

— OS. BILLPAY —

Convenient Bill Payment with a Mobile Phone – *the* Alternative for Unbanked Payments

Benefits

- Alternative bill payment option for unbanked customers
- Highest service convenience and customer satisfaction
- Great image and differentiation potential
- Reliable processing and transmission of related bill data
- Convenient bill payment from remote locations

— Orga Systems' solution for bill payment enables anyone with a mobile phone to pay open bills. The solution reaches even those who do not have any access to bank accounts or who reside at the most remote locations. OS.Billpay facilitates the regular payment of recurring bills, for example in area of utility payments, school fees and health care. As a convenient alternative to purely bank account related bill payments, OS.Billpay allows the customer to pay from a separate mobile money account.

With OS.Billpay, Orga Systems offers an advanced mobile service for telecommunication companies as well as financial or public institutions. It provides a secure and reliable payment solution to support the settlement of bills and outstanding payments. OS.Billpay handles the processing and transmission of related bill data, e.g. invoice number and the necessary identifiers for the sending/receiving parties.



OS. MONEY

Orga Systems' SmartMoney Suite™ enables telecom operators and financial institutions to offer advanced mobile payment and financial services. It provides a secure and easy way to launch new services and enhanced support for the complete mobile money agent and distribution network daily management. The SmartMoney Suite™ creates an excellent end-user experience through attractive services - including money transfer, mobile payments, cash-in/cash-out, bill payment and prepaid top-up.

In addition, it ensures simple usage, security and highest availability. This supports communication service providers and financial institutions to boost customer retention and revenue growth.

Mobile
Payment

OS. PAYMENT

Bill
Payment

OS. BILLPAY

Airtime
Selling

OS. SELL

Cash In
Cash Out

OS. CASH

Money
Transfer

OS. TRANSFER

Prepaid
Top-up

OS. TOP-UP