



Mobile Top-Up for Recharging Prepaid Cards

Short description

The recharge of prepaid airtime via mobile phone is the convincing and future-proof completion of the current physical vouchers and existing electronic top-up systems such as ATM recharge. G&D provides a secure and flexible turnkey service application for mobile top-up based on the (U)SIM. Thus, end-to-end security between the mobile phone, the recharge background system and the server systems of banks and financial institutions is guaranteed.

Operator benefits

- Convenient service for end users as they simply use the mobile phone for recharging their prepaid airtime accounts
- Considerably reduced costs for network operators through automated processes
- Attractive trigger application for other mobile financial services such as m-payment and m-banking
- Utmost security plus high flexibility plus ease of use
- Easy embedding into existing prepaid recharge background systems
- G&D and its partners offer all recharging opportunities from a single source: paper and plastic vouchers, electronic recharge via ATM, POS (Point-of-Sale) devices and via the Internet and mobile top-up via mobile phone

G&D's scope of services

- Mobile top-up application
- Backend system (e.g. via Euronet Worldwide as our partner): Transaction/authorisation processing on the recharge host and between the operator's recharge server and the financial institutions' servers

Detailed description

G&D's mobile top-up solution for the recharge of prepaid airtime completes existing recharge methods such as vouchers and recharge via ATM. Due to its intuitive menu structure, it is easy to use and also allows the recharge of other prepaid accounts (e.g. those of children's mobile phones).

High-level security: The financial transaction for the recharge is secured by SIM and network-based security features (e.g. recharge PIN, components for end-to-end security).

The recharge process can be either user-initiated or be triggered by the operator. In the latter case, the user is prompted to top up when the prepaid balance falls below a preset minimum level.

G&D provides not only the mobile top-up application on the SIM card, but can also manage the realisation and implementation of the whole recharge chain via its partner company Euronet Worldwide, Inc. Euronet and G&D implement a complete system of a transaction/processing centre with the recharge host building the interface between the recharge server at the operator and the payment processing servers at financial institutions.

Mobile top-up infrastructure

