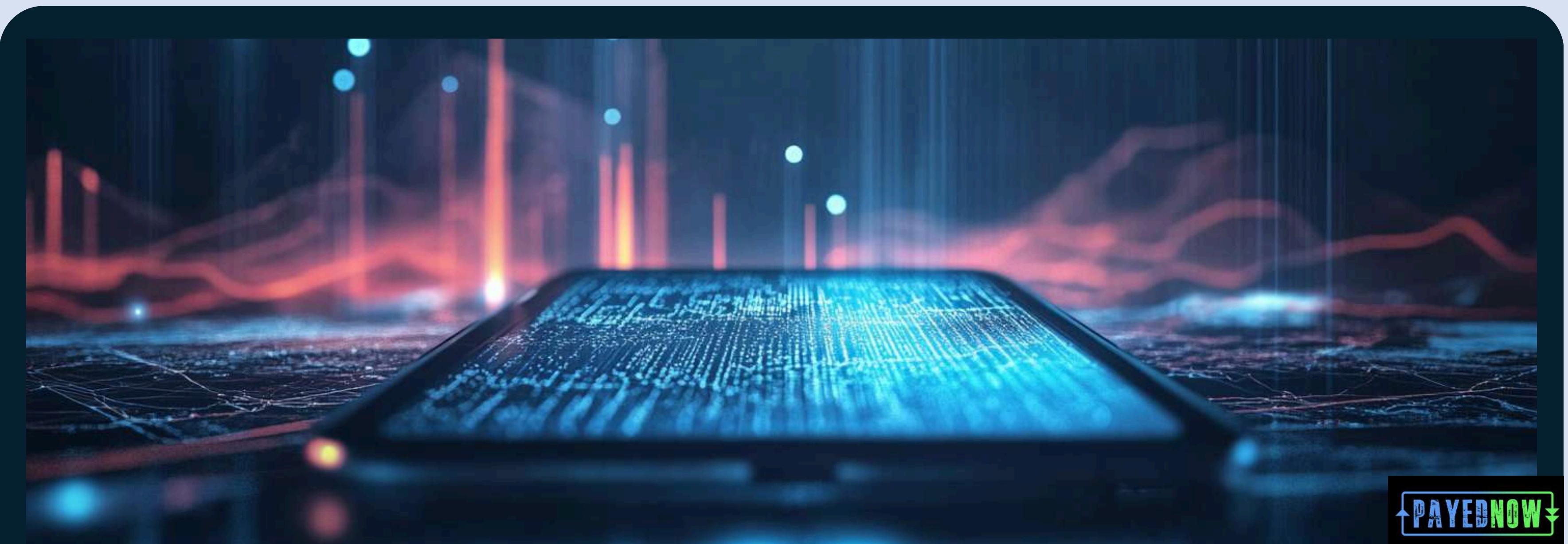


PAYEDNOW
FOR
TELCos



UNLOCK SEAMLESS PAYMENT SOLUTIONS FOR THE TELCO INDUSTRY

In a world where customer expectations are evolving faster than ever, PayedNow empowers Telcos with innovative payment solutions tailored for today's dynamic demands. By combining real-time payment capabilities, comprehensive compliance measures, and flexible billing options, PayedNow's Purposed Payment (PP) model helps Companies or Telcos enhance customer satisfaction, streamline operations, and reduce churn.



COMPLIANCE

AML/KYC Requirements

Companies or Telcos offering financial services must adhere to Anti-Money Laundering (AML) and Know Your Customer (KYC) regulations. PayedNow facilitates real-time identity verification and transaction monitoring, significantly reducing fraud risk and ensuring compliance with regulatory standards.

