



# MonieWire

One Payment solution for all FIs  
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## JETHRO

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# MonieWire

## One Payment Solution For All Financial Institutions

The dynamic preference of customers in today's technology driven world is to securely transfer and receive instant payments, as well as utility bills settlement, while on the move and at convenient locations. Financial institutions need to provide efficient and flexible payment options that will deliver better value and meet customer expectations.

MonieWire offers a comprehensive platform for financial institutions to manage their customer transactions, by facilitating interbank instant payments, including online purchases and utility bill settlements allowing member banks and utility companies to service the payment needs of customers and businesses via convenient platforms such as USSD, mobile and web.



## Why MonieWire

- Ecosystem of Customers from member Financial Institutions - 'One Customer for All'.
- 24/7 Instant payments.
- Easy to use uniform platform among member Financial Institutions.
- Reduce transaction charges compared to Mobile Money transaction charges.
- Provide services that surpass what mobile money operators are providing.
- Member Financial Institutions have control of transaction charges.

# Why MonieWire

## High level security payment protocols |

Secured data transfer and tracking enabling FIs to meet compliance with global standards.

## Extensive onboarding of utility services providers and merchants |

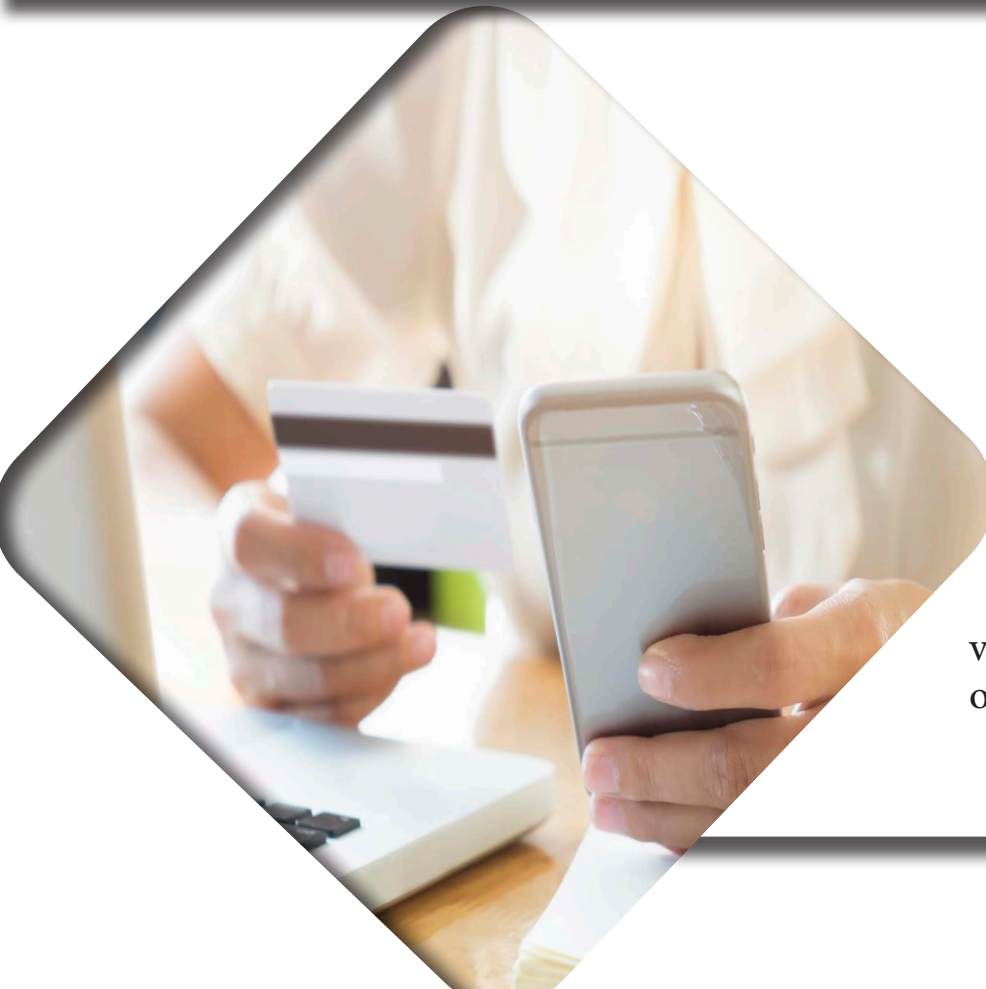
Easily enroll numerous utility companies and provide added value to customers with the opportunity for revenue generation.

## Customer experience transformation |

Allows customers to conveniently transfer money anytime and anywhere at remote locations and in rural areas.

