

The era of
CASHLESS Future

Mobile Payment Service |



Next generation of Payments



Mobile payments have become a major economic driver. They make it possible for even the poorest and most isolated citizens to engage in commercial activity. What began as a value-added service for users has become the means by which they participate in and grow their economy.

Purchase process now become more easy and simple, Through mobile payment consumer can purchase goods and services , pay their bills in wild Network of sellers and Merchant without need to hold up any physical money or any papers . Just with click on mobile App. **FBS have been quick to adopt and innovate the new technology;** the mobile payment App which is relatively inexpensive and don't require sophisticated technical knowledge to use.

The aim of the service, to conduct financial transactions where money is saved at the expense of a letter attached to the phone number is available for each person carries a mobile phone segment, where he can get the service only register through the different types of phones.

Stats

29,468

Phone Users

3,700

Banks Card Holders

85%

Telecom Network Coverage

10,886

Banks Credits

Services

1- Financial Services – Customer services

The screenshot shows a mobile app interface for "Money Transfer To Other". At the top, there is a back arrow and a "wallet" link. Below the title, there is a loading indicator. The form includes three input fields: "Transaction Amount:(required)", "Destination Identifier:(required)", and "PIN:(required)". A blue "Submit" button is at the bottom.

**Person to Person
Transfer (P2P)**

An individual can transfer money to another registered customer or customers not registered in the system.

The screenshot shows a mobile app interface for "Transfer Wallet To Account". It features a loading indicator at the top. The form has two input fields: "Transaction Amount:(required)" with the value "2500" and "PIN:(required)" with a masked value "000". A blue "Submit" button is at the bottom.

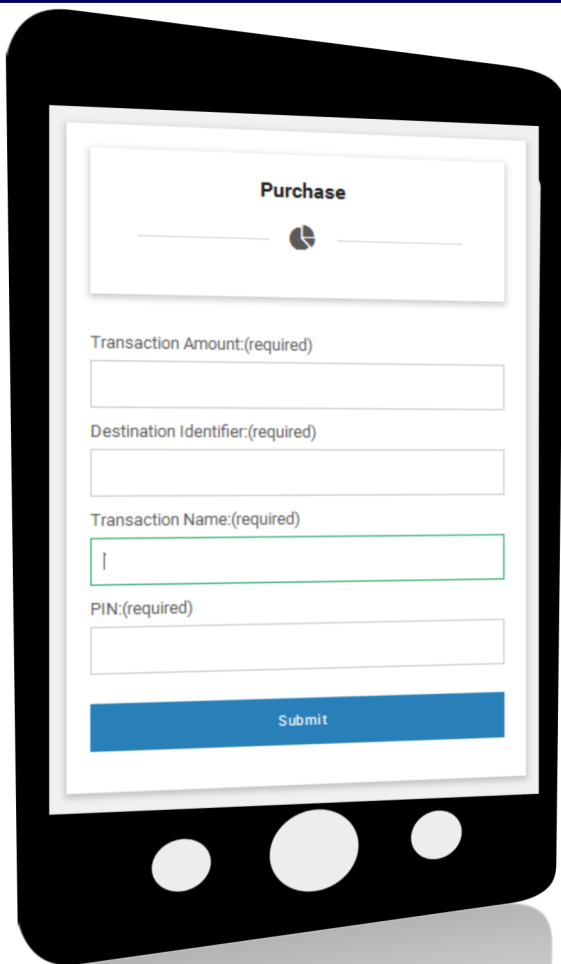
**Wallet to Account
Transfer**

An individual can transfer money from his/her mobile wallet to a card account (debit card or Cash Card).

The screenshot shows a mobile app interface for "Transfer Account To Wallet". It features a loading indicator at the top. The form includes four input fields: "Transaction Amount:(required)" with the value "3000", "PIN:(required)" with a masked value "0000", "Card PIN:(required)" with a masked value "000000", and "Expiration Date:(required)" with the value "7-10-2017". A blue "Submit" button is at the bottom.

