

# — OS. TRANSFER —

The Future of High-volume Money Transfer is Mobile

## Benefits

- Transformational financial services for unbanked individuals
- Enables highly secure yet user-friendly transfer of money
- Fast and convenient alternative to traditional banking solutions
- Provides universal availability and access for all customers
- Enables transfer of fixed and arbitrary denomination values

— Today, around 3.5 billion people do not have any access to formal financial services. The availability of mobile phones in both developed and developing countries will become the key enabler for everyone to enter mobile money transfer solutions.

OS.Transfer allows for registered customers to send money from one mobile money account to another via simple user interfaces. This enables mobile operators and financial institutions to reach a far greater customer base and to provide access to this useful financial service. The solution allows sending money in fixed or arbitrary denominations to relatives, friends and even to small businesses.

The money transfer service ensures the correct completion of all transactions. It can easily be carried out at the cost and speed of a USSD or SMS message. With OS.Transfer both telecom operators and financial institutions are able to generate additional revenue and win new customers. Additionally, the service provides the required easy-to-handle and security features for all parties involved.



## 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