## Intelligent transaction monitoring |

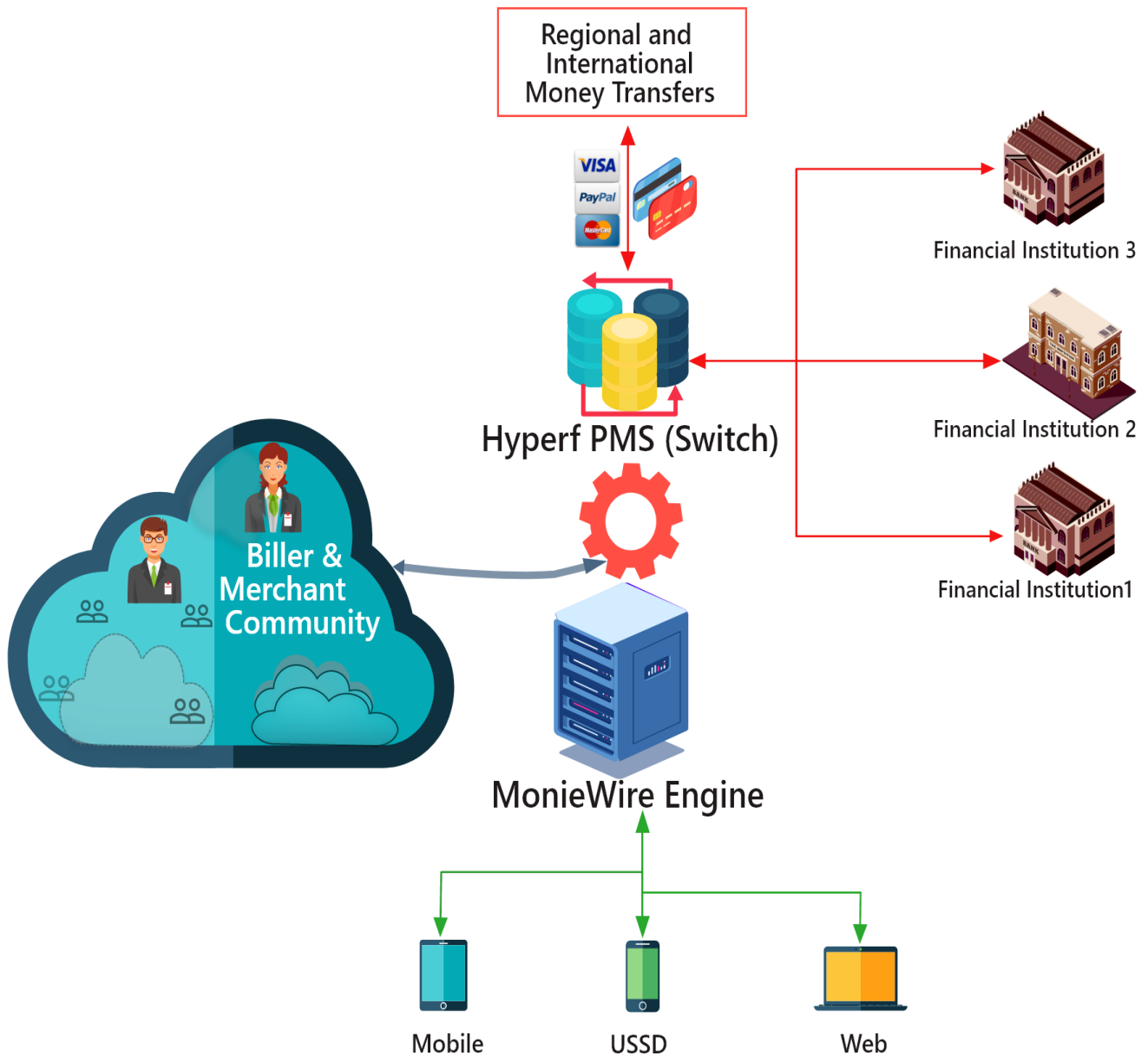
Enable frictionless transaction processing in and outside of your ecosystem. Fast fund transfer, quick processing and instant payment processing between member banks.



## Allows for many account funding options:

via account transfers on mobile platforms.

# Integration Architecture



## MonieWire

High Level Integration Architecture



# MonieWire

## Features and Functionalities

### Simple user friendly interface and easy onboarding feature:

Simple user interface that offers responsive user experience on all devices. Also, it has functionality for onboarding customers, billers and merchants.



### Support for payment notification & enquiry |

It comes with messaging capacities for inquiries and feedback requests, such as balance inquiry, account statement report provision and prompt e-receipt notification via SMS.

### Seamless processing & utility bill payment facility |

Multiple transaction concurrent processing and instant payment between member banks together with reversal functionality. Also, easy provisioning for customers utility bills payments, such as electricity, water and more.

# Functions and Features

## **Built with state-of-the-art security functionalities**

Suitable for financial transactions with end-to-end encryption, 2-Step authentication verification via PIN & OTP and high-security module.

