



Clear2Pay & Alcatel-Lucent

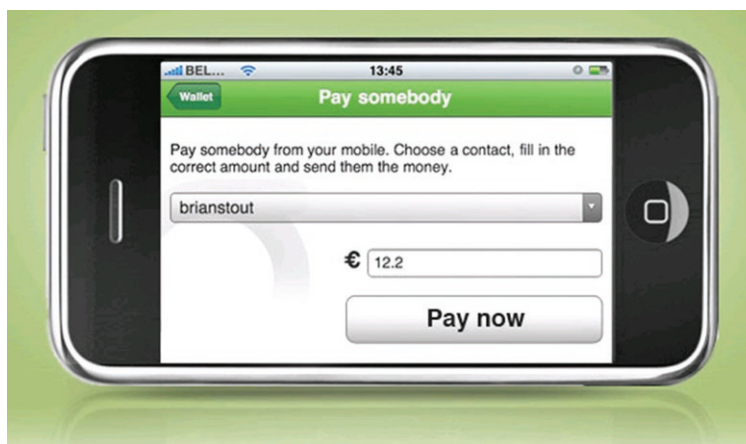
Mobile Wallet Service

Clear2Pay and Alcatel-Lucent's Mobile Wallet Service (MWS) provides flexible payment and marketing services (loyalty, coupon, gift vouchers, ticketing...) to banks and enterprises in a white labeled Software model.

The MWS is a configurable and extensible payment framework enabling payment applications such as person-to-person money transfer, proximity payment, remote ticketing, m-commerce and marketing applications like loyalty programs or smart posters.

The core application enabler is the Mobile Wallet, facilitating consumers to use their mobile phone to experience a wide array of services: manage their payment and loyalty accounts, view the transaction history, transfer money to other persons and more. Topping up is easy: the wallet can be topped up using credit cards and bank accounts. The MWS connects to Clear2Pay's payment gateway for payment settlement.

MWS relies on a Software model providing fast time-to-market and full flexibility to scale. The extensible workflow engine, open architecture and APIs guarantee a future proof application development environment, that allows an easy plug-in of new services and applications into the ecosystem.





Features

- Applications
 - Proximity payment & marketing
 - Remote ticketing
 - Person-to-person money transfer
 - m- and eCommerce
- Wallet
 - Balance, history, top-up, person to person money transfer
 - Optimized for web and mobile web
- Stored Value Account
 - Principal e-money account
 - Sub-account for loyalty points, vouchers, coupons
 - Account-to-account money transfer
 - Management of affiliate/merchant accounts and (loyalty) programs
- Application Correlation Service
 - Event dispatcher
 - Workflow engine
 - Metadata store & profile
 - E-mail communication
 - HTTP communication (HTTPS, XML, REST and SOAP) to external systems
- Solution Management Platform
 - ID management
 - Affiliate and consumer management
 - Enrollment and activation
 - Application creation and configuration
 - Web UIs and APIs
- Clear2Pay Payment Gateway
 - Online payment and settlement solution
 - Visa, MasterCard, American Express

Proximity Payment Specific

- NFC tags and phones for proximity payment
 - Plastic cards, key fobs, mobile phone stickers, NFC phone tag emulation
- Points of Sale for proximity payment
 - Contactless POS reader, terminal, NFC reader, vending machine, kiosk

Alcatel-Lucent 

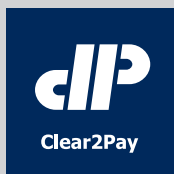


touchatag

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Clear2Pay is an innovative payments technology company focused on delivering globally applicable solutions for secure, timely and streamlined payments processing.

Clarity in Payments

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