



# BANK IN A BOX

## ADVANTAGES:

### COMPLETE RANGE OF TRANSACTIONS

Debit, credit, ATM, POS, e-commerce, money transfers, savings, loans, and more! All managed securely in multiple currencies, languages, and using the fees you set. Any type of cell phone can make transactions, regardless of the telecom network it belongs to.

### CUSTOMIZATION

TagPay gives you a modular platform delivered under your brand. You decide which services to offer and we provide you with dedicated support and consulting to get them up and running.

### BEST OF BREED TECHNOLOGIES

TagPay brings you the best telecom and web technologies on an open architecture. These make your services highly secure and user friendly.

### REVOLUTIONARY BUSINESS MODEL

Operational costs are extremely low thanks to TagPay's online architecture. Save millions in cards and terminals and accelerate your return on investment.

## An end-to-end solution for mobile financial services



*Not just a product and so much more than a service...* "Bank in a Box" is exactly what you need to deploy financial services in a developing market.

**Bank in a Box** provides any existing or future financial institution with quick, easy and inexpensive entry into mobile money transactions and mobile-based financial services. It is a complete package that includes all the necessary features, technology, tools, and support to roll out services dedicated to financial inclusion that capitalize on mobile infrastructure.

The TagPay platform included in your **Bank in a Box** is the first micro-banking platform that uses any mobile phone to access a complete set of transactions and services. This powerful platform helps to minimize your deployment costs by leveraging existing mobile phones and infrastructure. The platform can function autonomously or be seamlessly integrated with your existing payment and account management schemes. And with **Bank in a Box's** smooth and simple deployment program you can roll out a complete mobile money service in a matter of months.

## Market Opportunity
















### A UNIQUE WAY TO ACCELERATE FINANCIAL INCLUSION

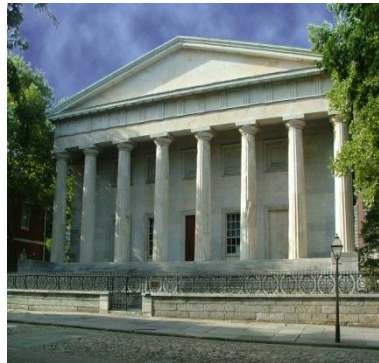
There are over 3 billion individuals who depend on cash and have no hope of financial inclusion. Fortunately, these unbanked billions have cell phones—**Bank in a Box** makes it possible to profitably provide financial services via these cell phones and to drive financial inclusion through a new micro-banking approach.

» ***Bank in a Box is the most attractive and adaptable package on the market. It includes everything you need to deploy mobile-enabled financial services.***



## Financial Services Offered

-  M-wallet account management
-  Retail payments
-  Microfinance
-  Remittances
-  E-commerce payments
-  Health
-  Salary & pension disbursement
-  Bill payments
-  Gift vouchers
-  ATM withdrawal services
-  Airtime top-up
-  Loyalty
-  Savings programs
-  Loans and Credit
-  ... And more!



## » Your brand, your customers, your way

Your financial institution owns the customer relationship, sets the pricing for your mobile money program, and decides which mobile money services to offer your customers. Your customers can use their existing accounts for mobile transaction. You can also enable the m-wallet account management application included in your **Bank in a Box** to allow non-account holders to make transactions. The m-wallet application allows you to extend the reach of your financial services beyond your existing account holders. All services and transactions are carried out under your brand.

### REFERENCES

TagPay was released in 2008 and is now being for mobile financial services in nearly 30 countries including 8 commercial deployments

#### ORANGE MONEY

Ivory Coast

#### MOBIPAY

Namibia

#### M-PESO

Nicaragua, Costa Rica,  
Honduras

#### CELPAID

Ivory Coast

#### MOBICASH

South Africa & Democratic  
Republic of Congo

#### MONEYTEL

Cameroon

... and many more !



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## Bank in a Box includes:

### CONSULTING SERVICES

**Bank in a Box** includes relevant documentation to help you overcome common challenges in the deployment of your financial services. Our expertise earned through projects in over 30 countries is used to guide and support your deployment. We also have a team of qualified and experienced consultants to help address strategic and operational issues related to your implementation.

### LEGAL ADVISING

Rolling-out financial services requires a specific legal status and compliance with central bank regulations. **Bank in a Box** includes a set of tools and information to help you meet these requirements and can provide you with a specialized lawyer. TagPay has been approved by several central banks and the necessary documentation to obtain approvals is in **the Box** (KYC procedures, typical central bank requirements, etc.).

### FINANCIAL TOOLS

**Bank in a Box** includes a set of tools to help you build your financial model. A Financial Simulation Engine (FSE™) takes into account the macro-economic environment of your deployment and local costs to model the best fee structure for your services. Sample TagPay P&L from past deployments are included as well as a group of financial specialists to help you build your business model and evaluate your return on investment.

### TECHNOLOGY

**Bank in a Box** includes all the necessary technologies to power your services and the guidance and support to take you through the architecture customization, installation, and desired integration. This includes:

- » The specifications of the dimensioned server, gateway, and back office hardware needed to install and operate. Alternatively an international hosting company experienced in managing TagPay platforms can host your service.
- » The TagPay software to manage all banking functions such as accounts, fees, audit & reporting, accounting, and the range of transactions. The software comes with banking websites customized to the look and feel of your brand. It is a secured home banking portal for your customers, agents, and administrators.
- » TagPay public API specifications to guide interfacing with your back office or another external resource.
- » A choice from a set of mobile payment terminals in the TagPay terminal catalogue to equip your agents and merchants with the right tool to accept mobile payments or make other transactions (deposits, loans, etc.).
- » A batch of TagPay software licenses which give you access to NSDT™ technology to bring ultimate security to all transactions made on your platform and strong authentication to protect account web access.
- » The set of standard TagPay applications offering many possibilities for financial services you can provide.

### MARKETING

A library of PowerPoint presentations, videos, flyers, brochures, manuals, posters, press kits etc. is in **the Box** to help inspire your marketing and advertising campaigns.

### TRAINING AND KNOWLEDGE TRANSFER

A standard training package includes three days of training by seasoned TagPay engineers. This training allows your engineers to acquire complete autonomy and to be fully capable of implementing a TagPay platform, configuring parameters, and programming interfaces.

### SUPPORT AND SERVICES

**The Box** includes unlimited access to TagPay customer support; engineers are at your disposal to answer questions and assist in installation. Online technical documentation provides around the clock support.

### COMMUNITY MEMBERSHIP

When you acquire the **Bank in a Box** you automatically become part of the TagPay community that includes over 30 companies around the world. The community blog and International TagPay Convention allows you to share experiences, resources, and networks to strengthen your mobile money service.