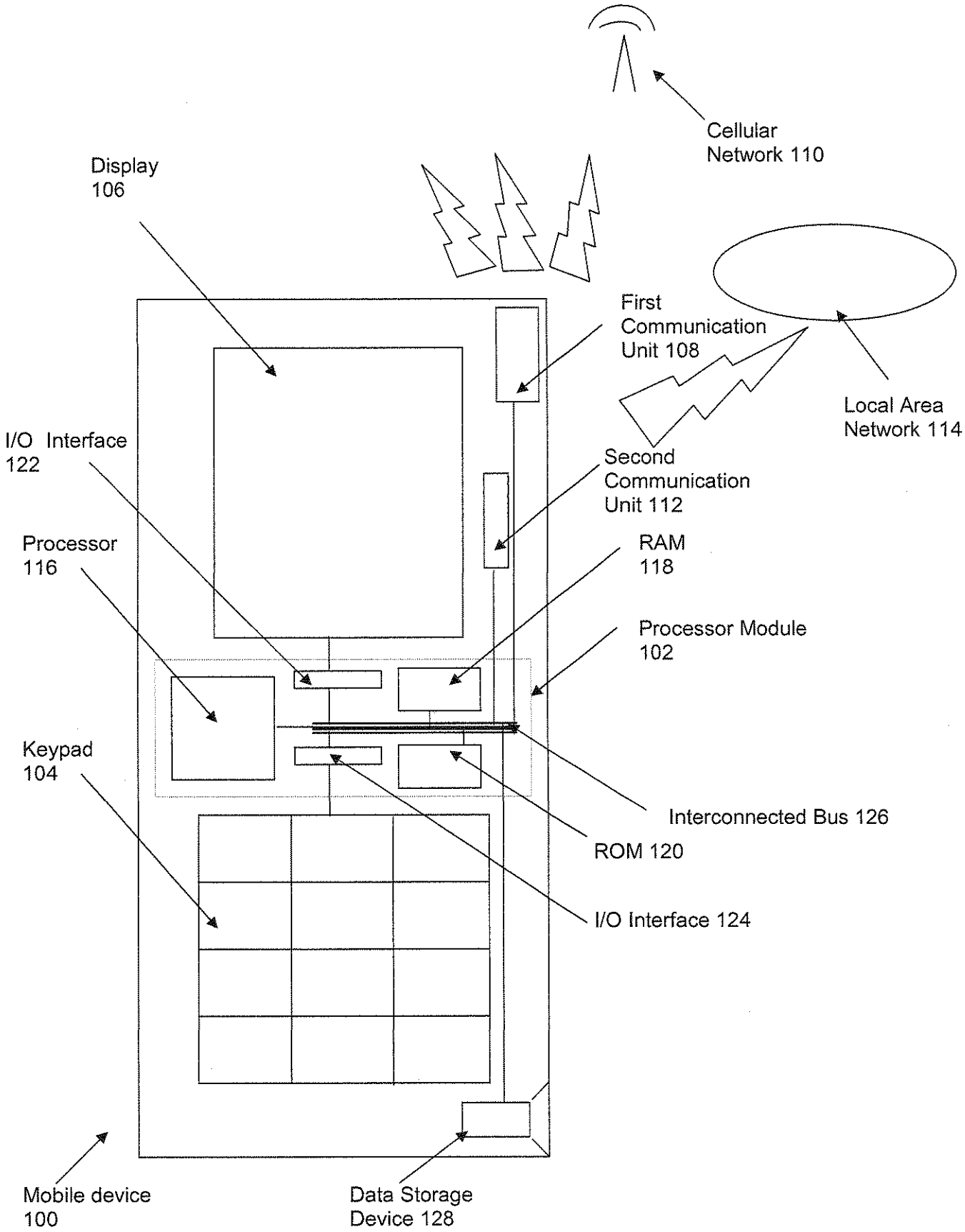

Cellular
Network 110
Display
106
First
Communication
Unit 108
Local Area
Network 114
I/O Interface
122
Second
Communication
Unit 112
Processor
116
RAM
118
Processor Module
102
Keypad
104
Interconnected Bus 126
ROM 120
I/O Interface 124
Mobile device
100
Data Storage
Device 128

FIG. 1

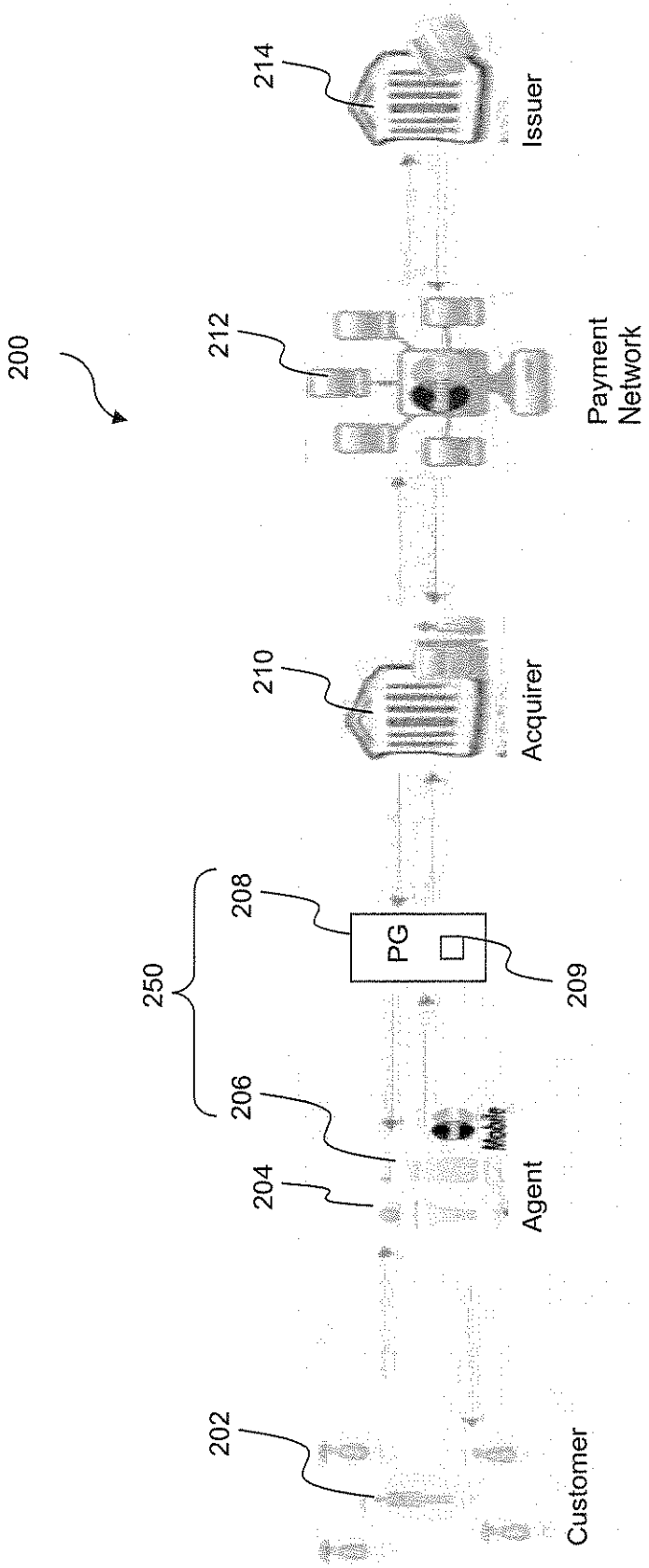

200
202
Customer
204
206
Agent
250
208
PG
209
210
Acquirer
212
Payment Network
214
Issuer

FIG. 2

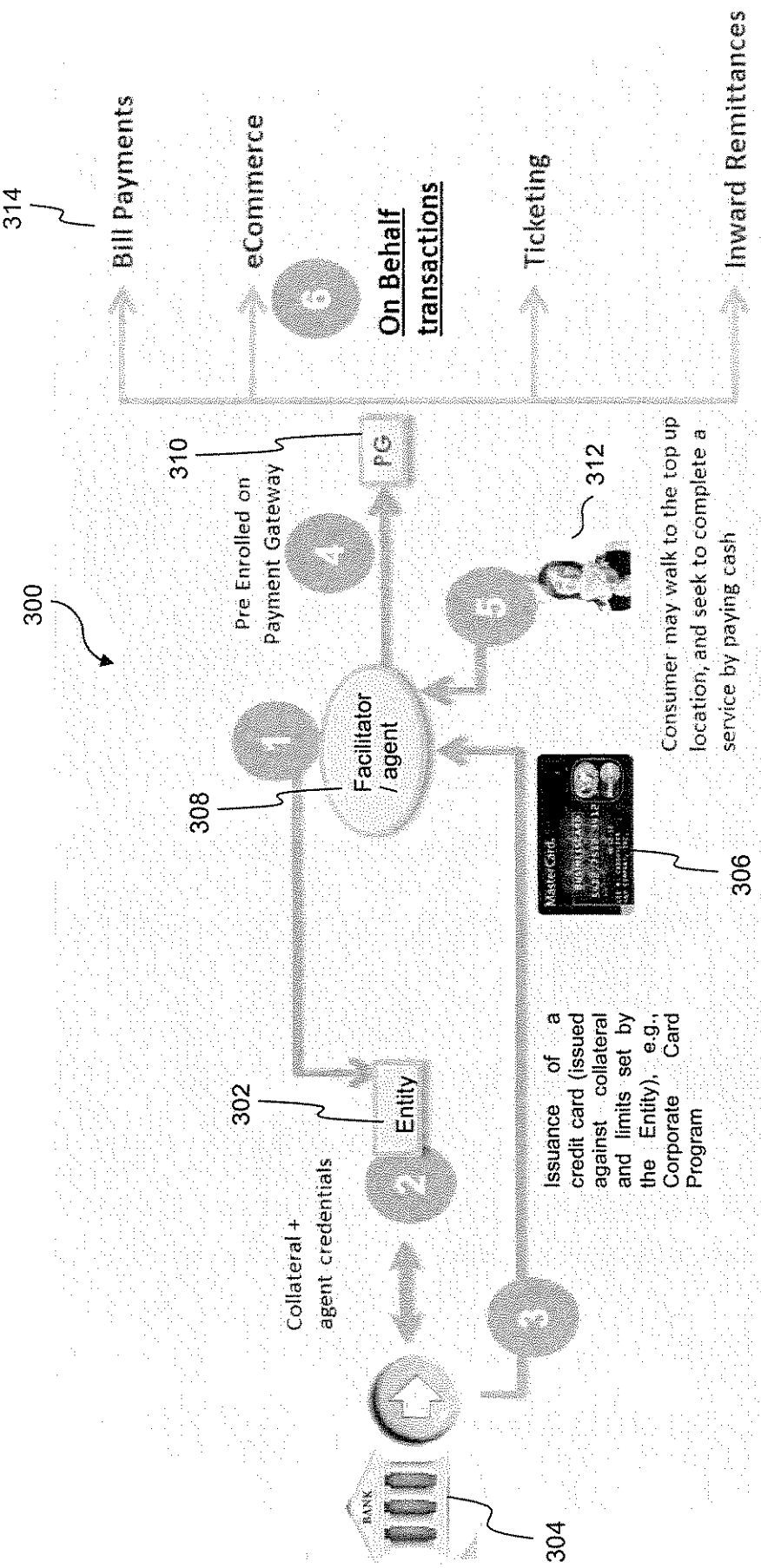

300
314
Bill Payments
eCommerce
On Behalf transactions
Ticketing
Inward Remittances
310
Pre Enrolled on Payment Gateway
PG
312
308
Facilitator / agent
302
Entity
Collateral + agent credentials
Issuance of a credit card (issued against collateral and limits set by the Entity), e.g., Corporate Card Program
Consumer may walk to the top up location, and seek to complete a service by paying cash
306
304
BANK

