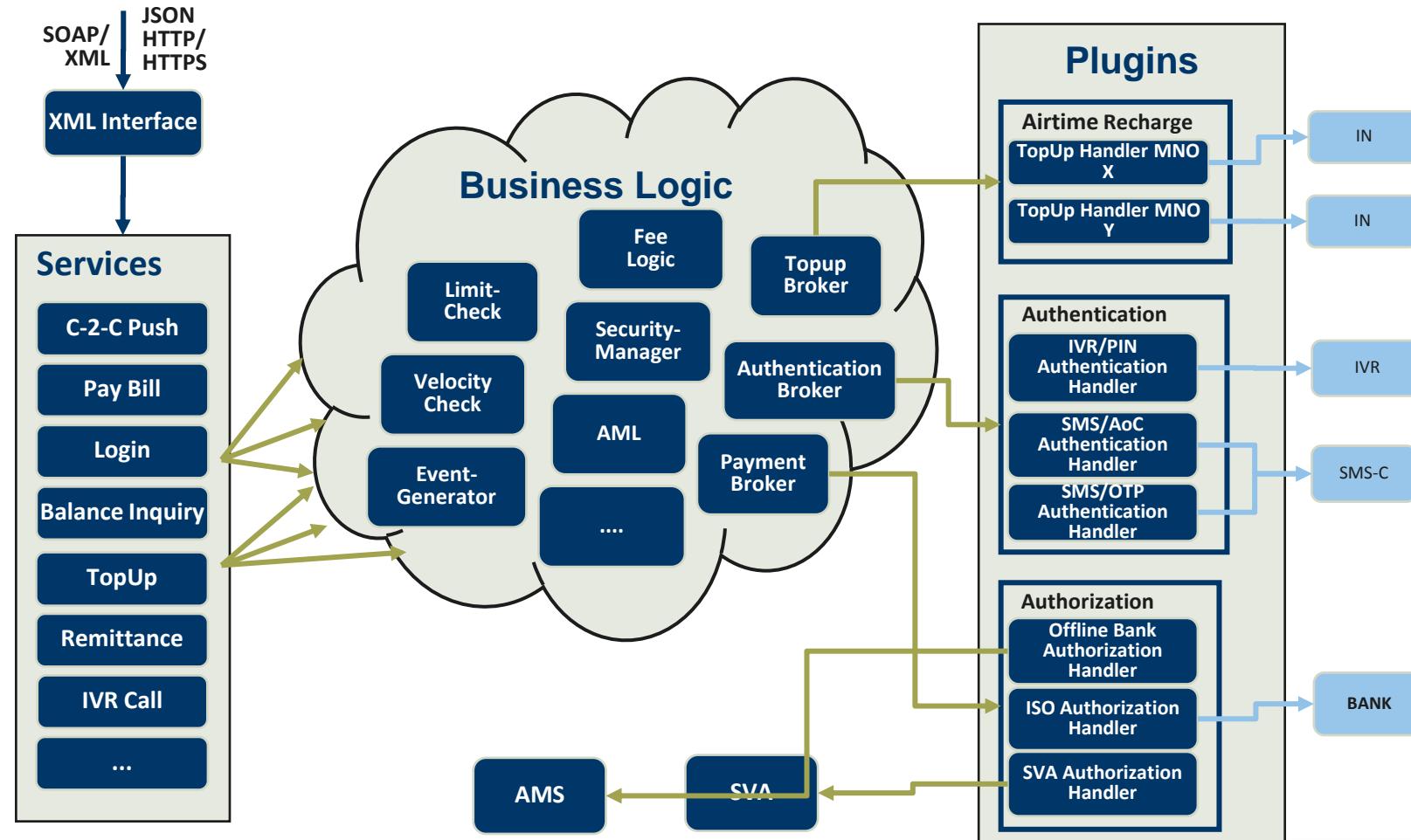
ACCOUNT MANAGEMENT SUPPORT COMPONENTS

- VoiceXML
- Message Gateway
- Preferences Server

MOBILISER CORE – SERVICE ARCHITECTURE



Front End Application



MOBILISER CORE - EVENT MANAGEMENT

Decouple processing steps

- Unburden critical processes such as transaction processing from non-vital tasks
- Customization of functionality without impact to the Mobiliser generic processing rules



Created by a number of sources

- Transaction processing
- Customer registration
- Database triggers
- External sources

Classification

- Event class
- Event type
- Events are consumed by event subscribers. Any number of Event subscribers can work on a single event.

EXAMPLES

- Sending of transaction notifications (email, SMS)
- Transfer of successfully finished transactions into the Account Management System (AMS)
- Calculation of loyalty points for transactions
- Sending of welcome emails after successful customer registration
- Forwarding transactions to an offline AML system

MOBILISER CORE – JOB SCHEDULING

Cron Jobs

- Executed at specific times of the day or at specific days in a month
- Start times and dates are configured in the database

Tasks

- Executed on a more frequent basis usually every minute or even more frequent
- Configured by execution interval



EXAMPLES

- Cron Jobs
 - Sending reminders to customer when a Credit Card is about to expire
 - Retrieval of Exchange Rates from an external data source
- Periodical Tasks
 - Scan system for stale transactions and clean them up
 - Scan system for expired authorizations and cancel them

MOBILISER CORE - CONFIGURATION

Use Case

- Defines the type of transaction to process
- Parameter of each money-authorization request entering the Money Mobiliser
- For each different kind of transaction which needs different handling, a new use case is to be set up in the Mobiliser database

Authentication

- Each single financial transaction needs confirmation of the payer
- Authentication method rules are configured per
 - Use case,
 - PI type
 - Order channel
- Global configurations can be overridden per merchant
- Authentication method rule defines a set of authentication methods
- Actual rule to apply depends on the transaction amount



MOBILISER CORE - CONFIGURATION

Fees

- Multiple fee types can be configured per use case depending on the
 - OrgUnit of payer and payee
 - PI type of payer and payee
 - For the payer and payee of the transaction
- Fee type defines
 - Beneficiary of the fee
 - Whether the fee amount should be processed online at transaction time or at settlement time
 - Default computation scale for the fee type is defined
- Computation scale can be overridden per customer group and per individual
 - Computation scale defines the computation rule for a given point in time and transaction currency
 - Computation rule defines – depending on the transaction amount – the minimal and



Notifications

- The system generates notification messages for completed transactions (failed or successful)
- The template to be sent out is configured depending on the transaction's
 - use case
 - status
 - error code
- Per payer, payee, and OrgUnit

MOBILISER CORE - CONFIGURATION

Limits

- All limits are applied to (financial) transactions
- Limitations on:
 - Single transaction amount (min/max)
 - Maximum total amount per day/week/month/total for debits and credits
 - Maximum number of transactions per day/week/month/total for debits and credits
- Limits can be applied to
 - All use cases
 - Single use case
 - Combination of use cases
- Multiple Limits can be combined to a Limit Set
- Limit Sets are assigned to customer groups based on customer life-cycle / status or to individual customers



MOBILISER CORE - CONFIGURATION

Restrictions

- Limit the interaction possibilities between two groups of customers. Transactions can be prohibited depending on the
 - number of transactions
 - transaction amount and
 - transaction sum
 - in a given timeframe
- Restrictions are configured for a payer or payee and for combinations of
 - OrgUnit and
 - customer group, risk category
- Of the payer and payee participating in the transaction



MOBILISER CORE - CUSTOMISATIONS

CUSTOMIZATION POINTS

Data Model

- Customized customer data
- Customized transaction data



Business Logic

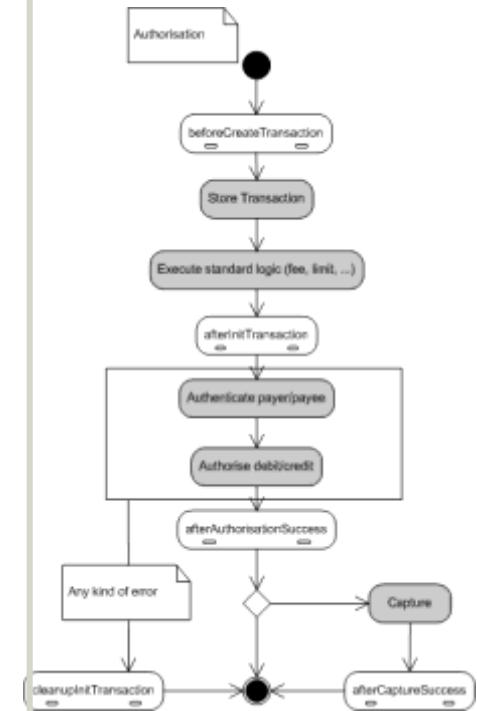
- **Payment Handler**
 - Connection to new payment instrument (e.g. Credit Card)
 - Authorizes payments
- **Top-up Handler:**
 - Connection to new IN (Intelligent Network)
 - Tops up mobile phone prepaid airtime accounts
- **Exchangerate Provider**
- **Authentication Interfaces**

Service Orchestration

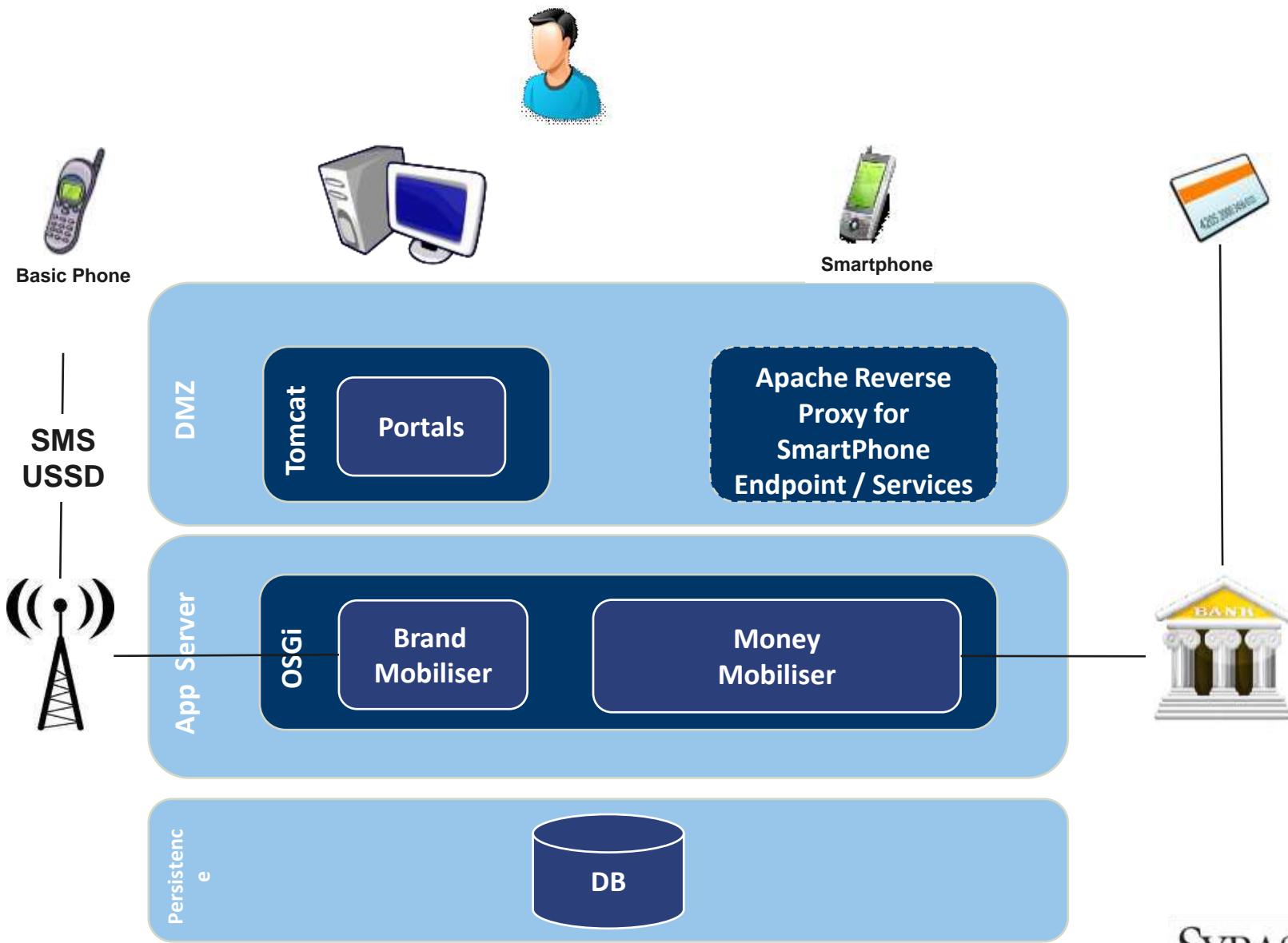
- Existing service orchestrations can be extended / injected
- New Services and Service orchestrations can be added and published as new endpoints

Deploy

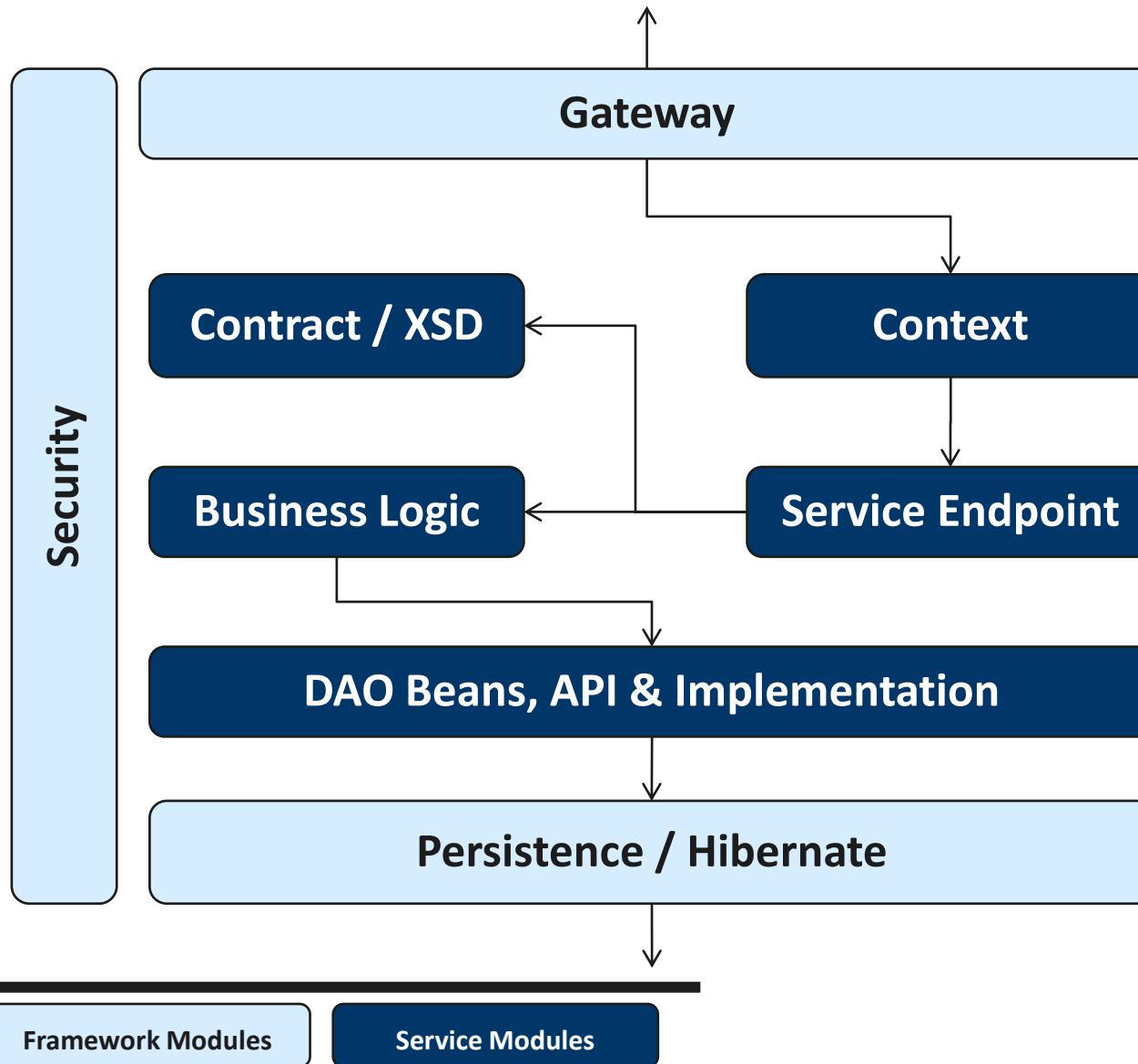
- Customizations are deployed on top of the existing Mobiliser Gateway
- Replace or extend functionality



MOBILISER PLATFORM – DEPLOYMENT OVERVIEW



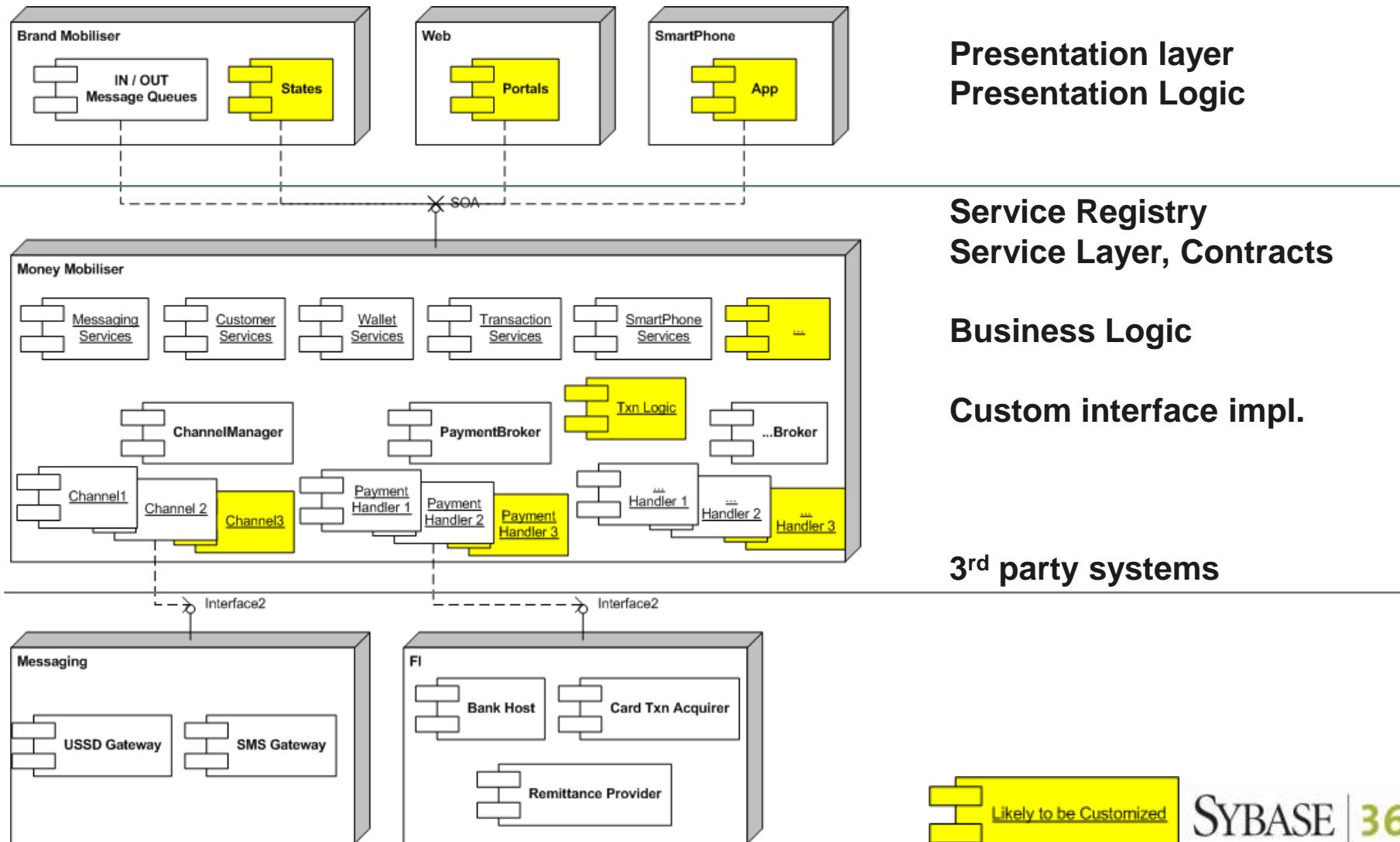
MONEY MOBILISER - SOA Architecture



Service Gateway provides:

- Central Service Registry
- Common Service Publishing
- Common security and audit Layers
- Standardized service definition
- Multi-protocol support (SOAP, XML, JSON)

