



In today's connected world, everything is getting smaller, easier and faster. Convenience has become the key in unlocking customers' loyalty, particularly in making informed choices in their purchases and in providing channels by which they purchase. The penetration of mobile phones and the internet throughout the world is proof that the market is transitioning to mobile payments in the next years.

The **PyxPay Mobile Wallet** Platform gives your business the power to provide traditional and modern customer programs through your customers' mobile phones. The **PyxPay Mobile Wallet** Platform allows you to integrate several functions that can benefit your existing market and can accommodate new market segments.

Loyalty Programs



No longer will your customers be required to keep hole-punch cards or other loyalty cards just to get what has been promised. Keep all transactions, points, and rewards tracked on the mobile phone!

Instant Payment



Power your customers to make purchase anywhere by paying electronically, whether online, in-store or through a mobile app. Allow them to skip the long lines in checkout counters.

Coupons



Gain the flexibility in sending special sales and offers as well as product information directly to your consumers' mobile phones.

Purchase & Sales Management



Get better insight on your consumers' behavior and buying preferences. With this knowledge, you will be able to streamline your products and services

PyxPay's robust technology employs various systems and technologies such as near-field communication (NFC), QR Codes, mobile number entry, voucher recognition and loyalty systems that can add value to existing business offerings. **PyxPay Mobile Wallet** Platform manages payment data securely using sophisticated processes compliant to international security standards such as PCI-DSS and AMLA.

John Ramirez 092287123134 \$3.45.00 Balance as of 11/30/2013 Send Money A:20 \$3.45.00 Balance as of 11/30/2013 Pay Bills Make A Payment Make A Payment My Wallet My Wallet

The Power of the Mobile Wallet

- Pay bills wherever you are.
 Eliminate waiting time in long queues for your bills payment transactions. Pay using your mobile app or your online account.
- **Top-up** mobile phone credits fast and easy. Stay connected with family and friends.
- Make regular purchases anywhere where mobile payments are accepted. Have the option to link your own reloadable Discover Prepaid card to make purchases online and in-store.
- **Transfer funds** to other PyxPay mobile wallet accountholders.

 Send your kids' allowances, pay your staff or send money to friends.
- Donate to your favorite charity.
 Send donations direct through PyxPay's service to get access to a network of institutions.