

**Mobile Money Services enhance Customer Loyalty**  
*Real-time based solutions secure operators profitability*

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**Paderborn (Germany) 02 November 2010: Worldwide markets for mobile payments will experience exponential growth rates within the next years. This is because more and more payments are made via mobile phone – be it for digital goods, such as games, music or services, or physical goods, such as books, coffee or gifts. To secure their piece of the cake, operators have to enable their subscribers to charge online and offline products and services using their mobile money services. Orga Systems' mobile payments solutions are enabling true convergent services in the area of prepaid airtime distribution and mobile money for more than 200M subscribers in the Americas. The option to sell “bundled” products in the area of voice, data and financial transactions offers certain advantages to operators.**

**Enlarging the Global Mobile Community**

Despite the fact that mobile penetration has exceeded 100% in many developed markets, in emerging markets only about one third of the population is using mobile communication. This offers significant growth opportunities to operators. To extend mobile communications to underserved population segments, a cost effective solution is required. Orga Systems offers solutions providing users with mobile communication in remote areas, facing logistic challenges. Using standard GSM mobile handsets as vending devices to sell airtime and offering mobile money services independent from stationary POS equipment and scratch card logistics, makes these solutions highly suitable for emerging markets.

**Mobile Money Services Foster Customer Loyalty**

Real-time customer communication improves customer experience and boosts customer loyalty. As subscribers are showing significantly higher consistency when using mobile money services with their operators, this is one aspect of mobile money services which operators should not underestimate. So now is the time to think about mobile payment offerings. To offer mobile money services, operators can partner with mobile payment solution providers or banks and can collect a specified percentage of revenues from all these purchases or they can provide the services. Orga Systems offers convergent rating, charging and billing solutions based on an integrated suite of products, serving more than 350M subscribers worldwide.

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