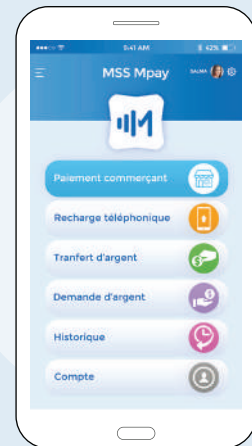# Mpay

Designed by **MS Solutions**, **MSS Mpay** is a mobile payment gateway based on credit card or m-wallet

It has the following characteristics:
- **MULTI-OPERATORS:** impermeability or interoperability between telephone operators
- **MULTI-BANK:** accepting all bank cards
- **MULTI CHANNEL:** USSD and Android and iOS mobile application

WHAT MSS MPAY **OFFERS CUSTOMERS**

Proximity payment

Money transfer

Online payment

Money request

Bill payment features
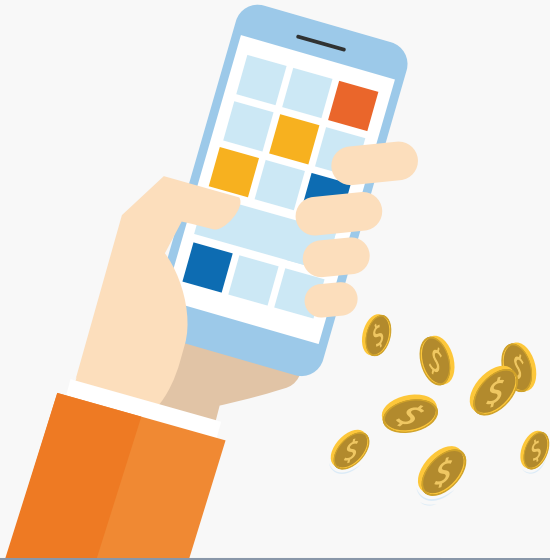
Phone top-up

Pay safely in store or online. Send or receive money easily between subscribers. Simply turn your mobile into your preferred payment method.

Payment history

Card balance

Bank detail updates

MS SOLUTIONS
MONETICS·SERVICES·SOLUTIONS

WHAT MSS MPAY **OFFERS RETAILERS**

- ✓ Service **activation**
- ✓ Payment **collection**
- ✓ **Cash-in and cash-out :** on EPT, smartphone and tablet
- ✓ **Transaction** history
- ✓ **Adding virtual cash register :** every cash register is associated with a phone number

MSS MPAY **BENEFITS**

Speed

On average, a transaction takes less than 2 seconds to be processed from beginning to end

Tracking

Reports and transaction statistics for merchants and banks via a web portal

Flexibility

Selecting a suitable channel depending on the customer's needs

SECURITY STANDARDS

SECURE SOLUTION

The solution guaranties ultra-fast, reliable and beginning to end secured transactions both at the level of the USSD compatible module and via a mobile application.

PCi PA-DSS Compliant

OTP

HTTPS

Random keyboard

No sensitive data

Check-card data