



## MOBILE PAYMENTS

Provider of electronic payments

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## ABOUT THE COMPANY

### PAY 365

- one of the leaders of mobile payments at the Russian market.  
For many years we have been successfully working with all mobile operators in Russia and developing payment services in line with mobile market development.

#### WE SPECIALIZE IN:

- Direct carrier billing
- Payments acceptance via mobile operators terminals
- Acquiring in partnership with mobile operators' banks





# OUR BUSINESS STYLE

Direct contracts with mobile operators

Flexible price policy

Comfortable contracts for all partners

Friendly technological platform

Fast payments in an individual algorithm for each client

Support 24 hours a day 7 days a week

Exclusive terms alignment with mobile operators

Experience in servicing merchants from different businesses

## Payments acceptance management as an alternative payment channel



### **DIRECT CARRIER BILLING**

Payment for services and goods from mobile account



### **RETAIL PAYMENT**

Accepting payments in mobile retail and biggest cash terminal networks



### **INTEGRATED PAYMENT SOLUTIONS**

Singular tool for pay in and pay out of the total financial revenue within your project

## DIRECT CARRIER BILLING



Method of payment acceptance where pay outs are written off from the customers' mobile phone account (M-COMMERCE)

**FOR THE FIRST TIME** in Russia Direct carrier billing case was realized by Beeline mobile operator in 2008.

**NOW** analogue services are used across «BIG FOUR» mobile operators (MTS, Beeline, Megafon, Tele2) and several regional operators.

**M-COMMERCE IS USED** as one of the payment methods by majority of significant merchants in Russia – from online shops and charity funds to online cinemas and parking services payments.

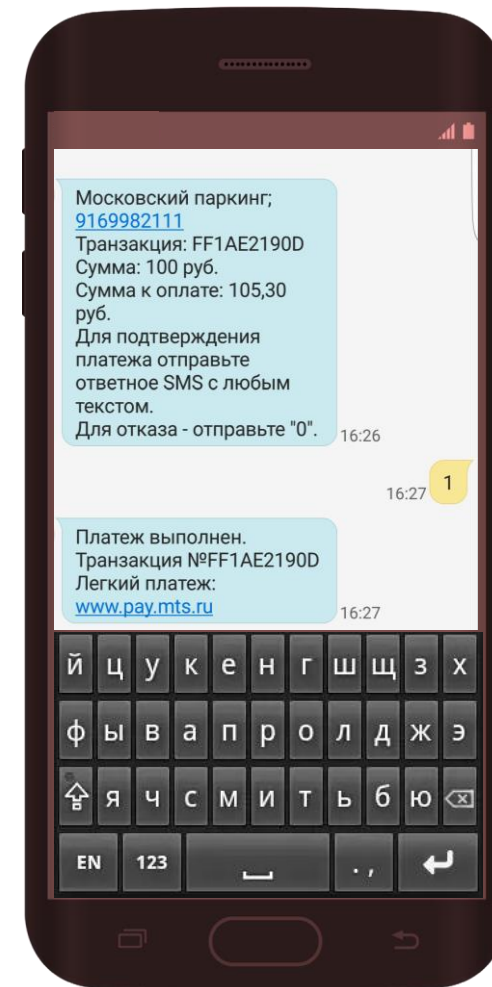


# DIRECT CARRIER BILLING

## HOW DOES IT WORK

### ALGORITHM OF THE ORDER PAYMENT THROUGH DIRECT CARRIER BILLING

- 1 Customer is filling out an order form online and choosing Mobile Payment from the payment options
- 2 Customer receives a text message for payment confirmation
- 3 Customer confirms payment by replying to a text message
- 4 Write off from the account



## FARES:

### EXAMPLE:

Mobile operators commission in “goods” segment

MTS – 2,3%

MegaFon – 3,5%

Tele2 – 3,5%

Beeline – 4,95%



# 2%

Commission of **PAY 365**  
and the bank

Total commission depends on your business category and mobile operator rate



The commission of the operator, as a rule, paid by the user, the partner, the commission is usually paid by the seller (merchant)

## BENEFITS OF DIRECT CARRIER BILLING

Penetration of cell communication in Russia > 100%, **accessibility** of the service in all regions of the country

**Wide** spectrum of the mobile account replenishment channels (unlike bank cards)

All participants of the payment chain – mobile operator, transferring bank and processing company – are Russian companies

Option to partially or fully pay commission by end client

Option of a one-off write-off up to **15 000 RUR** gives a chance to pay majority of online transactions

**Security** (mandatory confirmation via text message of each payment by user and other anti-fraud defense)

**Availability** of online pay outs of the money to mobile accounts



## RETAIL PAYMENT



Personal account cash in, payment for goods and services in mobile retail outlets and terminal networks

Mobile retail such as Evroset' and Svyaznoy are **TOP-RANKED LEADERS** in mobile phones markets (20 000+ outlets for 2 companies).

