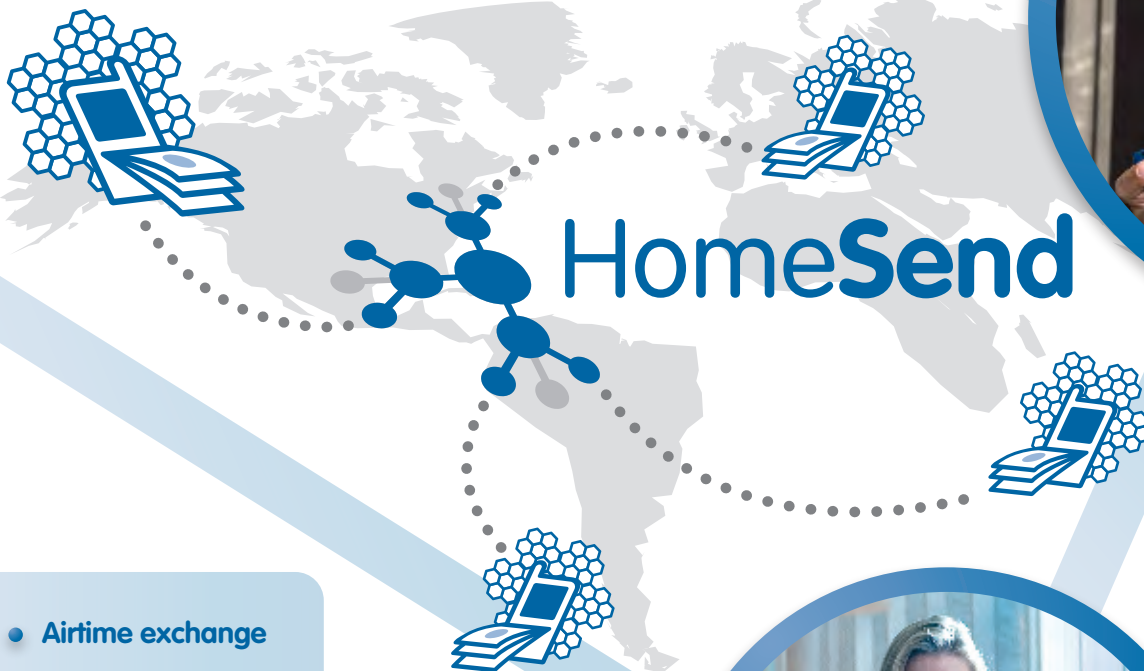




# HomeSend

The ultimate global mobile money hub

The growth and penetration of mobile services across the world has been a phenomenon. The coverage and accessibility of mobile services, combined with the ubiquity of mobile handsets and the interoperability of the technology have triggered an interest in enabling mobile money transfer services and providing an easy-to-use way for the world's 200 million international migrant workers to securely send value remittances to their dependants.



- Airtime exchange
- Remittance
- Roaming recharge



powered by



## International remittance and mobile, a perfect match

The HomeSend service is a global hub service that provides, for the first time, a mobile-centric approach to international remittance. This represents a significant new step in mobile payment, and indeed the telecommunications industry, allowing any mobile service provider in any country to access the international remittance market.

The HomeSend solution also enables airtime exchange services as well as roaming recharge services. As it allows to integrate the mobile wallet and top-up systems of two different operators, it is truly mobile centric from sender to receiver.

The service is fully compatible with any airtime top-up or mobile wallet system and any bearer (USSD, SMS, IVR, Web). A smooth integration with the mobile operator's systems is made possible through published API's. The platform is fully scalable and future proof. It is built on the latest IT standards (SOA, IP), and the service complies with emerging industry standards.



## Product features

- **Tax management:** local and foreign taxes can be handled by HomeSend.
- **Commission management:** up to 10 legs can be managed by HomeSend, through a % of the transferred amount or a flat fee.
- **Exchange rate management:** SDR is used as the pivot currency, market exchange rates are applied and updates are done daily.
- **Advice of charge:** customers are informed of the charges on the transferred amount and can decide whether the fees and commissions will be deducted from the initial amount or from the received amount.
- **Financial clearing & settlement:** HomeSend aggregates individual transactions into a total net amount to be received from or paid to a given operator with breakouts per destination/origin of the funds. Settlement is performed on a daily basis.
- **Fraud rules & blacklisting:** maximum remittance value can be set per transaction, and the maximum amount can be configured for a given period. It is also possible to limit the number of transactions on a given period. Additionally a mobile operator can blacklist other mobile operators to prevent transactions with their subscribers and can also blacklist their own individual subscribers.
- **Operations & customer care:** a web-based admin & customer care interface allows active supervision, reporting and administration.

## Why choose BICS for international remittances?

- Global hubbing service offering cross border person-to-person transfers
- Mobile centric solution from sender to receiver
- One-time setup to reach the world (On top of world's largest GRX network)
- Single technical and commercial interface
- Fully compatible with any m-Wallet system and bearer
- Combined solution for Remittance, Airtime Exchange & Roaming Recharge (Top Up) support



eSeryGlobal specializes in Mobile Money solutions and Value-Added Services (VAS), to help Telco Service Providers increase their revenue and gain and maintain customer ownership. More than 60 customers in over 45 countries use our capabilities to lead and innovate in their local markets and leverage their core assets. With 14 offices globally, eSeryGlobal provides full "end-to-end" and "any account to any account" Mobile Financial Services and International Money Transfers in multiple licensing alternatives. Our Value-Added Services in promotions, loyalty, messaging and multiplay enable service providers to engage with the subscriber in a personalized and dynamic manner.

More information at: [www.eseryglobal.com](http://www.eseryglobal.com)

BICS delivers best in class global solutions for Voice, Messaging, Roaming, Connectivity and Mobile Financial Services to hundreds of telecommunication providers around the world. With our passionate and creative teams located in Brussels, Bern, Monaco, Dubai, Singapore and New York, we continuously strive to provide our customers with the highest levels of quality, reliability and interoperability that enable them to maximise End-user value. Our innovative approach is visible through our place at the forefront of the market consolidation and technology advancement. We are a joint venture of Belgacom, Swisscom and MTN, and have rolled out transformative Next Generation Networks (NGN). This together with our continued focus on Value Added Services for Mobile Operators and our growth strategy has enabled us to reach a world-leading position both on the International Voice and Mobile Data markets.

For more information, please visit [www.bics.com](http://www.bics.com)