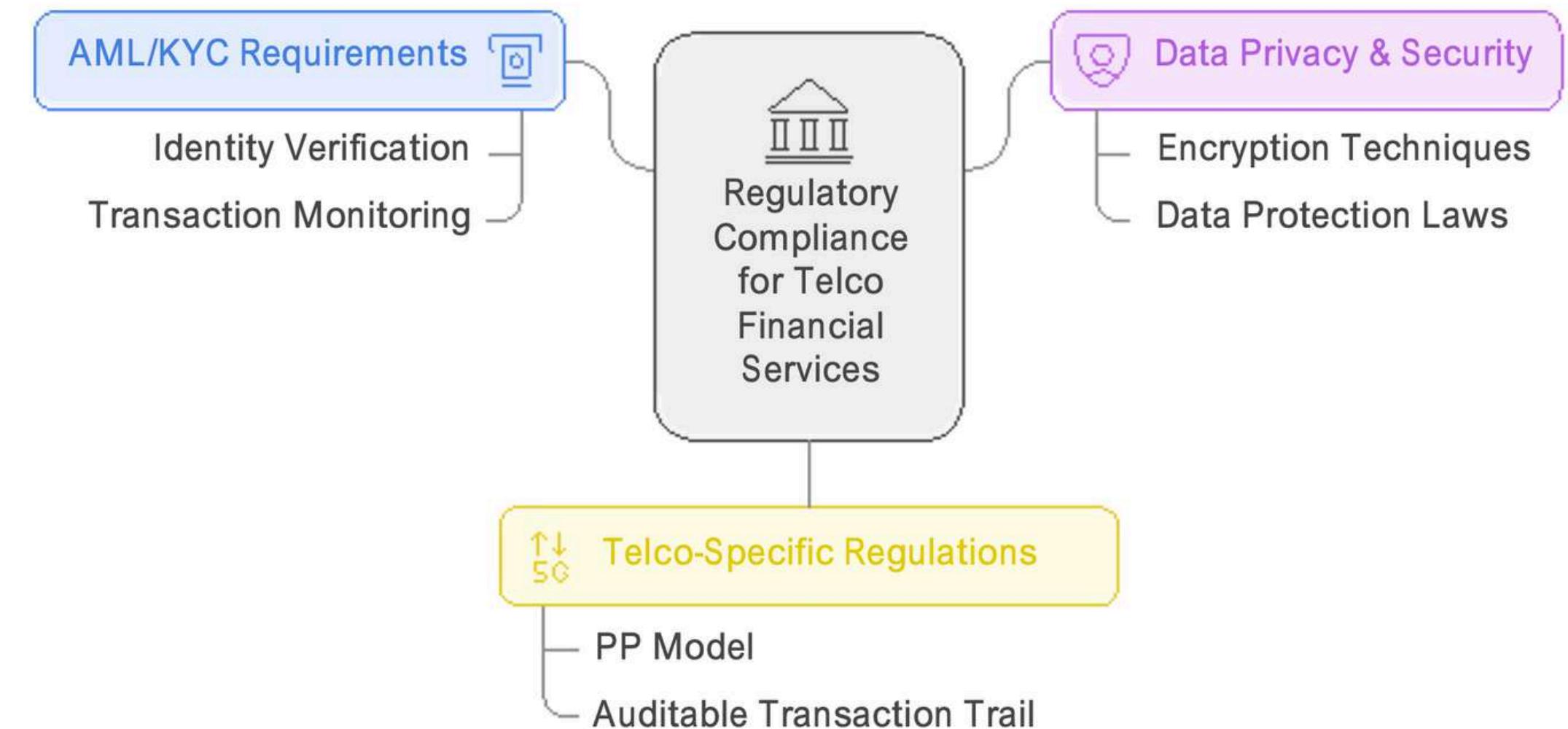
Data Privacy & Security

Telco providers manage sensitive customer data, necessitating compliance with data protection laws such as POPIA and GDPR. PayedNow employs advanced encryption techniques to secure transactions and customer information, aligning with global privacy standards.

Telco-Specific Regulations

For Companies or Telcos functioning as financial service providers, compliance with both telco and financial industry regulations is critical. PayedNow's PP model generates an auditable transaction trail, assisting providers in meeting dual regulatory obligations.







