

specially designed for migrant subscribers

200 million migrants remit \$300 billion back home

75% of mobile subscribers are prepaid

They perform 49 billion top-up a year

Transfer To™ is a global mobile airtime network enabling small value transfers through mobile phone. With this solution, migrants can **send mobile credit** from their mobile phone or through retailers to their friends and relatives back home. It is a **fast, reliable and convenient** solution for international mobile top-up.

Global Airtime Network



Transfer To™ is easy to use



Key Benefits

- ✓ Reload is fast and processed in real-time
- ✓ End-to-end clearing and settlement
- ✓ Multiple languages and currencies
- ✓ Real-time transactions reports
- ✓ Marketing statistics : key figures and data mining
- ✓ Customer care : 24/7 support, SLA

Transfer To™ for Mobile Operators

Transfer To™ is marketed by mobile operators as a **value added service**, part of their **dedicated offer for migrants**.

The subscriber sends his request through SMS or USSD simply indicating the destination phone number and the amount of airtime to be reloaded. The amount is then deducted from the sender's mobile phone available balance. After a successful recharge, the receiver can use the top-up according to its mobile operator's standard terms and conditions.

A **mobile Java client** is also available providing a **user-friendly interface** guiding the sender through a step-by-step menu. This menu avoids to type destination number by **accessing the phone book**.

Example : Transfer To™ USA to the Philippines

Operator	Products (in Pesos)	Price (in US\$)
Globe Smart Sun Cellular	60	2
	150	4
	300	7
	500	11
	1000	21



Transfer To™ at Point of Sales

Transfer To™ is also distributed by **proximity retailers**, **calling cards distributors** and **money transfer operators**. Transfer To™ supports the following devices to process the transaction: Mobile Phone (SMS or Mobile Java application), POS Terminal, PC, ATM, Self service Kiosk...

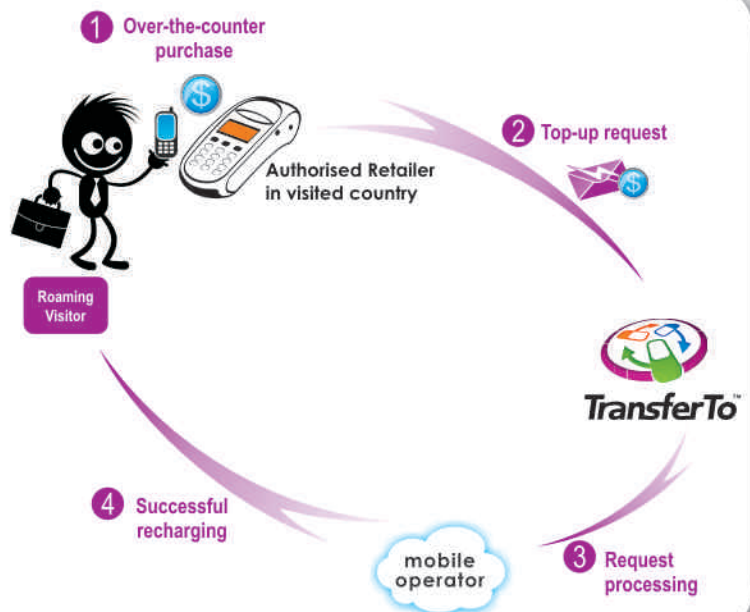
Example : Toneo card distributed in France



Transfer To™ for Prepaid Roamers

Since mobile operators have introduced the prepaid roaming facility (i.e. the ability to use the phone abroad), they have faced the issue of reloading prepaid accounts outside the country. Usually these subscribers find themselves out of credit quickly and have very limited possibilities to top up as they can't find reload vouchers.

Transfer To™ is the perfect solution for prepaid travellers to **recharge their mobile phone while roaming**. Through any **reseller partner of the Transfer To™ network**, prepaid subscribers can top-up their account. The transaction is processed within seconds and the roaming subscriber receives the confirmation of the successful reload.



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