



Mobile Financial Services

Everything you need to create
a complete mobile money ecosystem



Launch an entire mobile money ecosystem with IN Switch's MTS!

And the most important is that mobile money transactions
with MTS has **BENEFITS for all actors.**



Financial Institutions

- ✓ Contribute to financial inclusion.
- ✓ Enable a new access channel to customers.
- ✓ Reach new segments.
- ✓ Set low-cost banking infrastructures in unbanked regions.
- ✓ Create new revenue streams.
- ✓ Make payment collection easier.



Mobile Operators

- ✓ Bring financial services to the unbanked.
- ✓ Attract new customers.
- ✓ Reduce churn and increase loyalty
- ✓ Deploy an innovative solution.
- ✓ Keep a sustainable operation.
- ✓ Create new revenue streams.



Points of Sale - Agents

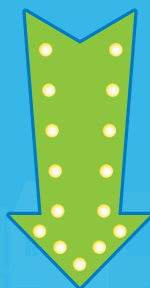
- ✓ Attract new customers.
- ✓ Increase Security.
- ✓ Create new revenue streams: commissions.



Subscribers

- ✓ Access an easy-to-use solution.
- ✓ Perform monetary transactions from any mobile device.
- Centralize your funds.

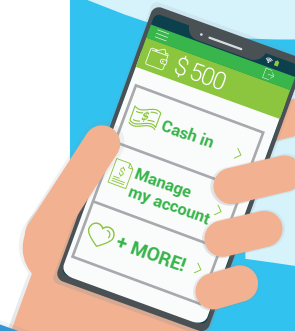
Explore all the potential of
this powerful platform



\$ mts Mobile Financial Services

MTS allows **mobile operators and financial institutions** to quickly launch **mobile financial services**, offering a whole new range of possibilities and benefits to their customers.

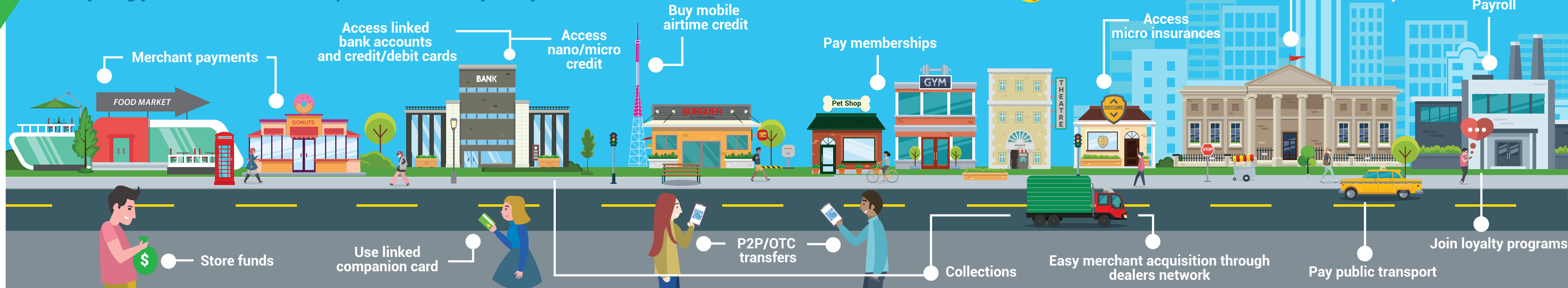
With MTS, mobile devices can be used for performing diverse financial services. Thus, the mobile device acts as a wallet, credit/debit card, and even an ATM or bank account.



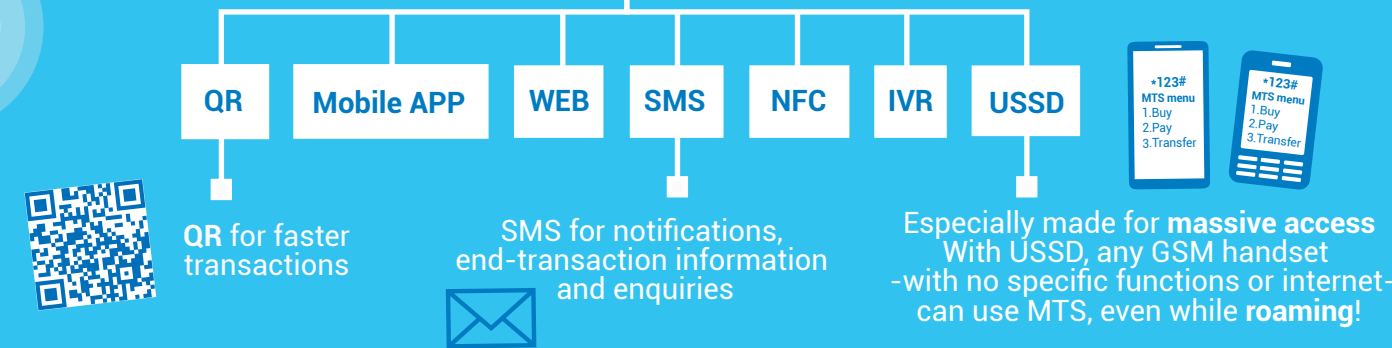
MTS can **manage funds** in different ways, depending on where cash is stored: operator / bank - financial institution / or both.

E-money can be stored for different purposes, using the **multiple pockets** feature.

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MULTICHANNEL platform



Why MTS is leading the market:

Grow as your business needs!

- **FLEXIBLE / MODULAR ARCHITECTURE**
Use the modules your business needs and add new functionalities following your business plan.
- Easily **SCALABLE** by simply adding infrastructure, and traffic licenses.
- **HIGHLY CUSTOMIZABLE**
Set up your business model through a friendly responsive **web interface**.
 - Have full visibility of your market's behavior with real-time **reports**.
 - Define **limits**, restrictions and anti-fraud policies to **control** money flow.
 - Define you own **distribution chain / hierarchical agents structure**, with different levels, for controlling money transfers and managing **commissions**.

Commissions are applied following defined **rules** and can be set up flexibly: fixed / percentage / by wallet / by service / etc.

SECURE TRANSACTIONS



- Authentication: PIN, questions, 2-factor, biometrics.
- Configurable rules, limits, restrictions.
- Web security policies.
- Secured connections & data encryption.
- Logs / CDR generation / Auditing information.



Proven Experience

MTS is the platform used in most remarkable mobile money projects in LATAM: the first mobile payment and e-money management system of the region (launched in Paraguay), the public mobile money system of Ecuador, two of the main projects of mobile money in Argentina, the first mobile money platform with digital banknotes in Uruguay, and e-wallets projects in Bolivia and El Salvador.

About IN Switch

IN Switch is a global leader in mobile financial technologies, operating over 100 platforms in 40 countries. For more than 15 years, we have been helping governments and corporations offer massive mobile financial services through our cutting-edge solutions.

It's time for MTS

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