

UniverSIM® e-Voucher

A voucherless top-up solution for prepaid accounts



**UniverSIM® e-Voucher:
The perfect solution for
optimizing the prepaid
top-up process.**

Recharging prepaid accounts with traditional vouchers is both time-consuming and inconvenient for the subscriber in this fast-paced mobile world. The process of purchasing vouchers and calling an IVR unit to enter a long string of digits to recharge an account is simply outdated.

Topping up prepaid accounts by sending a simple text message is the secure alternative to paper or plastic vouchers and offers major benefits to both the operator and sub-

scriber. With UniverSIM® e-Voucher, G&D offers a user-friendly and efficient solution for recharging prepaid subscriber accounts. With UniverSIM® e-Voucher, the operator is able to significantly reduce costs and improve efficiency with the following benefits:

- Elimination of production and shipping costs associated with plastic and paper vouchers
- Elimination of storage, logistics, and local distribution costs
- Increased security by reducing the risk of fraud and protection against theft

- Disaster preparedness strategy
- Traceability of the e-voucher lifecycle

UniverSIM® e-Voucher provides the level of security that is imperative where payment transactions are concerned. It supports a broad range of scenarios for the recharge of prepaid accounts by mobile phone such as top-up via credit card or bank account as well as roaming or ATM top-up. Subscribers literally can reload their accounts at any time, any where.



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Creating Confidence.



Advantages of UniverSIM® e-Voucher:

- Replaces existing plastic and paper vouchers with electronic vouchers
- Uses available retailer infrastructure
- Can be integrated into existing systems such as network, ATM, and billing systems
- Allows person-to-person top-up
- Provides a foundation for other m-payment solutions
- Provides total flexibility with no requirement for fixed denominations

UniverSIM® e-Voucher can be used for a wide variety of top-up options:

Point-of-sales top-up

Merchants can securely manage their voucher numbers and

top up their customers' prepaid accounts in three ways:

- Via their online terminal connection to the operator
- Offline by printing out and handing over top-up vouchers to them directly from a POS handset to a subscriber phone (via SMS or WAP).

Roaming top-up

The roaming top-up functionality enables subscribers to purchase airtime while visiting another country. Payment is made in the currency of the visited country, whereas the account is credited with the home currency.

ATM top-up

UniverSIM® e-Voucher also supports topping up via ATM, allowing subscribers with bank accounts to recharge their subscriptions directly

from their accounts in a trusted environment with secure authentication.

Self top-up

Pre-registered subscribers can also purchase prepaid airtime directly from their handsets via SMS. The top-up value can be charged either to the subscriber's credit card or to his bank account.

Corporate top-up

Employees using corporate mobile phones can top up their airtime credit via an SMS according to predefined allowance limits of their company.

M-payment module

This optional module provides a kick-start for other payment-related services (ring tones, bill payment, lottery, ticketing, parking, etc.).

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