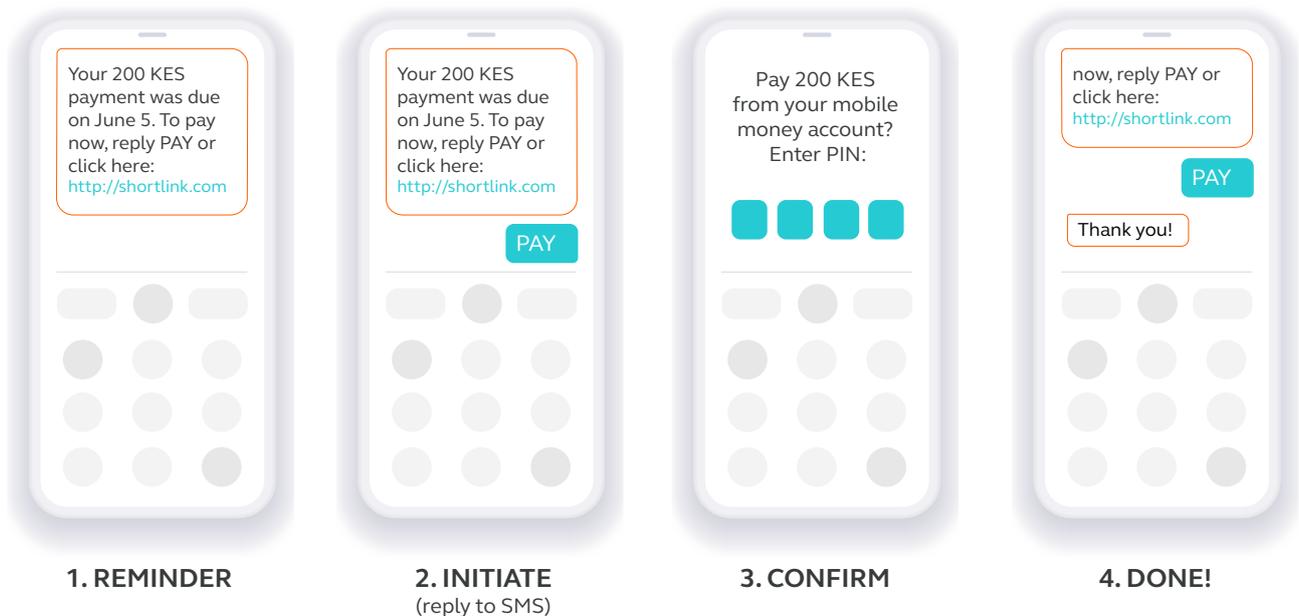




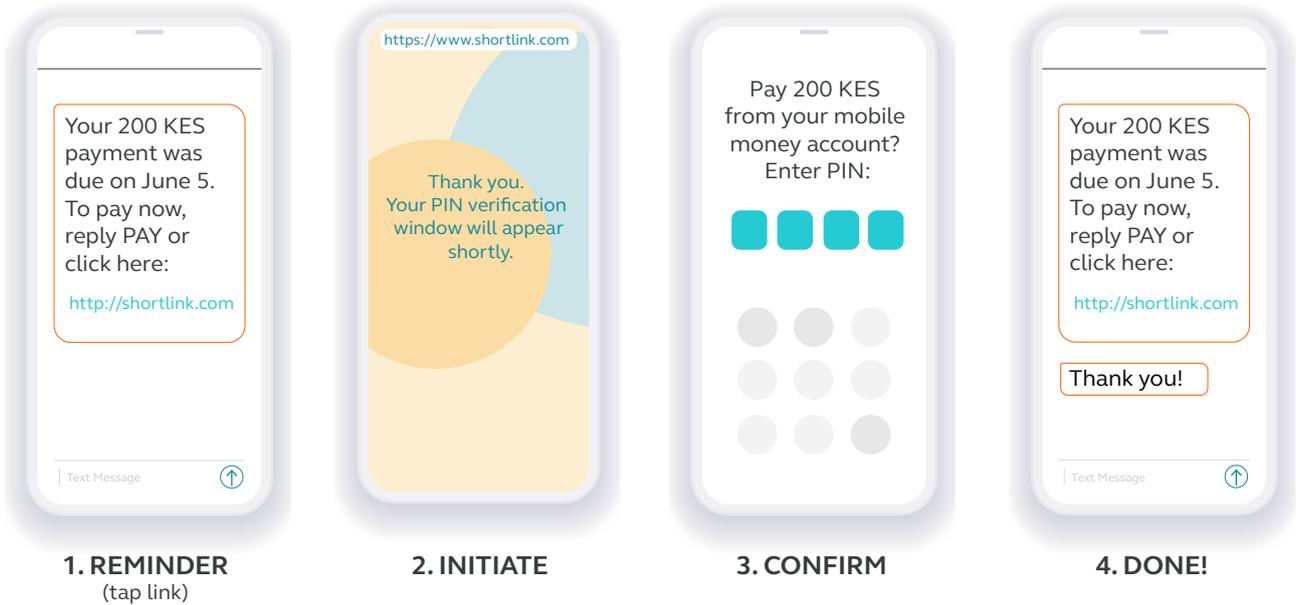
A smooth payment journey for your clients

Mobile money transactions directly from SMS reminders

Enable your customers to settle their debt on their mobile phone screens in seconds, right after they get the debt notification! We combine SMS reminders with mobile money payments, taking your customers to a smooth payment journey with zero friction or distraction. Available on smartphones and feature phones alike, this flow is ideally placed to dramatically improve your conversion rates.



On **feature phones**, customer replies PAY to your SMS reminder. This triggers a payment authorization screen to appear on their phone, asking them to approve the transaction.



On **smartphones**, customers can choose to tap on the link, which opens a secure payment page through their browser. Brand elements can be added, to boost confidence and conversion.

Improve your conversion rate with:

- ✓ Smartphone and feature phone friendly solution
- ✓ Unparalleled availability, both online and offline
- ✓ Smart CTAs and incentives offered in your reminders
- ✓ An effortless payment process, completed in seconds



CUSTOMER

I don't use mobile internet. Still, I can pay my debt on the go, using my feature phone. This saves me from wasting time in lines and traffic jams.



CUSTOMER

I like that one easy tap on the link will start the payment process. It is convenient and I can pay my debt within seconds, straight from my smartphone.



PAYMENT MANAGER

We see more payments collected just minutes after our SMS reminders are sent out. It improves our collection dramatically.

Technology for this solution is enabled by Centili, industry-awarded carrier billing specialist, with years of expertise in billing and payments globally.