



pPay

Integrated Prepayment and Micropayment Solution

pPay is an one-stop integrated multi-channel, multi-currency and multi-lingual **Prepayment** and **MicroPayment Processing** and Management solution that is user-friendly, comprehensive, robust and secure. It supports real-time micro-payment acceptance of diverse business models whether digital content, gaming, gift cards, music downloads, loyalty and e-wallets, 7-days 24-hours whether via internet, mobile or physical channels.

Solution Modules

- ❖ Membership Management
- ❖ PrePayment Management
- ❖ Micro-Payment Management
- ❖ Wallet Management
- ❖ Loyalty Management
- ❖ Payment Interface Management

Core Differentiations

- ❖ Easy-to-setup and easy-to-operate
- ❖ Multi-lingual and multi-currency support
- ❖ Flexible integration with existing merchant systems
- ❖ Comprehensive operation and fraud control and reportings
- ❖ Choice of virtual and / or physical card distribution
- ❖ Real time authorization and payer verification

Business Benefits

- ❖ Enjoy time to market
- ❖ Increase product and service sales
- ❖ Enhance cashflow
- ❖ Lower cost of operation and system ownership
- ❖ Enhanced productivity with improved operation efficiency
- ❖ Improved security and lower fraud risk

Offerings

The product is offered as:

- Solution license, or
- Hosted solution service (ASP)

Applications

 Online Video	 Online Game	 Mobile Content
 e-learning	 Gift Coupon	 Online Content