FIG. 3

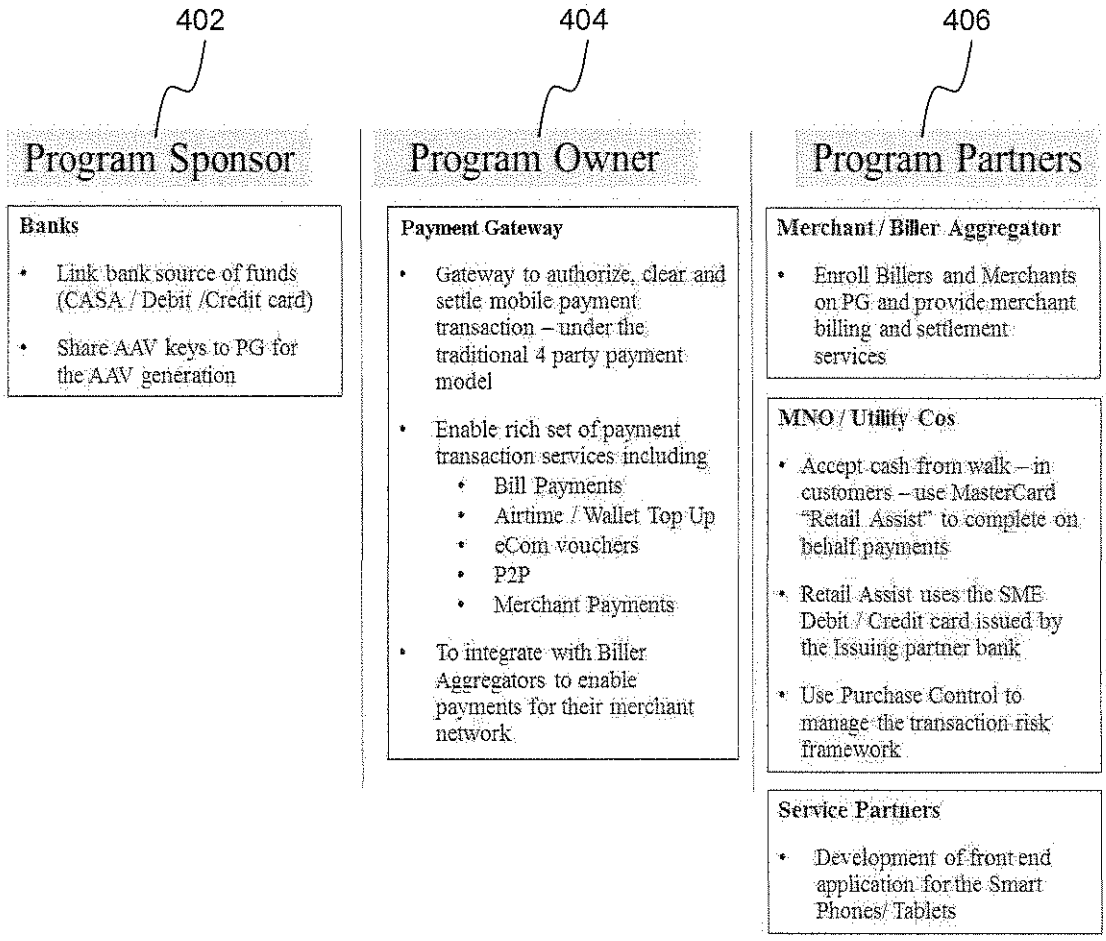

402
404
406
Program Sponsor
Program Owner
Program Partners
Banks
• Link bank source of funds (CASA / Debit /Credit card)
• Share AAV keys to PG for the AAV generation
Payment Gateway
• Gateway to authorize, clear and settle mobile payment transaction – under the traditional 4 party payment model
• Enable rich set of payment transaction services including
• Bill Payments
• Airtime / Wallet Top Up
• eCom vouchers
• P2P
• Merchant Payments
• To integrate with Biller Aggregators to enable payments for their merchant network
Merchant / Biller Aggregator
• Enroll Billers and Merchants on PG and provide merchant billing and settlement services
MNO / Utility Cos
• Accept cash from walk – in customers – use MasterCard "Retail Assist" to complete on behalf payments
• Retail Assist uses the SME Debit / Credit card issued by the Issuing partner bank
• Use Purchase Control to manage the transaction risk framework
Service Partners
• Development of front end application for the Smart Phones/ Tablets

FIG. 4

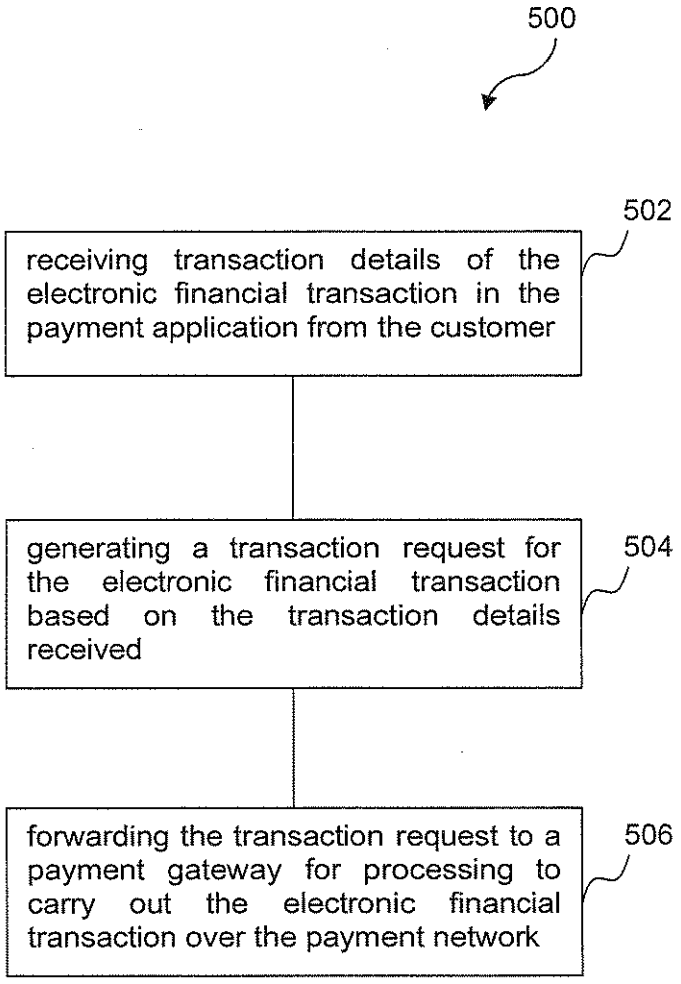

500
502
receiving transaction details of the electronic financial transaction in the payment application from the customer
504
generating a transaction request for the electronic financial transaction based on the transaction details received
506
forwarding the transaction request to a payment gateway for processing to carry out the electronic financial transaction over the payment network