SOA View on Mobiliser Architecture



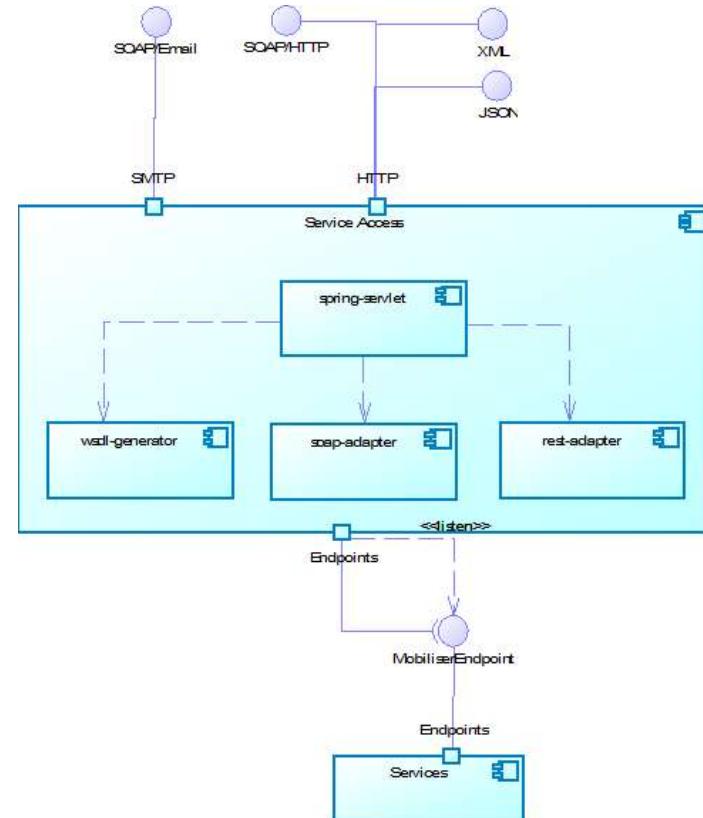
SERVICE & API CHARACTERISTICS

Service & API Characteristics

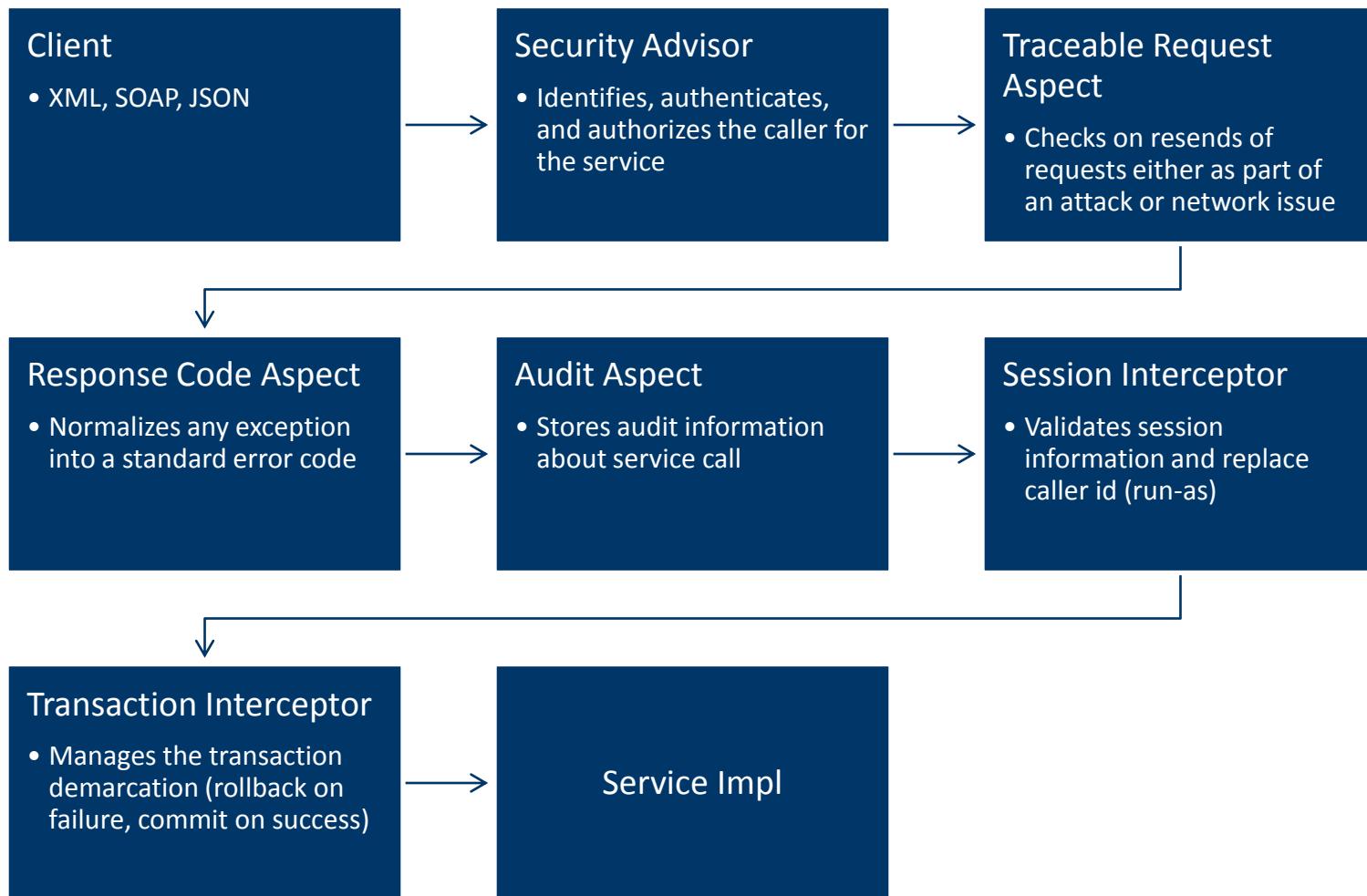
- All services are developed contract-first (XSD)
- All services are exposed as
 - SOAP
 - XML/POST
 - JSON
- Service range from basic CRUD to complex transaction processing with Java based orchestration of business logic
- Most services are for internal or partner use
- Dedicated set of services is also exposed publicly e.g. to be consumed by SmartPhone apps
- Documentation of APIs is provided in contract and as additional documents (Integration Docs)

Service Features

- All service calls pass through a configurable set of filters for:
 - Security Advisor (see next slide)
 - Response Code Aspect – to normalize faults into responses with proper error codes
 - Traceable Request Aspect – to check requests against re-submission
 - Audit Aspect – pluggable Audit Managers log the data by multiple means
 - Session Interceptor – managing a second identity that is bound to a user session (beside standard caller credentials)

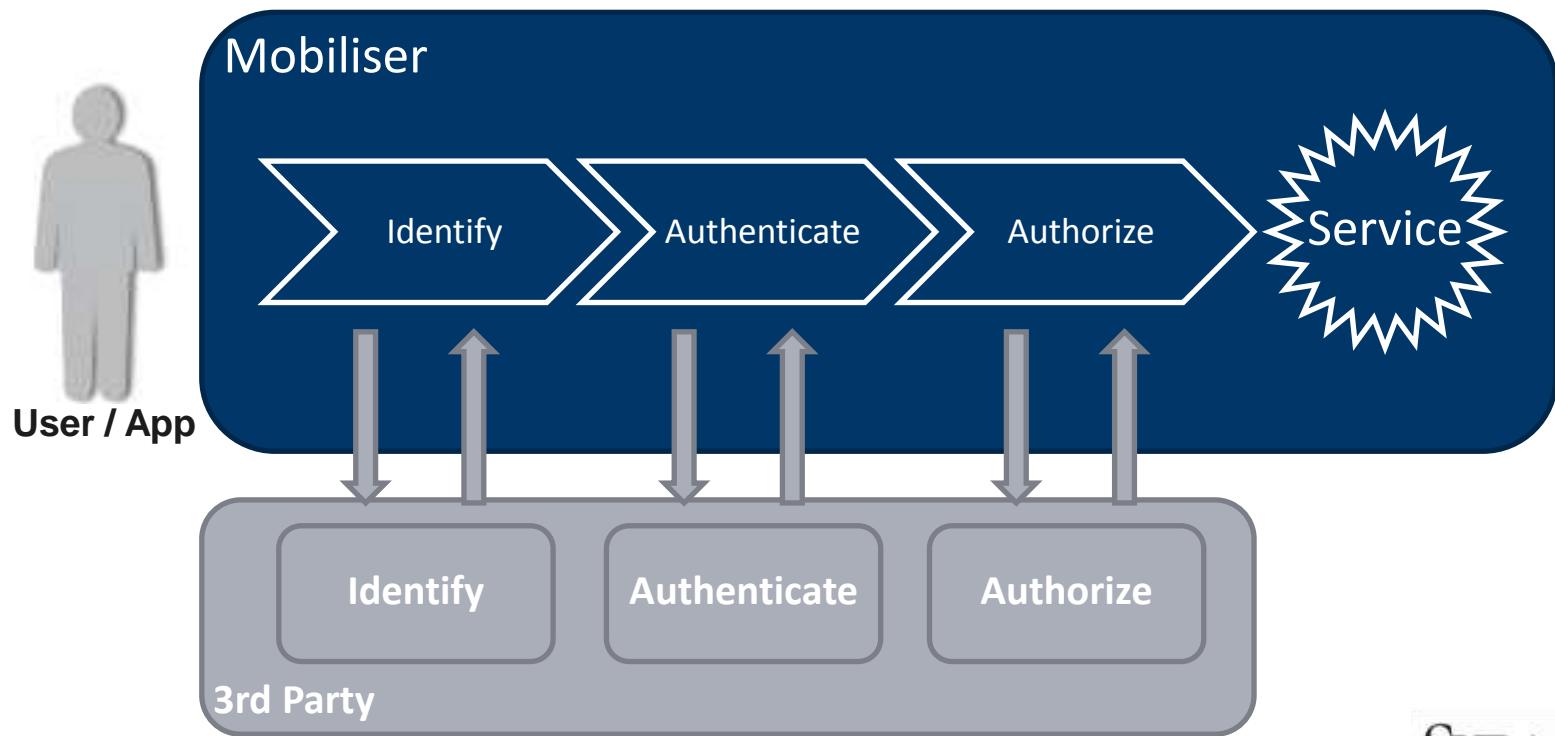


SERVICE FILTER FRAMEWORK

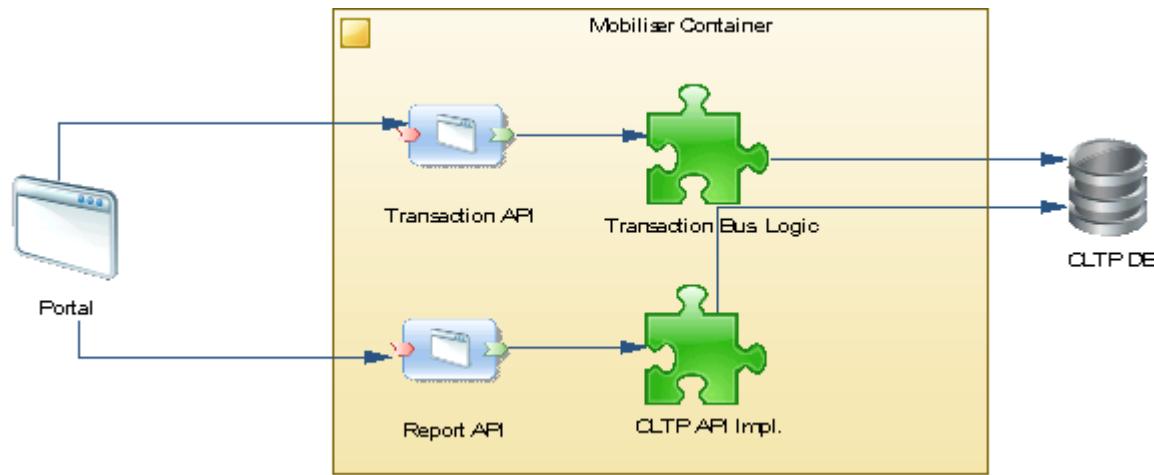


SECURITY ADVISOR

- In the standard setup the identification, authentication, and authorization is managed by the Mobiliser but single or multiple of these can be delegated to other systems (e.g. LDAP).
- The list of privileges assigned to the user must include the privileges required for the context and the service and potentially additional privileges check by the BL of the service.

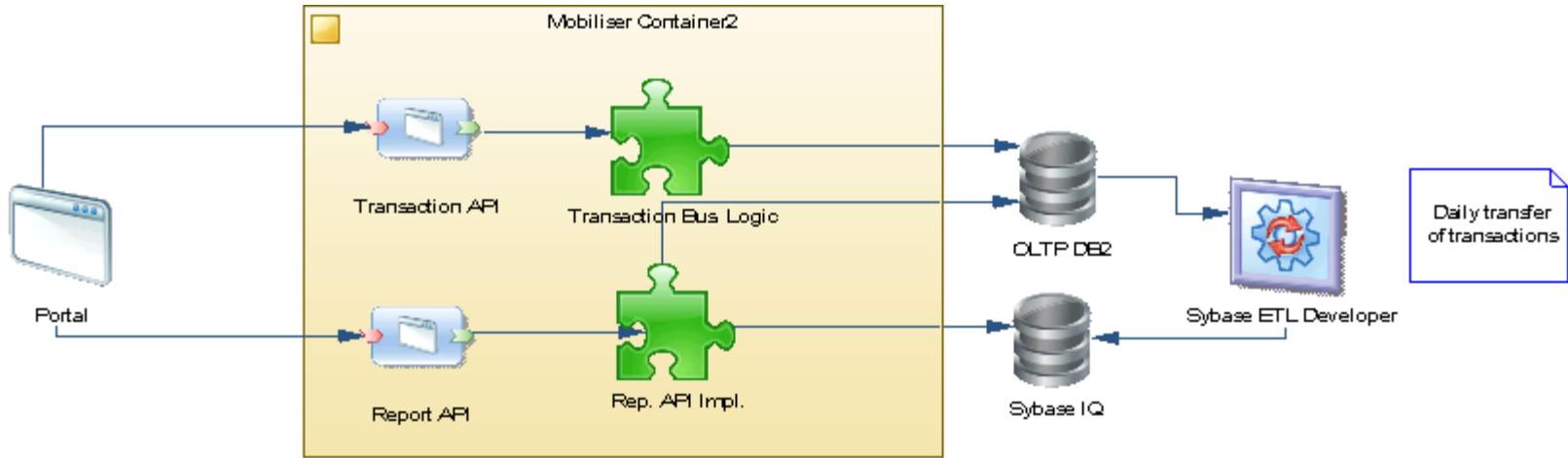


MOBILISER – WITHOUT DATA ARCHIVING



All queries (read and write) access the OLTP Database

MOBILISER – WITH DATA ARCHIVING



In case of data replication, report queries for transaction history and data change history are accessing the OLTP DB for the current day and the Sybase IQ for older records. This is transparent to the

BUSINESS ENTITIES

Customer

- The main Business Entity in Mobiliser is the Customer.
- Every interaction in Mobiliser is bound to a Customer
- Internal applications are identified as Customers, too

Transaction

- The other main Business Entity is the Transaction
- Transaction refers to a financial transaction (payment)
- A Transaction always involves a minimum of two Customers

CUSTOMERS – Main Attributes

OrgUnit

- Each Customer in Mobiliser is assigned to an Organization Unit (OrgUnit)
- Most business rules can be configured for individual OrgUnits

Customer Type

- Customer Types represent business roles in Mobiliser
- Attached to the Customer Type are default Privileges, and Fee Sets

Risk Category

- A Risk Category is assigned to each customer
- It is mainly derived from the registration channel and KYC information
- Risk Category defines the default Limit Sets and Transaction Restrictions
- Risk Category can be updated during the Customer's lifecycle

Roles

- Each Customer has one or two default roles that are derived from Customer Type and Risk Category
- Roles are collections of Privileges
- Privileges control access to services and transactions in Mobiliser

Customer

- OrgUnit
- Customer Type
- Risk Category
- Roles
- ...

CUSTOMERS – Other Attributes

Identifications

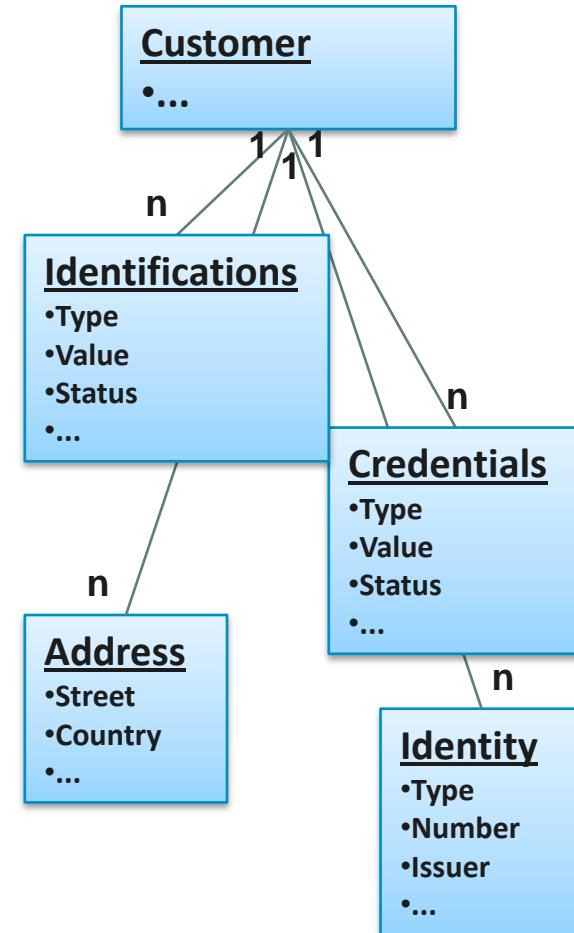
- Customers can be identified through a number of unique identification attributes, such as MSISDN, username, email, IMEI, IMSI, card number passport ID – the list is easily extensible

Credentials

- Customers can have one or multiple credentials, such as PIN, password, etc.
- Credentials have to comply to Credential Policies based on the Customer Type and Credential Type
- Credentials are always stored in a (one-way) hash

Other

- Addresses – any number of addresses can be stored with a Customer
- Identitiies – any number of passport, ID card or similar data can be stored with Customers
- Attachments – any kind and number of binary attachments can be stored with customers



CUSTOMERS – Payment Instruments

General

- To take part in a financial transaction a customer needs access to at least one Payment Instrument
- Payment Instruments are categorized by class and type
- A PaymentHandler in the Mobiliser implements the required protocol to communicate to the FI that authorizes the payments. Each PaymentHandler provides a „coverage“ that is used by the Mobiliser to determine the correct Handler

SVA

- The SVA (Stored Value Account) is used to manage a pre-paid account in the platform
- It can be used as the central source and destination of funds but can also be on the same level as other Payment Instruments
- The SVA is usually settled into one pool account on a daily basis



Bank Account

- Access to Bank Accounts is established through an EFT switch or by accessing the bank middleware
- The most popular protocol used is ISO8583 but also XML, SOAP, and others are common
- Some bank accounts are only settled on a daily basis without online authorizations
- Account numbers are stored encrypted



Credit Card

- Processing of major label Credit Cards require the Mobiliser installation to get PCI certified
- PIN entry (debit cards) on mobile handsets is usually not allowed
- Card numbers are stored encrypted



External Account

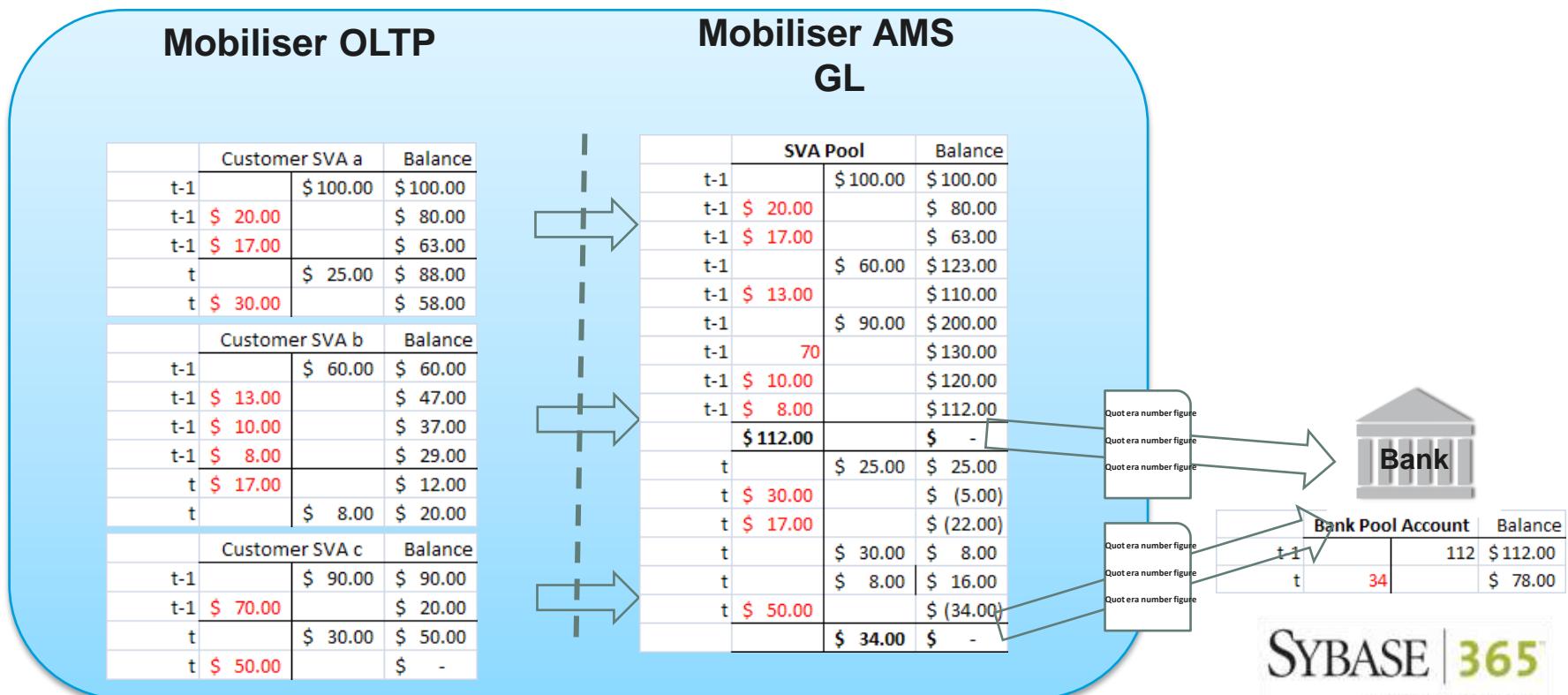
- Any other payment instrument is managed as an External Account, examples:
 - Remittance Account
 - 3rd party SVA (mWallet)
 - Airtime Account