**NOW** these retailers are the key players at the payment system market.

**VOLUME** of payments through this channel is equal or higher than total revenue of payments across "big four" mobile operators (Direct carrier billing), bigger revenues are only having Yandex Money and Qiwi.



# RETAIL PAYMENT

## HOW DOES IT WORK

### STANDARD ALGORITHM OF ONLINE PAYMENT ORDER

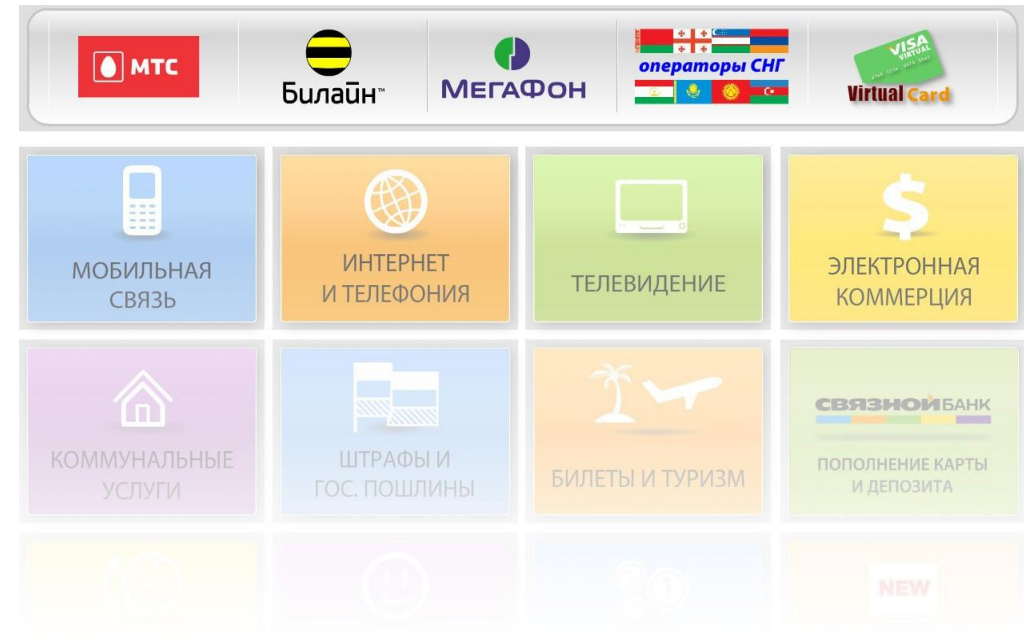
- 1 Customer remembers his/her account registration details on the website (it can be login/mail/phone number or identification number)
- 2 Customer comes to the nearest mobile retail outlet or finds a terminal online
- 3 Enters name of the website and/or services he/she would like to pay for
- 4 After choosing required "button" customers pays and gets a receipt
- 5 Money transferred to his personal account in this particular website



# RETAIL PAYMENT

## BENEFITS:

- Wide coverage (thousands of retail outlets)
- Ideal format for users, who are refusing from online payments
- All participants of the payment chain – retail chain, transfer bank and processing company are Russian companies
- Option to transfer transaction costs to customer (fully or partially)



Implementation of the singular tool for pay in and pay out within the frames of your project

All accepted payments can be partially or in total amount used for the further pay outs to your customers.

- One contract for 2 services
- No intermediary participants in “pay in – pay out” scheme
- Singular payment channel

# TECHNICAL INTEGRATION

We use our standard API to attach payment service, but we can also work with your API

Integration with our system can take from several hours to several days depending on your business specifics.

Personal account.  
Online access to statistics.

Technical support  
**24/7**

## ESTIMATES

We are oriented  
at partnership with  
different banks



That makes our payments flexible

Currently PAY 365 is a multi-platform for processing electronic payments

We are doing our best in providing to our customers:

- High level of service
- Maximum transparent and competitive terms
- Trustworthy partners relations



**PAY**  
**365**

**QUESTIONS?**  
**CALL US!**

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