

**Mobile money payment is expanding by more than 38 %***Service providers need to adapt their strategies to local markets*

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**Paderborn (Germany), 02 August 2011: A recent study from leading analysts predicts a worldwide growth of mobile payment users. An overall increase of 38.2 % from 2010 will lead to surpassing 141.1 million users. Due to this trend, money transfers and prepaid top-ups will drive transaction volumes, especially in developing markets where most of the population is unbanked. Orga Systems, #1 choice for real-time charging and billing, has designed a secure and scalable solution enabling telecom operators and financial institutions to offer advanced mobile financial and payment services in real-time.**

**Adapting strategies to local market requirements**

Developing markets have favorable conditions for mobile payments; high penetration of mobile devices and low banking penetration are typical. Yet the growth projections in those markets are not as strong as anticipated, despite beneficial conditions for mobile payment. The key to guarantee long-term success is that service providers need to adapt their strategies to local market requirements. Investing into real-time based mobile money solutions including extensive functionality makes operators overcome these challenges and enables them to offer an inexpensive but extensive distribution network as well as attaining skills to offer financial services. Orga Systems' Mobile Money System (MMS) provides comprehensive functionality for the successful day-to-day management of a large-scaled mobile money distribution network.

**Boosting customer retention and revenue growth**

As mobile money services offer the most convenient alternative to existing traditional payment systems worldwide, this is an innovative revenue stream for Mobile Network Operators. In developing markets, mobile phones represent a cost-effective solution for mobile money transfer. Enhancing this aspect is the way for payment services to bridge the gap for unbanked users to access financial services. Orga Systems' MMS ensures simple usage, security and availability, while boosting customer retention and revenue growth. As money transfers and prepaid top-ups will drive transaction volumes, the MMS provides the ability to make diversified transactions while integrating with the same platform an operator is working with.

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**Contact**

**Orga Systems GmbH**  
Am Hoppenhof 33  
D-33104 Paderborn

**Eva Heumann – Head of Corporate Communication Global**

Phone: +49 (0)52 51 8749 3067

E-Mail: [eheumann@orga-systems.com](mailto:eheumann@orga-systems.com)

Fax: +49 (0)52 51 8749 493067

Internet: [orga-systems.com](http://orga-systems.com)