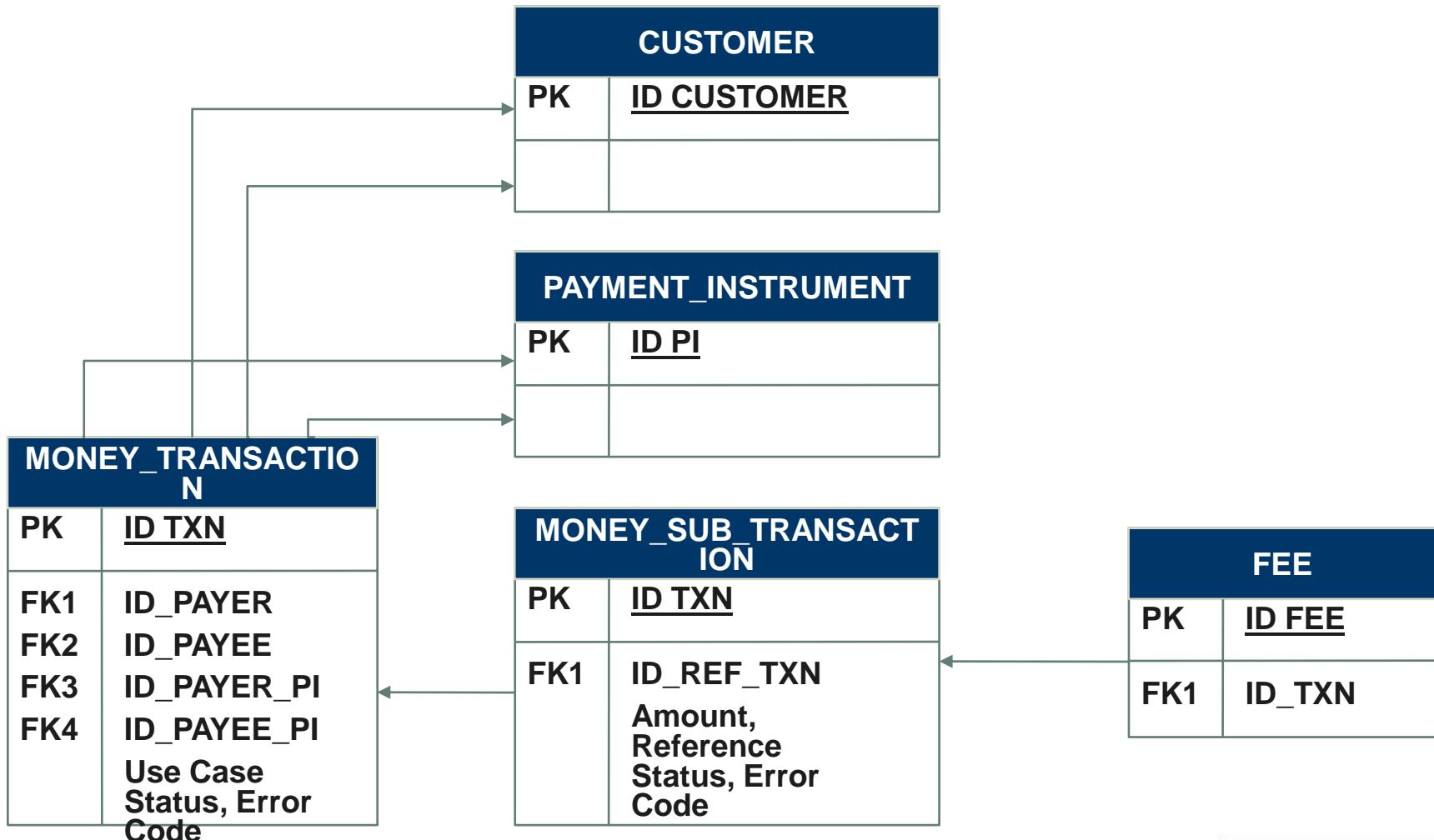
CUSTOMERS - SVA

SVA

- Transactions are authorized against internal SVA
- Each transaction to SVA affects balance
- After Online Transaction Processing, the transactions are transferred into the AMS
- All individual SVA are pooled into one common Pool SVA
- On daily basis, Pool SVA is cleared and payment instructions are sent to bank
- Pool Account in Bank reflects total balance of all SVAs at EOD



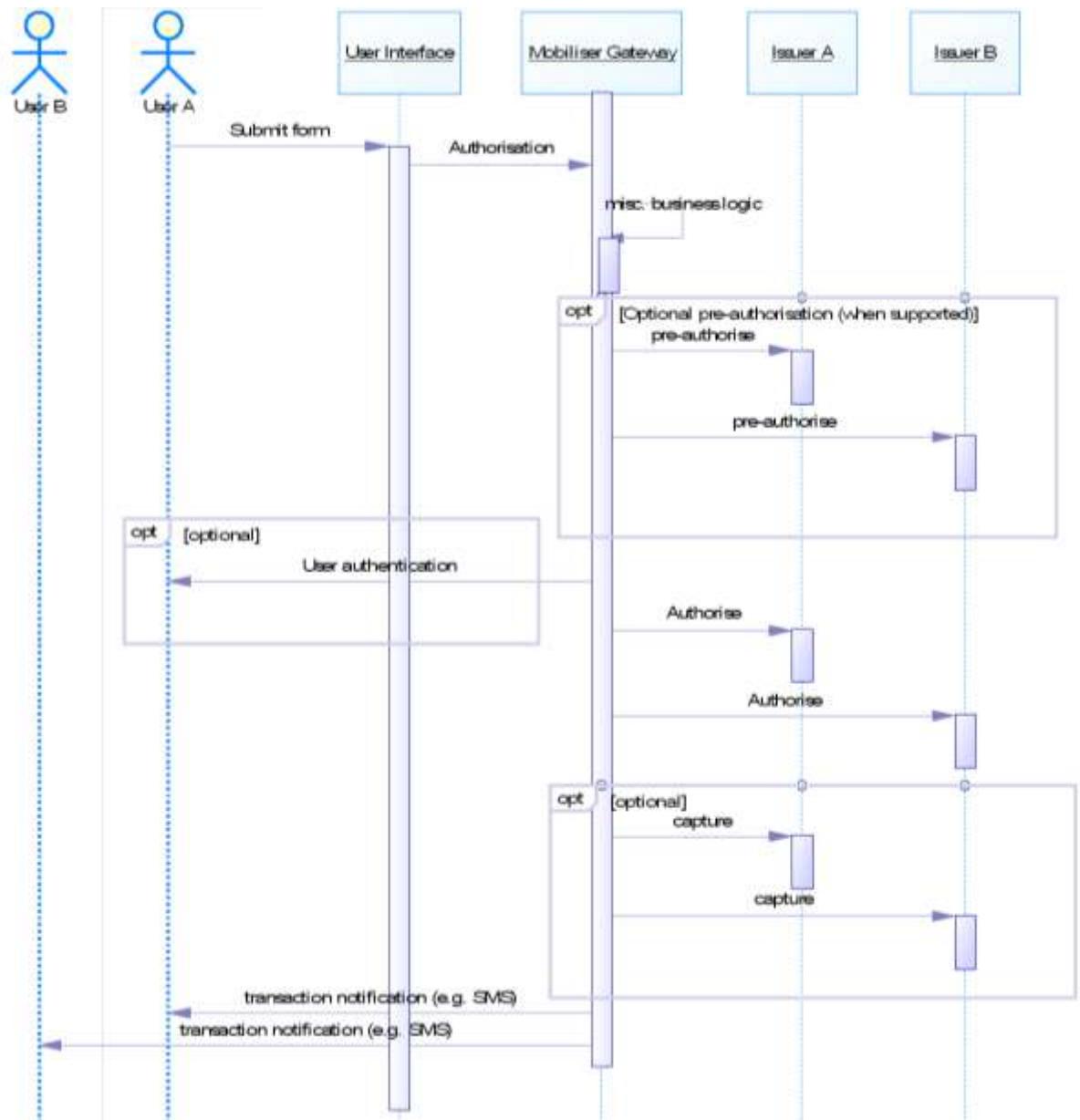
TRANSACTIONS IN THE MOBILISER DATABASE



TRANSACTION PROCESSING

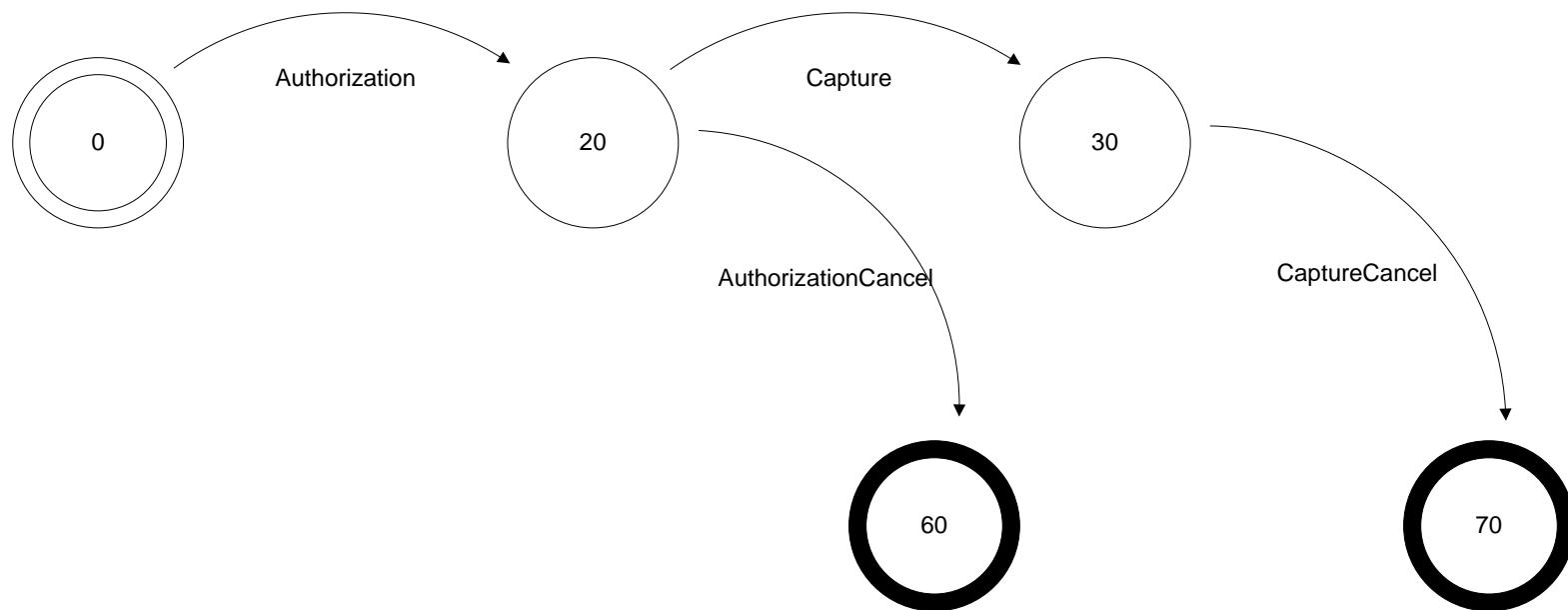
- Processing of Financial Transactions mostly follows an identical business process, the main blocks are:
 - Business logic checks: Limits, restrictions, customer profile, roles, fee calculation, forex retrieval, commission calculation
 - User authentication: Some transactions can require an additional, explicit user authentication.
 - Authorisation request send to issuer of payer's payment instrument
 - Authorisation request send to issuer of payee's payment instrument Optionally:
 - Capture request send to issuer of payer's payment instrument
 - Capture request send to issuer of payee's payment instrument
- Depending on which payment instruments are involved and which use case (transaction type) is being executed the perception of the business purpose can vastly differ even though the same (technical) process is used.

TRANSACTION PROCESS (OVERVIEW)



TRANSACTIONS IN THE MOBILISER DATABASE TRANSACTION LIFECYCLE

The following diagram shows the lifecycle of a transaction. The numbers in the states represent the status that the transaction has after the operation.



MONEY MOBILISER RISK & FRAUD MANAGEMENT

There are numerous reasons for adding risk and fraud checks to the systems:

- National regulations regarding KYC, AML, and CTF:
 - Individuals are usually only allowed to store a certain amount in their SVA and there can be restrictions regarding their spending limits per day/week/month
- Chargeback risks on certain payment instruments
 - Certain electronic payment instruments (e.g. Credit Cards) have a high risk of charge backs especially when being used in mobile card-not-present situations
 - Proper payment instrument registration and transactions restrictions that detect unusual transaction patterns can reduce the risk

MONEY MOBILISER RISK & FRAUD MANAGEMENT

continued

Money Mobiliser supports multiple areas to reduce risk & fraud:

Before Transaction:

- During customer on-boarding, third party services can be leveraged to check the entered data (e.g. name, address) and to check credit scoring
- Depending on the amount of data entered or the verification process on this data the Risk Category of the customer can be set (usually corresponding to the KYC level)
- When registering existing electronic payment instruments into the wallet, a micro-payment transaction can be send to the payment instrument. The data from this payment instrument must be entered in the portal to fully activate a payment instrument

MONEY MOBILISER RISK & FRAUD MANAGEMENT

continued

Money Mobiliser supports multiple areas to reduce risk & fraud:

During Transaction:

- Depending on the Risk Category of a customer certain transaction types can be prohibited completely
 - Each Risk Category is assigned a list of privileges that enable/disable certain transaction types
- Transaction Limits can be configured for customers and payment instruments
 - Transaction limits can be applied on count and total sum of amounts and are checked per day/week/month/total
 - Transaction Limits can be applied to all transaction types or to a set of transaction types
- Transaction Restrictions
 - Transaction Restrictions differ from Limits in two aspects:
 - the timeframe is not fixed, e.g. limits can be defined for a 10 minute time window
 - The transaction counterpart is also taken into account to see if a restriction is applicable, e.g. customers might have a restriction when transaction with a merchant of a certain risk category (gambling)

Whenever such a limit / restriction is hit, the transaction will be rejected.

MONEY MOBILISER RISK & FRAUD MANAGEMENT

continued

Money Mobiliser supports multiple areas to reduce risk & fraud:

After Transaction:

- Reports can be defined in Mobiliser that show customers with suspicious transaction patterns (high amount, high count)
- Those reports can also show the transactions that were rejected due to limit/restriction hits
- Based on the customer behavior, customers can be upgraded to different Risk categories (e.g. when being registered for more than 2 months, with more than 5 transactions and no charge-backs)



THE SYBASE 365 MOBILISER MODULES

Brand Mobiliser, Customer Support, Bank Portal and BI

SYBASE 365 mCOMMERCE

JANUARY 2012

BRAND MOBILISER

Dashboard

SYBASE | 365
Brand Mobiliser Web

Workspace: default - Logged-in as admin (Logout) | My Account | Help

DASHBOARD PROGRAMS SUBSCRIBER LIST ASSETS PERFORMANCE AND ANALYTICS WORKSPACE ADMINISTRATOR Actions

Application Short List

Application Name	Category	Schedule	Related Assets	Status
mPay Coffe		Start: Tue, Dec 14, 2010 End: Fri, Dec 31, 2010	—	<input type="radio"/> See Details Actions
mPay Lanch	mPayment	Start: Tue, Dec 14, 2010 End: Fri, Dec 31, 2010	—	<input type="radio"/> See Details Actions
mPay Movie	mPayment	Start: Tue, Dec 14, 2010 End: Thu, Dec 30, 2010	—	<input type="radio"/> See Details Actions
mPay Parking	mPayment	Start: Tue, Dec 14, 2010 End: Fri, Dec 31, 2010	—	<input type="radio"/> See Details Actions

Create New Application | Approve Applications | View All Applications

My Recent Programs

Workspace Short & Long Codes 1111Default

Quick Start Templates BLANK INTERACTIVE APPLICATION Create a new interactive application

Reports & Analysis

Workspace Traffic Report Program 1

Program 2

Custom Reports Opt-In Report (Coming Soon)

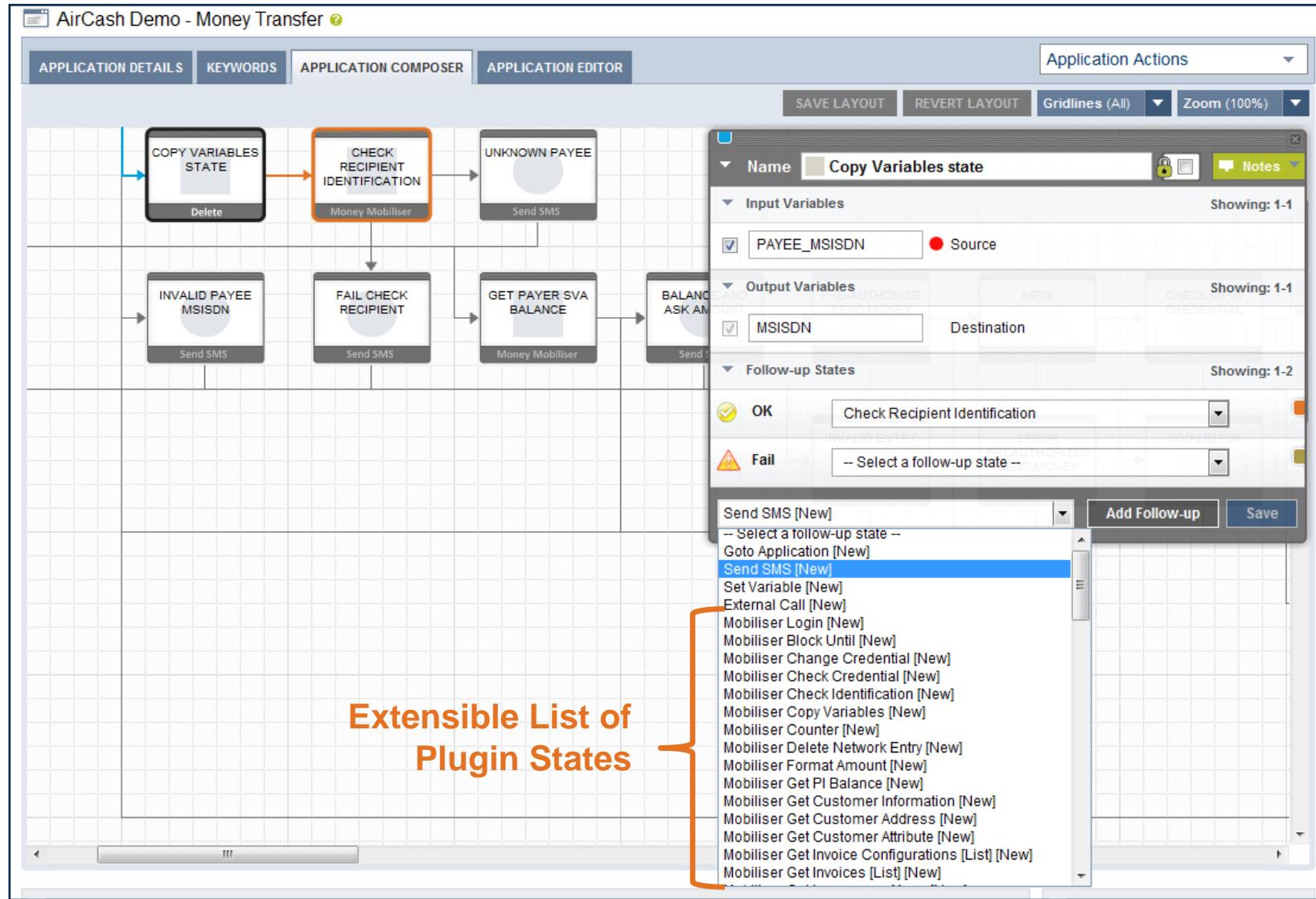
CREATE CUSTOM REPORT

© Copyright 2010 Sybase Inc. An SAP Company | Contact Support | About Brand Mobiliser

