
MX mobile™
m2m group

# MX mobile

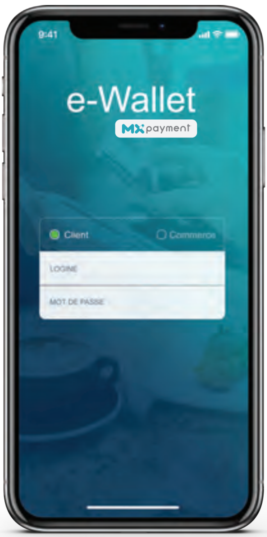
MX Mobile is a comprehensive mobile payment platform offering high value-added services for customers such as in-store express payments, money transfer to relatives, payment of water or electricity bills, mobile banking as well as e-tickets for public transport. It enables financial institutions, telecom 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


- Receive money
- Pay a purchase
- Settings
- Money transfer

| E-WALLET | VIRTUAL ACCOUNT |
|---|---|

# 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.



- CREDIT
- E-WALLET
- ACCOUNT
- PREPAID
- CORPORATE

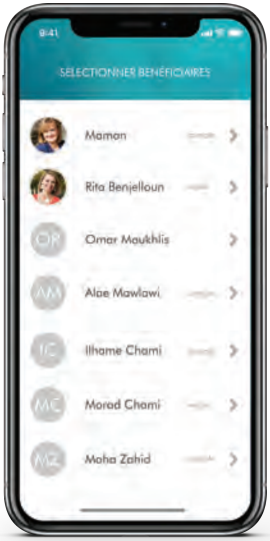
VISA · MasterCard · UnionPay 银联 · AMERICAN EXPRESS · PayPal

# Payment initiation with a simple gesture



| mPOS NFC | QR CODE |
|---|---|
| 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 > E-WALLET | 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 | Payment card | Client authentication |
| POS NFC \| mPOS NFC<br>1 Entering amount | Physical card<br>Payment token<br>Debit - Credit - Prepaid<br>Corporate - Cobranding | Physical card<br>Payment token<br>Pin code<br>Biometric |
| Application E-Wallet<br>1 Entering amount<br>2 Entering customer phone number | Transfer | Authorization |
| Application E-Wallet<br>1 Entering amount<br>2 Generates QR code | Bank account (RIB)<br>Virtual account<br>Prepaid card \| E-Wallet | Notifications<br>E-Wallet application<br>SMS \| IVR<br>Ticket printing |

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

## How to register?

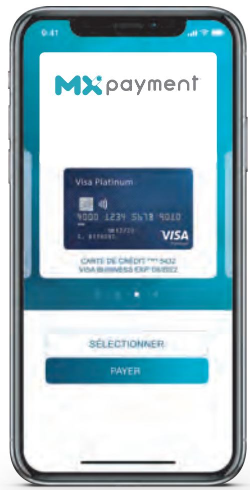
ADD YOUR CARD IN LESS THAN 2 MIN

Authentication data


Payment data


Integrated camera
Manual entry

Data verification




Phone number verification
Identity check

## Foolproof authentication methods

PIN CODE


| | |
|---|---|
| Random keys | Physical characteristic |
| Behavioral analysis | Unique, non-reproducible |
| Static code | Integrated scanner |
| Memorizing | Apple Pay |
| Scheme Authentication | Next standard Europe |
| Classic password | Remote enrollment |
| OTP Token | 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

| | MERCHANT | | | | |
|---|---|---|---|---|---|
| | | Smartphone | | | |
| CUSTOMERS | NFC POS | NFC mPOS | E-Wallet | Offline E-Wallet | Simple phone |
| | Token | Token | Transfer (Request) | Transfer (Dynamic QR) | Transfer (Static QR) |
| | Token | Token | | | USSD (Phone number) |

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