



*mobile pioneering
sicap – simply your solution*

Cash Topup

powered by Wincor Nixdorf

Sicap Cash Topup is an innovative solution which dramatically reduces operator prepaid reload commissions. Mobile subscribers can topup their account balances simply by inserting cash into an operator branded ATM.

This service runs on specially designed cash-in ATMs with a custom designed interface to personalise the operator's offer. Sicap integrates the ATMs smoothly into the operator's prepaid, postpaid or convergent billing system and any m-wallet server without the need to involve a banking or ATM network infrastructure.

End user benefits:

- Direct cash deposit for topups
- 24/7 service
- No minimum topup amount
- No need to enter voucher numbers
- No lost receipts with reload PINs
- Bonus reloads
- Topup a friend's account
- No need for a bank account

Operator benefits:

- Zero % reload commissions
- Impressive return on investment
- Additional reload channel
- Closer customer contact
- Opportunities for selling, promotions, advertising
- Serve subscribers of other operators
- First-mover competitive advantage

Cash Topup

Operator topup challenges

- How to reduce high topup commissions to reload distributors
- How to extend the retail network for reloads with low costs
- How to use customer interaction to generate additional revenue

Sicap Cash Topup solution is a pioneering new service addressing these challenges and more – simply your new topup solution.

Sicap Cash Topup

Mobile subscribers are now able to topup account balances using customised Cash Topup ATMs. All they have to do is choose the Cash Topup option from the ATM touch screen menu, specify the mobile account they want to reload, and insert bills or coins into the slot. Done. The inserted amount of cash will then be communicated to the billing system and the account will be reloaded instantly. No hassle, no delay, no need for a bank account.

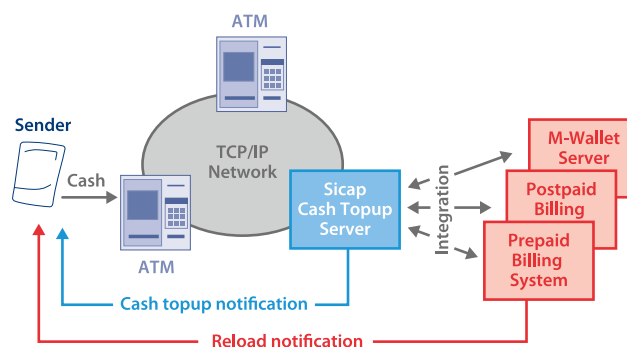


Zero percent reload commission

Sicap Cash Topup directly improves profitability, by allowing operators to add an additional reload channel with zero percent reload commissions. Processing of the entire operation is performed within the operator IT infrastructure.

How it works

Sicap Cash Topup ATMs can be installed in operator retail outlets or any other indoor, outdoor or offsite prime location. Servicing of Hardware and Cash handling will typically be outsourced to 3rd parties. The cost of such services will be easily outweighed by savings on reload commissions. The ATMs are connected to the operator's Sicap Cash Topup Server. The Server manages all Cash Topup transactions and interfaces with the various billing systems. An interface allows operator staff to view and manage all transactions and information flows and to perform remote diagnosis of all Sicap Cash Topup ATMs.



Sicap Cash Topup can be complemented on the same Sicap ATMs with

- [Sicap Cash Remittance](#) to perform money transfers with cash-in and/or cash-out.
- [Sicap Self-Service Kiosk](#) to manage prepaid or postpaid subscriptions.