SYBASE | 365

BRAND MOBILISER - Applications and States

Extensibility through Plugin States



BRAND MOBILISER

Application Review and Approval

Showing 11- 20 (229 Total Programs)

◀ 1 2 3 ▶

Programs per Page 10 ▾

Program Name	Type	Owner	Schedule	Keywords	Related Assets & Lists	Status
Program Name 11	Promotion	Jill Miller	Start 10/11/2010 End 11/11/2010	—	Lists (2) Messages (3) Applications (12)	Active Actions ▾
Program Name 2	Interactive	Joe User	Start 10/11/2010 End 11/11/2010	LifeSavers Candy Lollipop	Lists (2) Messages (3) Interactive Applications (12) Images (12)	In Review Actions ▾
Program Name 13	Alert	Tom Bobber	Start 10/11/2010 End 11/11/2010	Cookware Book	Lists (2) Messages (3)	Active Actions ▾
Program Name 14	Interactive	Michelle Lewis	Start 10/11/2010 End 11/11/2010	Show Queen	Lists (1) Messages (1) Interactive Applications (13) Images (1)	Active Actions ▾
Program Name 15	User initiated Service	Tom Bobber	Start 10/11/2010 End 11/11/2010	—	Lists (3) Messages (1) Images (1)	On Deck Actions ▾
Program Name 16	Promotion	Jill Miller	Start 10/11/2010 End 11/11/2010	—	Lists (3) Messages (1) Images (1)	In Review Actions ▾
Program Name 17	Interactive	Joe User	Start 10/11/2010 End 11/11/2010	LifeSaver Candy Lollipop	Lists (3) Messages (1) Interactive Applications (13) Images (1)	Active Actions ▾
Program Name 18	Alert	Tom Bobber	Start 10/11/2010 End 11/11/2010	Cookware Book	Lists (2) Messages (3)	Active Actions ▾
Program Name 19	User initiated Service	Jill Miller	Start 10/11/2010 End 11/11/2010	—	Lists (3) Messages (1) Images (1)	Active Actions ▾

Showing 11- 20 (229 Total Programs)

Programs per Page 10 ▾

Customer Support Tool

Authorized Customer Support Officer “CSO” can perform various customer tasks using Mobiliser Customer Support Tool. CST functionality can be customized to meet client specific requirements. Standard functionality includes:

- Search Customer (Agents, Wallet Customers, Guest Accounts)
- Input Contact Logs
- View Customer General Information
- Update Customer Information
- View / Manage Linked Bank Accounts and Mobile Wallet (SVA)
- View History of Changes in Customer Profile
- View Transactions
- View Contacts Log (Notes of call center agents on each contact in call center)
- View / Add Attachments

Customer Information

Customer General and updateable information including linked Bank Accounts and Mobile Wallet is available in this function

The screenshot shows the SYBASE 365 Customer Support Tool interface. The top navigation bar includes links for Customer Support Tool, System Configuration, User Manager, Notification Manager, and Reports. The left sidebar lists options like Current Customer (ID 500368801, Name: Rob Anderson), Standing Data, Accounts, History, Contacts, Transactions, Agent Transactions, Bill Configuration, Open Bills, Bill History, and SMS Traffic. The main content area displays a form for updating customer information. The 'Standing Data' section contains fields for First Name (Rob) and Last Name (Anderson). The 'Address' section includes Street Address (7 Boot Cottage), Additional Address (Sandy Lane), House No, City (Woodbridge), Postal Code (IP122HF), Country (Afghanistan), State (Suffolk), and a dropdown for Customer Type (TIER_THREE). The 'Identifications' section shows Mobile Phone (7423490037) and Email (syed.shoaib@ebara.com). A large graphic of a smartphone is overlaid on the right side of the form.

History of Changes

Searchable History of Changes made in Customer Profile or Account status

The screenshot shows the SYBASE 365 Customer Support Tool interface. The left sidebar has a navigation menu with options like SelfCare, Customer Care, System Configuration, User Manager, Notification Manager, and Reports. Under Customer Care, 'History' is selected. The main content area is titled 'Customer Care :: History' and contains search filters for 'From Date', 'To Date', 'Timeline' (set to 'Please Select'), and 'Agent ID'. Below the search bar is a table showing a list of changes. The table has columns for 'Creation Date', 'Agent ID', 'Field Name', 'Old Value', and 'New Value'. The data in the table is as follows:

Creation Date	Agent ID	Field Name	Old Value	New Value
6/20/12 1:00:59 PM	100	Home Phone	44234234545	447831089288
6/20/12 1:57:48 PM	100	Home Phone	447831089288	44234234545
7/1/12 12:58:14 AM	100	Home Phone	447831089288	447587828325
7/1/12 1:15:27 AM	100	Home Phone	447587828325	447774455528
7/1/12 4:55:03 PM	100	Home Phone	447774455528	919538939472
7/1/12 4:56:21 PM	100	Home Phone	919538939472	447774455528
7/23/12 5:43:19 PM	100	Home Phone	447774455528	919538939472
7/23/12 5:45:11 PM	100	Home Phone	919538939472	447774455528
7/24/12 4:25:27 PM	500368801	Payment Instrument Active	Y	N
7/24/12 4:25:27 PM	500368801	Payment Instrument Active	Y	N
7/24/12 4:25:27 PM	500368801	Payment Instrument Active	Y	N
7/24/12 4:25:27 PM	500368801	Payment Instrument Active	Y	N

Customer Transactions

Searchable History of Customer Transactions with Transaction details are available in this function

The screenshot shows the SYBASE 365 Customer Support Tool interface. The left sidebar lists various customer-related functions: Current Customer, Standing Data (Accounts, History, Contacts, Transactions), Agent Transactions, Bill Configuration, Open Bills, Bill History, and SMS Traffic. The main content area is titled "Customer Care - Transactions". It features search filters for "Search By" (By Month or By Date), "Status" (Please Select), "Show Faulty" (Please Select), "Consumer Is Payer" (Either One), "Order ID", and "Transaction ID". Below these filters is a "Search" button. A message at the bottom right says "SYNCTK-AJAX DEBUG". The results table displays five transaction entries:

Actions	Agent/Cust	Date	Type	Status	Error Code	Amount
Details	Rob Anderson	8/14/12 9:54:51 AM	Lebara MasterCard - Send - Family Card Transfer	Authorisation Cancel	50200	0.00GBP
Details	Rob Anderson	8/14/12 9:52:26 AM	Lebara MasterCard - Send - Family Card Transfer	Authorisation Cancel	50200	0.00GBP
Details	Rob Anderson	8/14/12 9:30:00 AM	Lebara MasterCard - Send - Family Card Transfer	Captured	0	10.00GBP
Details	Rob Anderson	8/14/12 6:51:51 AM	Lebara MasterCard - Send - Family Card Transfer	Captured	0	50.00GBP
Details	Rob Anderson	8/13/12 1:17:29 PM	MoneyGram - Cash	Captured	0	-20.9906P

Customer Contacts Log

Searchable History of Customer contacts with Detail call logs/notes are available in this function

The screenshot shows the SYBASE 365 Customer Support Tool interface. The left sidebar has a tree view with nodes like 'Current Customer' (selected), 'Name: Rob Anderson', 'Standing Data', 'Accounts', 'History', 'Contacts' (selected), 'Transactions', 'Agent Transactions', 'Bill Configuration', 'Open Bills', 'Bill History', and 'SMS Traffic'. The main content area has a title 'Customer Care - Contacts' and a search form with fields for 'From Date', 'To Date', 'Timeframe', 'Category', 'Status', 'Agent Name', and 'Subject'. Below the search form is a table titled 'Showing: 1 - 10 (46 Total)' with columns: Contact Id, Category, Subject, Status, Date, Agent, and Actions. The table contains 10 rows of contact data.

Contact Id	Category	Subject	Status	Date	Agent	Actions
501518001	Standard	test	Open	7/31/12 8:33:41 AM	102	Details
501518003	Standard	test	Open	7/31/12 2:34:15 PM	102	Details
501547651	Standard	zz	Open	8/2/12 1:57:05 PM	102	Details
501547654	Standard	sdcasd	Open	8/2/12 3:05:05 PM	102	Details
501725700	Standard	test	Open	8/6/12 8:52:08 AM	102	Details
501764700	Standard	test	Open	8/7/12 2:20:35 PM	102	Details
501702300	Standard	test	Open	8/8/12 1:34:36 PM	102	Details
501890955	Standard	test	Open	8/16/12 8:10:09 AM	501461202	Details
501462500	Standard	test	Open	7/27/12 12:45:23 PM	102	Details
501547650	Standard	ffffy	Open	8/2/12 10:40:25 AM	102	Details

Customer Attachments

List of attachments with customer profile and ability to add new attachments (e.g. customer digital photo, scanned image of CNIC and print form etc.)

The screenshot shows the SYBASE 365 Customer Support Tool interface. The top navigation bar includes links for SELF CARE, CUSTOMER CARE, SYSTEM CONFIGURATION, USER MANAGER, NOTIFICATION MANAGER, and REPORTS. The CUSTOMER CARE tab is selected. On the left, a sidebar menu lists options such as Current Customer (ID: 500368801, Name: Rob Anderson), Standing Data (Accounts, History, Contacts), Transactions (Agent Transactions, Attachments - which is highlighted with a blue arrow), Bill Configuration, Open Bills, Bill History, and SMS Traffic. The main content area displays the 'Attachments' section under 'Customer Care'. It shows a form with fields for Name (empty), Type (Invoice), Attachment File (Choose File, No file chosen), and an 'Add Attachment' button. Below this, a message says 'Showing: 0 - 0 (0 Total)' and 'No attachments found. Select the attachment file and click Add Attachment to upload'. A watermark of a mobile phone is visible in the background of the main content area.

Bank Portal (Administration)

- Operational Dashboard
- Audit Trail and Fraud Detection
- Accounting & Reconciliation
- Agent Management
- Business Intelligence
- Fee, Commission and Disbursement

Operational Dashboard

Get the health status of Mobiliser Servers and operational throughput and efficiency

The screenshot displays the SYBASE 365 Operations Dashboard interface. At the top left is the SYBASE 365 logo. The top right shows the user is logged in as 'System Manager (HR)' with options to 'Logout' and 'Languages'. Below the header is a navigation bar with 'HOME', 'SERV рES', and 'TRACKERS' tabs. The 'SERV рES' tab is selected, showing a 'Server' section with 'Hostname: localhost' and 'Port: 8080'. A 'Server List' section is also visible. The main content area is divided into three main sections: 'Mobiliser Server List', 'All Trackers', and a central panel for 'Data' and 'General Settings'.

Mobiliser Server List: Shows one server entry: Hostname: localhost, Port: 8080. Status is green (Up). Actions: Ping, Select, Remove.

All Trackers: Contains four cards: 'Pre-Auth Tax Count' (line chart), 'Pre-Auth Tax Duration (ms)' (gauge chart), 'Messages Sent' (line chart), and 'Events Count' (line chart).

Data & General Settings: Includes sections for Data, General Settings, Counts, and Timing. General Settings shows 'Statistics Enabled: true' and 'Region Caches Enabled: true'. Counts include Prepare Statement Count, Query Execution Count, Close Statement Count, Session Open Count, Session Close Count, Transaction Count, Successful TXN Count, Flush Count, and Optimistic Failure Count. Timing includes Max Request Duration (ms) and Min Request Duration (ms).

Jobs

Centrally managed jobs to perform various backend operations and batch processes

The screenshot shows the SYBASE 365 Operations Dashboard with the 'Jobs' tab selected in the left navigation menu. The main content area displays a table of scheduled jobs:

Handler	Schedule	Implementation	Actions
MOBILISER	0 0-59/15 * ? ***	com.sybase365.mobiliser.money.ams.logic.clearing.ClearingJob	Edit Remove
MOBILISER	0 0-59/5 * ? ***	com.sybase365.mobiliser.money.jobs.cronjobs.commissionClearingJ	Edit Remove
MOBILISER	0 0-59/5 * ? ***	com.sybase365.mobiliser.money.jobs.cronjobs.subscriptionBilling	Edit Remove
MOBILISER	0 15 * ? ***	persistent-login-cleanup-job	Edit Remove

The dashboard also features a mobile phone icon in the background and includes links for 'Add a Job', 'Logout', and 'Languages'.

Risk Management / Fraud Detection

- **Transaction Processing**
 - Secure two-factor Authentication
 - Possession of unique SIM-card
 - Knowledge of secret, e.g. secure PIN
 - Online authorization wherever possible
 - Internal checks
 - External authorization backends (card host, ATM-network etc)
 - Modular, rule-based internal authorization processing
 - Authentication-Matrix depending on transaction type, issuer and amount
- **Registration**
 - KYC compliant data collection including scoring and verification
 - Double checks of similar applications from fraudsters
- **Transaction limits**
 - Limit amount (volume)
 - daily, monthly limits per consumer per Issuer
 - transaction type limit per Issuer
 - Limit amount (volume) and number of transactions (velocity)
 - merchant specific limits per consumer
- **Blacklist management**
 - Multiple blacklist-reasons with specific barring rules (e.g. no transactions or only credit blocked)
 - Chargeback is automatically recognised and leads to immediate barring
- **Integration with 3rd Party AML**

Administration - ACCOUNT MANAGEMENT SYSTEM

Transaction Load

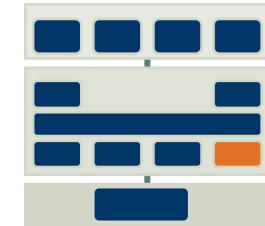
- Transfer transactions from Mobiliser Core
- Create several bookings per transaction
 - Transaction Amount
 - Tax
 - Fees
- Currency conversion, if required

Clearing

- Different clearing frequencies per payment instrument type
- Close bookings
- Create payment instructions

Settlement

- Export payment instructions
- Create payment files
 - ACH
 - DTA



ACCOUNT MANAGEMENT SYSTEM

Bank Users

Any hierarchy of Bank users can be created with different privileges. Standard hierarchy covers super Admin, Bank Admin 1 & 2, Bank Officer 1, 2 & 3 and Customer Support Officers.

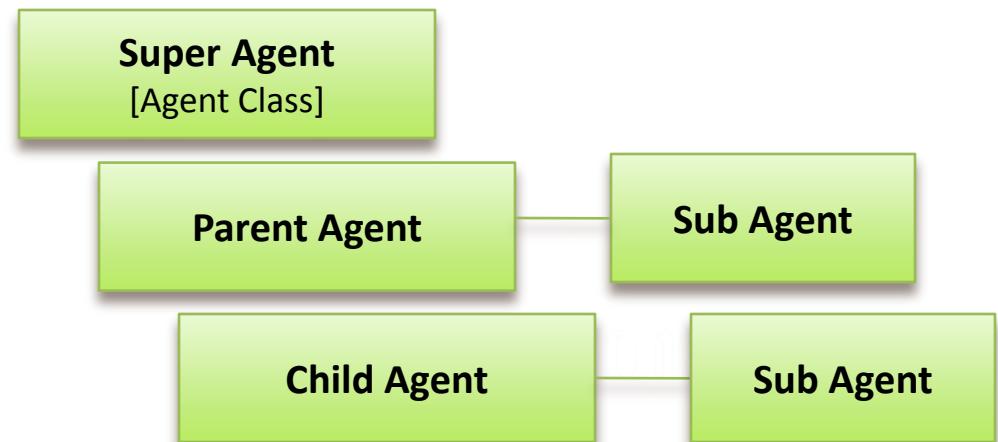
The screenshot shows a user interface for 'Bank Admin Registration'. At the top, there are two tabs: 'Selfcare' (highlighted in green) and 'Customer Services'. On the left, a sidebar menu lists 'Home', 'Change Password', 'Bank User Registration', and 'Bank Admin Registration'. The main content area is titled 'Bank Admin Registration' and contains the following fields:

Register User as *	Bank Admin 1
User Id*	[Input Field]
Employee Name*	[Input Field]
CNIC*	[Input Field]
Employee Number/ P Number*	[Input Field]
Department*	[Input Field]
Phone/ Ext*	[Input Field]
Mobile Number*	[Input Field]
Designation*	[Input Field]
City *	Please Select
Country *	Please Select
Email-Id*	[Input Field]
Territory Code	[Input Field]
GL Limit Class	Please Select

A note at the bottom left states: ★ Denotes Mandatory Field. At the bottom right are 'Register' and 'Cancel' buttons.

Agent Management

- Multiple Agent groups “Agent Class”
- Each agent group has different fee, commission and disbursement configuration
- Agent Registration Process (KYC level 3)
- 1 Parent Agent can have multiple Child Agents
- 1 Parent/Child Agent can have multiple Sub Agents / Handlers
- Parent / Child Agent has Mobile Wallet account and linked Bank Account
- Agent Network Management
- Agent Self Service Portal
 - Online Transactions
 - View Transactions / Statement
 - Manage Sub Agents Privileges and Limits
- Agent specific Transactions (other than standard mobile wallet transactions)
 - Topup Wallet (from Bank A/C)
 - Withdraw from Wallet
 - Agent to Agent Transfers



Fee and Commission

Date UserName User Id Language

Branding

Bank Portal

Fees and Commissions

Home
Agent Class Definition
Change PIN
Change Password
Logout

Agent Class Name Transaction Type

Fee Configuration

Fixed Fee
 Percentage Fee
Percentage Min Max

Fixed Fee Slabs
From Amou Fee

		Add Slab

Percentage Fee Slabs
From Amou Percent Min Max

			Add Slab

Commission Configuration

Fixed Commission
 Percentage Commission
Percentage Min Max

Fixed Commission Slabs
From Amou Commission

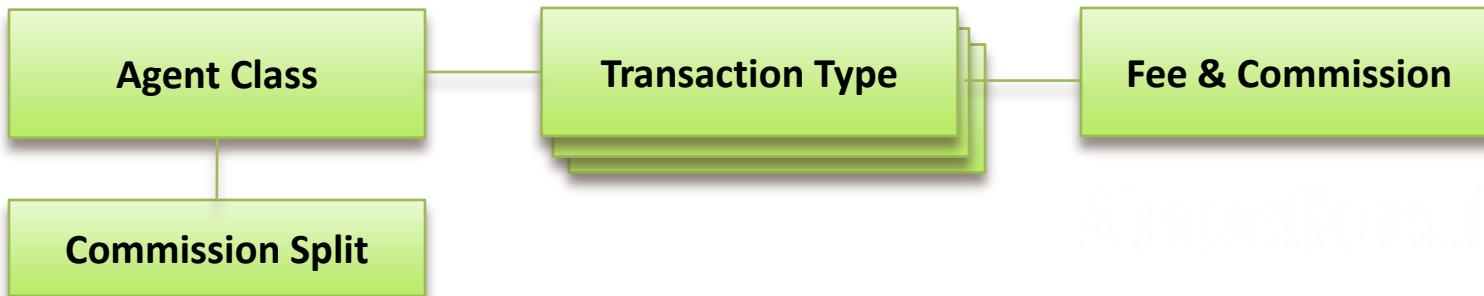
		Add Slab

Percentage Commission Slabs
From Amou Percent Min Max

			Add Slab

Commission on Fee
 on Transaction Amount

Save Cancel



Agent Class Definition

Each Agent Class in System represents a unique group of agents having their own fee & commission for each transaction type, commission distribution and taxation etc. Agent class also defines split of commission between super, parent and child agents

The screenshot shows a software interface for defining an agent class. The top navigation bar includes 'Selfcare' and 'Customer Services'. Below it, a left sidebar has 'Home' and 'Agent Class Definition' selected. The main panel is titled 'Add Agent Class Definition' and contains the following fields:

- Agent Class Name ***: TestAgentClass
- Active**:
- Open**:
- Commission Share Child ***: 0.2
- Commission Share Parent**: 0.6
- GL Account ***: CASH IN HAND
- Exempt WHT on Commission**:
- FED Exemption**:
- Commission Type***: commission
- Start of Day Balance**: 10000
- Funding Payment Instrument**: 10000121

At the bottom are 'Save' and 'Cancel' buttons.

Configure Fee and Commission

Flexible Fee & Commissioning defined for each transaction type for each Agent class

The screenshot displays two overlapping screens from a mobile application. The top screen is titled 'Fee and Commissions' and shows a success message: 'Transaction Type added successfully.' It lists an 'Agent Class Name' of 'Test AgentClass' and a single item found under 'Transaction Type' (OTC BILL PAYMENT). The bottom screen is also titled 'Fee and Commissions' and shows configuration details for 'Agent Class Name' 'Test AgentClass' and 'Transaction Type' 'OTC BILL PAYMENT'. It includes sections for 'Fee Configuration' (with 'Fixed Fee' selected) and 'Commission Configuration' (with 'Fixed Commission' selected). Both screens feature standard UI elements like 'Add' and 'Cancel' buttons.

Fee and Commissions

Transaction Type added successfully.

Agent Class Name: Test AgentClass

One item found.

1

Transaction Type	Action	Action
OTC BILL PAYMENT	Edit	Delete

Transaction Type*: OTC BILL PAYMENT

Add Cancel

Fee and Commissions

Agent Class Name: Test AgentClass

Transaction Type: OTC BILL PAYMENT

FED *: 0

WHT *: 0

Fee Configuration

Fixed Fee: 0

Percentage Fee

Fixed Fee Slabs

Percentage Fee Slabs

Commission Configuration

Fixed Commission: 0

Percentage Commission

Fixed Commission Slabs

Percentage Commission Slabs

Commission on Fee

Commission on Transaction Amount

Save Cancel

Manage Limits

Manage limits of each transaction or group of transactions...