**Multiplatform support** | Supports mobile devices such as USSD, Mobile Apps, and Web.

**Multi-tenant functionality** | It uses innovative technologies that support various cloud services enabling numerous banks to easily plugin and interconnect.

**Card management system** | Facility for issuing or acquiring any payment instrument – Debit Card, Credit Card, Loyalty or Gift Card, Store-value Card, Health Card, Virtual Cards, Wallet system.

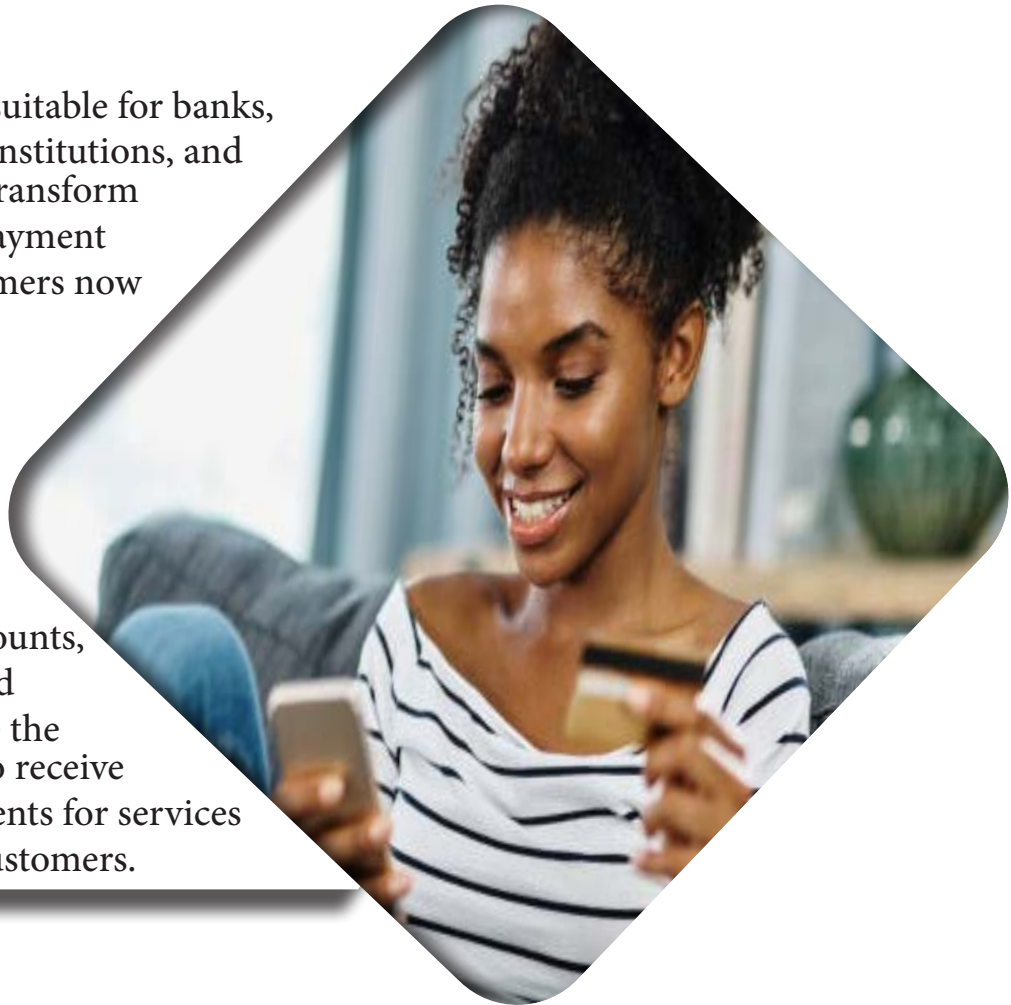


## **Built-In Mobile Wallet functionality:**

Enables instant payment and transfers from wallet to wallet and to bank accounts.

# Use Cases

MonieWire is suitable for banks, Microfinance Institutions, and Credit Unions to transform their customers' payment experience. Customers now have more convenient payment options for instant payments and utility bill settlement, such as, buying airtime and paying electricity bills from their bank accounts, and more. Billers and merchants now have the opportunity to receive prompt payments for services rendered to customers.



Businesses and customers now have the option to setup recurring payments and perform bulk payments enabling, businesses to promptly pay staff salaries.

“ As an innovative FI you can easily onboard billers and merchants on your platform, to provide more value added services and enhance customer convenience.

Your customers are able to transfer money instantly from their account to others, using mobile devices, USSD and web.

You can easily setup recurring payments and bulk payments for business to pay staff salaries.

Your customers are able to make utility bill payments via mobile devices and at convenient locations.





Please contact us for more information about our services, support and innovative products:

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