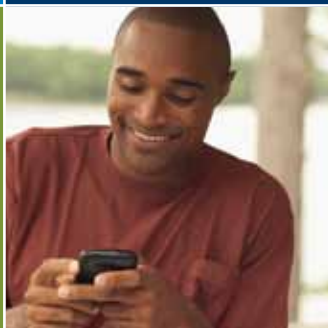


# VESTA MOBILE PAYMENT PLATFORM 5.0



THE VESTA MOBILE PAYMENT PLATFORM provides mobile operators the most comprehensive portfolio of direct payment services, with end-to-end managed solutions for:

- Prepaid Top up
- Bill Payments
- Retail/Point of Sale Payments
- Mobile Broadband Payments
- Multiple Device Management
- Credit Transfers

## VESTA DIRECT PAYMENTS: FEATURES, FLEXIBILITY AND PAYMENT ACCEPTANCE LEAD TO GREATER REVENUE.

As the industry leader in payment solutions for mobile operators worldwide, Vesta continues to deliver innovation to meet the needs of clients and consumers. Now in its fifth generation, the Vesta Mobile Payment Platform enables quick, easy and secure electronic transactions through a broad choice of payment channels, payment methods and convenient features designed to increase customer satisfaction and spending. Key highlights include:

- **Client-Branded Payment Channels:** Give consumers more ways to pay by accepting payments through the web, phone, live agent, SMS, handset applications, point of sale and social networking applications.
- **Broad Payment Methods Acceptance:** In-country and International credit cards, local payment schemes (Direct Debit, eChecks, ELV, etc.), and alternative payments such as Paypal
- **Convenient Payment Features:**
  - *Auto-Pay:* Scheduled payments by date, balance and expiration
  - *Quick-Pay:* Fastest way to pay using a stored payment method from any channel
  - *Guest-Pay:* Accept real-time payments from subscribers and non-subscribers with no registration or enrollment requirements
  - *Invite to Pay:* Gift requests via email, Facebook and other social media sites
- **Small Business/Family Account:** Multi-subscriber, multi-device support (phones, broadband, cable etc.)
- **Self Care and 'Manage Account':** Add and change cards on file, Auto-Pay settings and payer information via low cost channels such as web and handset apps.

## VESTA MOBILE PAYMENT PLATFORM





### CARDHOLDER DATA SECURITY COMPLIANCE

The rapid growth in electronic transactions has resulted in more importance and visibility being placed on cardholder data security to avoid data breaches. Navigating the myriad of regulations and sustaining compliance is costly and resource intensive. As a managed service, Vesta eliminates the burdens and responsibilities associated with payments and cardholder data security. Vesta is dedicated to meeting and exceeding requirements, certifications and best practices from industry groups like PCI, SAS 70 and ISO 27000.

### CUSTOMER INSIGHT, ANALYTICS AND TARGETED OFFERS

Real-time, easy to use applications and value-added services help clients maximise profitability.

**Vesta View:** an online dashboard with reporting on key business metrics to help clients manage their business.

- Robust data on orders, revenue, channels, price plans, and customers
- Standard reports on key performance indicators including revenue, channel usage, and customer trends
- Custom formats for segmentation and program analysis

**Vesta Promotions Service:** provides insight and analysis on customers, and tools to target up-sell and cross-sell programs that drive higher ARPU and decrease churn. Highlights include customer segmentation tools, personalized offer presentation by channel and flexible application of bonuses and rewards.

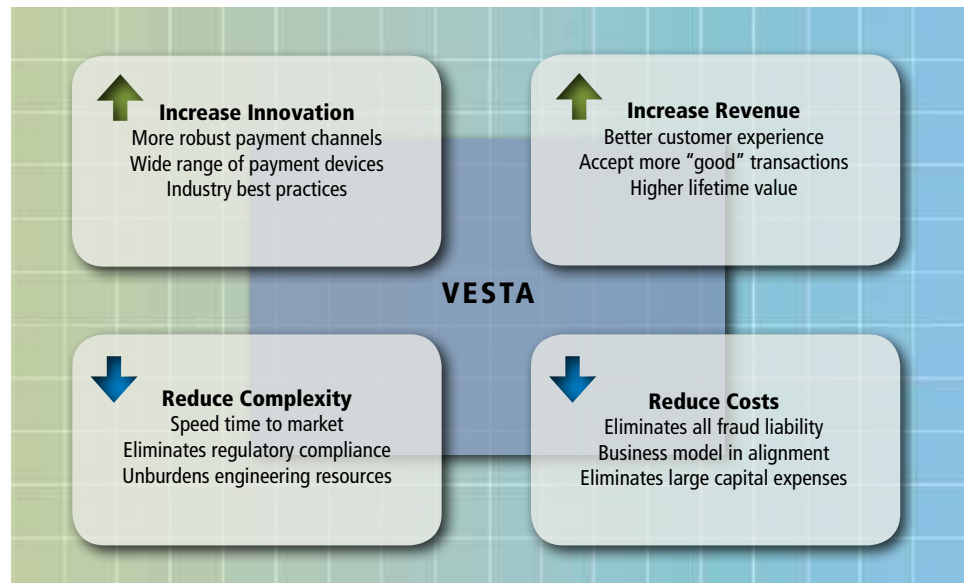
**Payment Optimization:** Using proprietary and patented fraud technology modeled on hundreds of millions of mobile payments, Vesta evaluates orders based on relevant and targeted methods which maximise real time transaction acceptance. This ensures the greatest possible revenue for clients and the best customer experience. Using Vesta, operators can:

- enjoy zero losses from fraud and the industry’s lowest decline rate with full fraud indemnification
- remove cumbersome and intrusive registration and approval processes
- eliminate velocity controls and order limitations
- retain subscribers through higher satisfaction and higher payment acceptance.

### AN END-TO-END, FULLY MANAGED PAYMENT SERVICE

Vesta’s Mobile Payment Platform handles the payment needs of mobile operators on a fully managed basis, giving them a more scalable, simplified, reliable and agile payment infrastructure. Vesta provides a pre-integrated service freeing clients from the need to manage multiple software and systems. Operators can offer a full suite of rich payment feature functionality in a fraction of the time it takes to build in-house solutions, and benefit from a cost-effective path to higher retention and revenue.

### BENEFITS OF WORKING WITH VESTA



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