BUSINESS VALUE PROPOSITION

Market Flexibility

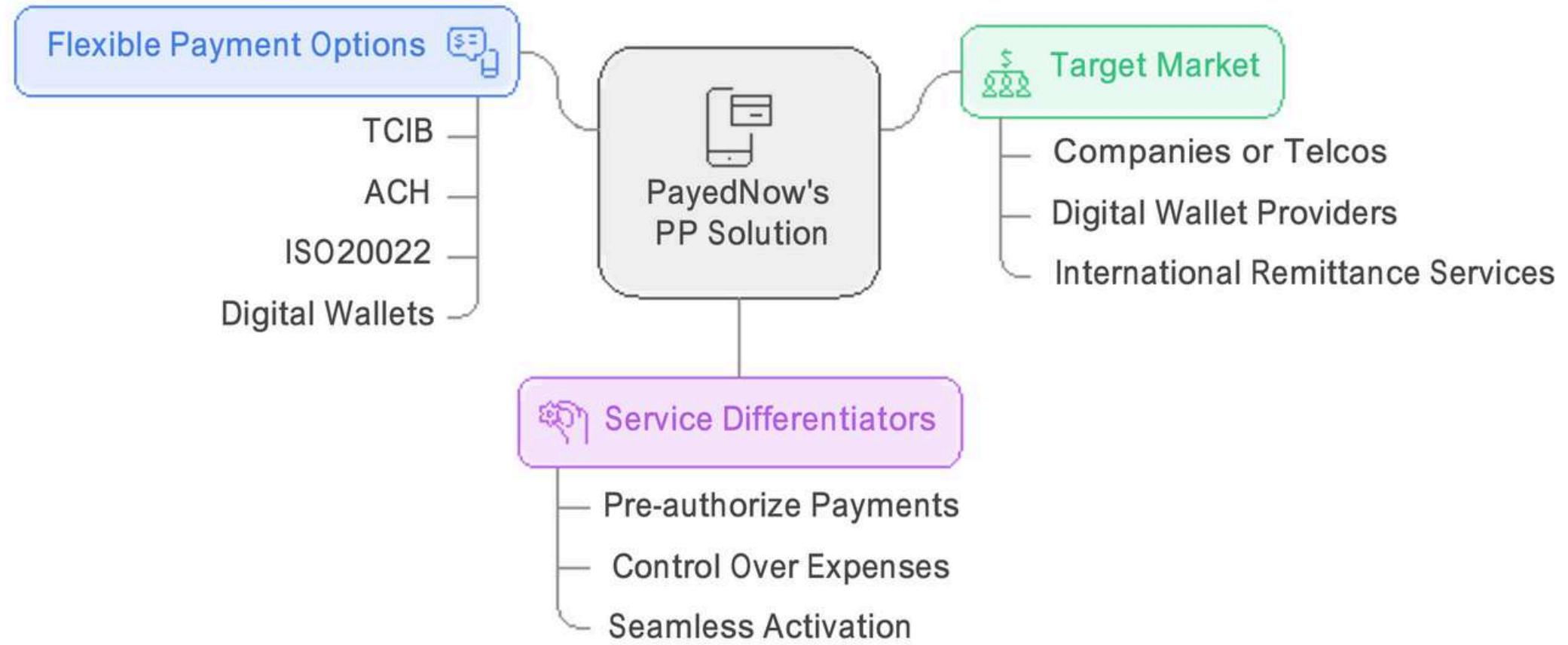
PayedNow's PP solution is designed for Companies or Telcos offering prepaid, postpaid, or subscription-based services, as well as those providing digital wallets, international remittances, and bundled content services.

Service Differentiators

The PP model allows subscribers to pre-authorize payments for recurring services, such as monthly plans and prepaid top-ups, granting them control over expenses while enabling seamless service activation.

Flexible Payment Options

With support for TCIB, ACH, ISO20022, and digital wallets, PayedNow's solution accommodates a diverse range of customer preferences, significantly reducing payment friction.



