

# Manage money anywhere

motif™  
Making Money Mobile

Powered by  
VIPERA™

**Motif is a suite of products configured to provide distinct but complementary mobile financial services products: M-Banking, M-Payments and M-Transfer. Each product can be deployed separately or in combination, depending on partner and market demand. Common to all the Motif products are market leading security models, consumer friendly interfaces and support for multiple channels and languages.**

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#### **Vipera**

We are a mobile financial services business, providing access to a comprehensive range of financial payment, transaction and money management products via multiple handsets, across all the available mobile providers. Our software, the Vipera Platform, is already powering financial transactions through the Motif suite products for major brands and more than 500,000 customers worldwide.

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#### **Market**

By 2013 more than 977 million people will be using their mobiles for payments and other financial transactions. Vipera is here to help businesses and brands capitalise on this growth, responding to the challenges of security and reliability, offering financial services to areas of the world where infrastructure does not exist, and adding value to customer relationships, building revenue and long term brand loyalty.

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#### **The Business**

Vipera completed a placing in 2010. We are an international business with partners throughout the world including financial institutions, telecoms and financial services providers and others (including governments and public bodies) helping customers gain mobile access to financial services. We create revenue through deployment and maintenance, or, by transactional volumes. Tested, trusted and deployed all over the world, Vipera technology is at the forefront of the delivery of mobile financial services.

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#### **m\_BANKING**

### **Comprehensive banking services, delivered via any mobile device.**

We've taken the convenience of online banking services and transferred them to any mobile device with off the shelf functionality and dynamic extensibility. M-Banking also delivers account information and notifications to subscribers. So, the customer gets all the standard online banking services at their fingertips (credit transfer, paying bills, buying or selling stock), and the provider has the scalability to add new functionality with no requirement for the customer to go through the frustration of re-subscribing.



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#### **M-Banking includes:**

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Market leading security

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Fully configurable registration and activation process

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Multi-channel support

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Add ongoing updates with no-need to re-register

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Cross-carrier, cross-platform, SMS, USSD

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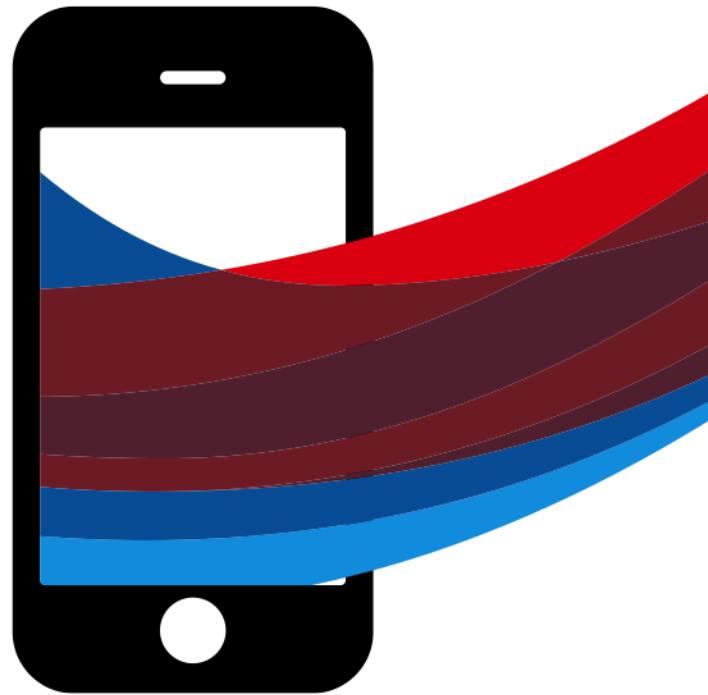
Supports existing branded payment cards

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## M-PAYMENTS

### Remote or proximity payments from any mobile device.

A fully functioning transactional account, via mobile, ideally suited to mobile network operators and financial institutions in the developing world where access to cash or plastic and banking infrastructure is limited or non-existent. M-Payment also provides links to credit and debit card systems and, an extensive range of near field technologies, so consumers can pay remotely, or by contactless technology at the retailer.



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#### M-Payment includes:

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Market leading security

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Full configurable registration and activation process

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Multi-channel support

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Supports existing branded payment cards

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Cross-carrier, cross-platform, SMS, USSD

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## M-TRANSFER

### Secure person to person money transfer via any mobile device.

The development of a mobile wallet, as part of a fully functional transactional account, gives customers access to open and flexible standalone mobile financial services solutions including the ability to make domestic and international money transfers. The functionality can be tailored to meet specific customer needs according to the market requirement, and can be extended to include a wide range of financial services. For areas without infrastructure, this offers new revenue streams.



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#### M-Transfer includes:

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Market leading security

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Cross-carrier, cross-platform, SMS, USSD

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Multi-channel support

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## Partners

**Our partnerships include agreements with blue-chip global technology providers, integrating Vipera as the mobile money platform to deliver their m-commerce strategies.**



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## Customers

**Financial institutions, telco providers and governments worldwide are working with Vipera for help in delivering mobile banking and citizen payment solutions.**



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## Where will you find Vipera products in use?

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**Credit cards:** balance and transaction data

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**Phone bills:** pre-paid top-up, post-paid payment

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**Deposits:** moving money, balances, transaction data

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**Foreign exchange:** day-rate enquiries

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**Loans:** status, initiation and suspension

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**Marketing:** user group targeted messaging

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**Contactless and remote:** flexibility or payment location

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