FIG. 5

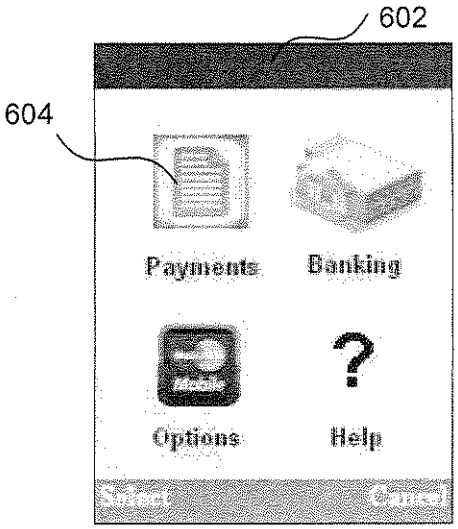


FIG. 6A

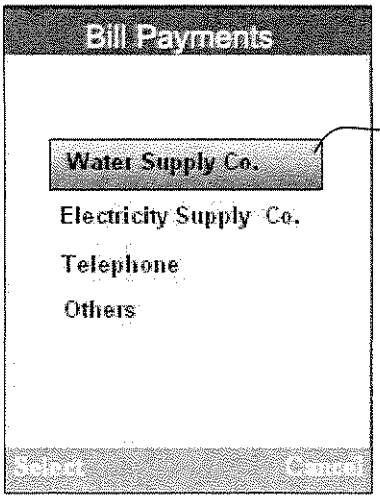


FIG. 6B

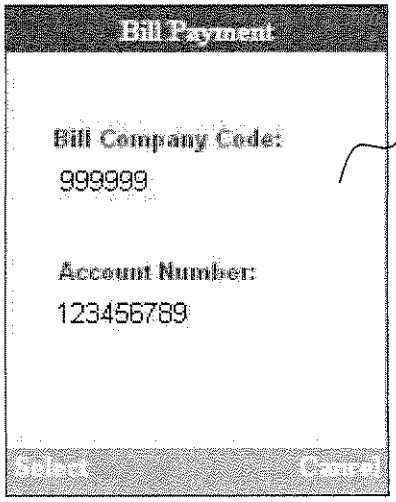


FIG. 6C

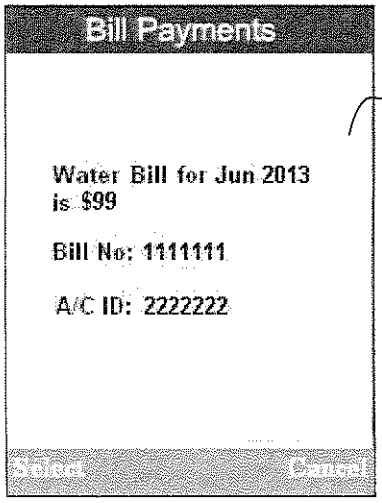


FIG. 6D

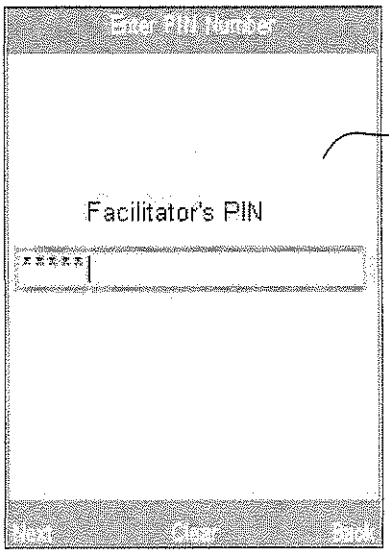


FIG. 6E

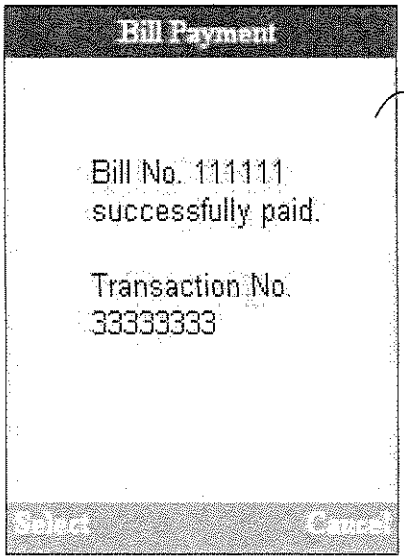


FIG. 6F

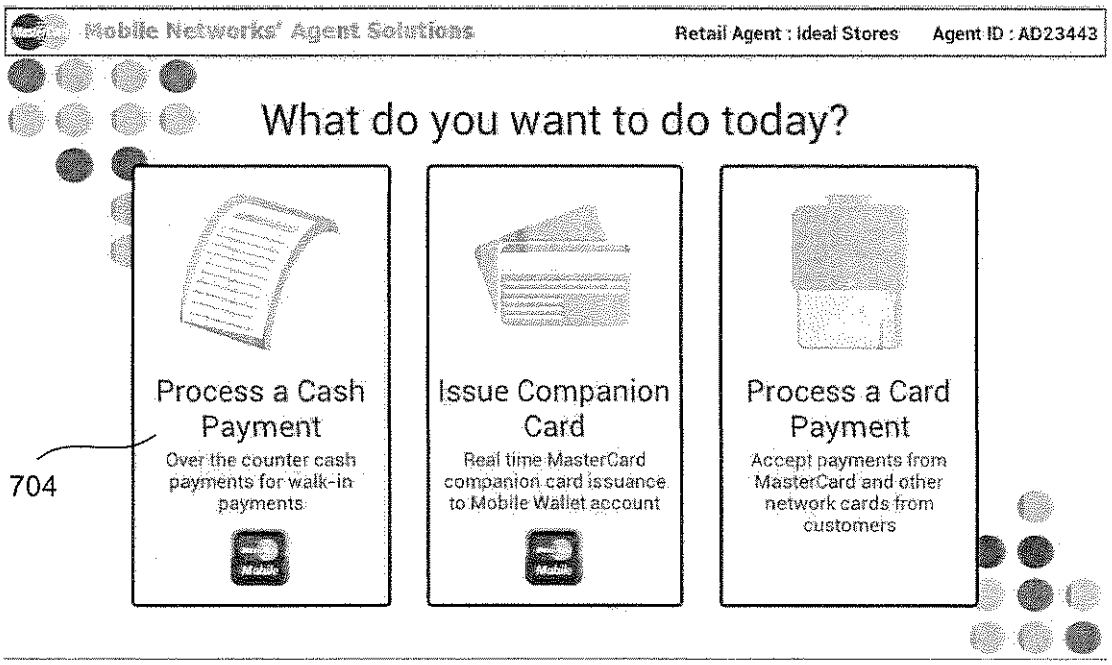

Mobile Networks' Agent Solutions
Retail Agent : Ideal Stores
Agent ID : AD23443
What do you want to do today?
Process a Cash Payment
Over the counter cash payments for walk-in payments
Issue Companion Card
Real time MasterCard companion card issuance to Mobile Wallet account
Process a Card Payment
Accept payments from MasterCard and other network cards from customers
704

FIG. 7A

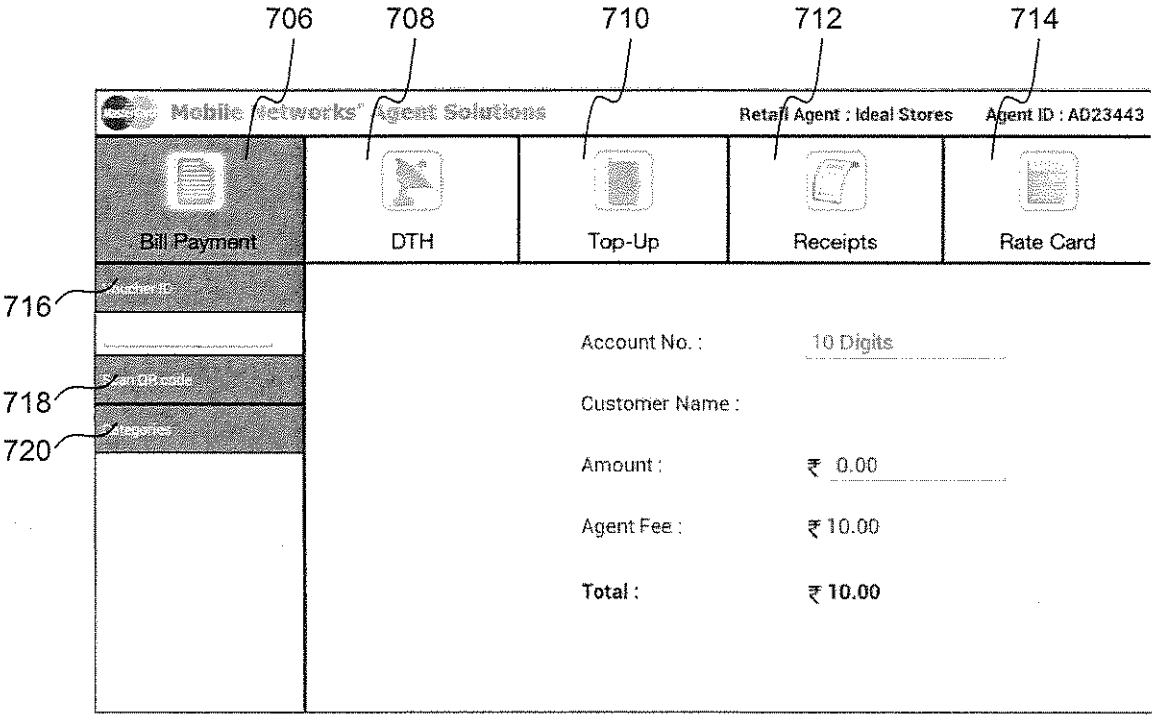

706
708
710
712
714
Mobile Networks' Agent Solutions
Retail Agent : Ideal Stores
Agent ID : AD23443
Bill Payment
DTH
Top-Up
Receipts
Rate Card
716
718
720
Account No. :
10 Digits
Customer Name :
Amount :
₹ 0.00
Agent Fee :
₹ 10.00
Total :
₹ 10.00

FIG. 7B

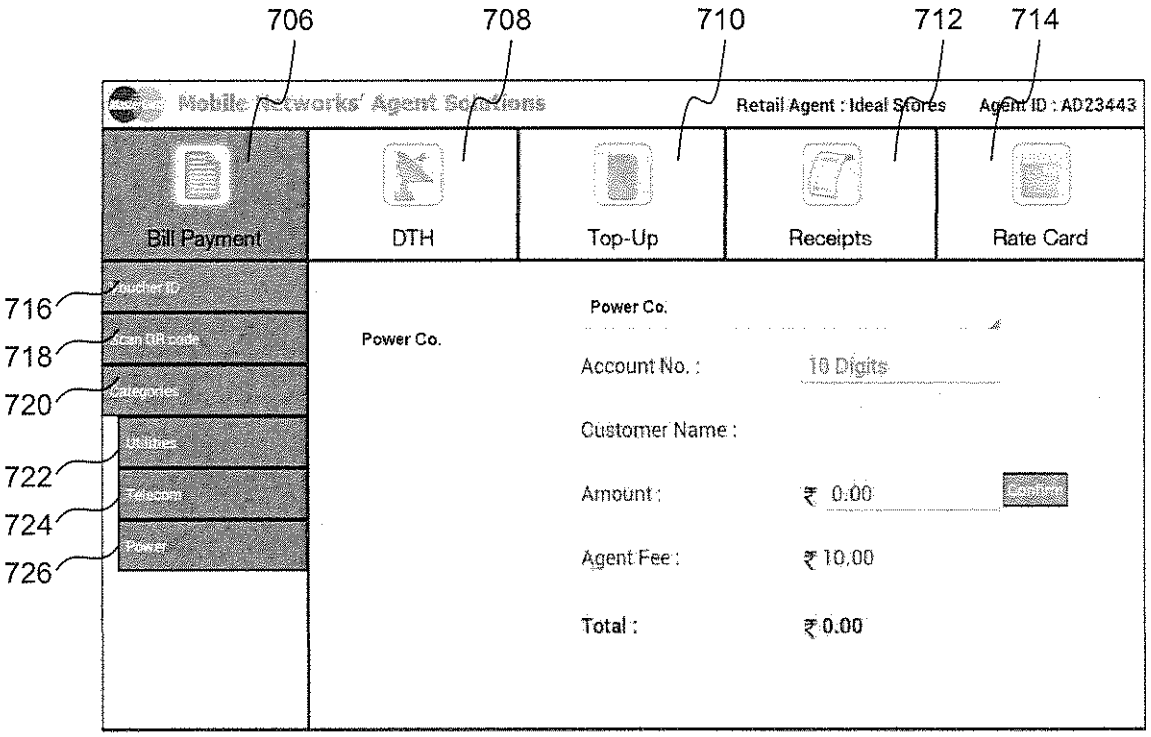

706
708
710
712
714
Mobile Networks' Agent Solutions
Retail Agent : Ideal Stores
Agent ID : AD23443
Bill Payment
DTH
Top-Up
Receipts
Rate Card
716
718
720
722
724
726
Voucher ID
Scan QR code
Categories
Utilities
Telecom
Power
Power Co.
Power Co.
Account No. :
10 Digits
Customer Name :
Amount :
₹ 0.00
Confirm
Agent Fee :
₹ 10.00
Total :
₹ 0.00

FIG. 7C

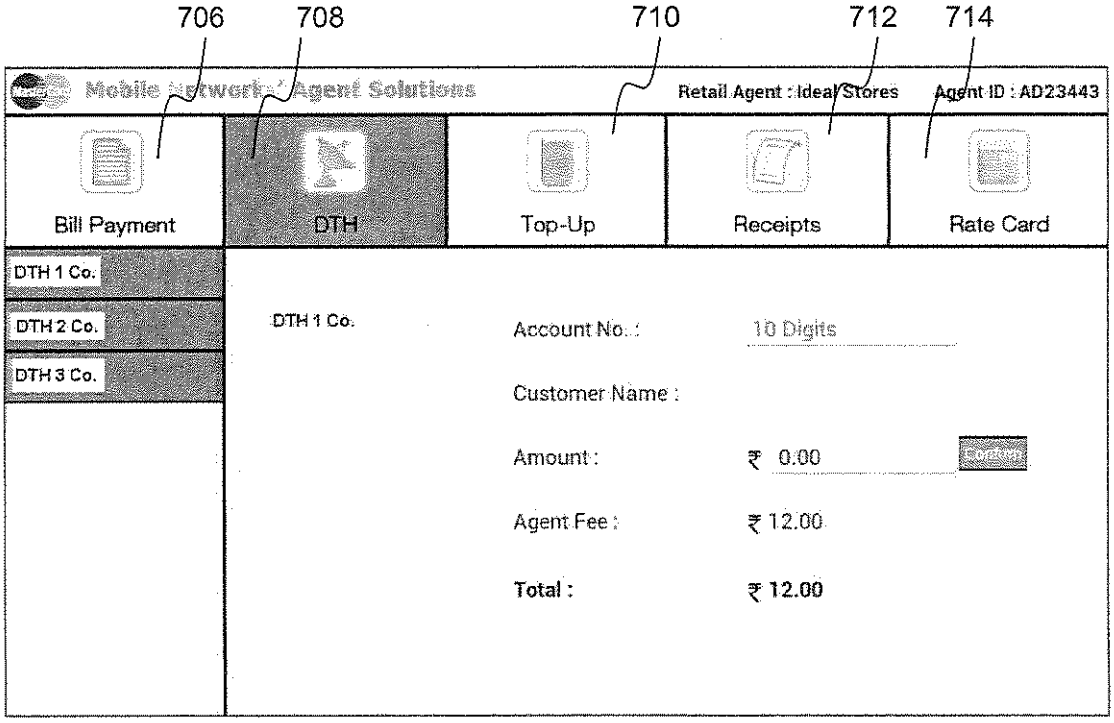

706
708
710
712
714
Mobile Networks' Agent Solutions
Retail Agent : Ideal Stores
Agent ID : AD23443
Bill Payment
DTH
Top-Up
Receipts
Rate Card
DTH 1 Co.
DTH 2 Co.
DTH 3 Co.
DTH 1 Co.
Account No. :
10 Digits
Customer Name :
Amount :
₹ 0.00
Confirm
Agent Fee :
₹ 12.00
Total :
₹ 12.00

