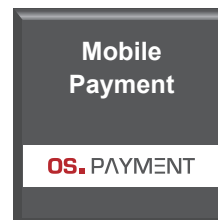


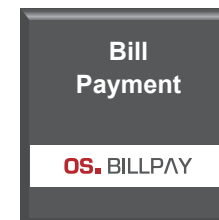
— Orga Systems' SmartMoney Suite™ enables telecom operators and financial institutions to offer advanced mobile payment and financial services. It provides a secure and easy way to launch new services and enhanced support for the complete mobile money agent and distribution network daily management. 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.

SmartMoney services from Orga Systems include:

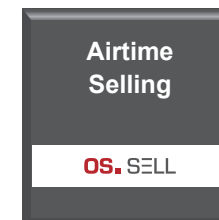
- Deposit of cash into a mobile money account.
- Cash-out money from an authorized mobile money agent.
- Withdrawal of cash from an ATM without using a debit-/credit card.
- Transfer money to other mobile money accounts.
- Pay recurring bills, e.g. for utility services, school fees and health care.
- Pay for goods and services at participating merchants
- Use mobile money to recharge prepaid airtime accounts via self-care.
- Sell and distribute prepaid airtime through a network of distributors and retailers.



Mobile payments - the smart way to purchase goods and services



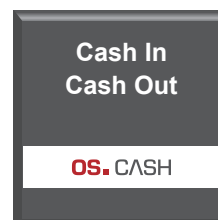
Convenient bill payment with a mobile phone – unbanked payments



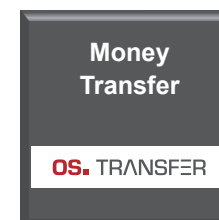
Optimize airtime selling and launch alternative sales channels

## OS. MONEY

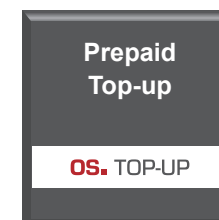
### SmartMoney Suite™



Making money mobile, secure and accessible – anytime and anywhere



The future of high-volume money transfer is mobile



Convenient recharge of prepaid airtime accounts at any time

# Orga Systems.

#1 choice for real-time charging and billing

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