

# Mobile Wallet Solution



# Mobile Wallet

Hassle-free, intuitive way to pay and get paid

Smart phones are very ubiquitous and have the built-in capability to process payments or carry out financial transactions between two parties. Based on our deep domain knowledge and focus on innovation, we provide JMR Mobile Wallet that allows businesses to harness the power of mobile phones and let customers carry out transactions.

JMR Mobile Wallet allows straight through processing involving financial institutions, customers, telecom service provider and payment gateway providers. A comprehensive platform, JMR Mobile Wallet allows end-to-end transactions at ANY TIME, ANY PLACE, with ANY DEVICE.

## Key Features

- Conduct transactions using a personal phone at anytime, any place
- Payment of utility bills, fund transfers from JWallet to a bank account and between two JWallet accounts
- Payments at merchant outlets (both customer and merchant need to have JWallet installed)
- Personal finance advisor on your phone to create and track personal budgets
- Advanced security ensures banking with ease and without comprising customer sensitive information
- Customer data encryption and no storage on phone or retailer's system
- Ability to use multiple credit and debit cards for payments
- Omni-Channel: Mobile, PC, retail POS and ATM/kiosks