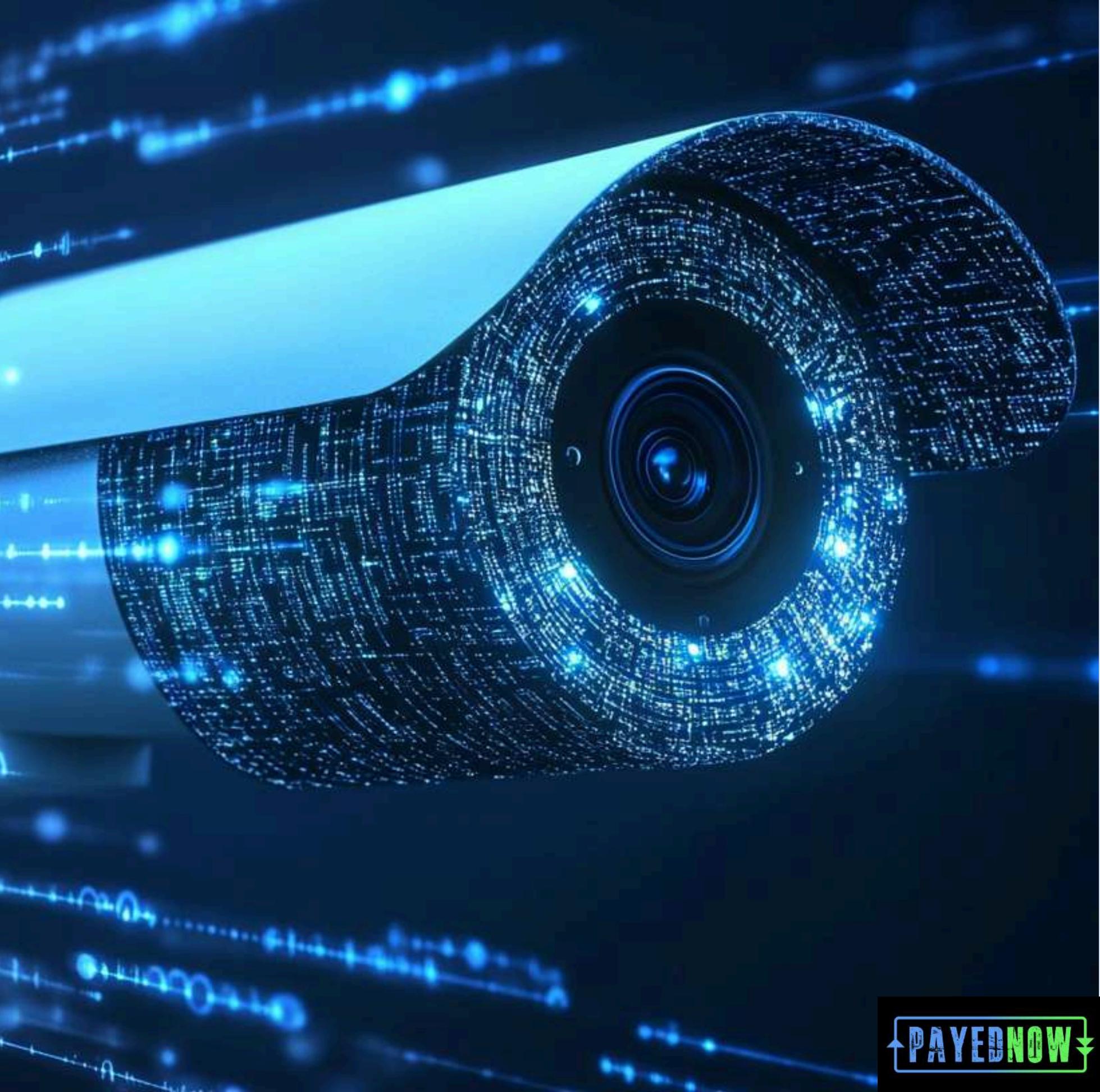
DEPLOYMENT OPTIONS

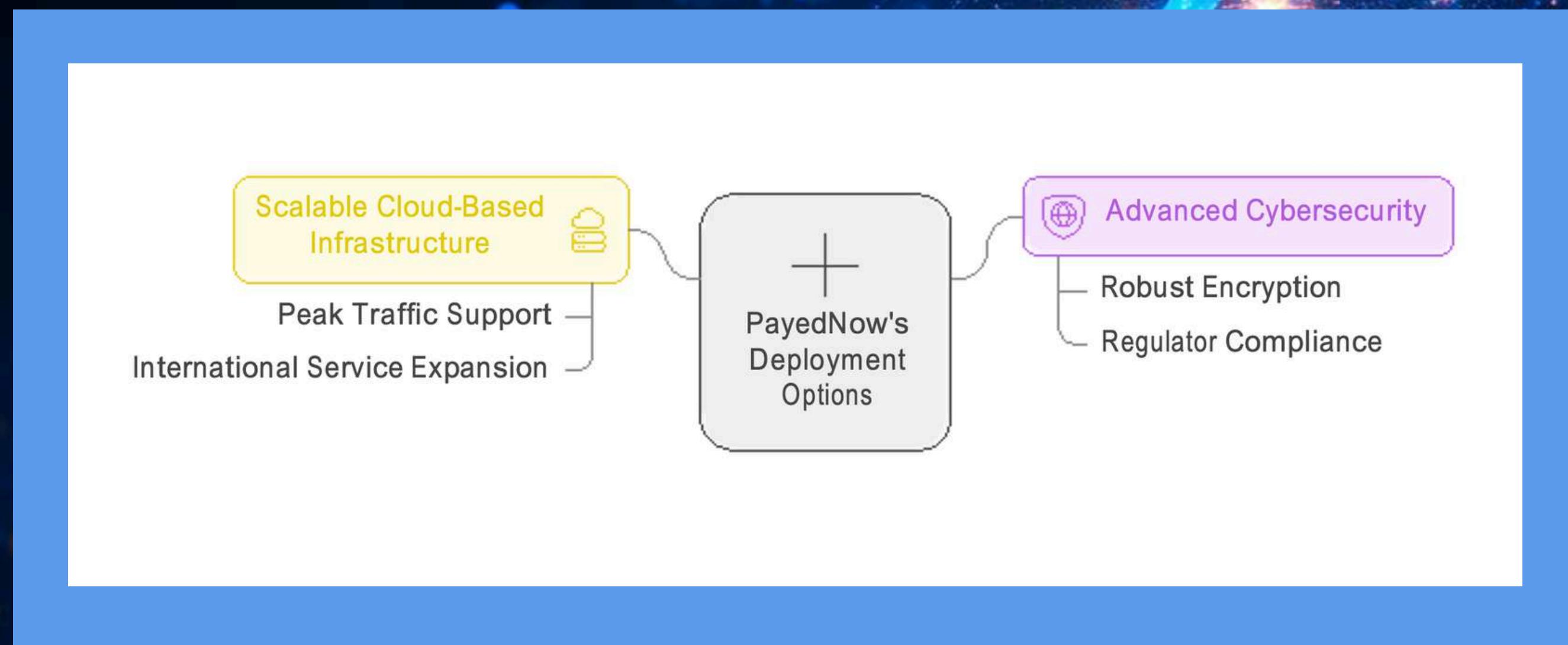
Scalable Cloud-Based Infrastructure

Telcos often experience high transaction volumes during peak periods. PayedNow's scalable infrastructure ensures reliability and quick response times, supporting peak traffic and international service expansions.

Advanced Cybersecurity

Given that telcos are prime targets for fraud, PayedNow implements robust encryption and regulatory-compliant cybersecurity measures to safeguard customer data and prevent unauthorized access to financial transactions.





