

Pay Extension of Mobile Payments – through PayMate

The extension of mobile payment services through PayMate shall enable our customers to pay their mobile bills, book movie tickets, make utility bill payments, shopping payments, etc and much more right from the convenience of their mobile phone in a safe, simple and secure manner.

2. This works on even the simplest of mobile handsets, available across all GSM and CDMA operators and does not require GPRS connectivity/ SIM change or application download. It works on Interactive Voice Response (IVR) based transaction platform, i.e. after registration customer gets a call on his/ her mobile, with details of the transaction. Customer confirms the details and provides his/her ATM Pin for authorization of the payment.

3. Customer can use make purchases/ booking etc. over SMS/ Merchant Website or Point of Sale (POS) terminals and can authorize the payment on IVR.

4. The transaction process/steps and screen shots for making payments for purchases/ bookings etc. from Merchant website is as under -

- Customer shops on the merchant website and proceeds to check-out to make the payment.
- On the payment page customer chooses PayMate as payment option and thereafter provides his/her mobile number.
- PayMate validates the customer on the basis of his/her mobile number. On validation customer is displayed 'Transaction Pending' on the merchant's, else customer is taken back to the merchant's page with an error message
- Once the number is validated, an automated IVR call is made on the customer's mobile number, in which merchant name and amount to be paid, is voiced out to the customer, along with registered payment options.
- Customer selects his payment option i.e. Bank of India and authorizes the payment with his/her ATM PIN.
- On PIN validation customer's account is debited and this information is updated on the merchant's website, and PayMate also sends a confirmation of the same to the customer via SMS with a unique transaction ID for reference.

Mobile Payment Option

Congratulation on choosing to buy using Paymate Mobile Payment
 You are one step away from completing your purchase

Order Details :

Order No	LPT00010
Order Amount	Rs. 2499

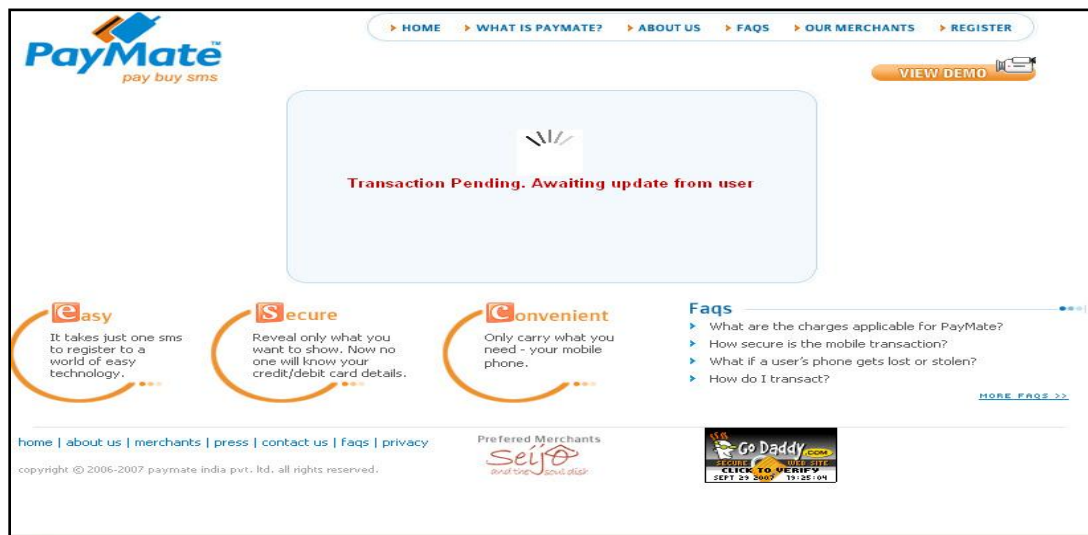
Mobile Details :

Please Enter your 10 Digit Mobile No	<input type="text" value="9920088466"/>
<input type="button" value="Pay Now"/>	

1. You need to be a registered mobile payment user with Paymate.
 2. To proceed, please keep you valid PIN to proceed.

- Secure & Safe Transaction
- Efficient Customer Service

Customer providing his mobile number on merchant's website



Payment Processing Page

5. The transaction process/steps and screen shots for making payments for purchases/ bookings etc. through SMS is as under -

- Customer sends SMS to a specified short-code. The customer mobile number is validated and sends an SMS back to the mobile number with the merchant/ biller related details, else error message is sent to the customer.
- Customer, thereafter confirms the his intention to pay by SMS, on which an automated IVR call is made on the customer's mobile number, in which merchant

name and amount to be paid, is voiced out to the customer, along with registered payment options.

- Customer selects his payment option i.e. Bank of India and authorizes the payment with his/her ATM PIN.
- On PIN validation customer's account is debited and this information is updated on the merchant's website, and PayMate also sends a confirmation of the same to the customer via SMS with a unique transaction ID for reference.

Mobile Recharge :

Query	Expected Result
<p>1) RCG <Mobile number 10 digits> <Amount> Send SMS to 5667711 Eg: RCG 9912180484 50</p>	<p>Customer receives an auto IVR call-back shortly to confirm the transaction. Customer has to confirm this transaction, typing PIN through mobile phone handset.</p>
<p>2) Payment Successful over IVR Call</p>	<p>Payment Successful! Your mobile number has been recharged with Rs.xxx amount. Transaction ID 12345678.</p>
<p>3) Separate SMS from Operator</p>	

6. The transaction process/steps for making payments for purchases/ bookings etc. through POS is as under –

- Customer visits a retail outlet (e.g. Shopper's Stop), etc. and selects the products, which s/he intends to buy.
- Customer moves to payment counter and opts for PayMate as the mode of payment and provides his/her mobile number. The outlet personnel punches customers' mobile number on the PayMate customized POS EDC terminal.
- PayMate validates the customer basis on mobile number. On validation an automated IVR call is made on the customer's mobile number, in which merchant name and amount to be paid, is voiced out to the customer, along with registered payment options.
- Customer selects his payment option i.e. Bank of India and authorizes the payment with his/her ATM PIN.

PayMate sends transaction confirmation to the customer via SMS with a unique transaction ID for reference.