FIG. 7D

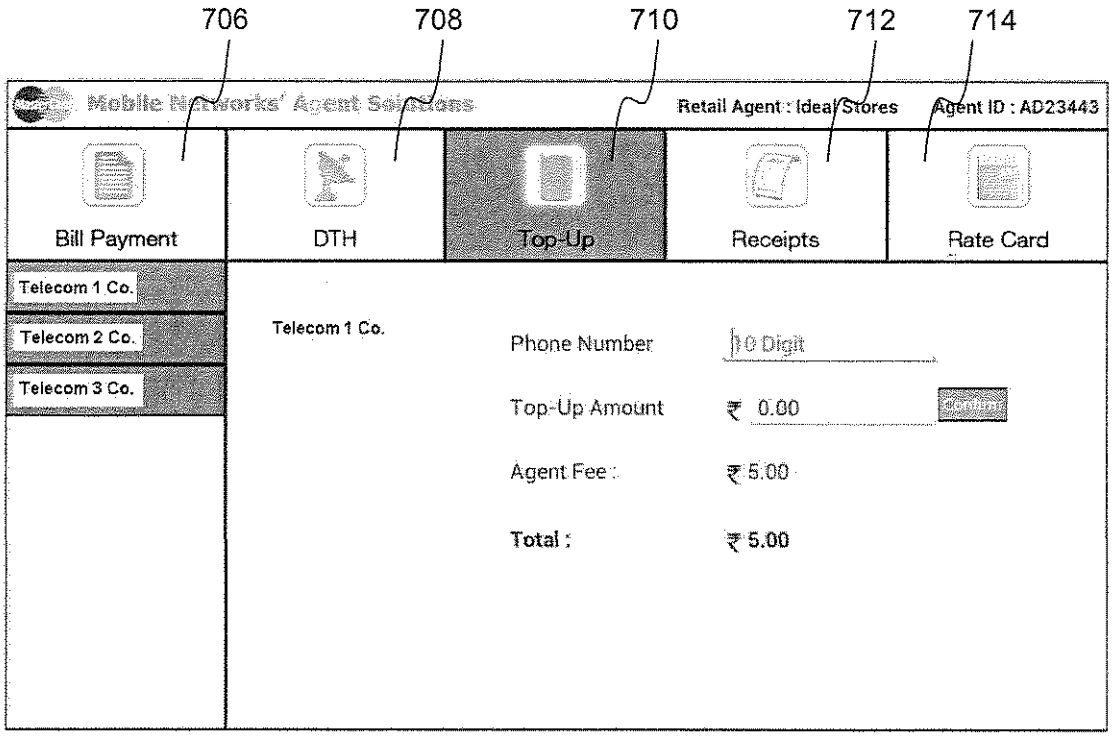

706
708
710
712
714
Mobile Networks' Agent Solutions
Retail Agent : Ideal Stores
Agent ID : AD23443
Bill Payment
DTH
Top-Up
Receipts
Rate Card
Telecom 1 Co.
Telecom 2 Co.
Telecom 3 Co.
Telecom 1 Co.
Phone Number
10 Digit
Top-Up Amount
₹ 0.00
Agent Fee :
₹ 5.00
Total :
₹ 5.00

FIG. 7E

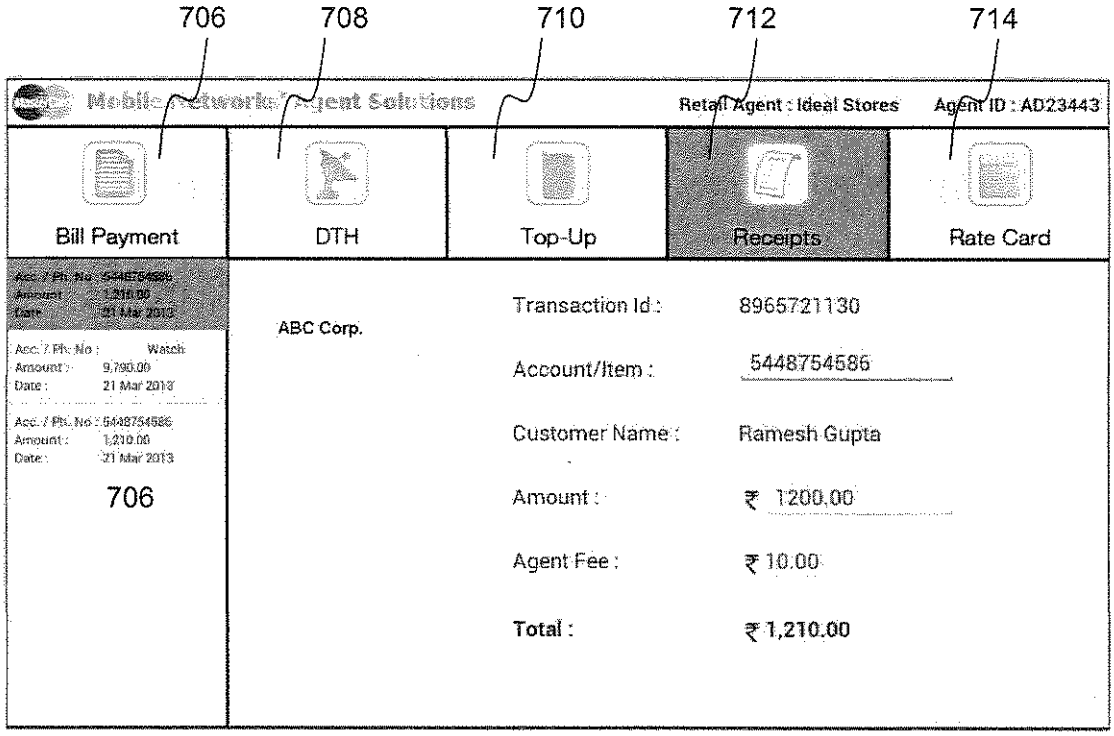

706
708
710
712
714
Retail Agent : Ideal Stores
Agent ID : AD23443
Bill Payment
DTH
Top-Up
Receipts
Rate Card
Amount : 9,790.00
Date : 21 Mar 2013
Amount : 1,210.00
Date : 21 Mar 2013
706
ABC Corp.
Transaction Id : 8965721130
Account/Item : 5448754586
Customer Name : Ramesh Gupta
Amount : ₹ 1200.00
Agent Fee : ₹ 10.00
Total : ₹ 1,210.00

FIG. 7F

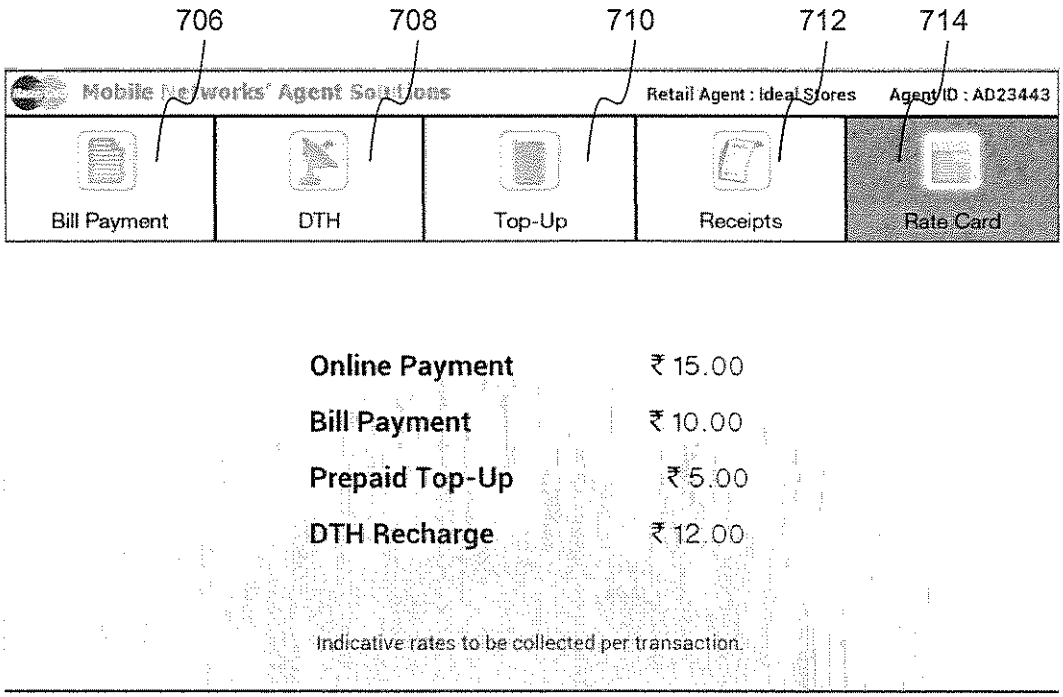

706
708
710
712
714
Mobile Networks' Agent Solutions
Retail Agent : Ideal Stores
Agent ID : AD23443
Bill Payment
DTH
Top-Up
Receipts
Rate Card
Online Payment ₹ 15.00
Bill Payment ₹ 10.00
Prepaid Top-Up ₹ 5.00
DTH Recharge ₹ 12.00
Indicative rates to be collected per transaction.

FIG. 7G

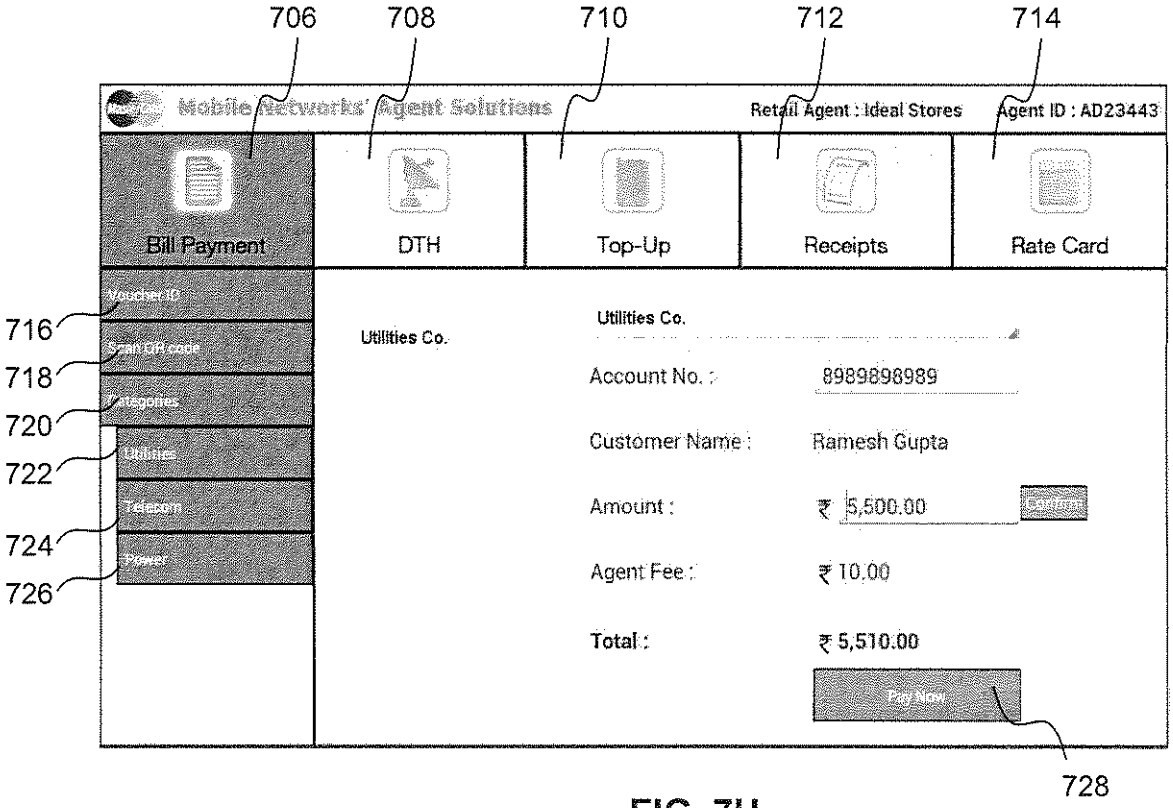

706
708
710
712
714
716
718
720
722
724
726
728
Mobile Networks' Agent Solutions
Retail Agent : Ideal Stores
Agent ID : AD23443
Bill Payment
DTH
Top-Up
Receipts
Rate Card
Voucher ID
Scan QR Code
Utilities
Telecom
Utilities Co.
Utilities Co.
Account No. : 8989898989
Customer Name : Ramesh Gupta
Amount : ₹ 5,500.00
Agent Fee : ₹ 10.00
Total : ₹ 5,510.00
Pay Now