ARCHITECTURE

API Integration for Telco Platforms

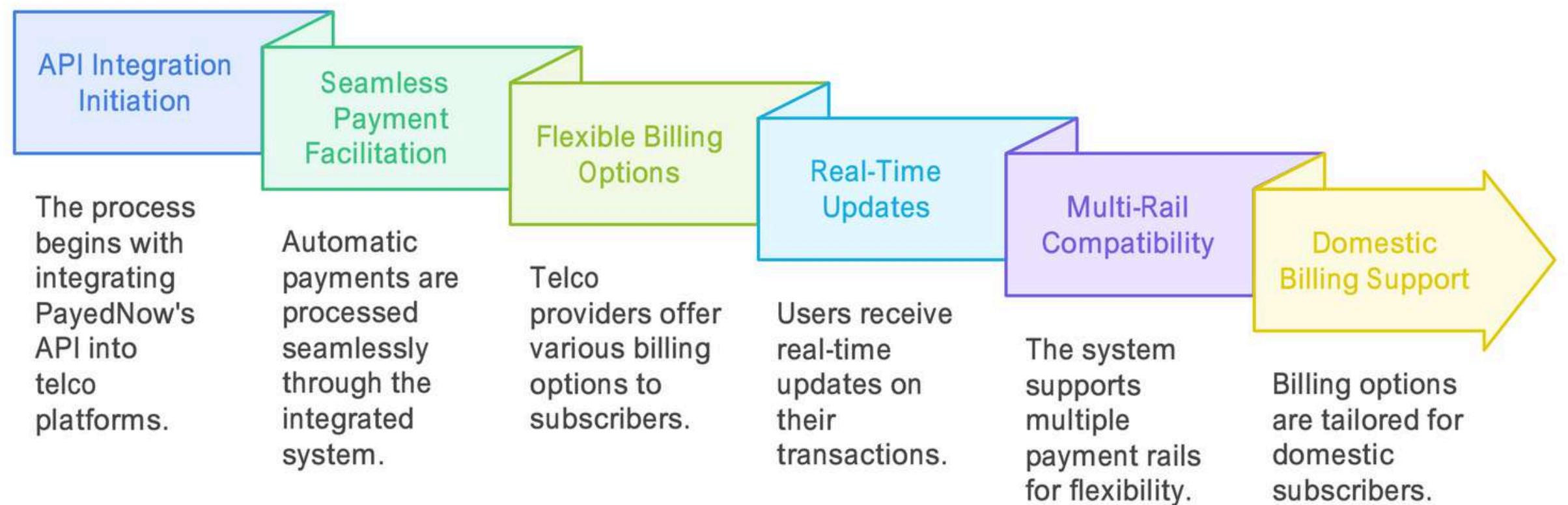
PayedNow's ISO 20022-compliant API enables seamless integration with telco platforms, facilitating automatic payments, flexible billing options, and real-time updates, thereby minimizing friction in user interactions.

Multi-Rail Compatibility

By supporting multiple payment rails, including TCBI, ACH for recurring bills, and ISO 20022 for instant payments, telco providers can offer flexible and efficient billing options to both domestic and international subscribers.



PayedNow API Integration and Compatibility



PROCESS OVERVIEW



1. Subscription Activation & Payment Initiation

Subscriber select their service plan and set up payments through PayedNow's PP model, linking payment methods and verifying the source of funds.

2. KYC & AML Checks:

Real-time KYC and AML verifications are conducted for new users or high-value transactions to ensure compliance and mitigates fraud risk.

