



*mobile pioneering
sicap – simply your solution*

Cash Remittance

powered by Wincor Nixdorf

Are you currently offering a mobile money solution or are you planning to enter this fast growing, multi-billion market? Either way, Sicap Cash Remittance solution will provide mobile network operators with a distinctive competitive advantage: Sicap Cash Remittance puts the operator in control of the entire value chain from cash-in to cash-out.

Any mobile subscriber wishing to send money can now directly proceed to a Cash Remittance ATM and make a cash deposit. Alternatively, a deposit can be made by charging a prepaid or postpaid account or by debiting an m-wallet using a variety of channels such as SMS, USSD or Internet. The specified recipient will then be able to withdraw the cash from operator owned or other participating ATMs simply by entering a service-generated one-time access code received on his mobile phone as well as a secret withdrawal code which will have been communicated by the sender.

End user benefits:

- Easy to use
- No bank account needed
- Substantially lower commission charges compared to classic money remittance services
- 24/7 self-service

Operator benefits:

- Substantial additional revenues and margins from a new value added service
- Impressive return on investment
- Improved subscriber loyalty
- Integrates into network environment
- High end-to-end security



Cash Remittance

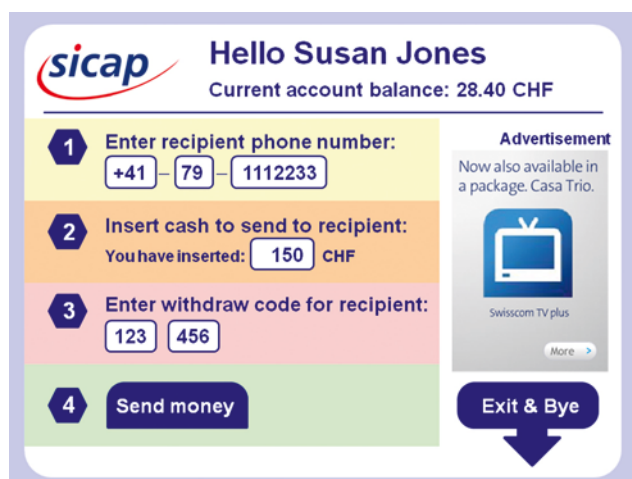
Money remittance challenges

- How to gain a foothold or improve your offering in the multi-billion, fast-growing mobile remittance market
- How to enable easy money transfers without the need for a bank account or card
- How to dramatically reduce domestic and cross-border commission charges to encourage low-denomination transfers

Sicap's Cash Remittance solution is a pioneering new service addressing these challenges and more – simply your new remittance solution.

Sicap Cash Remittance

The money sender will choose Cash Remittance from the ATM touch screen menu. A user-friendly interface will ask the sender to enter the phone number of the recipient, the expiry date and the withdrawal code. Once that's done, the sender will insert the cash amount to be sent. In order to ensure maximum security, the sender will communicate the withdrawal code directly to the recipient using any available communication channel.

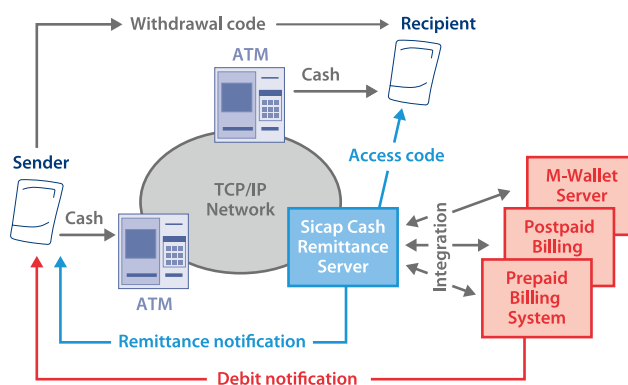


The recipient will receive an SMS with a one-time access code generated by the Sicap Remittance Server. Together with the withdrawal code, the recipient can then withdraw the amount in cash from any operator owned Cash Remittance ATM or any other participating machine.

How it works

Sicap Cash Remittance ATMs are 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 ATMs are connected to the operator's Sicap Remittance Server. The Server manages all transactions and interfaces with the appropriate systems. An interface allows operator staff to view and manage all transactions and information flows and to perform remote diagnosis of all Sicap Remittance ATMs.



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

- **Sicap Cash Topup** to reload prepaid and postpaid accounts with cash (bills & coins)
- **Sicap Self-Service Kiosk** to manage prepaid or postpaid subscriptions.