FIG. 7H


Please enter Merchant PIN.
••5
1 2 3 4 5
6 7 8 9 0
Done
729

FIG. 7I

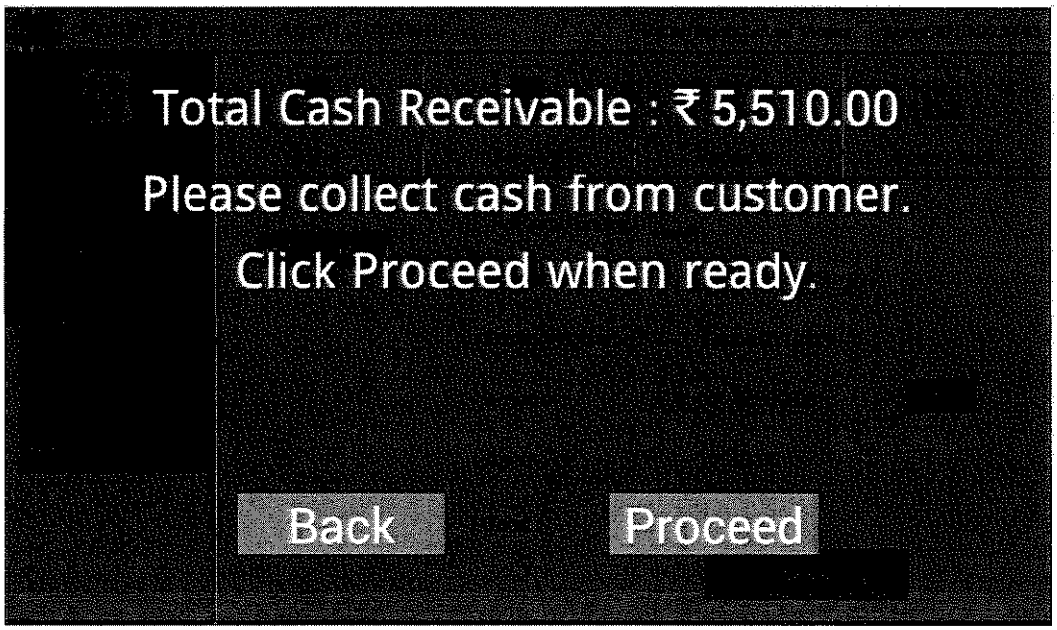

Total Cash Receivable : ₹ 5,510.00
Please collect cash from customer.
Click Proceed when ready.
Back
Proceed

FIG. 7J

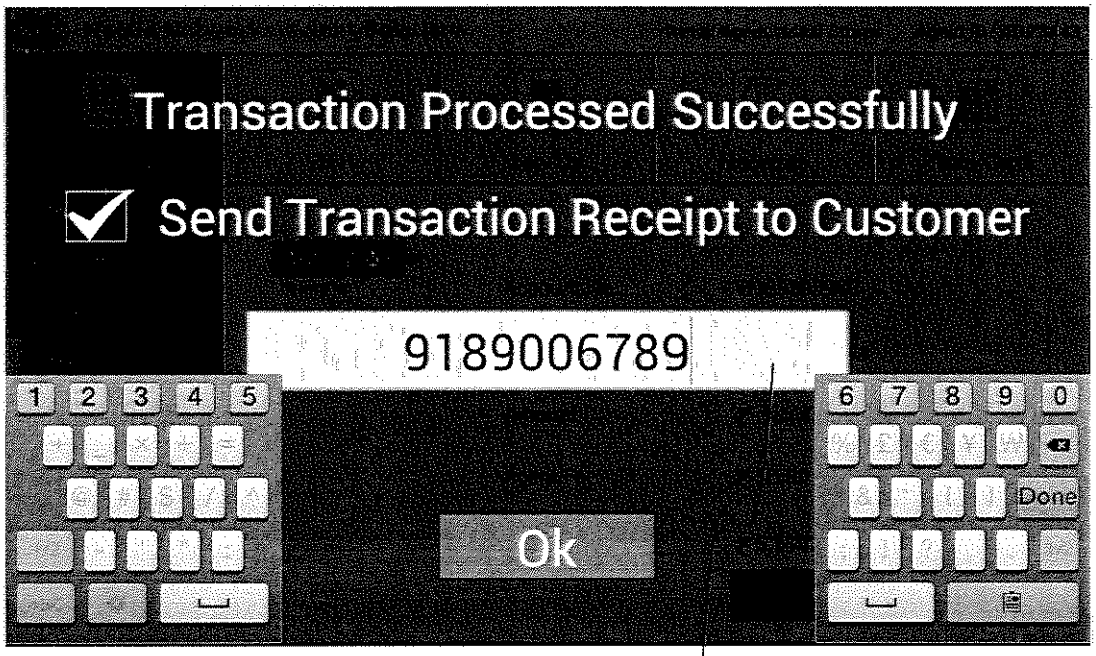

Transaction Processed Successfully
Send Transaction Receipt to Customer
9189006789
1 2 3 4 5
6 7 8 9 0
Done
Ok
730

FIG. 7K

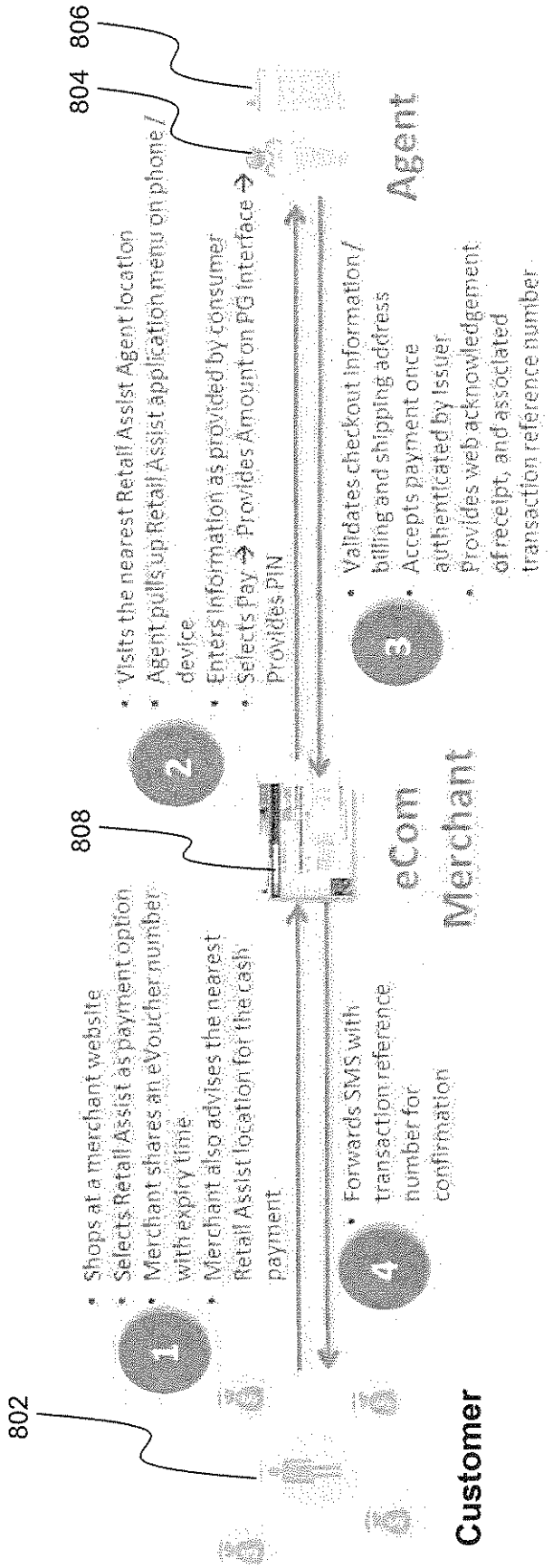

802
804
806
808
Customer
eCom Merchant
Agent
Shops at a merchant website
Selects Retail Assist as payment option
Merchant shares an eVoucher number with expiry time
Merchant also advises the nearest Retail Assist location for the cash payment
Forwards SMS with transaction reference number for confirmation
Visits the nearest Retail Assist Agent location
Agent pulls up Retail Assist application menu on phone / device
Enters information as provided by consumer
Selects Pay → Provides Amount on PG interface → Provides PIN
Validates checkout information / billing and shipping address
Accepts payment once authenticated by Issuer
Provides web acknowledgement of receipt, and associated transaction reference number

