

**MX** mobile™



**m2m**  
group

## MX mobile

MX Mobile is a comprehensive mobile payment platform offering high value-added services for customers such as in-store express payments, money transfer to relatives, payment of water or electricity bills, mobile banking as well as e-tickets for public transport. It enables financial institutions, telecom operators and e-merchants to extend their service offerings to promising new segments such as unbanked individuals and young people.



## A secure, user-friendly payment experience

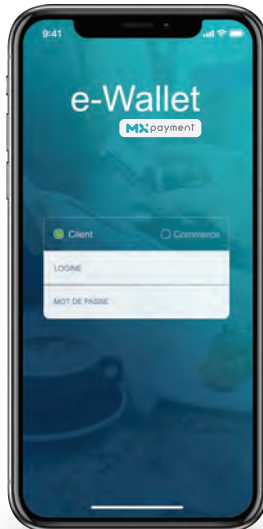
Mobile app



Contactless  
NFC



Standard  
EMV



Biometric  
Recognition

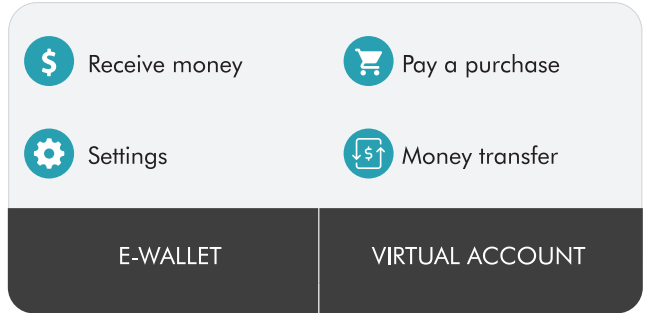
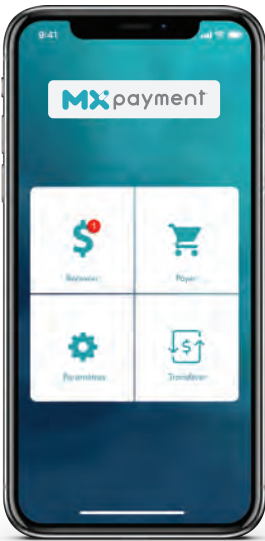


Tokenization  
HCE



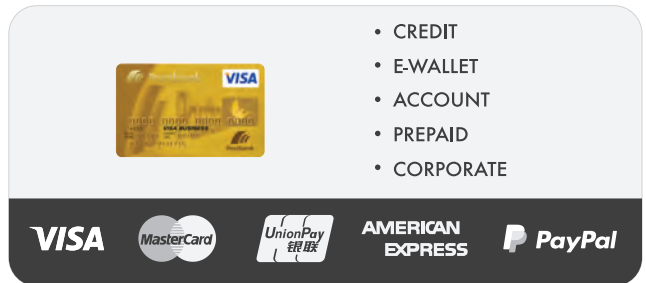
Host Card  
Emulation  
QR code merchant  
presented  
QR code customer  
presented

## Universal mobile payment app



## A wide choice of payment methods

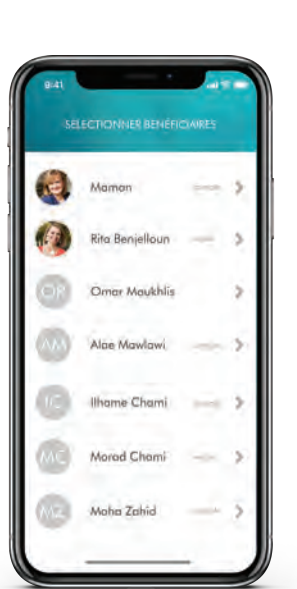




MX Mobile is compatible with the most advanced NFC standards on the market, including Visa Pay Wave and Mastercard PayPass. The system also accepts several existing means: credit and debit cards, prepaid cards, virtual accounts and PayPal accounts.








## Payment initiation with a simple gesture






 <p>mPOS NFC</p>	 <p>QR CODE</p>
User-friendly and frictionless payment experience	Static sticker, without terminal
Quick transactions	Offline merchant
International EMV and NFC standards (Europe, China, India, North America)	Confirmation of payment by SMS

## Money transfer available to everyone

	TELEPHONE CONTACTS	
	E-WALLET	ACCOUNT
	 > 	 > 
	ID = Phone Number	ID = Personal Bank Accounts
	Apple Pay, Samsung Pay	Sending SMS, email => RIB entry on secure web portal
Merchant payment		
Money Transfers from customer to customer [C2C]		
No interchange fees outside the electronic network		
Cash provision in ATM or branch office		