**Account to wallet
transfer**

An individual can receive money transfer from a card account to their mobile wallet

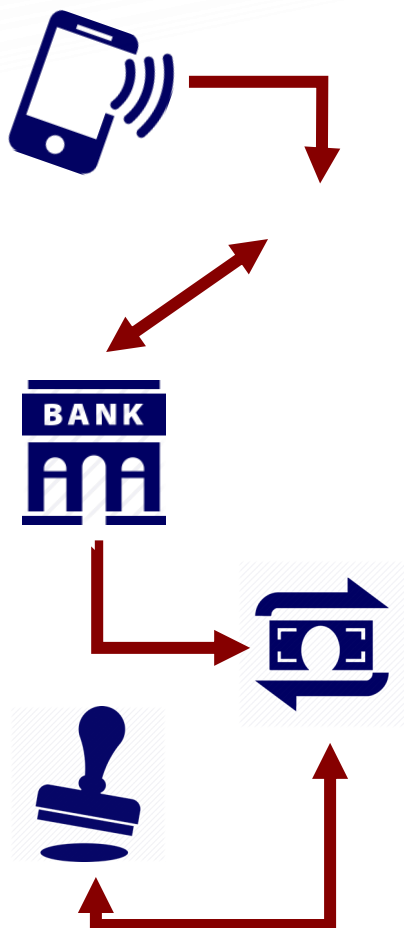


Purchase

Through this window customer can purchase any Services or products from any merchant registered in merchant network.

By entering merchant number and the description of purchasing for recording purposes

How it woks



1- The customer waives their phone near to POS terminal or Merchants Phone.

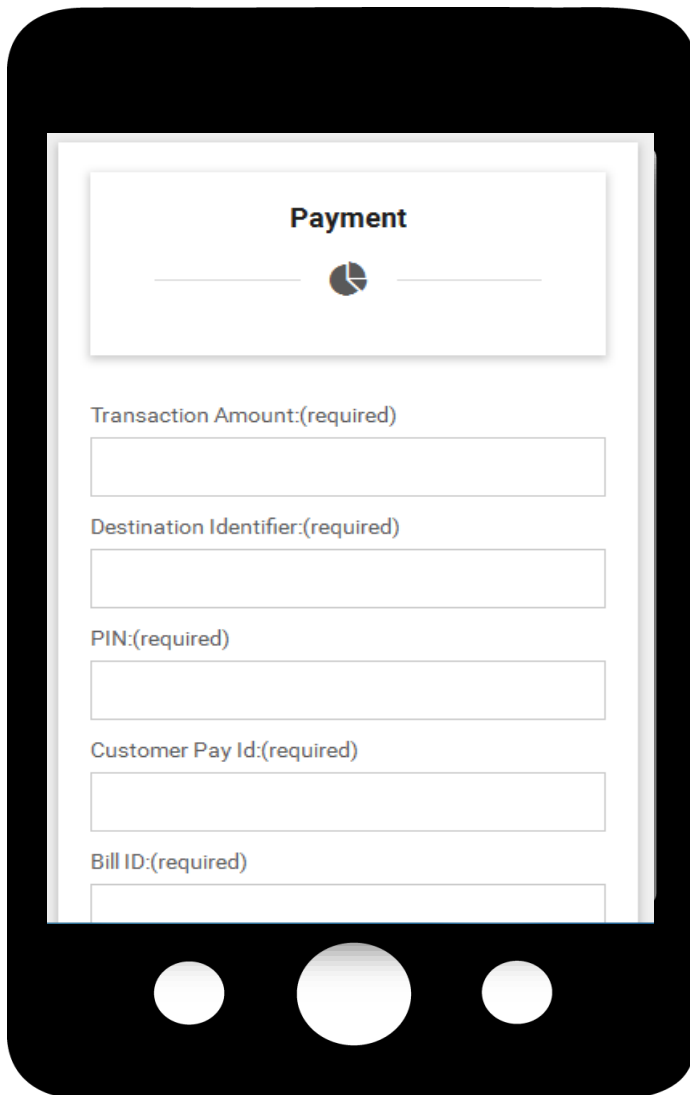
2- POS terminal or Merchants Phone reads the Phone Barcode , receive phone's serial number and the transaction's unique code and send the data to merchant's payment processing system.

3- The payment processing system sends the transaction data to the customer's issuing bank.

4- The issuing bank uses' the transaction's unique code to authenticate the phone's validity and the phone's serial number to identify the account from which to authorize the payment

5- the issuing bank authorizes or decline the transaction to the requiring bank.

Customer services (Continue)



The image shows a smartphone screen with a 'Payment' form. The form has a title 'Payment' at the top, followed by a loading spinner icon. Below the title are five input fields, each with a label and '(required)' suffix: 'Transaction Amount', 'Destination Identifier', 'PIN', 'Customer Pay Id', and 'Bill ID'. The phone has a black bezel and three circular buttons at the bottom.