FIG. 8

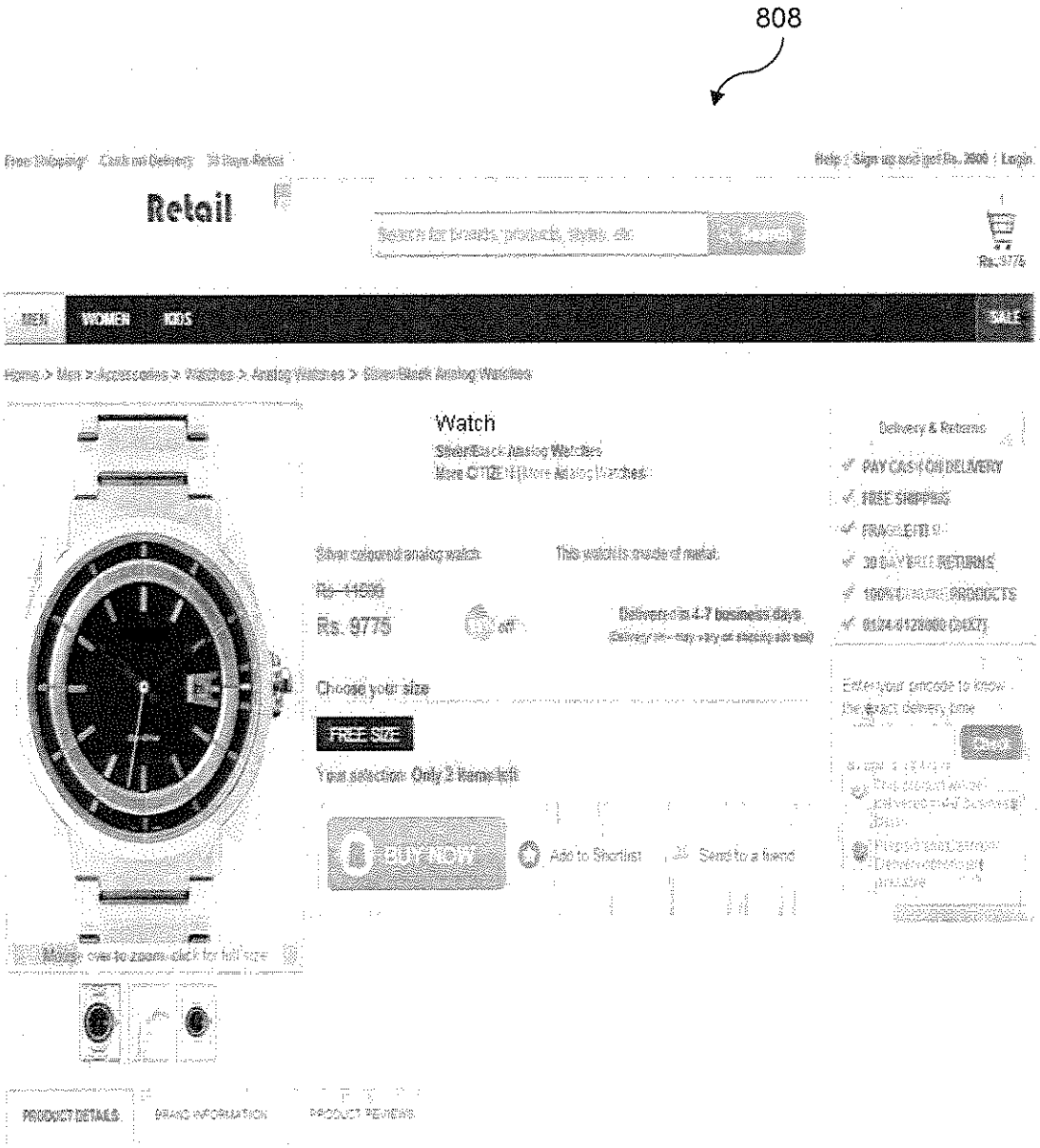

808
Retail
WOMEN
KIDS
Watch
Rs. 9775
Choose your size
FREE SIZE
Add to Shortlist
Send to a friend
PRODUCT DETAILS
BRAND INFORMATION
PRODUCT REVIEWS

FIG. 9A


1 Email or Login
2 Shipping Address
3 Payment
Net Banking
Credit / Debit Card
Please select a payment option
Retail Asset
906
Order Summary
Product
Qty
Delivery
Price
Rs. 9775
Silver Black Analog Watches
Subtotal
Rs. 9775
Shipping Charges
Free
Total
Rs. 9775
Shipping Address
Edit
Safe and Secure Shopping Guarantee

FIG. 9B

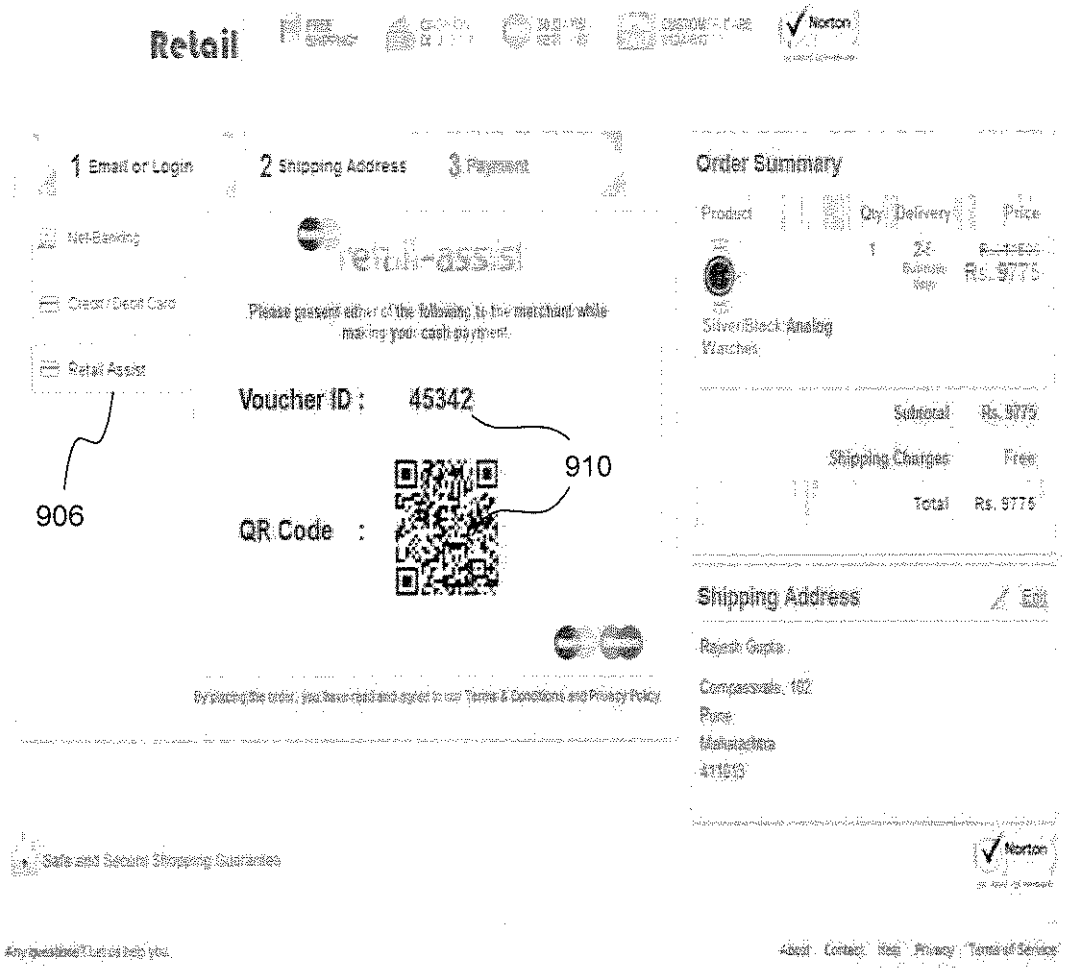

Retail
1 Email or Login
2 Shipping Address
3 Payment
Net Banking
Credit / Debit Card
Retail Assist
906
Please present either of the following to the merchant while making your cash payment.
Voucher ID : 45342
910
QR Code :
Order Summary
Product
Qty
Delivery
Price
Silver Black Analog Watches
Subtotal
Shipping Charges
Free
Total
Shipping Address
Edit

