



# Mpay

Designed by **MS Solutions**, **SPARK 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 SPARK MPAY OFFERS CUSTOMERS



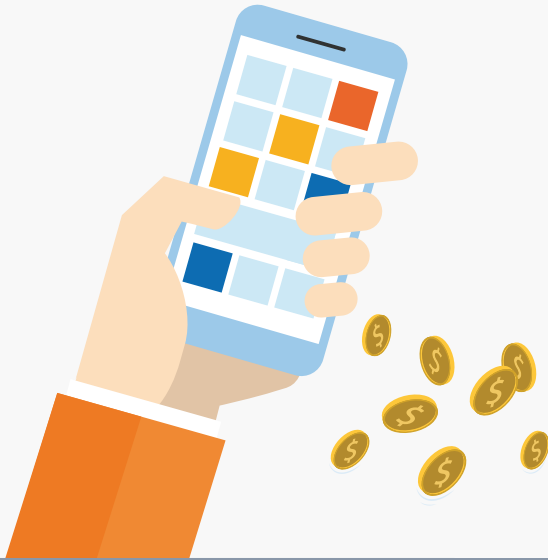
Pay safely in store or online. Send or receive money easily between subscribers. Simply turn your mobile into your preferred payment method.

**Payment history**

**Card balance**

**Bank detail updates**

# WHAT SPARK 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

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