Utility Payments

This includes any transaction of payment to retailers, billers, or any other goods/service providers.

Include

- 1- Self-Top up :** Purchase of prepaid services such as mobile phone credit (airtime), for their mobile number.
- 2- Recharge:** Purchase of prepaid services such as mobile phone credit (airtime), for someone else mobile number.
- 3- Bill Payment:** Payment for any services such as electricity or governmental services
- 4- Person to Seller:** Goods purchase where the purchaser instead of paying in cash, he/she transfers goods or services value to seller mobile wallet.

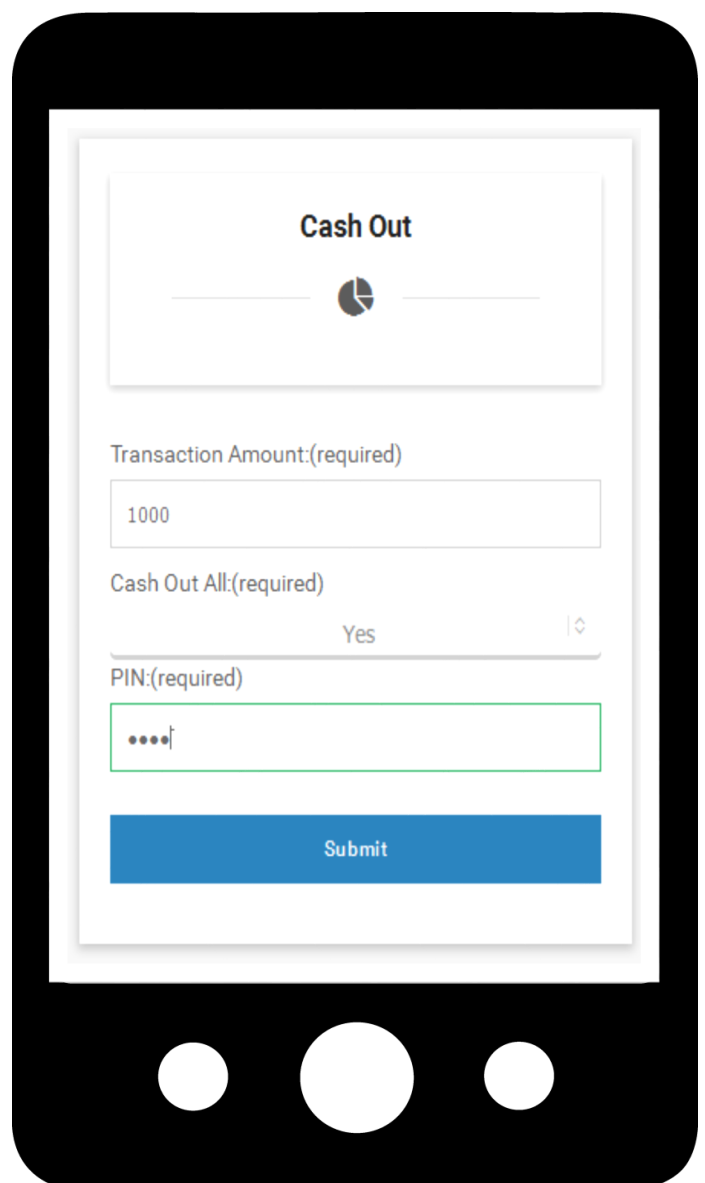
2- Agent Services

* Cash In

Deposit money in customer's mobile wallet through POS or Agent, in exchange for physical money

* Cash Out

Withdraw physical money from ATM or an agent (in exchange of mobile electronic money).



Cash Out

Transaction Amount:(required)