FIG. 9C

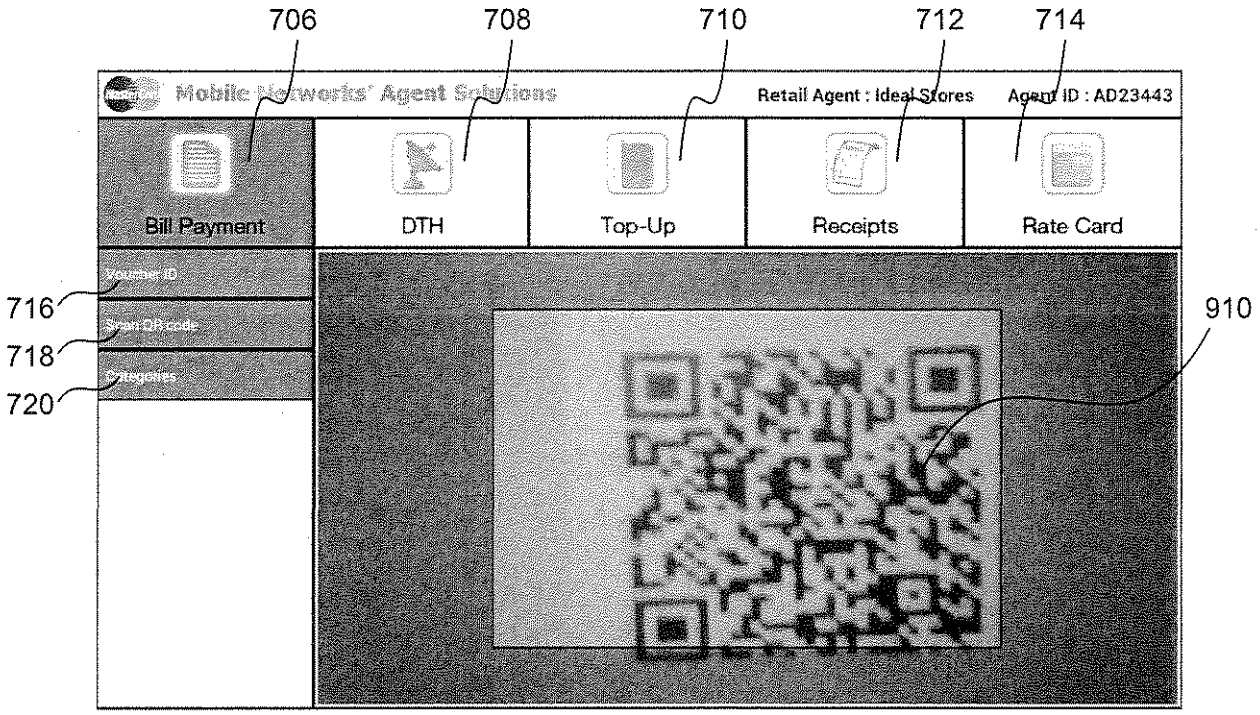


FIG. 10A

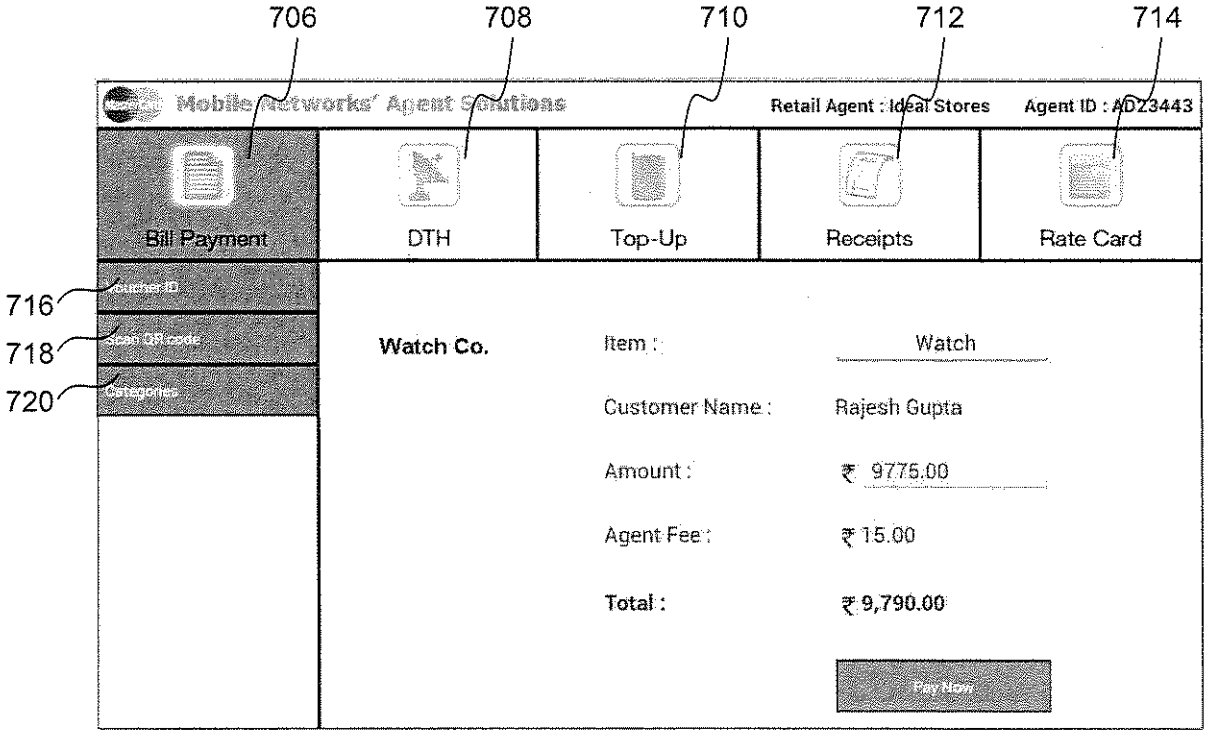


FIG. 10B

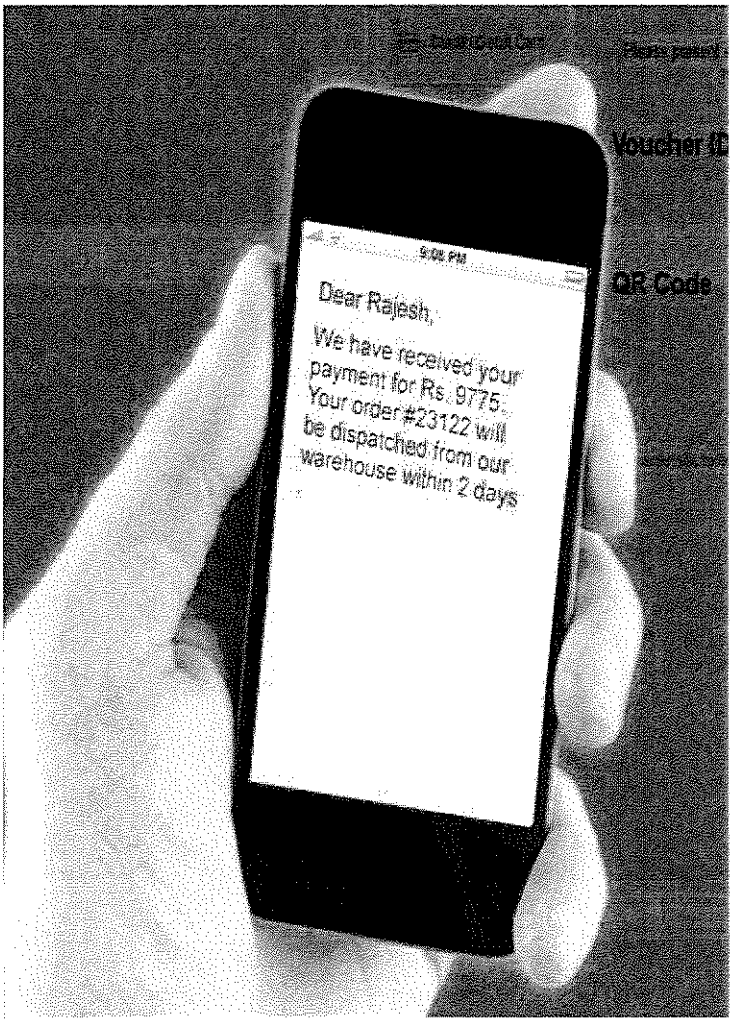

Dear Rajesh,
We have received your payment for Rs. 9775.
Your order #23122 will be dispatched from our warehouse within 2 days
QR Code

FIG. 10C

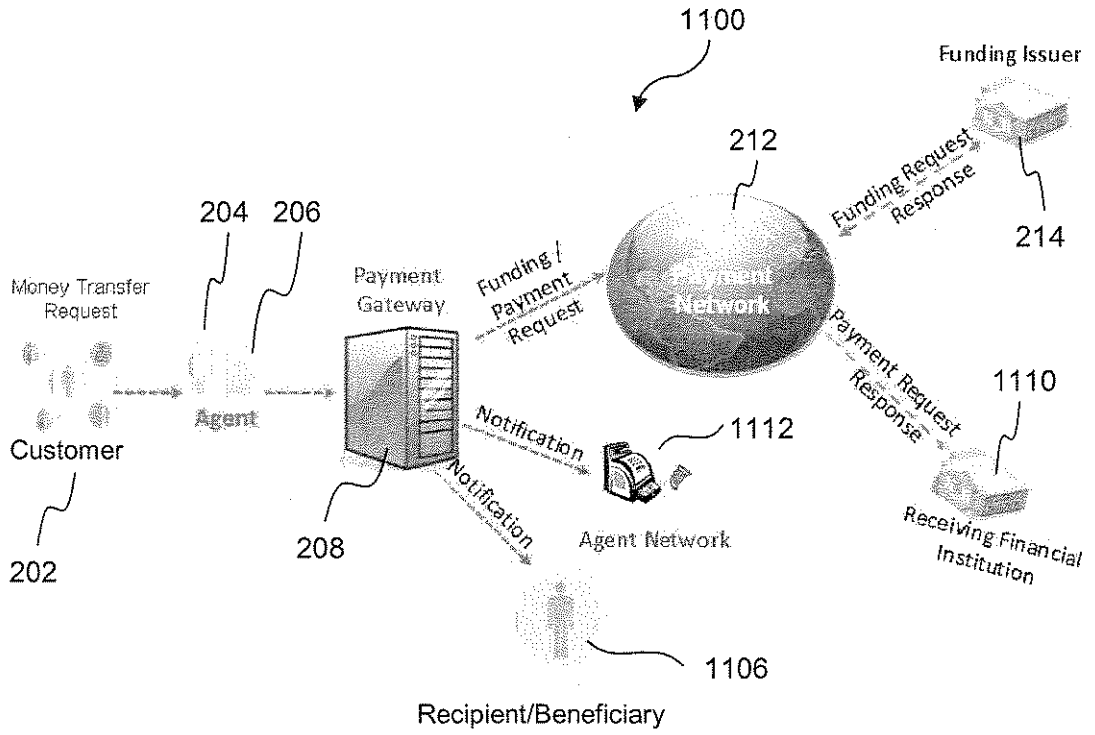


FIG. 11A

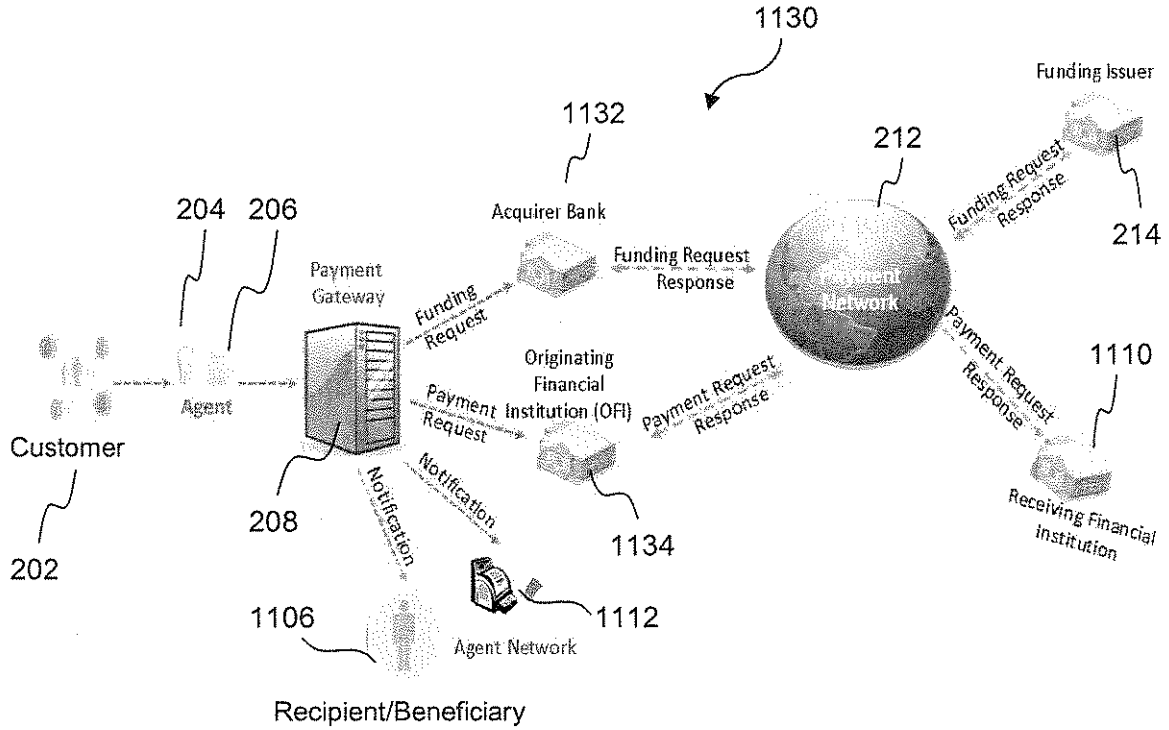


FIG. 11B

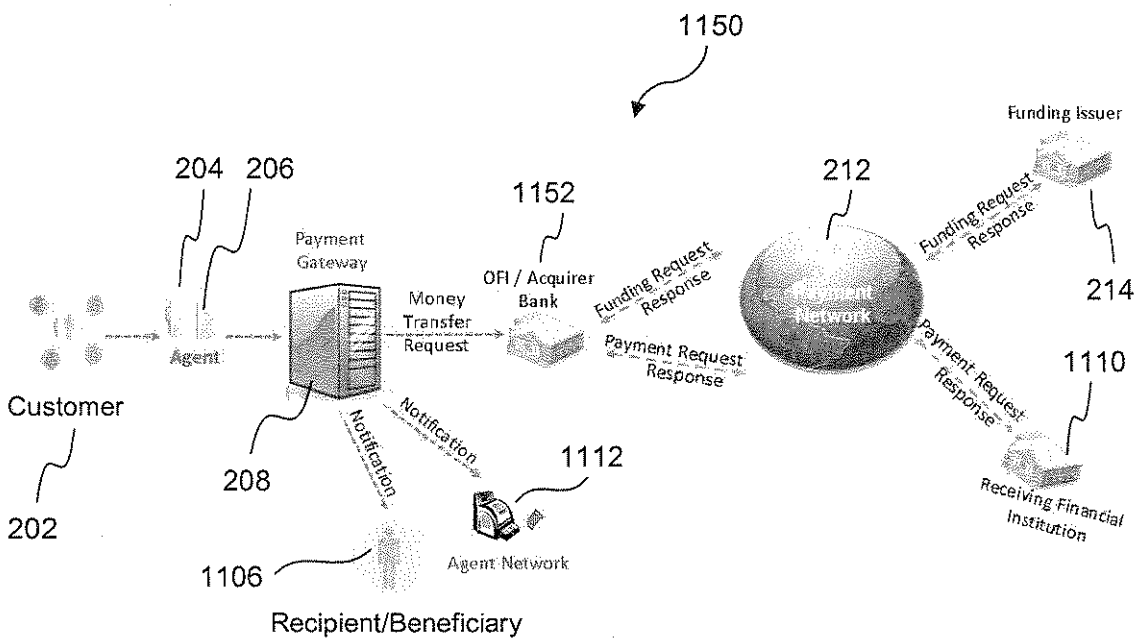

1150
Funding Issuer
204
206
1152
212
Payment Gateway
OFI / Acquirer Bank
Money Transfer Request
Funding Request Response
Payment Network
Funding Request Response
214
Payment Request Response
Payment Request Response
1110
Customer
Agent
208
Notification
Notification
1112
Agent Network
Receiving Financial Institution
202
1106
Recipient/Beneficiary

