

MX Mobile Gateway enables the end customer to transform their mobile phone, whether it is a simple mobile phone or a smartphone, into an **advanced payment station** that goes far beyond merely contactless payment at the merchant. They can also **pay their bills, taxes and tickets online, access their banking services, recharge their mobile account and prepaid cards, or transfer money to their loved ones** - see figure below for details of services proposed. MX Plus also enables **financial inclusion** of **unbanked customers** as well as the young segments by allowing them to make small purchases and receive **salaries and social aid** via the prepaid account associated with their mobile.



The strong aspect of this solution is its capacity to adapt to the business context of the institution and its environment. Indeed, several methods of mobile payment are possible: **NFC on SIM (SE), NFC on the Cloud (HCE), SMS or USSD**. In addition, the holder has the possibility of associating his telephone number with different types of accounts and cards: debit card, credit card, traditional bank account or **virtual prepaid account for unbanked individuals**. If the merchant does not have an NFC-enabled terminal, it can use **its own phone to initiate the transaction** through telecom networks: GSM, 3G or 4G.

