



# HomeSend

The ultimate global mobile money transfer hub

With over 5 billion mobile subscribers and a network coverage extending into some of the remotest parts of the globe, the mobile industry is the ideal enabler for transferring money to anyone and anywhere on the planet. More than 120 mobile money deployments are already live, and over 90 are currently being planned.



## International remittance and mobile, a perfect match

HomeSend, which is a strategic business partnership between BICS and eServGlobal, is a global hubbing service that enables person-to-person transfers. It builds on the successful deployment of mobile financial services across the world and aims to bridge the gap between the finance and telecommunication worlds. HomeSend makes it possible to integrate mobile wallets or money transfer systems of two different providers. Besides facilitating services that are mobile centric from sender to receiver, HomeSend also provides access to other service providers, such as money transfer organisations and banks. The HomeSend solution also enables domestic interoperability between different mobile wallet deployments.



## Product features

- **Service Charge management:** multiple charges can be configured in the HomeSend platform for each service provider as a percentage of the transferred amount or a flat fee, and per tier.
- **Tax management:** local and foreign taxes can be handled by HomeSend.
- **Exchange rate management:** market exchange rates are applied and updates are done daily.
- **Advice of charge:** customers are informed of the charges that apply for the transferred amount and can decide whether the charges will be deducted from or added to the initial amount.
- **Financial clearing & settlement:** HomeSend aggregates individual transactions into a total net amount to be received from or paid to a given service provider with breakouts per destination/origin of the funds. The related settlement payments are performed on a daily basis.
- **Fraud rules & blacklisting:** maximum remittance value can be set per transaction, and the maximum amount can be configured for a given period. It is also possible to limit the number of transactions on a given period. Additionally a provider can also blacklist certain users.
- **Operations & customer care:** a web-based administration and customer care interface allows active supervision, reporting and administration.

## Why choose BICS for international remittances?

- Open and neutral hubbing service for person-to-person transfers, endorsed by the GSMA
- Gateway between the financial and mobile industry
- Rapid service deployment and access to a growing remittance ecosystem through a single technical and commercial interface
- Interoperable with any m-Wallet or money transfer system and bearer
- Today performs settlement in excess of 3,2 Bio EUR between more than 600 parties for its existing hub services



eSeryGlobal specializes in Mobile Money solutions and Value-Added Services (VAS), to help Mobile Service Providers increase their revenue and gain and maintain customer ownership. eSeryGlobal invests heavily in product development, using carrier-grade, next-generation technology and aligning with the requirements of more than 75 customers in over 55 countries. For more than 25 years mobile and financial service providers have used eSeryGlobal solutions to lead and innovate in their local markets, leveraging their core assets and their trusted agent and subscriber relationships. With 13 offices globally, eSeryGlobal provides full "end-to-end" and "any account to any account" Mobile Money Services and International Remittance Services. The HomeSend solution is the only mobile-centric international remittance hub to gain endorsement from the GSM Association. The HomeSend Certification Program ensures security and interoperability by certifying domestic mobile wallet providers, money transfer organizations, and financial service providers to connect to the hub. eSeryGlobal's Value-Added Services in promotions, loyalty and messaging enable service providers to engage with their subscribers in a personalized and dynamic manner. To reduce time-to market and to meet the needs of operators and banks, eSeryGlobal provides multiple licensing alternatives as well as SaaS-based products and services.

eSeryGlobal is listed on the Australian Securities Exchange (ESV) and the London Stock Exchange AIM (ESG). More information at: [www.eseryglobal.com](http://www.eseryglobal.com)



BICS delivers best in class global solutions for Voice, Messaging, Roaming, Connectivity and Mobile Financial Services to hundreds of telecommunication providers around the world. With our passionate and creative teams located in Brussels, Bern, Monaco, Dubai, Singapore and New York, we continuously strive to provide our customers with the highest levels of quality, reliability and interoperability that enable them to maximise End-user value. Our innovative approach is visible through our place at the forefront of the market consolidation and technology advancement. We are a joint venture of Belgacom, Swisscom and MTN, and have rolled out transformative Next Generation Networks (NGN). This together with our continued focus on Value Added Services for Mobile Operators and our growth strategy has enabled us to reach a world-leading position both on the International Voice and Mobile Data markets.

For more information, please visit [www.bics.com](http://www.bics.com)

