



pPay

Integrated Prepayment and Micropayment Solution and Service

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
- MicroPayment 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