The screenshot shows a web-based application interface for managing transaction type groups. At the top, there are tabs for 'Selfcare' and 'Customer Services'. Below the tabs, a breadcrumb navigation shows 'Home > Transaction Type Groups'. A success message 'Transaction Type Association saved successfully.' is displayed above the main content area.

The main content area displays a table titled 'Transaction Type Groups' with the following data:

ID	Transaction Type Group	Desc	Action	Action
TransferGrp	TransferTrnGroup		Edit	Delete
TestIType	Test TransactionType		Edit	Delete
rehan	rehangroup		Edit	Delete
pepe	pepe dd		Edit	Delete
May15	May15 test		Edit	Delete
DomesticRemittanceTr	DomesticRemittanceTr		Edit	Delete
Demo Trax Type Grp	Demo group of transaction types		Edit	Delete
Bill Payment	Bill Payment Service		Edit	Delete

Below the table, there is a form to add a new transaction type group:

Transaction Type Group* Desc*

Associate Transaction Types

Transaction Type Group Desc

Associate Transaction Types

2 items found, displaying all items.
1

ID	Transaction Type	Action
111	TRANSFER OUT	Delete
104	OTC SEND MONEY	Delete

Manage Limits

Daily, Monthly, Yearly Debit and Credit transaction count and amount limits

Selcare Customer Services

Home Limit Classes

Limit Classes Parameter Definition

Limit Class	TLimit	Desc	TLimit
Transaction Type Group	TestTType	Desc	TestTType
Daily Debit Limit*	0	Daily Credit Limit*	0
Daily Debit Count*	0	Daily Credit Count*	0
Monthly Debit Limit*	0	Monthly Credit Limit*	0
Monthly Debit Count*	0	Monthly Credit Count*	0
Yearly Debit Limit*	0	Yearly Credit Limit*	0
Yearly Debit Count*	0	Yearly Credit Count*	0

Cancel Save

Branding

Home Agent Registration

Home Agent

General Information

Gene

Personal Information

Know

Your Customer

Acco

Account Profile

Deta

Details of Business

Pers

Monthly Income

Average

Annual Turnover

Minimum

Major Buyer Goods Services

Maximum

Details of Suppliers Customers

Date UserName User Id Language

Branding

Bank Portal

Home Agent Registration

Application ID

CNIC / NTN#

Mobile Number

Search

Agent Registration Approvals

App. ID	Agent Account	City	Initiator	Status	Submission Date	
...	Submitted	...	View
...	Rejected	...	View
...	Approved	...	View

Last Name

Mother Name

Gender

 Male



CNIC #

Mobile #

Address

Full Name

CNIC

Mobile #

Add

X

X

ApprovalsApproval Status :

Comments Log

Reason :

<previously entered comments sort by date>

Approval Comments:

Date, Bank Officer ID / Name, Reason, Comments.

Save

MOBILISER PLATFORM - STANDARD AND AD-HOC REPORTING -

CONSUMER SIGNUP

- Number of enabled consumers
- Number of transactions of new enabled consumers (active)
- Transactions per consumer (number and average amount)
- ...

TRANSACTIONS

- Transactions per day, week, month, year to date
- Overview of failed transactions (why and when?)
- ...

MERCHANTS

- Merchant ranking
- Number of enabled consumers (through merchant's website)
- Campaigns statistics (consumers referred by campaigns)

Business Intelligence

Business Intelligence and Reporting of Mobiliser R5 are integrated with SAP Business Objects, which is having largest market share as BI platform. Custom reports can be developed using Crystal Reports and Executive Dashboards can be extended to meet client requirements.

Standard Partner Portal Reports

Online, Batch mode and downloadable reports are available in the standard build. Screen shot below indicates list of online reports. Similarly batch mode and downloadable reports of the same are also available.

The screenshot shows the SYBASE 365 MOBILE SERVICES Partner Portal interface. At the top, there is a navigation bar with links for SELF CARE, CUSTOMER SERVICES, MANAGE AGENTS, and REPORTS. The REPORTS link is currently selected, highlighted in blue. On the left side, there is a sidebar menu with various report options: Home, Commission (which is selected and highlighted in blue), Daily Transaction, Error Overview, Fees and Commission Overview, SP Balance Monitor Overview, SVA Balance Detail, SVA Balance Report, Transaction, Transaction Detail, and Transaction Overview. The main content area is titled "Commission" and contains four input fields: "Dealer ID *", "From Date (Inclusive) *", "To Date (Exclusive) *", and "Usecase ID *". Below these fields is a "Create" button. In the background, there is a watermark of a smartphone displaying a user interface. At the top right of the screen, there is a status bar with the text "Logged-in as: Test Money Headquarter (203) | Logout | Languages".

DAILY BUSINESS OVERVIEW

YESTERDAY

	# Kunden (Signup OK)	% Kunden (Signup OK)
mpass - O2	5	55,56%
mpass - Vodafone D2	4	28,57%
GESAMT	9	39,13%

	# Trx (OK)	% Trx (OK)	Umsatz (Trx OK) [EUR]
mpass - O2	3	50,00%	150,05
mpass - Vodafone D2	2	28,57%	77,74
nicht bekannt	0	0,00%	0,00
GESAMT	5	16,13%	227,79

2 DAYS AGO

	# Kunden (Signup OK)	% Kunden (Signup OK)
mpass - O2	1	20,00%
mpass - Vodafone D2	7	43,75%
GESAMT	8	38,10%

	# Trx (OK)	% Trx (OK)	Umsatz (Trx OK) [EUR]
mpass - O2	3	60,00%	90,95
mpass - Vodafone D2	7	41,18%	180,25
nicht bekannt	0	0,00%	0,00
GESAMT	10	26,32%	271,20

TOTAL

	# Kunden (Signup OK)	% Kunden (Signup OK)
mpass - O2	2.762	46,96%
mpass - Vodafone D2	4.289	39,13%
GESAMT	7.051	41,86%

	# Trx (OK)	% Trx (OK)	Umsatz (Trx OK) [EUR]
mpass - O2	1.552	57,78%	80.775,40
mpass - Vodafone D2	3.523	50,04%	144.980,71
nicht bekannt	0	0,00%	0,00
GESAMT	5.075	28,71%	205.736,11

MEASURES

• Operator Specific Data

- # Customer (Signup OK)
- % Customers (Signup OK)
- # Transaction (OK)
- % Transaction (OK)
- Volume (Trx OK) [EUR]

WEEKLY BUSINESS OVERVIEW

LAST WEEK		(24.08.2009 - 30.08.2009)	
		Entwicklungsstatus	Entwicklungsstatus
Issue: 10	Issue: 10	00 - Germany	00 - Germany
	Issue: 10	01 - France	01 - France
	Issue: 10	02 - United Kingdom	02 - United Kingdom
	Issue: 10	03 - Italy	03 - Italy
	Issue: 10	04 - Spain	04 - Spain
	Issue: 10	05 - Portugal	05 - Portugal
	Issue: 10	06 - Poland	06 - Poland
	Issue: 10	07 - Czech Republic	07 - Czech Republic
	Issue: 10	08 - Slovakia	08 - Slovakia
	Issue: 10	09 - Hungary	09 - Hungary
	Issue: 10	10 - Romania	10 - Romania
	Issue: 10	11 - Bulgaria	11 - Bulgaria
	Issue: 10	12 - Greece	12 - Greece
	Issue: 10	13 - Malta	13 - Malta
	Issue: 10	14 - Turkey	14 - Turkey
	Issue: 10	15 - Montenegro	15 - Montenegro
	Issue: 10	16 - Serbia	16 - Serbia
	Issue: 10	17 - North Macedonia	17 - North Macedonia
	Issue: 10	18 - Moldova	18 - Moldova
	Issue: 10	19 - Armenia	19 - Armenia
	Issue: 10	20 - Georgia	20 - Georgia
	Issue: 10	21 - Azerbaijan	21 - Azerbaijan
	Issue: 10	22 - Armenia	22 - Armenia
	Issue: 10	23 - Georgia	23 - Georgia
	Issue: 10	24 - Azerbaijan	24 - Azerbaijan
	Issue: 10	25 - Moldova	25 - Moldova
	Issue: 10	26 - North Macedonia	26 - North Macedonia
	Issue: 10	27 - Turkey	27 - Turkey
	Issue: 10	28 - Bulgaria	28 - Bulgaria
	Issue: 10	29 - Greece	29 - Greece
	Issue: 10	30 - Romania	30 - Romania
	Issue: 10	31 - Serbia	31 - Serbia
	Issue: 10	32 - Montenegro	32 - Montenegro
	Issue: 10	33 - North Macedonia	33 - North Macedonia
	Issue: 10	34 - Armenia	34 - Armenia
	Issue: 10	35 - Georgia	35 - Georgia
	Issue: 10	36 - Azerbaijan	36 - Azerbaijan
	Issue: 10	37 - Moldova	37 - Moldova
	Issue: 10	38 - Turkey	38 - Turkey
	Issue: 10	39 - Bulgaria	39 - Bulgaria
	Issue: 10	40 - Greece	40 - Greece
	Issue: 10	41 - Romania	41 - Romania
	Issue: 10	42 - Serbia	42 - Serbia
	Issue: 10	43 - Montenegro	43 - Montenegro
	Issue: 10	44 - North Macedonia	44 - North Macedonia
	Issue: 10	45 - Armenia	45 - Armenia
	Issue: 10	46 - Georgia	46 - Georgia
	Issue: 10	47 - Azerbaijan	47 - Azerbaijan
	Issue: 10	48 - Moldova	48 - Moldova
	Issue: 10	49 - Turkey	49 - Turkey
	Issue: 10	50 - Bulgaria	50 - Bulgaria
	Issue: 10	51 - Greece	51 - Greece
	Issue: 10	52 - Romania	52 - Romania
	Issue: 10	53 - Serbia	53 - Serbia
	Issue: 10	54 - Montenegro	54 - Montenegro
	Issue: 10	55 - North Macedonia	55 - North Macedonia
	Issue: 10	56 - Armenia	56 - Armenia
	Issue: 10	57 - Georgia	57 - Georgia
	Issue: 10	58 - Azerbaijan	58 - Azerbaijan
	Issue: 10	59 - Moldova	59 - Moldova
	Issue: 10	60 - Turkey	60 - Turkey
	Issue: 10	61 - Bulgaria	61 - Bulgaria
	Issue: 10	62 - Greece	62 - Greece
	Issue: 10	63 - Romania	63 - Romania
	Issue: 10	64 - Serbia	64 - Serbia
	Issue: 10	65 - Montenegro	65 - Montenegro
	Issue: 10	66 - North Macedonia	66 - North Macedonia
	Issue: 10	67 - Armenia	67 - Armenia
	Issue: 10	68 - Georgia	68 - Georgia
	Issue: 10	69 - Azerbaijan	69 - Azerbaijan
	Issue: 10	70 - Moldova	70 - Moldova
	Issue: 10	71 - Turkey	71 - Turkey
	Issue: 10	72 - Bulgaria	72 - Bulgaria
	Issue: 10	73 - Greece	73 - Greece
	Issue: 10	74 - Romania	74 - Romania
	Issue: 10	75 - Serbia	75 - Serbia
	Issue: 10	76 - Montenegro	76 - Montenegro
	Issue: 10	77 - North Macedonia	77 - North Macedonia
	Issue: 10	78 - Armenia	78 - Armenia
	Issue: 10	79 - Georgia	79 - Georgia
	Issue: 10	80 - Azerbaijan	80 - Azerbaijan
	Issue: 10	81 - Moldova	81 - Moldova
	Issue: 10	82 - Turkey	82 - Turkey
	Issue: 10	83 - Bulgaria	83 - Bulgaria
	Issue: 10	84 - Greece	84 - Greece
	Issue: 10	85 - Romania	85 - Romania
	Issue: 10	86 - Serbia	86 - Serbia
	Issue: 10	87 - Montenegro	87 - Montenegro
	Issue: 10	88 - North Macedonia	88 - North Macedonia
	Issue: 10	89 - Armenia	89 - Armenia
	Issue: 10	90 - Georgia	90 - Georgia
	Issue: 10	91 - Azerbaijan	91 - Azerbaijan
	Issue: 10	92 - Moldova	92 - Moldova
	Issue: 10	93 - Turkey	93 - Turkey
	Issue: 10	94 - Bulgaria	94 - Bulgaria
	Issue: 10	95 - Greece	95 - Greece
	Issue: 10	96 - Romania	96 - Romania
	Issue: 10	97 - Serbia	97 - Serbia
	Issue: 10	98 - Montenegro	98 - Montenegro
	Issue: 10	99 - North Macedonia	99 - North Macedonia
	Issue: 10	100 - Armenia	100 - Armenia
	Issue: 10	101 - Georgia	101 - Georgia
	Issue: 10	102 - Azerbaijan	102 - Azerbaijan
	Issue: 10	103 - Moldova	103 - Moldova
	Issue: 10	104 - Turkey	104 - Turkey
	Issue: 10	105 - Bulgaria	105 - Bulgaria
	Issue: 10	106 - Greece	106 - Greece
	Issue: 10	107 - Romania	107 - Romania
	Issue: 10	108 - Serbia	108 - Serbia
	Issue: 10	109 - Montenegro	109 - Montenegro
	Issue: 10	110 - North Macedonia	110 - North Macedonia
	Issue: 10	111 - Armenia	111 - Armenia
	Issue: 10	112 - Georgia	112 - Georgia
	Issue: 10	113 - Azerbaijan	113 - Azerbaijan
	Issue: 10	114 - Moldova	114 - Moldova
	Issue: 10	115 - Turkey	115 - Turkey
	Issue: 10	116 - Bulgaria	116 - Bulgaria
	Issue: 10	117 - Greece	117 - Greece
	Issue: 10	118 - Romania	118 - Romania
	Issue: 10	119 - Serbia	119 - Serbia
	Issue: 10	120 - Montenegro	120 - Montenegro
	Issue: 10	121 - North Macedonia	121 - North Macedonia
	Issue: 10	122 - Armenia	122 - Armenia
	Issue: 10	123 - Georgia	123 - Georgia
	Issue: 10	124 - Azerbaijan	124 - Azerbaijan
	Issue: 10	125 - Moldova	125 - Moldova
	Issue: 10	126 - Turkey	126 - Turkey
	Issue: 10	127 - Bulgaria	127 - Bulgaria
	Issue: 10	128 - Greece	128 - Greece
	Issue: 10	129 - Romania	129 - Romania
	Issue: 10	130 - Serbia	130 - Serbia
	Issue: 10	131 - Montenegro	131 - Montenegro
	Issue: 10	132 - North Macedonia	132 - North Macedonia
	Issue: 10	133 - Armenia	133 - Armenia
	Issue: 10	134 - Georgia	134 - Georgia
	Issue: 10	135 - Azerbaijan	135 - Azerbaijan
	Issue: 10	136 - Moldova	136 - Moldova
	Issue: 10	137 - Turkey	137 - Turkey
	Issue: 10	138 - Bulgaria	138 - Bulgaria
	Issue: 10	139 - Greece	139 - Greece
	Issue: 10	140 - Romania	140 - Romania
	Issue: 10	141 - Serbia	141 - Serbia
	Issue: 10	142 - Montenegro	142 - Montenegro
	Issue: 10	143 - North Macedonia	143 - North Macedonia
	Issue: 10	144 - Armenia	144 - Armenia
	Issue: 10	145 - Georgia	145 - Georgia
	Issue: 10	146 - Azerbaijan	146 - Azerbaijan
	Issue: 10	147 - Moldova	147 - Moldova
	Issue: 10	148 - Turkey	148 - Turkey
	Issue: 10	149 - Bulgaria	149 - Bulgaria
	Issue: 10	150 - Greece	150 - Greece
	Issue: 10	151 - Romania	151 - Romania
	Issue: 10	152 - Serbia	152 - Serbia
	Issue: 10	153 - Montenegro	153 - Montenegro
	Issue: 10	154 - North Macedonia	154 - North Macedonia
	Issue: 10	155 - Armenia	155 - Armenia
	Issue: 10	156 - Georgia	156 - Georgia
	Issue: 10	157 - Azerbaijan	157 - Azerbaijan
	Issue: 10	158 - Moldova	158 - Moldova
	Issue: 10	159 - Turkey	159 - Turkey
	Issue: 10	160 - Bulgaria	160 - Bulgaria
	Issue: 10	161 - Greece	161 - Greece
	Issue: 10	162 - Romania	162 - Romania
	Issue: 10	163 - Serbia	163 - Serbia
	Issue: 10	164 - Montenegro	164 - Montenegro
	Issue: 10	165 - North Macedonia	165 - North Macedonia
	Issue: 10	166 - Armenia	166 - Armenia
	Issue: 10	167 - Georgia	167 - Georgia
	Issue: 10	168 - Azerbaijan	168 - Azerbaijan
	Issue: 10	169 - Moldova	169 - Moldova
	Issue: 10	170 - Turkey	170 - Turkey
	Issue: 10	171 - Bulgaria	171 - Bulgaria
	Issue: 10	172 - Greece	172 - Greece
	Issue: 10	173 - Romania	173 - Romania
	Issue: 10	174 - Serbia	174 - Serbia
	Issue: 10	175 - Montenegro	175 - Montenegro
	Issue: 10	176 - North Macedonia	176 - North Macedonia
	Issue: 10	177 - Armenia	177 - Armenia
	Issue: 10	178 - Georgia	178 - Georgia
	Issue: 10	179 - Azerbaijan	179 - Azerbaijan
	Issue: 10	180 - Moldova	180 - Moldova
	Issue: 10	181 - Turkey	181 - Turkey
	Issue: 10	182 - Bulgaria	182 - Bulgaria
	Issue: 10	183 - Greece	183 - Greece
	Issue: 10	184 - Romania	184 - Romania
	Issue: 10	185 - Serbia	185 - Serbia
	Issue: 10	186 - Montenegro	186 - Montenegro
	Issue: 10	187 - North Macedonia	187 - North Macedonia
	Issue: 10	188 - Armenia	188 - Armenia
	Issue: 10	189 - Georgia	189 - Georgia
	Issue: 10	190 - Azerbaijan	190 - Azerbaijan
	Issue: 10	191 - Moldova	191 - Moldova
	Issue: 10	192 - Turkey	192 - Turkey
	Issue: 10	193 - Bulgaria	193 - Bulgaria
	Issue: 10	194 - Greece	194 - Greece
	Issue: 10	195 - Romania	195 - Romania
	Issue: 10	196 - Serbia	196 - Serbia
	Issue: 10	197 - Montenegro	197 - Montenegro
	Issue: 10	198 - North Macedonia	198 - North Macedonia
	Issue: 10	199 - Armenia	199 - Armenia
	Issue: 10	200 - Georgia	200 - Georgia
	Issue: 10	201 - Azerbaijan	201 - Azerbaijan
	Issue: 10	202 - Moldova	202 - Moldova
	Issue: 10	203 - Turkey	203 - Turkey
	Issue: 10	204 - Bulgaria	204 - Bulgaria
	Issue: 10	205 - Greece	205 - Greece
	Issue: 10	206 - Romania	206 - Romania
	Issue: 10	207 - Serbia	207 - Serbia
	Issue: 10	208 - Montenegro	208 - Montenegro
	Issue: 10	209 - North Macedonia	209 - North Macedonia
	Issue: 10	210 - Armenia	210 - Armenia
	Issue: 10	211 - Georgia	211 - Georgia
	Issue: 10	212 - Azerbaijan	212 - Azerbaijan
	Issue: 10	213 - Moldova	213 - Moldova
	Issue: 10	214 - Turkey	214 - Turkey
	Issue: 10	215 - Bulgaria	215 - Bulgaria
	Issue: 10	216 - Greece	216 - Greece
	Issue: 10	217 - Romania	217 - Romania
	Issue: 10	218 - Serbia	218 - Serbia
	Issue: 10	219 - Montenegro	219 - Montenegro
	Issue: 10	220 - North Macedonia	220 - North Macedonia
	Issue: 10	221 - Armenia	221 - Armenia
	Issue: 10	222 - Georgia	222 - Georgia
	Issue: 10	223 - Azerbaijan	223 - Azerbaijan
	Issue: 10	224 - Moldova	224 - Moldova
	Issue: 10	225 - Turkey	225 - Turkey
	Issue: 10	226 - Bulgaria	226 - Bulgaria
	Issue: 10	227 - Greece	227 - Greece
	Issue: 10	228 - Romania	228 - Romania
	Issue: 10	229 - Serbia	229 - Serbia
	Issue: 10	230 - Montenegro	230 - Montenegro
	Issue: 10	231 - North Macedonia	231 - North Macedonia
	Issue: 10	232 - Armenia	232 - Armenia
	Issue: 10	233 - Georgia	233 - Georgia
	Issue: 10	234 - Azerbaijan	234 - Azerbaijan
	Issue: 10	235 - Moldova	235 - Moldova
	Issue: 10	236 - Turkey	236 - Turkey
	Issue: 10	237 - Bulgaria	237 - Bulgaria
	Issue: 10	238 - Greece	238 - Greece
	Issue: 10	239 - Romania	239 - Romania
	Issue: 10	240 - Serbia	240 - Serbia
	Issue: 10	241 - Montenegro	241 - Montenegro
	Issue: 10	242 - North Macedonia	242 - North Macedonia
	Issue: 10	243 - Armenia	243 - Armenia
	Issue: 10	244 - Georgia	244 - Georgia
	Issue: 10	245 - Azerbaijan	245 - Azerbaijan
	Issue: 10	246 - Moldova	246 - Moldova
	Issue: 10	247 - Turkey	247 - Turkey
	Issue: 10	248 - Bulgaria	248 - Bulgaria
	Issue: 10	249 - Greece	249 - Greece
	Issue: 10	250 - Romania	250 - Romania
	Issue: 10	251 - Serbia	251 - Serbia
	Issue: 10	252 - Montenegro	252 - Montenegro
	Issue: 10	253 - North Macedonia	253 - North Macedonia
	Issue: 10	254 - Armenia	254 - Armenia
	Issue: 10	255 - Georgia	255 - Georgia
	Issue: 10	256 - Azerbaijan	256 - Azerbaijan
	Issue: 10	257 - Moldova	257 - Moldova
	Issue: 10	258 - Turkey	258 - Turkey
	Issue: 10	259 - Bulgaria	259 - Bulgaria
	Issue: 10	260 - Greece	260 - Greece
	Issue: 10	261 - Romania	261 - Romania
	Issue: 10	262 - Serbia	262 - Serbia
	Issue: 10	263 - Montenegro	263 - Montenegro
	Issue: 10	264 - North Macedonia	264 - North Macedonia
	Issue: 10	265 - Armenia	265 - Armenia
	Issue: 10	266 - Georgia	266 - Georgia
	Issue: 10	267 - Azerbaijan	267 - Azerbaijan
	Issue: 10	268 - Moldova	268 - Moldova
	Issue: 10	269 - Turkey	269 - Turkey
	Issue: 10	270 - Bulgaria	270 - Bulgaria
	Issue: 10	271 - Greece	271 - Greece
	Issue: 10	272 - Romania	272 - Romania
	Issue: 10	273 - Serbia	273 - Serbia
	Issue: 10	274 - Montenegro	274 - Montenegro
	Issue: 10	275 - North Macedonia	275 - North Macedonia
	Issue: 10	276 - Armenia	276 - Armenia
	Issue: 10	277 - Georgia	277 - Georgia
	Issue: 10	278 - Azerbaijan	278 - Azerbaijan
	Issue: 10	279 - Moldova	279 - Moldova
	Issue: 10	280 - Turkey	280 - Turkey
	Issue: 10	281 - Bulgaria	281 - Bulgaria
	Issue: 10	282 - Greece	282 - Greece
	Issue: 10	283 - Romania	283 - Romania
	Issue: 10	284 - Serbia	284 - Serbia
	Issue: 10	285 - Montenegro	285 - Montenegro
	Issue: 10	286 - North Macedonia	286 - North Macedonia
	Issue: 10	287 - Armenia	287 - Armenia
	Issue: 10	288 - Georgia	288 - Georgia
	Issue: 10	289 - Azerbaijan	289 - Azerbaijan
	Issue: 10	290 - Moldova	290 - Moldova
	Issue: 10	291 - Turkey	291 - Turkey
	Issue: 10	292 - Bulgaria	292 - Bulgaria
	Issue: 10	293 - Greece	293 - Greece
	Issue: 10	294 - Romania	294 - Romania
	Issue: 10	295 - Serbia	295 - Serbia
	Issue: 10	296 - Montenegro	296 - Montenegro
	Issue: 10	297 - North Macedonia	297 - North Macedonia
	Issue: 10	298 - Armenia	298 - Armenia
	Issue: 10	299 - Georgia	299 - Georgia
	Issue: 10	300 - Azerbaijan	300 - Azerbaijan
	Issue: 10	301 - Moldova	301 - Moldova
	Issue: 10	302 - Turkey	302 - Turkey
	Issue: 10	303 - Bulgaria	303 - Bulgaria
	Issue: 10	304 - Greece	304 - Greece
	Issue: 10	305 - Romania	305 - Romania
	Issue: 10	306 - Serbia	306 - Serbia
	Issue: 10	307 - Montenegro	307 - Montenegro
	Issue: 10	308 - North Macedonia	308 - North Macedonia
	Issue: 10	309 - Armenia	309 - Armenia
	Issue: 10	310 - Georgia	310 - Georgia
	Issue: 10	311 - Azerbaijan	311 - Azerbaijan
	Issue: 10	312 - Moldova	312 - Moldova
	Issue: 10	313 - Turkey	313 - Turkey
	Issue: 10	314 - Bulgaria	314 - Bulgaria
	Issue: 10	315 - Greece	315 - Greece</td

