

Enabling convenient and
secure payment
via mobile phone

iMOBILE PAYMENT

✓ The widespread adoption of digital mobile services has paved the way for the development of many innovative applications.

Among them, a promising possibility is to use mobile devices for payment purposes. Today most people never leave home without their mobile phone. Its storage, computing and transmission capabilities make it an ideal device for containing everything we normally carry in our wallet, including cash and credit cards. This represents an attractive opportunity to enable mobile devices as a universal payment method and get a share of the market.

i-Mobile Payment for Banks

i-Mobile Payment Solution enables banks and financial institutions to establish a secure, full featured mobile payment channel.

iNOVA, one of the pioneering companies in the mobile payment industry, offers a scalable, flexible and secure payment solution for banks and financial institutions, meeting their expectations and enabling them to develop effective relationships with their customers and merchants.

i-Mobile Payment is a comprehensive solution enabling mobile payments for a variety of sales operations. A highly flexible and fully integrated solution, i-Mobile Payment stores merchant definitions in a central repository, communicates with bank systems and enables a wide range of services via standard protocols over online links to various channels, such as WEB, WAP, SMS, USSD, IVR or Call Center.

Merchants and customers are informed about each payment in real-time, resulting in accurate tracking of sales. i-Mobile Payment is a leading edge software package with rich functionality and a robustness which has been proven under heavy load.

How Does the System Work?

Subscribers and merchants enroll in the system using either a WEB portal or the interfaces supplied with i-Mobile Payment

and choose their PIN numbers via an IVR. Merchants can forward sale transactions to i-Mobile Payment via Secure WEB, WAP, SMS, USSD, POS, and Call Center Interfaces.

i-Mobile Payment can communicate with subscribers over SMS, USSD or WAP to authenticate the user and receive confirmation. The system then authorizes the transaction. Authorization may be via posting a sale transaction to a credit card registered by the subscriber, by debiting an account, or by creating an entry in the subscriber's Bill. The system supports a wide set of transactions such as registration, inquiry, sales, reversals, charging, payments and reconciliation to provide an easy to use, fast, secure and location independent payment system.

Subscribers and merchants can access their transactions via a web interface supplied with i-Mobile Payment and can download detailed reports. The operator can choose to charge its subscribers for the SMS traffic or can charge a transaction fee which may be different for each merchant.

i-Mobile Payment communication points



can be either WEB, WAP, SMS, USSD, IVR or Call Center. According to the selected channels, the system can support both modern pool and GSM operator integration.

Some of the Features

- Proven high performance under heavy load
- Scalability to meet the growing needs of operators and financial institutions
- Easy integration with existing enterprise applications
- Rapid integration with pre-paid, billing and charging systems, as well as SMSc's, USSD gateways and the payment interfaces of banks and merchants
- Ease-of-use and manageability through enhanced management

Standards and Supported Platforms

Operating System: Microsoft Windows Server 2008 or Microsoft Windows Server 2003

Communication Protocols: TCP/IP, XML web services, .NET Remoting

Application Environment: MS SQL Server 2005, MS SQL Server 2008, .Net Framework 2.0, MS WSE 2.0 SP3, MS Enterprise Library 2.0

Standard Online/Offline Interfaces: XML based web services, TCP/IP services, custom message/file formats, MS SQL SP for integration with prepaid, postpaid, CRM, ERP, loyalty, accounting or billing systems and other internal/external systems.

Benefits

i-Mobile Payment solution provides an environment where the GSM device can act as a credit or debit card, POS device, shopping channel, and authentication device, thereby enabling time and location independent, fast and secure sales under complete control of the bank. In this environment, payments can be executed on an online and real-time basis, and are reflected in real time to parties of sales.

Benefits for Banks &

Financial Institutions:

- A new and cost-effective channel that dramatically increase revenue and customer convenience
- Tapping into global remittance
- Reaching new target segments such as students, un-banked and low-income denominations
- Brand differentiation

Benefits for Customers:

- Convenience and speed
- No more fumbling for cash
- No more card orientation issues
- Perceived as "high tech" and fun
- Perceived as secure, there is no need to give card details to the merchant
- Eliminates the necessity of coming "face to face" with the merchant
- Enables the customers to use all the facilities opportunities of credit cards such as installments

Benefits for Merchants:

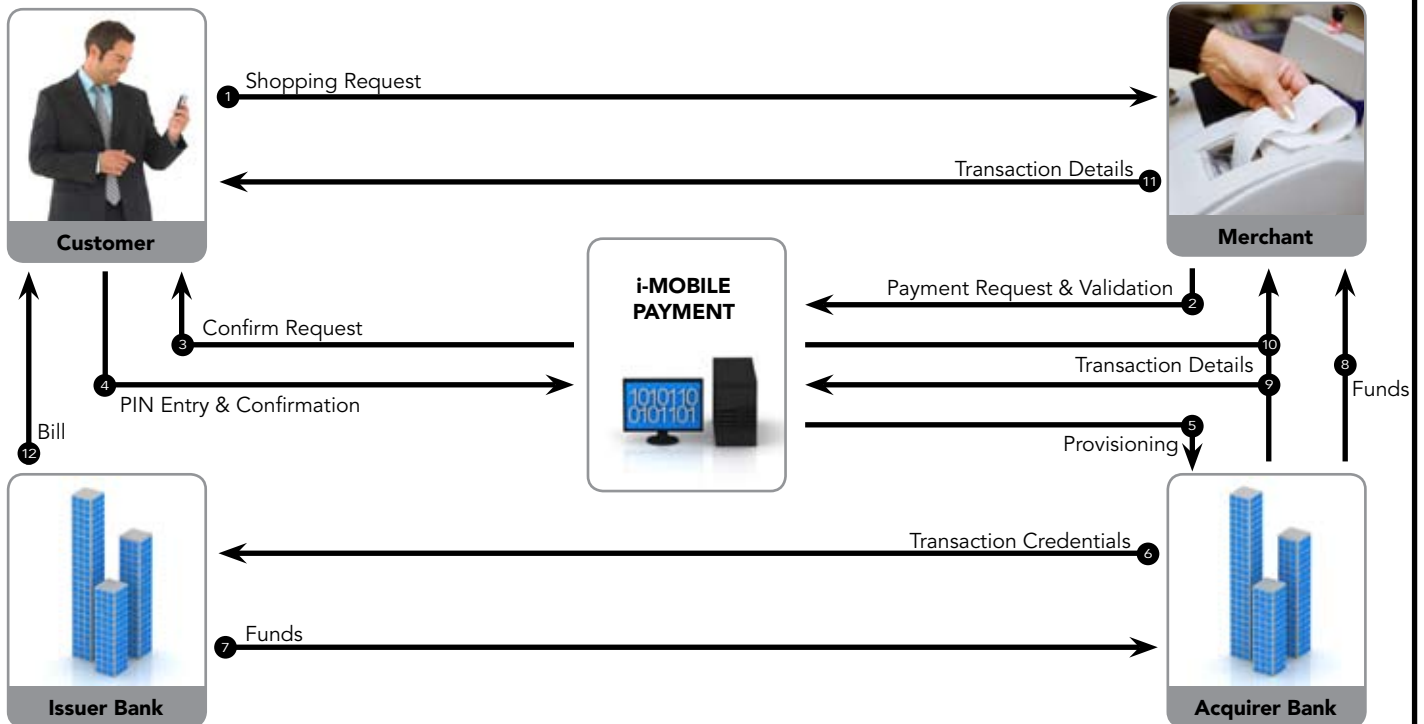
- Improved security and customer confidence
- Particularly for internet shopping, gas stations, vending machines, and parking garages
- Increase of revenue: spending, frequency, loyalty
- No need for physical POS terminal



Some of the Possible Applications

- Shopping through;
 - ▶ Mobile Handsets
 - ▶ POS Terminals
 - ▶ WEB Portals
- Ticketing
- Purchasing goods from vending machines
- Bill payment & pre-paid topup

OPERATION FLOW With its flexible design, i-Mobile Payment supports both acquirer and issuer bank systems.



FUTURE READY SOLUTIONS

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iNNOVA IT Solutions, Turkey's leading software integrator, provides platform independent IT solutions and services to enterprises in the telecommunications, finance, manufacturing, public and service industries with a professional staff of 320. iNNOVA is ISO 9001:2000 certified and our installed base of systems provide service to more than 180 million subscribers and process more than three billion transactions a year.

The company's areas of activity include collecting and payment solutions for finance and telecom sectors, ERP, CRM and BI applications, portal developments, bespoke developed software, IT security and kiosk systems. Founded in 1999, iNNOVA has joined the Turk Telecom group of companies in 2007. The company operates out of offices in Istanbul, Ankara, Izmir and Dubai.

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