3. PP Authorization & Encryption:

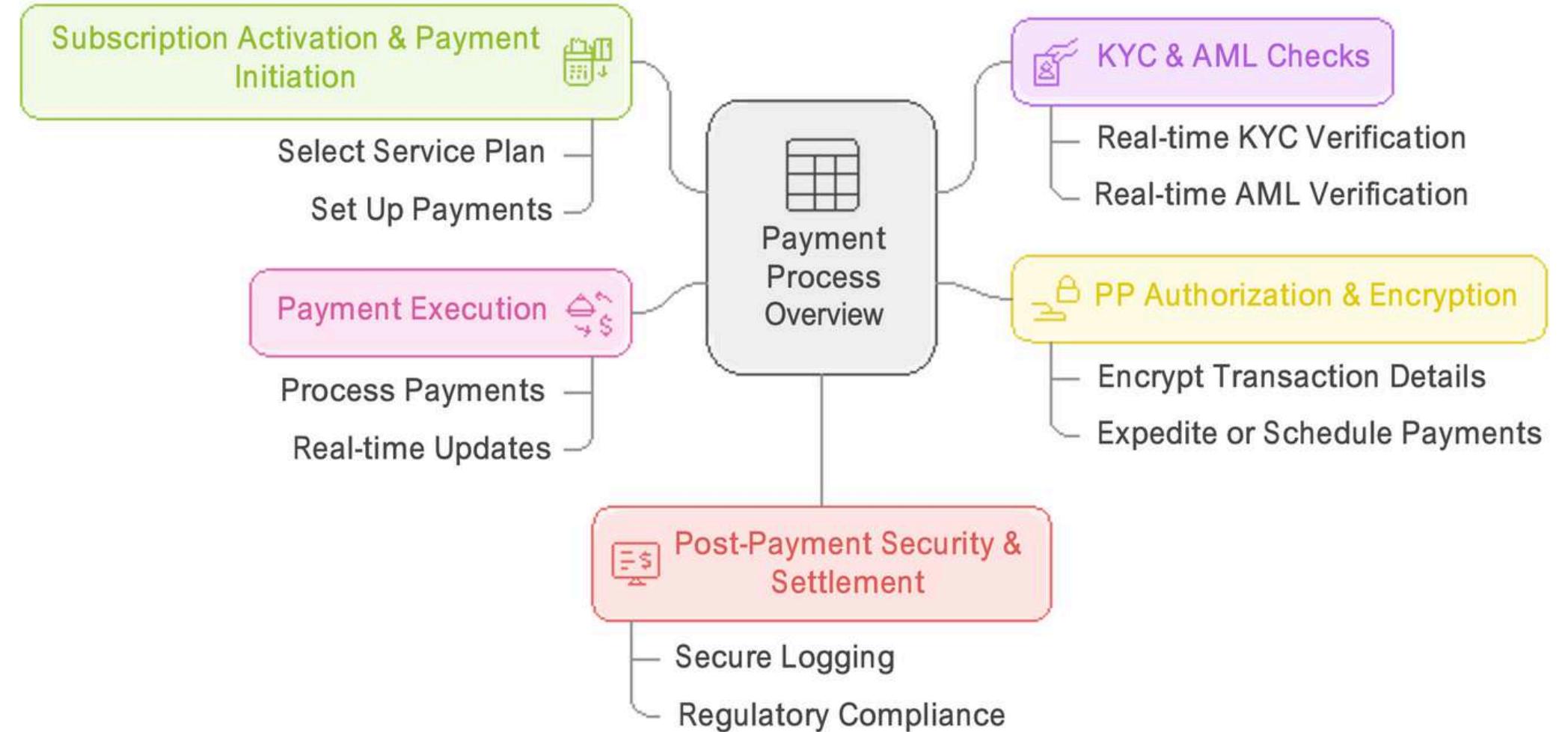
Upon verification, PayedNow encrypts the PP transaction details, allowing subscribers to expedite incoming payments or schedule future payments.

4. Payment Execution:

Payments are processed through the chosen payment rail, based on subscriber preferences, with real-time updates sent to the subscriber's mobile app or account.

5. Post-Payment Security & Settlement

Each transaction is securely logged in an auditable record, supporting regulatory compliance and enhancing overall security.



PayedNow offers a comprehensive solution for Companies or Telcos, addressing the critical needs for compliance, flexibility, and security in an increasingly digital landscape.

By adopting PayedNow, telco providers can enhance customer satisfaction, reduce churn, and unlock new revenue streams.



CONTACT INFORMATION

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