MEASURES

- **Operator Specific Data**
 - # Customer (Signup OK)
 - % Customers (Signup OK)
 - # Transaction (OK)
 - % Transaction (OK)
 - Volume (Trx OK) [EUR]
 - **Merchant per Operator**
 - # Customer (Signup OK)
 - % Customers (Signup OK)
 - # Transaction (OK)
 - % Transaction (OK)
 - Volume (Trx OK) [EUR]

Source: Sybase Test System

134 –Sybase Confidential – September 17, 2012 –

M11

WEEKLY MERCHANT OVERVIEW

LAST WEEK (24.08.2009 - 30.08.2009)					
	# Kunden (Signups OK)	% Kunden (Signups OK)	# Kunden (OK)	% Kunden (OK)	Umsatz (Trx OK) [EUR]
Amedia Trading	17	73.6%	17	73.6%	102.01
Blaubirdi New Media AG	1	50.0%	1	50.0%	74.04
ET-OnlineService AG	0	50.0%	0	50.0%	0.00
Eurofuchs	1	100.0%	1	100.0%	0.00
Falsi MacroPolo Interactive GmbH	10	83.3%	10	83.3%	288.00
Otto + Nasser GbR / Rock n Shop	1	100.0%	1	100.0%	0.00
DESMART	33	79.3%	33	79.3%	0.00

2 WEEKS AGO (17.08.2009 - 23.08.2009)					
	# Kunden (Signups OK)	% Kunden (Signups OK)	# Kunden (OK)	% Kunden (OK)	Umsatz (Trx OK) [EUR]
Amedia Trading	16	84.2%	16	84.2%	82.26
Blaubirdi New Media AG	1	<0.00%	1	<0.00%	208.44
ET-OnlineService AG	3	100.0%	3	100.0%	0.00
Falsi MacroPolo Interactive GmbH	110	66.6%	110	66.6%	86.06
hannoverplus.de	0	0.00%	0	0.00%	0.00
Otto + Nasser GbR / Rock n Shop	3	100.0%	3	100.0%	0.00
shopat.de	1	100.0%	1	100.0%	0.00
DESMART	143	89.0%	143	89.0%	0.00

MDT (01.08.2009 - 30.08.2009)					
	# Kunden (Signups OK)	% Kunden (Signups OK)	# Kunden (OK)	% Kunden (OK)	Umsatz (Trx OK) [EUR]
Amedia Trading	16	88.2%	16	88.2%	12.21
Blaubirdi New Media AG	0	0.00%	0	0.00%	0.00
Coldiretti	2	100.0%	2	100.0%	52.16
Eurofuchs	1	40.0%	1	40.0%	56.00
ET-OnlineService AG	10	56.7%	10	56.7%	18.42
Eurofuchs	1	100.0%	1	100.0%	10.44
Falsi MacroPolo Interactive GmbH	40	75.0%	37	66.6%	41.95
hannoverplus.de	0	0.00%	0	0.00%	0.00
Otto + Nasser GbR / Rock n Shop	6	100.0%	6	100.0%	45.45
shopat.de	1	100.0%	1	100.0%	0.00
TRIGEMA GmbH & Co.KG	1	100.0%	1	100.0%	27.00
DESMART	90	77.8%	49	42.0%	0.00

TOTAL					
	# Kunden (Signups OK)	% Kunden (Signups OK)	# Kunden (OK)	% Kunden (OK)	Umsatz (Trx OK) [EUR]
Amedia Trading	16	88.2%	16	88.2%	102.01
Blaubirdi New Media AG	1	50.0%	1	50.0%	74.04
Coldiretti	2	100.0%	2	100.0%	52.16
Eurofuchs	1	40.0%	1	40.0%	56.00
ET-OnlineService AG	10	56.7%	10	56.7%	18.42
Eurofuchs	1	100.0%	1	100.0%	10.44
Falsi MacroPolo Interactive GmbH	40	75.0%	37	66.6%	41.95
hannoverplus.de	0	0.00%	0	0.00%	0.00
Otto + Nasser GbR / Rock n Shop	6	100.0%	6	100.0%	45.45
shopat.de	1	100.0%	1	100.0%	0.00
TRIGEMA GmbH & Co.KG	1	100.0%	1	100.0%	27.00
DESMART	116	86.0%	66	56.0%	0.00

MEASURES

- Merchant Specific Data
 - # Customer (Signup OK)
 - % Customers (Signup OK)
 - # Transaction (OK)
 - % Transaction (OK)
 - Volume (Trx OK) [EUR]

Source: Sybase Test System

MONTHLY BUSINESS OVERVIEW

MEASURES

- **Operator Specific Data**
 - # Customer (Signup OK)
 - % Customers (Signup OK)
 - # Customer (Active)
 - Volume / # Customer (Active)
 - # Transaction/ # Customer (Active)
 - # Transaction/ # Customer (Total)
 - # Transaction (OK)
 - % Transaction (OK)
 - Volume (Trx OK) [EUR]
 - Volume/ # Transaction

Source: Sybase Test System

MONTHLY CONSUMER OVERVIEW

Consumer Process Overview										
last month					overall					
Process	Success	Detail			Process	Success	Detail			
New Signups	Cons.: 1,272 100.00%									
Signup	Cons.: 612 45.11%	Count	Vodafone - Germany (Impact Postpaid)	Other	Total (Signup Channel)	Signup	Cons.: 4,792 40.62%	Count	Vodafone - Germany (Impact Postpaid)	
		w/o error:			1			w/o error:		
		w/o error:	50		56			w/o error:	400	
		w/o error:	30	150	180			w/o error:	545	
		w/o error:	1		1			w/o error:	4	
		Enter Bank Data	w/o error:		1			Enter Personal Data	352	
		Signup Finished Failed (Addressprinting)	w/o error:		293			w/o error:	5	
		Signup Finished Failed (Bankdateneingabe)	w/o error:		1			w/o error:	5	
		Signup Finished Failed (Regelvereinigung)	w/o error:		77			w/o error:	15	
		Completed	w/o error:		11			Signup Failed	1,532	
			w/o error:		23			w/o error:	4	
			w/o error:		143			Signup Failed Failed (Addressprinting)	393	
			w/o error:		611					
			w/o error:		1			Signup Failed Failed (Bankdateneingabe)	35	
			w/o error:		1					
		Total (Signup Step)			283			Completed	116	
					1,000					
					1,272					
Activity	Cons.: 430 34.30%	Count	GS - Germany (Impact Postpaid)	Vodafone - Germany (Impact Postpaid)	Other	Total (Signup Channel)	Activity	Cons.: 2,348 20.07%	Count	GS - Germany (Impact Postpaid)
		Txn.: 456								
			Initial	w/o error:	2					
			Authored	w/o error:	1					
			Authorization Cancel	w/o error:	4					
				w/o error:	5					
				w/o error:	11					
				w/o error:	110					
				w/o error:	121					
				w/o error:	114					
				w/o error:	361					
				w/o error:	405					
			Total (Status)		9					
					164					
					606					
					690					
					Total (Status)					

MEASURES

- Consumer Process Overview
 - Process
 - Success
 - Details

Source: Sybase Test System

137 –Sybase Confidential – September 17, 2012 –

M11

MONTHLY MERCHANT OVERVIEW

MEASURES

- **Merchant Specific Data**
 - # Customer (Signup OK)
 - % Customers (Signup OK)
 - # Customer (Active)
 - Volume / # Customer (Active)
 - # Transaction/ # Customer (Active)
 - # Transaction/ # Customer (Total)
 - # Transaction (OK)
 - % Transaction (OK)
 - Volume (Trx OK) [EUR]
 - Volume/ # Transaction

Source: Sybase Test System

DETAILED MERCHANT OVERVIEW, MONTHLY

Falk MarcoPolo Interactive GmbH

LETZTER MONAT (01.07.2009 - 31.07.2009)

Wert	Wert	Wert	Wert	Wert
100	10.710	40	27.23	1.00
100	10.710	40	27.23	1.00

VORLETZTER MONAT (01.06.2009 - 30.06.2009)

Wert	Wert	Wert	Wert	Wert
100	10.490	40	26.79	1.00
100	10.490	40	26.79	1.00

YTD (01.01.2009 - 31.07.2009)

Wert	Wert	Wert	Wert	Wert
1.00	10.200	1.00	26.37	1.00
1.00	10.200	1.00	26.37	1.00

Detail (01.07.2009 - 31.07.2009)

Wert	Wert	Wert	Wert
abgelehnt	100	10.710	1.00
fehlgeschlagen	100	10.710	1.00
Gesamttransaktionen:	200	20.710	2.00

Falk MarcoPolo Interactive GmbH - Transaction Breakdown

Transactions Falk MarcoPolo Interactive GmbH (Vorlauf)

Falk MarcoPolo Interactive GmbH - Transaction Errors (Vorlauf)

TRANSACTION_ERROR	Anteil
CARDHOLDER DENIED: AUTHENTICATION FAILED	1%
CREDITCARD EXPIRED	1%
CREDITCARD SERVICE	1%
CREDITCARD AND BANK CARD	1%
DEALID NOT FOUND	1%
PAYER DENIED TRANSACTION	1%
PAYER IN BUDGET	1%
PROCESSED PAYMENT	1%
TRANSACTION_DENIED	97%

MEASURES

- Last Month
- Two Months ago
- YTD

Source: Sybase Test System

139 –Sybase Confidential – September 17, 2012 –

M11

EXAMPLE – SETTLEMENT REPORTING

Activity Network Agent Report v6.0

Date	MTCN	OpID	TermID	Status	Principal	Charges	Taxes	Total
------	------	------	--------	--------	-----------	---------	-------	-------

Currency Code: ZHS
1/8/2001
1/8/2001
1/8/2001
1/8/2001
1/8/2001
Pay Trans
1/8/2001
1/8/2001
1/8/2001
1/8/2001
1/8/2001
Send Trans
Cash Bal
1/9/2001
1/9/2001
1/9/2001
1/9/2001
1/9/2001
Pay Trans
1/9/2001
1/9/2001
1/9/2001
1/9/2001
1/9/2001
Send Trans
Cash Bal
4/1/2001
4/1/2001
4/1/2001
Pay Trans
4/1/2001
4/1/2001
Direction To
Legend Sum
UIm User
Run Date
Date Range

Network Agent Settlement Report v6.0

Send	Settlement				
Principal	Charges	Principal	Charges	FX	Total

Consumer Process Overview

Standard Reports include Activity reports, Settlement Reports and Advice Reports which are made available to partners via a web interface.

Exception Reports include Currency Transaction Reports ("CTR's) and Suspicious Activity Reports (SAR's).

The screenshot displays a complex web-based reporting system for mobile services. It includes several components:

- Activity Network Agent Report (v6.0):** A table showing transaction details like Date, MTCN, OpID, TermID, Status, Principal, Charges, Taxes, and Total. A sidebar lists currency codes and transaction counts for Germany and Other.
- Network Agent Settlement Report (v6.0):** A table showing settlement details for Send and Settlement phases across Principal, Charges, FX, and Total categories.
- Consumer Process Overview:** A dashboard with multiple sections:
 - A table titled "Consumer Process Overview" with columns for Day, Overall, Detail, Process, Success, and Detail.
 - A large table titled "Consumer Activity (last 30 days)" showing activity counts by day.
 - Three bar charts titled "Consumer Transaction Activity" showing activity over different time periods.
 - Three circular performance indicators (gauges) showing average counts per active consumer.
 - Two tables titled "Consumer Activity (last 2 years)" and "Consumer Activity (overall)" showing cumulative activity counts.
- Consumer Activity (last 30 days):** A detailed table showing consumer activity counts for various categories like Country, Operator, and Product.
- Consumer Transaction Activity:** Three bar charts showing transaction activity for different time periods.
- Consumer Activity (last 2 years):** Two tables showing cumulative consumer activity counts.
- Consumer Activity (overall):** Two tables showing overall consumer activity counts.

Source: WU, Sybase

EXAMPLE – PROCESS FRAUD REPORTING

MEASURES

- Consumer
- Pre-/Postpaid
- Merchant
- Category
- Limit (Day 1-Day 7)
- # Transaction (Day 1-Day 7 OK)
- Amnt (Day1-Day 7 OK)
- #Transaction (Day 1-Day 7 PI BI.)
- Amnt (Day 1-Day 7 PI BI.)

Merchant Limit Consumption (last 7 days)																								
Consumer	Pre-/Postpaid	Merchant	Category	Limit (1 Day)	Limit (3 Day)	Limit (7 Day)	# Trans (1 Day, OK)	# Trans (7 Day, OK)	# Trans (1 Day, OK)	# Trans (7 Day, OK)	Limit (1 Day)	Limit (3 Day)	Limit (7 Day)	Amnt (1 Day, OK)	Amnt (3 Day, OK)	Amnt (7 Day, OK)	# Trans (1 Day, PI BI.)	# Trans (3 Day, PI BI.)	# Trans (7 Day, PI BI.)	Amnt (1 Day, PI BI.)	Amnt (3 Day, PI BI.)	Amnt (7 Day, PI BI.)		
Manfred Winkler (19449620)	imsa-Prepaid	ET-Öhrenservice AG	Content	5	5	7	0	1	1	22,00	30,00	40,00	0,00	15,00	16,00	1	3	3	3	30	30	30		
Manfred Winkler (19449620)	imsa-Prepaid	ET-Öhrenservice AG	Content	5	5	7	0	0	0	20,00	30,00	40,00	0,00	0,00	0,00	1	1	1	1	36	36	36		
Annette Schmidt (18721696)	imsa-Prepaid	ET-Öhrenservice AG	Content	5	5	7	0	1	1	20,00	30,00	40,00	0,00	30,00	30,00	0	2	2	2	3	70	75		
Silvana Götter (19479533)	imsa-Prepaid	Afrodis Trading	Content	5	5	7	0	0	0	20,00	30,00	40,00	0,00	0,00	0,00	0	1	1	1	6	18	18		
Sebastian Birkach (19354342)	imsa-Prepaid	ET-Öhrenservice AG	Content	5	5	7	0	0	0	20,00	30,00	40,00	0,00	0,00	0,00	0	1	1	1	2	10	10		
Klaus Götsche (19449130)	imsa-Prepaid	Fak-Mars-Polo Metzgerei GmbH	Versandhandel (mit Elektronik)	0	0	3	0	0	0	200,00	250,00	300,00	0,00	0,00	0,00	0	0	1	0	0	0	0		
Anette Anton (19488903)	imsa-Prepaid	Kinderkasse	Ticketing	2	2	3	1	1	1	120,00	120,00	120,00	91,36	91,36	91,36	0	0	0	0	0	0	0		
Mario Götsche (19488286)	imsa-Prepaid	Abrax Trading	Content	5	5	7	1	1	1	50,00	70,00	100,00	29,97	29,97	29,97	0	0	0	0	0	0	0		
Marius Schreiner (19487077)	imsa-Prepaid	Abrax Trading	Content	5	5	7	1	1	1	20,00	30,00	40,00	51,77	51,77	51,77	0	0	0	0	0	0	0		
Monica Pohlmeier (19485452)	imsa-Prepaid	mymusic	Versandhandel (ohne Elektronik)	2	2	4	1	1	1	150,00	250,00	400,00	38,90	35,90	35,90	0	0	0	0	0	0	0		
Oliver Wiedmann (19488861)	imsa-Prepaid	Kiez.com	Versandhandel (ohne Elektronik)	2	2	4	1	1	1	100,00	200,00	400,00	29,80	29,80	29,80	0	0	0	0	0	0	0		
Benjamin Winkler (19485436)	imsa-Prepaid	Abrax Trading	Content	5	5	7	0	1	1	20,00	30,00	40,00	0,00	27,00	27,00	0	0	0	0	0	0	0		
Bianca Götzsch (19485636)	imsa-Prepaid	mymusic	Versandhandel (ohne Elektronik)	2	2	4	0	1	1	250,00	400,00	900,00	0,00	11,25	11,25	0	0	0	0	0	0	0		