# A flexible and secure payment process

STEP 1	STEP 2	STEP 3
INITIATION OF PAYMENT	SELECT A PAYMENT METHOD	VALIDATION OF PAYMENT
 By the merchant POS NFC   mPOS NFC <b>1</b> Entering amount Application E-Wallet <b>1</b> Entering amount <b>2</b> Entering customer phone number Application E-Wallet <b>1</b> Entering amount <b>2</b> Generates QR code	 Payment card Physical card Payment token Debit - Credit - Prepaid Corporate - Cobranding  Transfer Bank account (RIB) Virtual account Prepaid card   E-Wallet	*** Client authentication Physical card Payment token Pin code Biometric  Authorization  Notifications E-Wallet application SMS   IVR Ticket printing

STEP 1	STEP 2	STEP 3
INITIATION OF PAYMENT	SELECT A PAYMENT METHOD	VALIDATION OF PAYMENT
 By the customer Application E-Wallet <b>1</b> Entering amount <b>2</b> Entering customer phone number Application E-Wallet <b>1</b> QR scan static code <b>2</b> Entering amount	 Payment card Physical card Payment token Debit - Credit - Prepaid Corporate - Cobranding  Transfer Bank account (RIB) Virtual account Prepaid card   E-Wallet	*** Client authentication Physical card Payment token Pin code Biometric  Authorization  Notifications E-Wallet application SMS   IVR Ticket printing

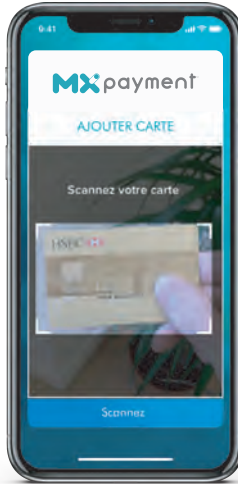
## How to register?

ADD YOUR CARD IN LESS THAN 2 MIN

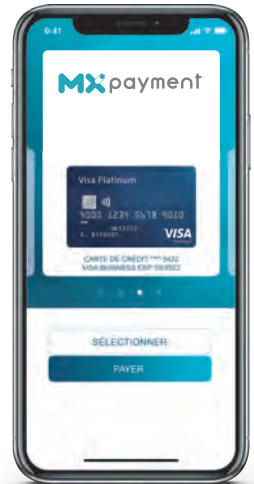
Authentication data



Payment data



Data verification



 Integrated camera  
 Manual entry

 Phone number verification  
 Identity check

## Foolproof authentication methods

PIN CODE



Random keys

Behavioral analysis

Static code

Memorizing

Scheme Authentication

Classic password

OTP Token

Physical characteristic

Unique, non-reproducible

Integrated scanner

Apple Pay

Next standard Europe

Remote enrollment

Enrollment in branch office

FINGERPRINTS / Face ID



# Easy and automated invoice payment

INVOICE QR CODE

MANUAL ENTRY

INVOICE LIST



2 dimensions barcode

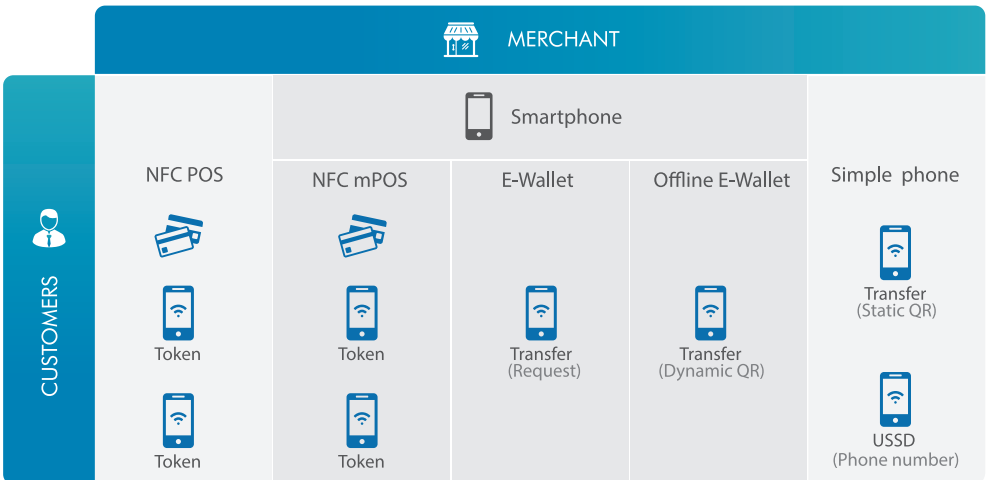
Unique identification of the invoice for payment

Online payment service

Transmission of invoices to the E-Wallet in real time

SMS automated notifications | Email | IVR

# Flexible payment channels





**HEADQUARTERS**

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