FIG. 11C

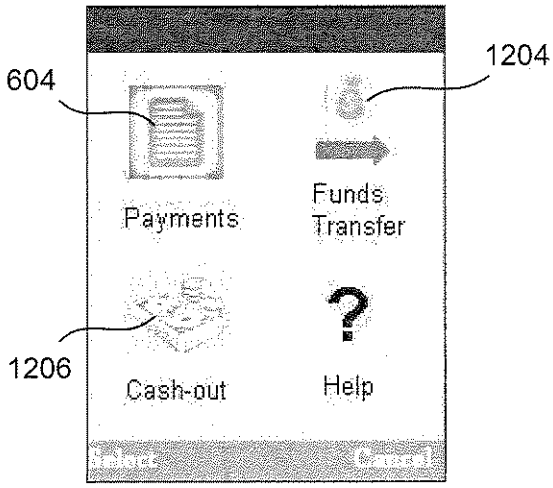


FIG. 12A

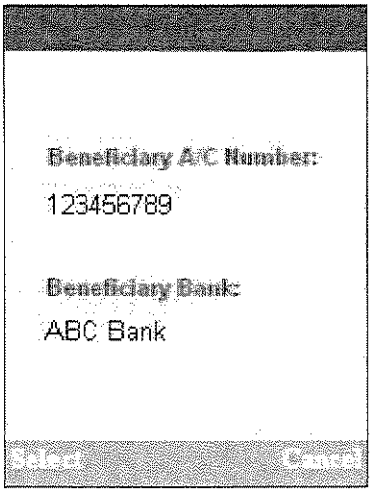


FIG. 12B

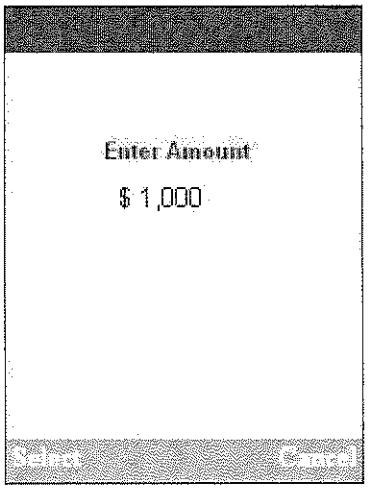


FIG. 12C

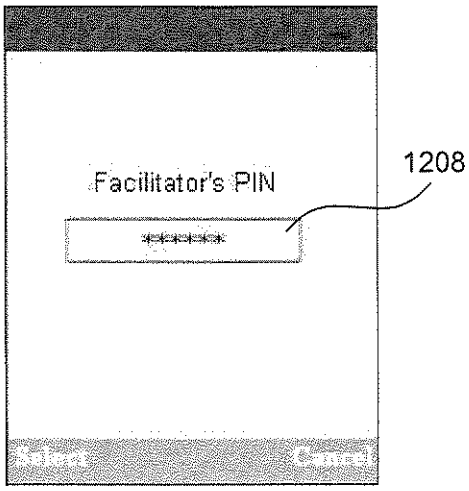


FIG. 12D

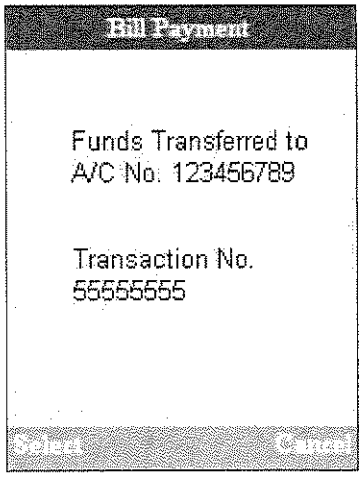


FIG. 12E

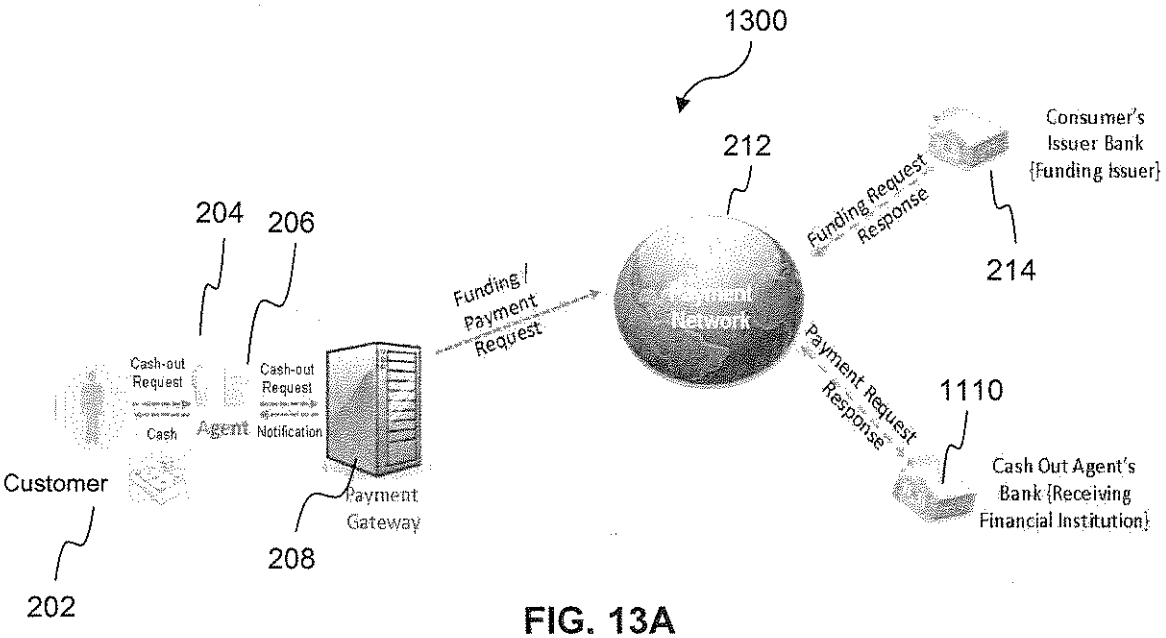


FIG. 13A

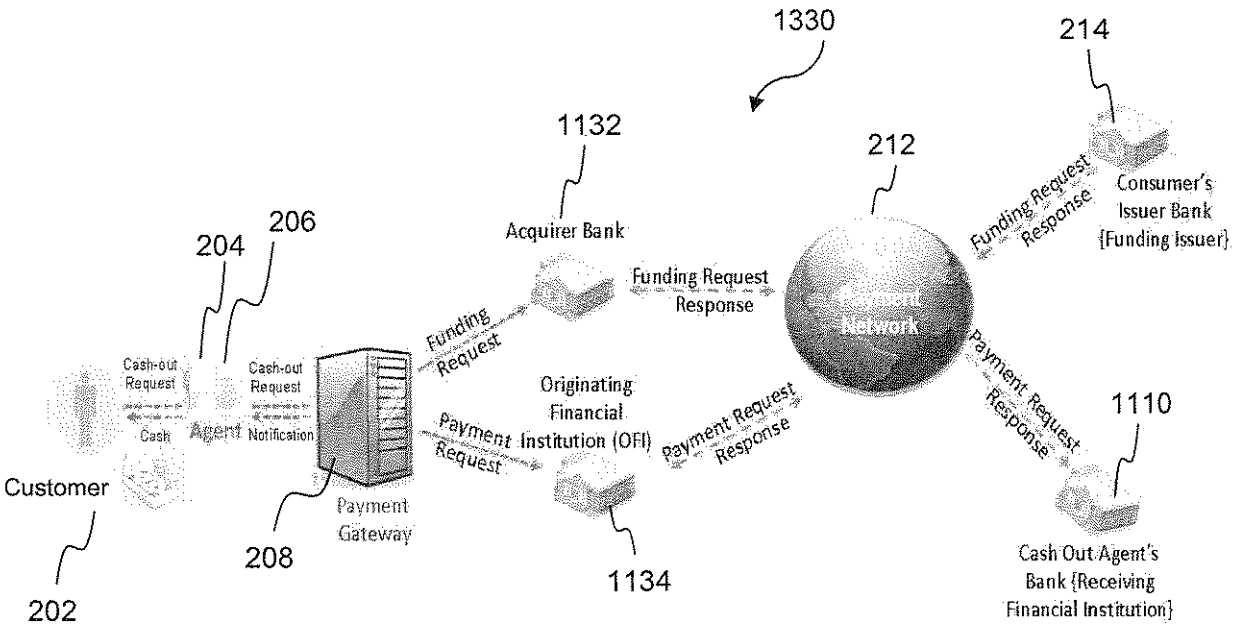


FIG. 13B

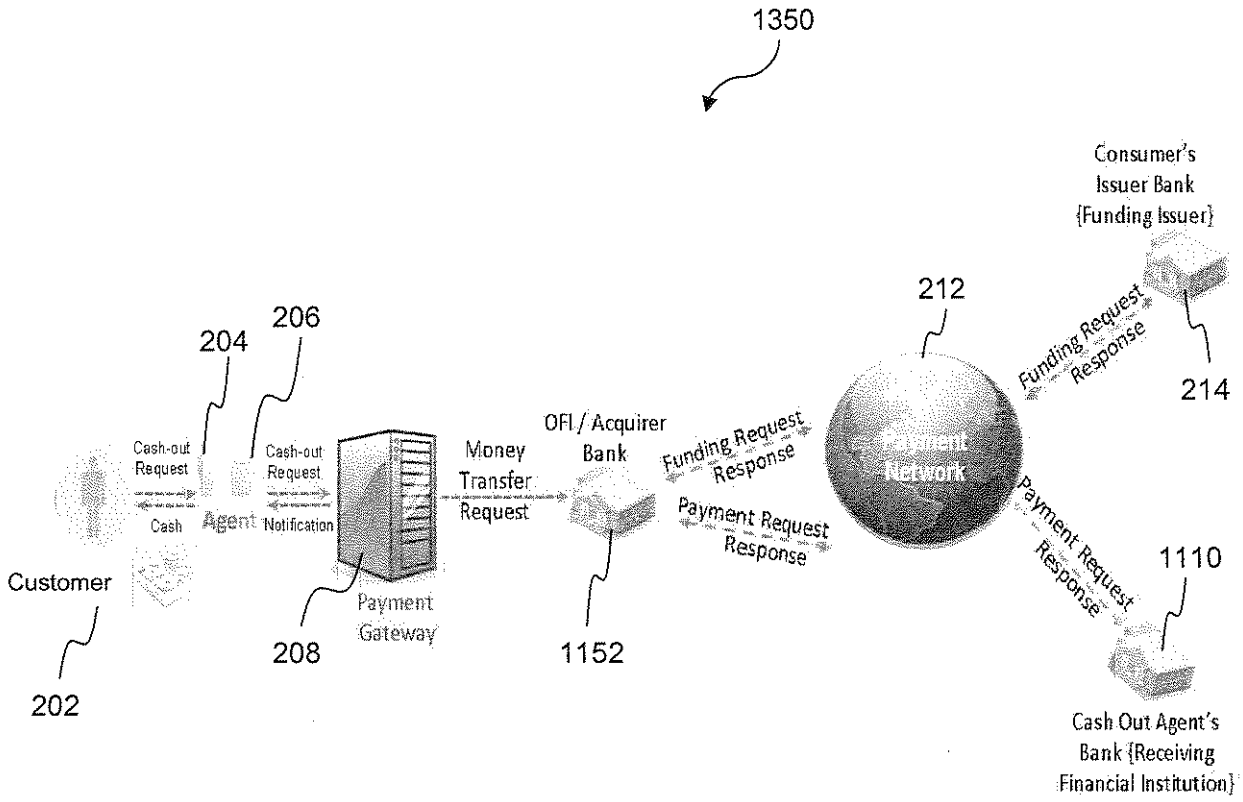

1350
Consumer's
Issuer Bank
(Funding Issuer)
212
204
206
214
Cash-out
Request
Cash-out
Request
Cash
Agent
Notification
Money
Transfer
Request
OFI / Acquirer
Bank
Funding Request
Response
Payment Request
Response
Funding Request
Response
Payment Request
Response
1110
Customer
Payment
Gateway
208
1152
202
Cash Out Agent's
Bank (Receiving
Financial Institution)

FIG. 13C