Source: Sybase Test System



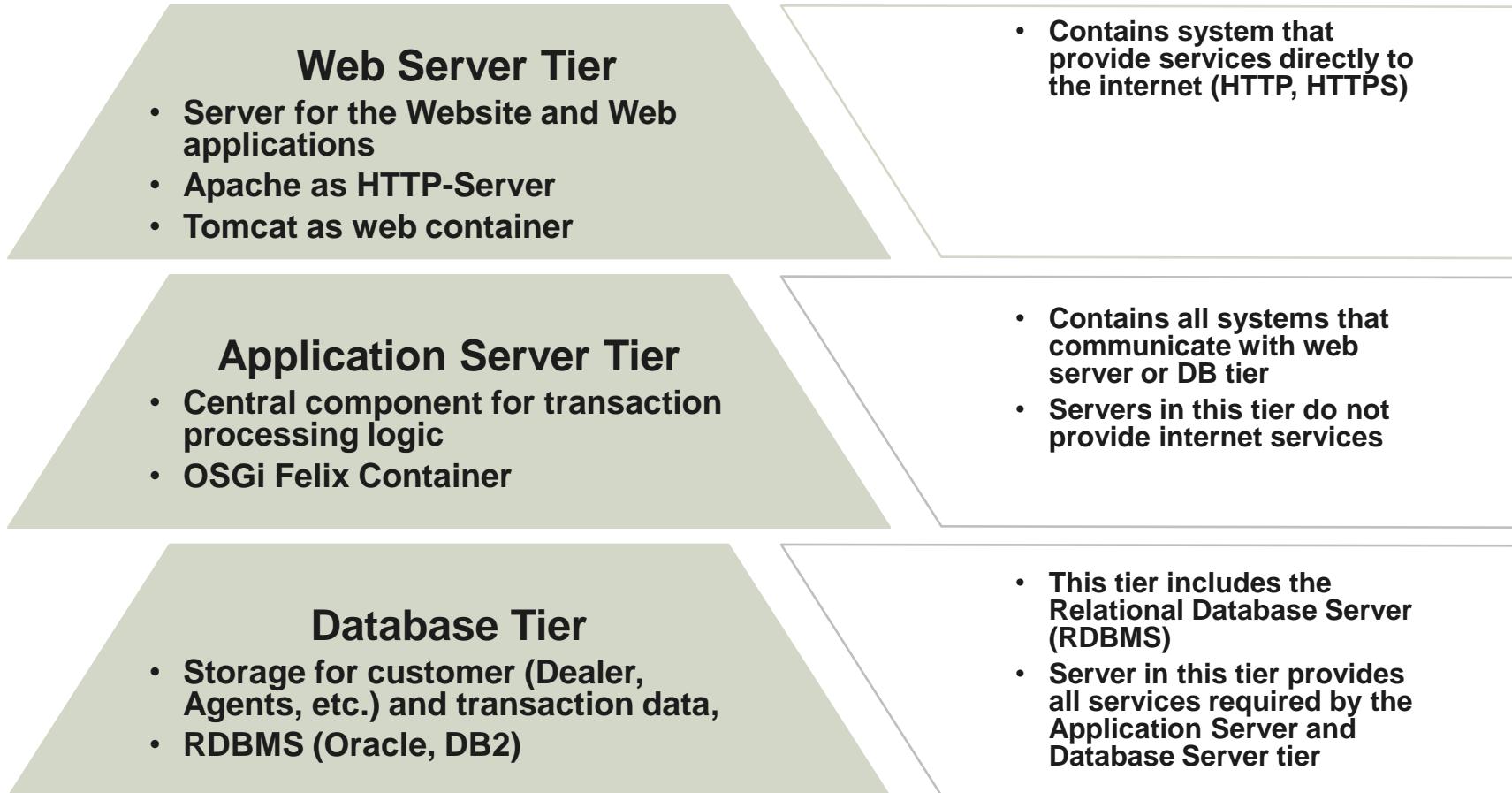
DEPLOYMENT

Tiers, Performance Test, Hardware Specifications & Integrations

SYBASE 365 mCOMMERCE

JANUARY 2012

3-TIER ARCHITECTURE



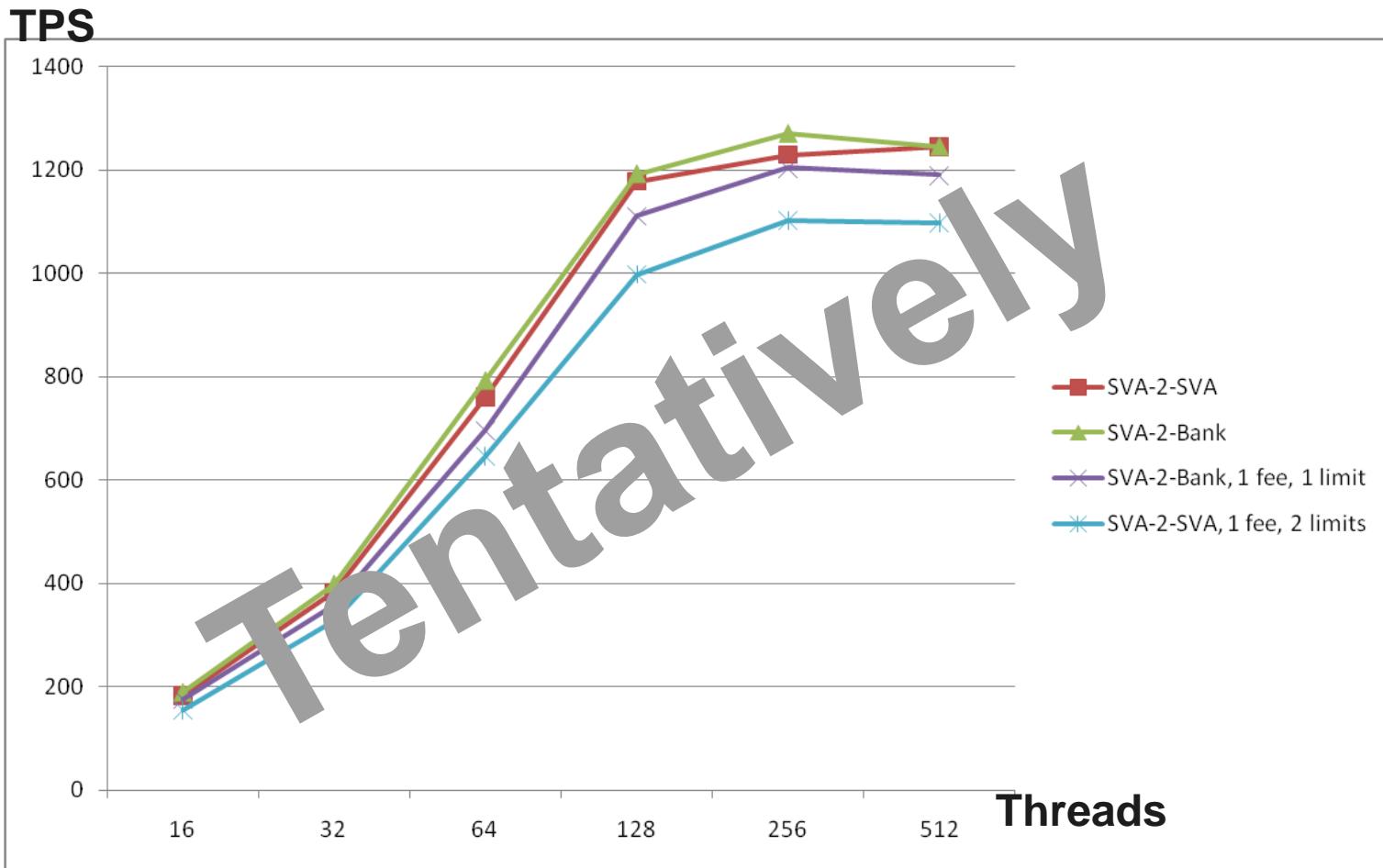
Performance Tests – Financial Transactions - Setup

Hardware:

Node Type	Make	Model	Processor	SPEC_int_rate	Installed Memory	Internal Storage	SSD
Application	HP	DL580 G7	4x Intel E7-4870	1070	256GB (32x 8GB)	8x 600GB 10K	N/A
Database	HP	DL580 G7	4x Intel E7-4870	1070	256GB (32x 8GB)	8x 600GB 10K	320GB ioDrive Duo (238,000 IOPS)

Tests being executed with Jmeter on fresh DB with 500,000 test customers

Performance Tests – Financial Transactions - Results



Disk I/O numbers from the database during the test:

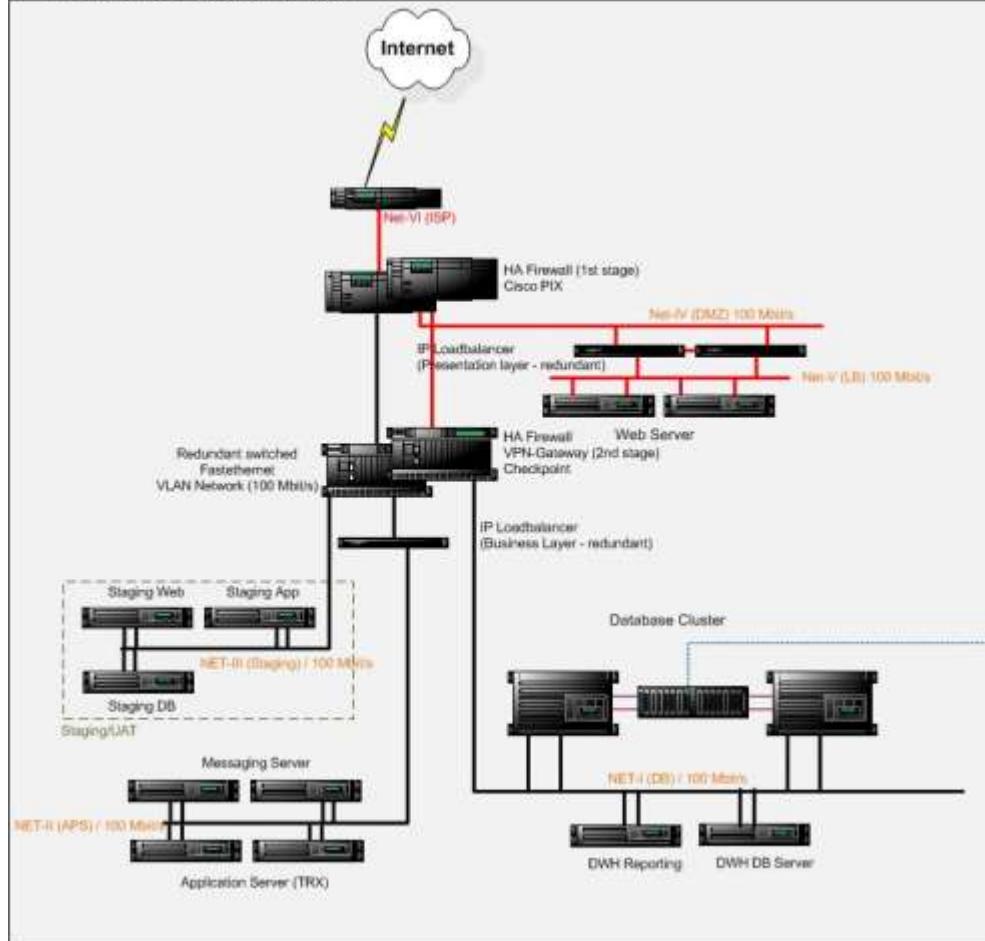
Use Case: SVA-SVA Funds Auth

Avg: 1140/s

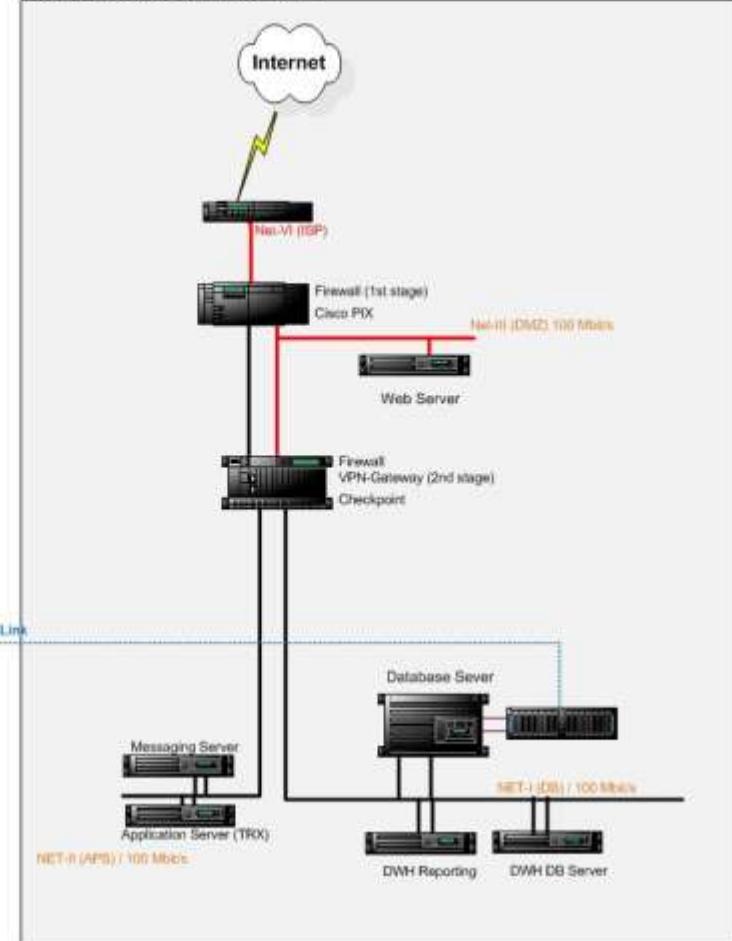
- average: 12,000 IOP/s // 70 MB/s bandwidth
- peak: 18,000 IOP/s // 164MB/s bandwidth
- Network bandwidth was averaging around 500 Mbit/s with spikes close to 750 Mbit/s.

Deployment Diagram (covering HA & DR)

Production/Staging Environment



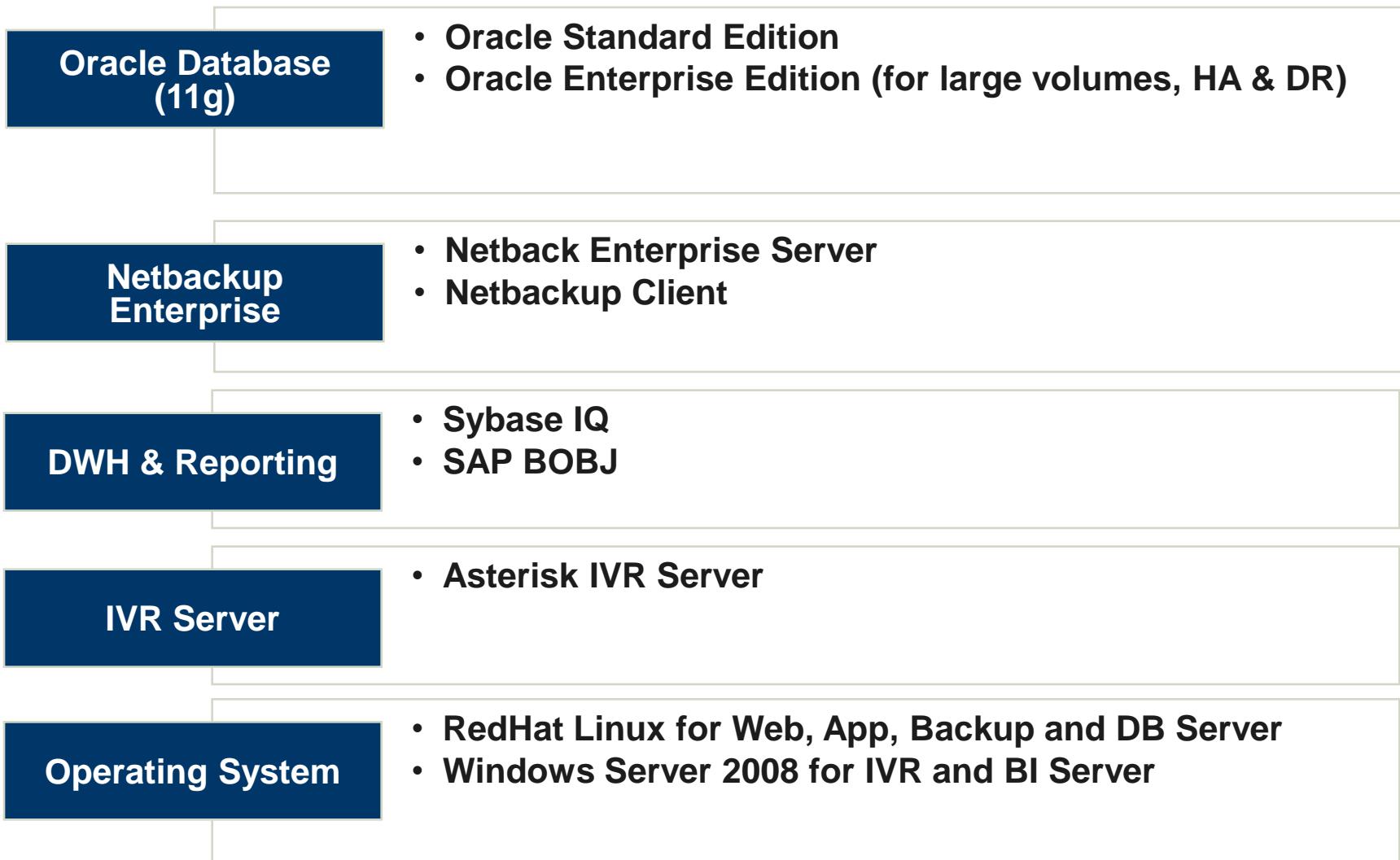
Disaster Recovery Environment



SYBASE 365 MOBILISER ARCHITECTURE – HIGH-AVAILABILITY INFRASTRUCTURE

No.	Component	OS	Description
1	HA DB Cluster	Linux	A high availability database cluster
2	Storage System	-	Shared storage system
3	Application server	Linux	An application server farm for redundancy
4	Batch/ File system	Linux	A batch server for payment file handling
5	Backup system	Windows 2003	A backup server for data protection
6	Call server	Windows 2003	A call server farm with 60 channels
7	Web servers	Linux	Standard web servers for web applications
8	Partner Webserver	Linux	A Webserver for customer care and merchant care application
9	Management server	Windows 2003	A management server (optional)
10	Firewall	CISCO IOS	A high availability firewall (2nd stage)
11	Firewall	CISCO IOS	A high availability firewall (1st stage)
A	Redundant internet connection	-	E.g. 2 MBit/s
B	Partner web and DMZ	-	Network with load balanced IP traffic
C	Production network	-	Redundant switched VLAN network
D	iLO network	-	Diagnostic and management network

Commercial 3rd PARTY SOFTWARE



Other 3rd PARTY SOFTWARE

Nagios (XI)

- IT Infrastructure Monitoring Tool

Apache HTTP Server (v2.0)

- HTTP Web Server for Unix-like systems
- Run in a multiprocess, multithreaded mode
- Modular design (mod_ssl, mod_proxy, etc.)
- IPv6 Support
- Simple configuration

Apache Tomcat (v5.5)

- Tomcat is a webserver (servlet container) that supports jsp and servlets
- Implements the Java Servlet and JavaServer Pages specification from SUN
- Providing an environment for Java code to run in cooperation with a web server
- Can be configured by GUI or configuration files (XML formatted)
- Jasper Compiler to compile JSP files into java code

Other 3rd PARTY SOFTWARE

Java Runtime Environment

- JRE is the software (compiler) required to run java applications
- Core libraries
 - XML Parsing
 - Libraries which implement data structure, trees, set etc.
 - Integration libraries
- JDBC API for database access
- User Interface libraries (e.g. AWT, Swing)

OpenSSL

- Cryptography toolkit
- Network protocols:
 - Secure Sockets Layer (SSL v2/v3)
 - Transport Layer Security (TLS v1)
- Support a wide range of cryptographic algorithms

