Orqa Systems.

#1 choice for real-time charging and billing

Increasing the value of mobile money services

The range of mobile payments is rising by 75.9%

Paderborn (Germany), 27 September 2011: According to leading Analysts, the value of mobile payments will grow 75.9% year-on-year to \$86.1 billion in 2011, as the number of mobile subscribers accessing payment services hits 141.1 million - up 38.2% on 2010. Clearly the age of physical infrastructure is diminishing and carriers must adapt their services to local markets, emphasizing on a customer-centric approach. Orga Systems', #1 choice for real-time charging and billing, SmartMoney Suite enables telecom operators and financial institutions to offer advanced mobile payment and

financial services.

Invest into real-time based mobile money solutions

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 market 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.

Real-time mobile services on a single platform

Orga Systems' SmartMoney Suite enables telecom operators and financial institutions to offer advanced mobile payment and financial services. At the same time its Mobile Money System (MMS) ensures simple usage, security and availability, bringing the bank to the unbanked. Next to boosting customer retention and revenue growth, the MMS provides the ability to make diversified transactions in real-time while integrating with the same platform an operator is working with. A valuable service, as money transfers and prepaid top-ups are

driving transaction volumes up.

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