1000

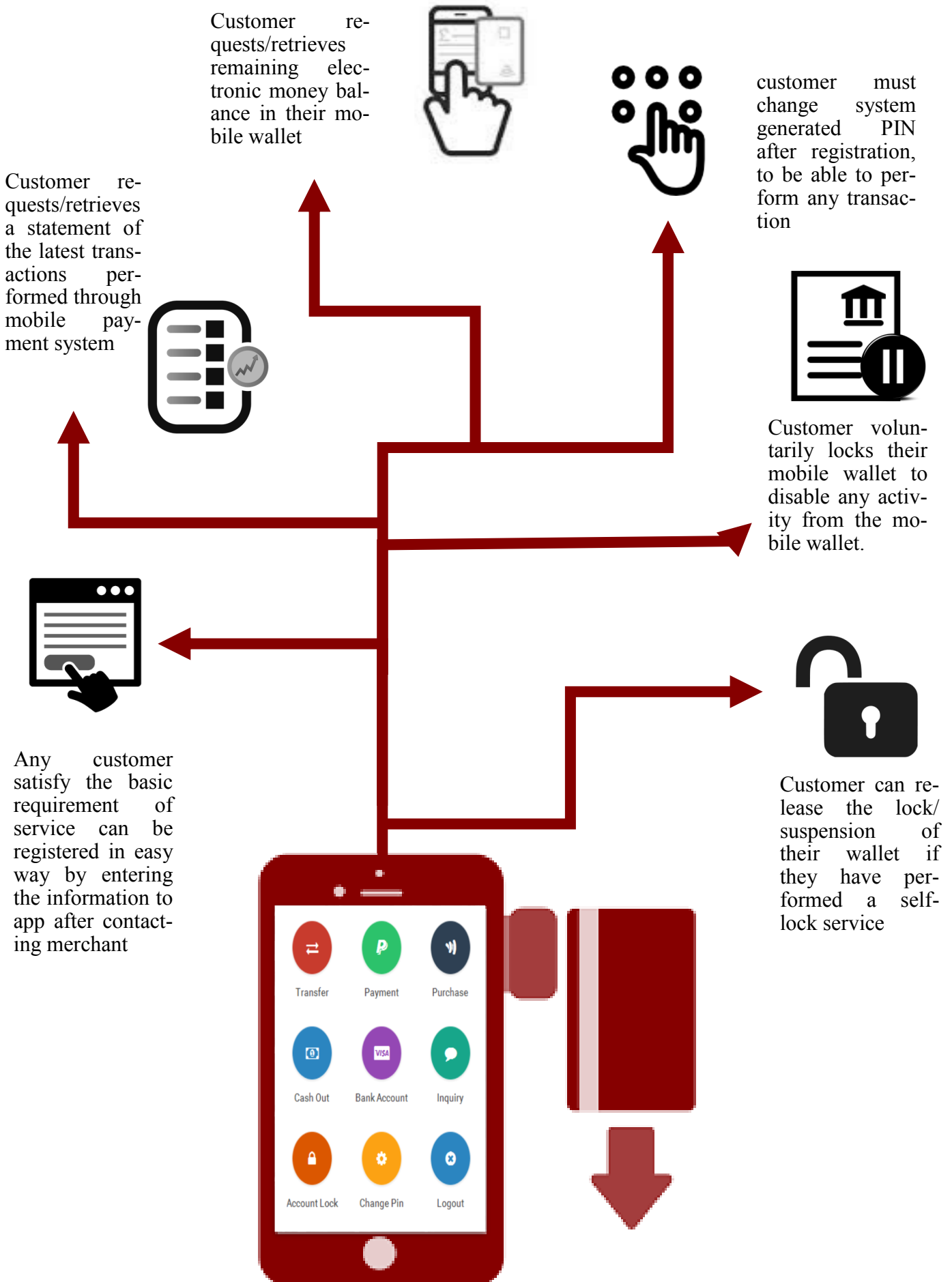
Cash Out All:(required)

Yes

PIN:(required)

....

Submit



2- Non-financial services Customer Services

Bank Benefits

GAINING NEW CUSTOMERS

Bank can use Mobile Payment as a tool for customer acquisition , by increase customer traffic which reflect on sales and revenue.

LOW COST, LESS OVERHEAD

Merchants and agents operational costs are minimal , because they require no special devices to accept payments; transaction costs are lower than debit or credit card processing fees.

SELL ANYTHING, ANYWHERE

Bank can expand his business through wild range of network with each service provider in country. Which will help bank build network of services satisfies all parties in successful business model.

Customer Benefits



IMPROVE CUSTOMERS LIFE

Reducing purchase waiting time, runing 24/7 hour service , minimizing human effort and choosing from multiple payment options are indicators for best quality of life.

PAPERLESS GENERATION

Customer will no longer need to carry cash or cards in their pocket but will instead use their mobile phone to purchase and pay immediately. in addition to manage and audit transactions with less human efforts.



SECURE PAYMENTS

Using modern technology and new trends of security will reduce errors rates and provide safe and secure payments transactions.



**Give us a call for more information about our services
and products**

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