SCALABILITY CONCEPT

Scale out (horizontally)
in the front-end layer

- Application Server
- Web Server

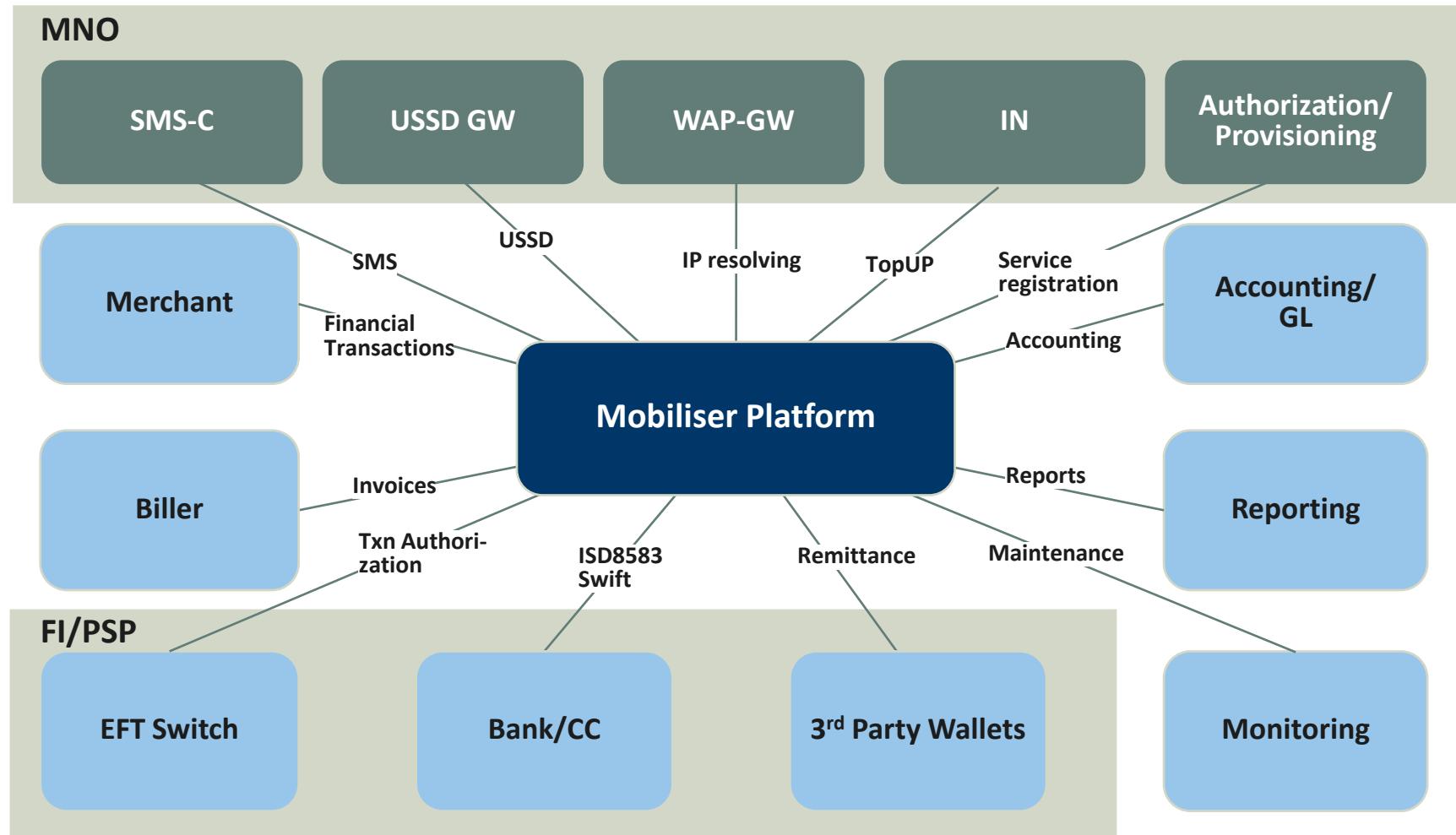
Scale-up (vertically) in
the back-end

- Database

Scalability concept

- Offering a
 - Highly flexible
 - Powerful
 - Scalable
- Distributed computing paradigm to Mobiliser Platform

SYBASE 365 MOBILISER ARCHITECTURE – INTERFACES



MNO INTERFACES

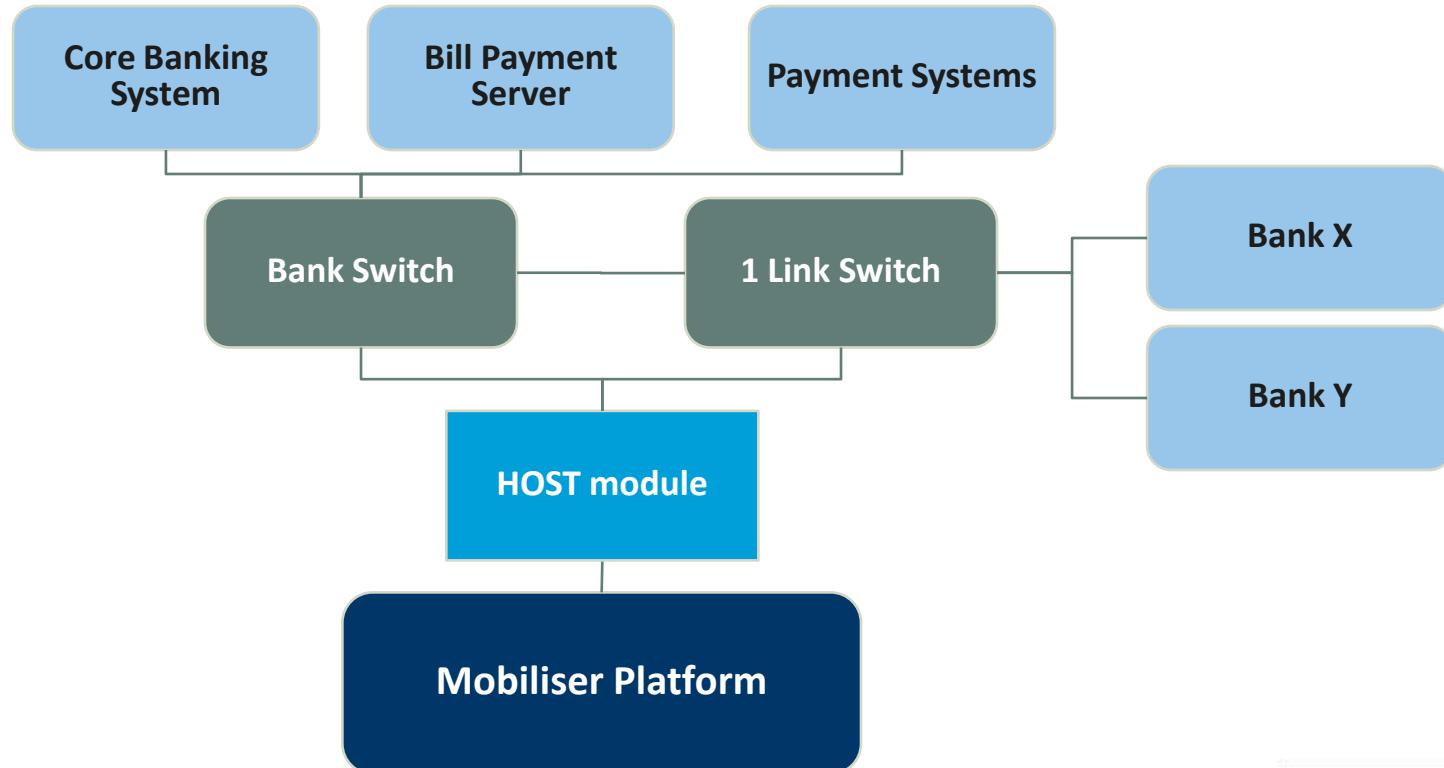
- MNO integrations can be differentiated between mobile connectivity and others
- Mobile connectivity:
 - Includes SMS, USSD, IVR
 - The protocols used here are usually SMPP v3.4, or custom XML / SOAP based APIs
- Other:
 - Air time top up: There is no standard interface for requesting an air time recharge (top up) operation
 - Provisioning: two-way provisioning information is exchanged between the Mobiliser and the mobile network operator to inform the operator about the status of the customer account status in Mobiliser and likewise for the subscriber data/status (e.g. mobile number porting, subscription renewal, ...)

BANK INTERFACES

- Banks are usually integrated with an online interface for transaction processing (authorizations) and an offline interface for settlement and reconciliation
- Online Interface:
 - Mainly used for authorization of funds transfers between 2 accounts
 - The most common protocols for integration are:
 - ISO8583
 - Custom XML / SOAP based interfaces
 - The messages are either exchanged via TCP (ISO8583), HTTPS (XML/SOAP), or messaging APIs (e.g. MQ) (XML/SOAP) with different levels of security
- Batch Interface
 - Mainly used for settlement and reconciliation
 - File formats are usually custom (except for DTA, ACH)
 - Mostly done as file exchange via SFTP or other (e.g. FileAct – not natively supported)

BANK INTERFACES

For 1 Link and Bank Switch integrations Abacus has developed HOST module which is capable of communicating with TPS Switch on GDCI and ISO8583 protocols to perform all type of financial transactions and connects with Sybase Mobiliser through standard Payment Handler plug-in implementation.





COMPLIANCE

Regulatory Compliance, Possible Use Cases, Security features

SYBASE 365 mCOMMERCE

JANUARY 2012

Regulatory Compliance & KYC

- Support Over the Counter Transactions
 - **CNIC to CNIC and Wallet Transfers**
 - **Bill Payment & Airtime topup**
 - **Bulk Disbursements**
 - **Cash-in & Cash-out**
 - ...
- Support KYC requirements for Mobile Account Registration
 - **Level 0, Level 1, Level 2 and Level 3 Accounts KYC as per regulation**
 - **Sybase gives provision to define multiple products under each level**
 - **Each product defines transaction velocity and amount limits**
 - **Each product has provisional account version for restricted transactions**
- Support Guest Account Registration
 - **Transactions restricted on DR without registering Guest Account as per regulations**
 - **Registration Process for Guest Accounts**
 - **Handling Support Cases & Fraud w.r.t Guest Accounts**
- AML, Blacklisting, Dormancy, Closure etc.

Incorporation of Services

m-FI

- MFI / SACCO / Bank
- m-Banking, m-Cash-In/Out
- MFI/SACCO Loan repayments
- Alerts
- Accounts On The Street

Business

- SME/B2B trading & settlement
- SME hosted Accounting
- Salaries, Pensions, Benefits

m-Insurance & Medical

- Micro payments and Alerts

Transfers

- P2P
- Agent 2 Agent Transfer (e.g. Post Office)
- B2B

Payments

- Airtime self top-up
- Merchant payments
- Utility payments (Water, Electricity, Gas)
- School finances & payments
- Hospitals, Pharmacies
- Ticketing
- Lottery
- Farmers, Fishermen, Coops
- Corporate deliveries

Disbursements

- Salaries, Welfare, Pensions, NGO

Government Collections

- Income Tax, Corporation Tax, VAT, Car/Road Tax, TV licence, National Pension Schemes, Council / Municipality

International Remittance

Incorporation of Services

Location of Stored Funds:

- Stored Value Accounts (SVA)
- Linked MFI Accounts
- Linked Bank Accounts
- Linked with Credit and Debit Cards

Funds security:

- Trustee Accounts at partner bank
- Pre-funded agents

Cash-In/Out Points:

- Street Agents
- Merchant Agents
(shops, fuel stations, bars, restaurants)
- Post Offices
- MFI/Bank Agents/Branches
- Insurance Agents
- Schools
- Cardless ATM
- Scratch Cards (cash-in)
- Payment cards / Debit cards

SCALABILITY – Mobiliser Platform

Mobiliser platform employed a highly-configurable “use-case” that implements different business processes/flows of the client. Each financial transaction is assigned to a use case and controls the following business logic:

○ End-user Authentication

- Each single financial transaction needs confirmation of the payer
- Additionally to the use case the transaction amount, the payment instrument type, and the order channel are respected when selecting the authentication method
- Configurations can be overridden for single merchant

○ Fees

- Multiple fee types can be configured per use case depending on the
- OrgUnit of payer and payee
- Payment Instrument type of payer and payee
- Fee computation is defined by: – the transaction amount – the minimal and maximal fee amount limiting the fee, the on-top surcharge, and the percentage of the transaction amount to book.

○ Limits

- Configured for payment instruments and customers
- Multiple use cases can be grouped on a limit
- All limits applicable for the current use case must be met.

○ Restrictions

- The use case defines:
 - number of transactions,
 - transaction amount, and
 - transaction sum in a given timeframe.

○ Notifications

- The system generates notification messages for completed transactions (failed or successful)
- The template to be sent out is configured depending on the transaction's use case, status, and error code

Application Security

Configurable **Role-based** authority

Password policies (all features like WinNT password policy)

Lock/Deactivate/Suspend/Delete accounts [manually / automatically]

Add or **restrict menu** and submenu options

Multiple logons of same ID restricted

Access Control mechanism for read, modify, delete or execute trx/entity

Standard **encryption** methods and algorithms

System performs **internal checks** to ensure data integrity

Sensitive data **not cached** or stored at client computer

Keeps log of log-on attempts, user identity and activities performed

Database Security

- **Encryption**
 - All PIN, Password and Card data information stored in the database is encrypted using the Oracle encryption packages for 3DES.
 - Not possible for anyone to decrypt or access the PIN/Password/Card data information, the values can only be overwritten and then only by the dedicated packages.
 - Dedicated DB and PL/SQL packages in place to manage PIN/password information. These packages are encrypted in all systems and not visible to anyone.
- **Standard DB Admin Cautions**
 - Default database user accounts are locked, password changed and set to expired
 - Only privileges that are required to fulfil specific task are granted to the DB accounts
 - Administrative access are restricted (4-eyes-only)

Data Network Security

The paybox Mobiliser Platform addresses the following concerns:

- **Confidentiality**

All communications between customer, merchant server and paybox Mobiliser Platform are encrypted using 128bit SSL and WTLS (for WAP). Sensitive information (e.g. passwords, credit card numbers) is stored in encrypted format in the database.

- **Integrity**

128bit SSL prevents alteration of data during transmission. Standard database services are used to provide storage and referential integrity.

- **Authentication**

X.509 Certificates are used by both the merchant and the service provider to securely authenticate themselves to the customer and to each other. The key-pairs associated with these certificates are then used to asymmetrically encrypt a session key for use during SSL sessions. The certificates used are issued by a trusted third party e.g. using Baltimore PKI. Authentication between the consumer and the service provider is provided via an extendable authentication module that supports at a minimum user-id/password or MSISDN/PIN authentication but can be extended to include biometric or PKI authentication.

Sybase Mobiliser – Security Audits

MasterCard MoneySend Security Audit

- Solution: paybox Money Mobiliser – P2P & Remittance Edition
- Subject: Software & Datacenter (Lufthansa Systems)
- Auditor: MasterCard internal and Ernst & Young

Recommended By

Visa International

Mobile Payment Forum

Western Union

Austrian National Bank (ÖNB)

- Solution: paybox Money Mobiliser – Payment Edition
- Subject: Software security mechanisms, Business Processes, Operations & Datacenter (mobilkom)
- Auditor: ÖNB internal

Eurosec Security Audit

- Solution: paybox Mobiliser Platform
- Subject: Datacenter (Lufthansa Systems), Software and Network Security
- Auditor: Eurosec GmbH

NBK (National Bank of Kuwait)

- Solution: paybox Money Mobiliser – Payment and Mobile Bank Edition
- Subject: Software, Datacenter and Intergration into NBK Payment Gateway
- Auditor: KPMG



Support Model

- Brief overview of Support model
- Local Resources and Capabilities

Support Model

Standard and Enterprise Support can be provided to the Bank. Within each support model, support services would be offered at 4 levels which are as under:

SERVICE LEVELS

1st level support

(local agents, trouble ticketing, same issue resolution)

AbacusConsulting

2nd level support

(local agents, application monitoring, bug fixing on customizations)

AbacusConsulting

3rd level support

(local agents, infrastructure monitoring and troubleshooting, connectivity)

ufone

4th level support

(bug fixing on Mobiliser/Wizard Core)

SYBASE | 365

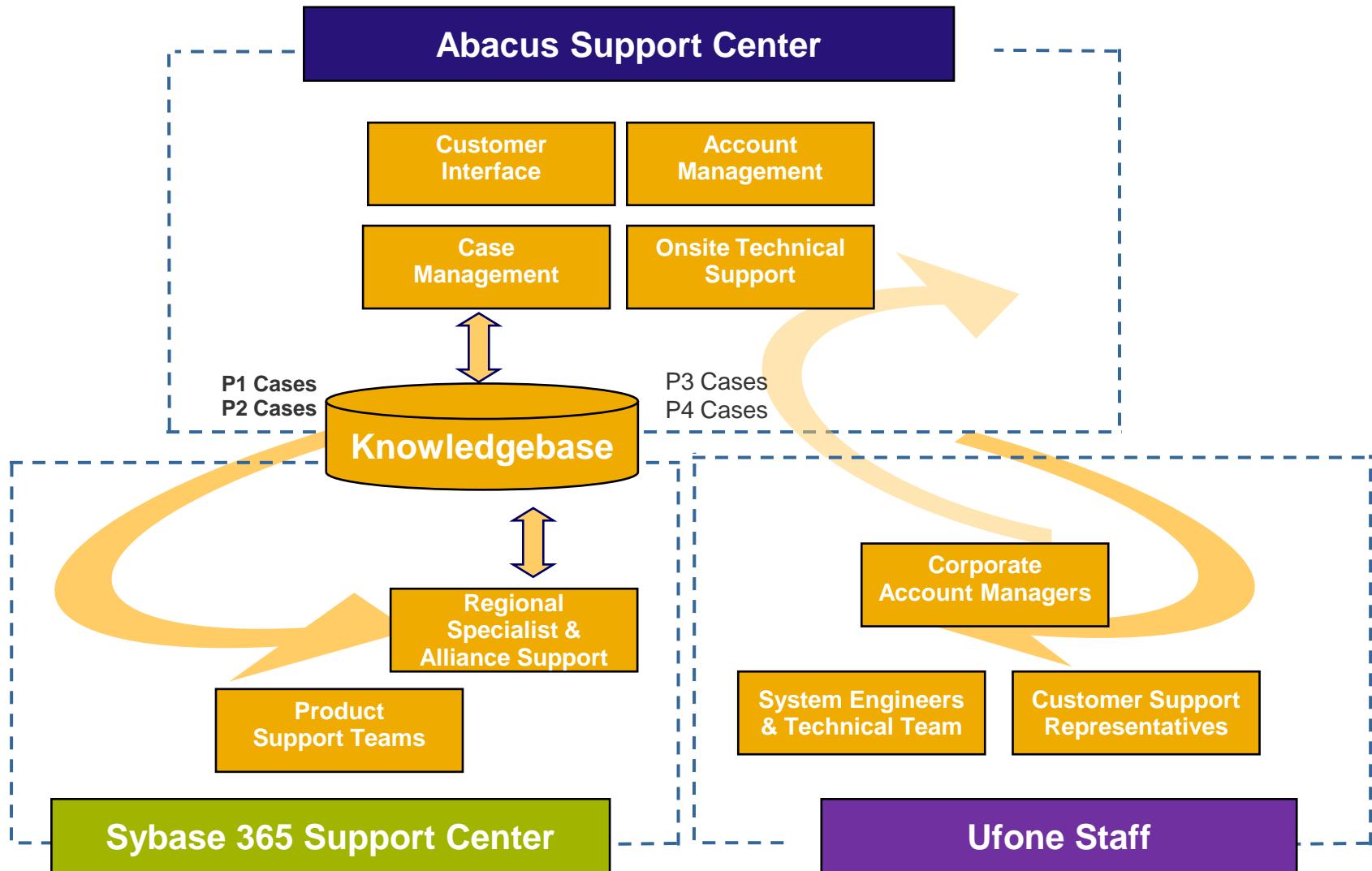
SERVICE COMPONENTS

Support Type	Support Desk	Online Support	Hotline	Emergency On-site	Application Monitoring	HA / DR	Release
Standard	8 x 5	✓					Minor only
Enterprise	24 / 7	✓	✓	✓	✓	✓	Minor, Major

Service Levels

SAP/Sybase 365		AbacusConsulting	
Standard Support		Local Support	
Levels	Performed by	Levels	Performed by
L1	SYBASE 365	L1	SYBASE 365
L2	SYBASE 365	L2	SYBASE 365
L3	SYBASE 365	L3	SYBASE 365
Included		Included	
<ul style="list-style-type: none">Support desk (German office hours 9am – 5pm)Online support systemMinor release		<ul style="list-style-type: none">Support desk (24x7x365)Online support systemApplication MonitoringMajor release	
Available		Available	
<ul style="list-style-type: none">System training		<ul style="list-style-type: none">System trainingEmergency On-site support	

Local Support with Central Knowledgebase



Service Component of Local Support

Service component	Description	Term
Support Channels	The support queries could be received by using various support channels, which include Phone call, Email, Fax.	✓
Online Support System	Client would be provided a personalized web interface to input and track all kinds of queries on as and when required basis.	✓
Priority Levels	Based on client input a specific priority level would be assigned to each query. Queries with the highest priority would be responded first.	✓
On Spot Query Resolution	Common or repeated queries would be resolved on spot without any delay. The support technician will log the query into the system, analyse it for validity and confirm if the similar query was received in past and was the solution.	✓
Response time	Those queries which can not be resolved on spot would be passed on to the technical support team and client would be informed on the response time.	✓
Query Tracking	Client can track its query using the query ID on as and when required basis using the web interface where the updated status of the query would be available.	✓
Monitoring	Abacus support technicians would monitor the status of each query and update the client on the status of the query at agreed time intervals.	✓
Emergency on Site Visit	In case of some critical software related issue , Abacus support technician or technical staff would perform the site visit to ensure on site resolution of the query.	available
Preventive Maintenance	To ensure preventive maintenance Abacus support technician or technical staff would perform monthly site visit to identify and resolve the problems prior to the occurrence of an incident.	available
Local Support Hours	Local support would be provided from Monday to Friday between 9:00 AM – 5:00 PM (except the public holidays)	✓
Emergency Hot Line	Abacus support technicians would also be accessible after local support hours in their cell phone to respond to the critical queries / situation.	✓

AbacusConsulting®

We are confident that we can help you create the future of your business, to succeed in a rapidly changing business environment.

Contact us:

AbacusConsulting,

Abacus House, 4 Noon Avenue, Main Canal, Lahore 54600, Pakistan.

Telephone: +92 42 588 4981-5

Facsimile: +92 42 588 4987

email: info@abacus-global.com