

# — OS. PAYMENT —

Mobile Payments – The Smart Way to Purchase Goods and Services

## Benefits

- Additional revenue through new high-volume transactions
- Secure and convenient alternative to traditional payment methods
- Outstanding branding and differentiation opportunity for operators and merchants
- Fast and reliable payment transaction processing
- Great up-sell and cross-sell opportunities

— Smart mobile payments are quickly becoming a secure yet convenient alternative to traditional payments. With OS.Payment, mobile phone subscribers can make direct payments for goods and services at a point of sales or even from remote locations. Unlike cash, this payment method is always at hand and provides a fast and reliable payment option in any merchant or retail environment.

With OS.Payment, Orga Systems has designed a highly scalable, secure and reliable payment solution to support telecommunication companies and other mobile money issuers. The solution enables them to offer advanced payment services. OS.Payment provides enhanced payment processing and transaction management for person-to-person and person-to-business payments, including the complete mobile money account management.

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## 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