



Dmitry Skundin - CONTACT System

**Use of Mobile Phones in the payment of
remittances in Russia**

IMTC West 2013

Conference Day Two – 12:00 - 12:30

INTERNATIONAL PAYMENT SYSTEM CONTACT:

NEW Products

NEW Technologies



April 2013



CONTACT24.com: NEW OPPORTUNITIES IN REMITTANCES TO RUSSIA

that provide.

- ✓ **LOWER** fees
- ✓ **LESS** customer details
- ✓ **HIGHER** speed and transparency
- ✓ **MORE** customers to access





CONTACT24.com



WHAT IS IT?

CONTACT24 is an electronic wallet that enables individuals to conduct online transactions and manage payment receipts

What differs **CONTACT24** from other wallets:

- 1** Remittance may be sent to unregistered Receiver. Just specify mobile number , name and Receiver's date of birth in payment instruction.
 - Then **CONTACT** System will automatically recognize if Receiver has a E-wallet or not :
 - If Receiver is **CONTACT24** account holder, funds will be deposited to E-wallet.
 - If not, a new **CONTACT24** E-wallet will be registered with an SMS notification to the designated Receiver
- 2** It meets any AML requirements:
Unregistered account holders shall visit the nearest **CONTACT** POS (11 000+ POS in Russia) to pass identification procedure. Only amounts below 300 USD may be deposited without ID.
- 3** It is secure, easy to use and based on proven **CONTACT** system technologies and quality standards
- 4** It allows to send online low cost remittances to:
270 000+ CONTACT POS in 138+ countries
and **>1000 value added services**





CONTACT24 BENEFITS

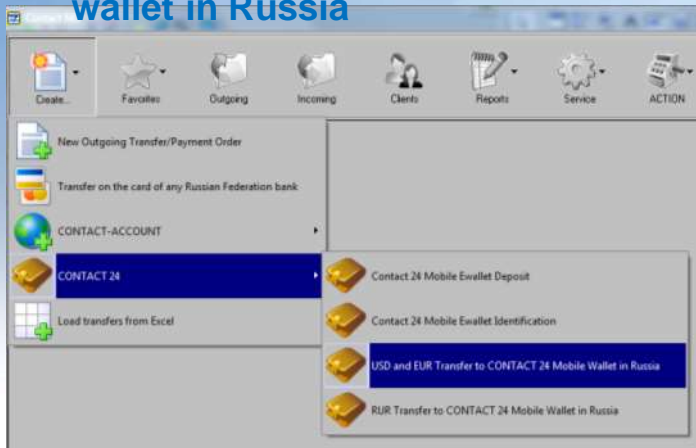
	Cash 2 cash from 15 minutes	Cash 2 CONTACT24 instant credit
Term of delivery		
To make a transfer Sender shall know		
Receiver's city	✓	
Receiving location address	✓	
Receiver mobile phone		✓
Receiver date of birth		✓
To receive a transfer Receiver shall know		
Reference number	✓	
Payout System name	✓	
Payout location name	✓	
Fees	higher sender fee as it includes fee of payout bank	lower Sender fee as it is without payout bank fee
Additional FX income for partners	send currency=delivery currency (USD/EUR)	Send currency USD/EUR Payout currency: RUB FX rate - provided by CONTACT Sending partner is free to establish his margin



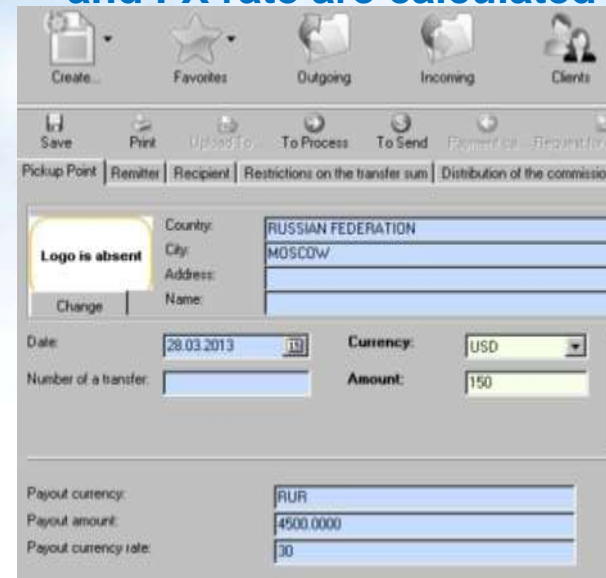
HOW TO SEND TO CONTACT24. Part 1

You may use your own IT solution or CONTACT NG:

1. Select the service USD/EUR Money transfers to CONTACT24 E-wallet in Russia



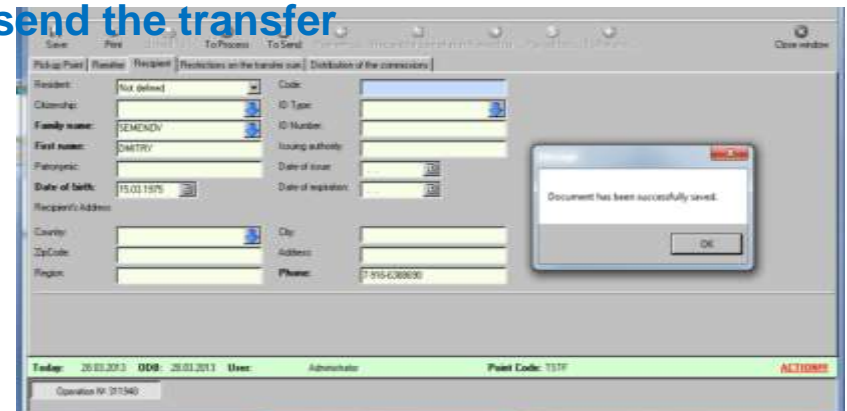
2. Input amount in USD/EUR. RUB amount and FX rate are calculated automatically



3. Input Sender information



4. Input Receiver name, phone, date of birth and send the transfer





HOW TO SEND TO CONTACT24. Part 2

5. Receiver gets an SMS notification



There is a new money transfer in your name. You can receive it in cash in any CONTACT location or deposit funds to E-wallet at www.contact24.com. Password and code – your date of birth

6. Receiver goes to www.contact24.com and logs in the new wallet



AUTHORIZATION

wallet number
Мобильный телефон, ID инфр. Прямой: 903134567

password

[Забыли пароль?](#) [Регистрация](#)

7. Amount of transfer is:

< 300 USD/EUR

Receiver goes in history of operation and deposits money transfer to wallet

> 300 USD/EUR

Receiver inputs his name as stated in the ID and goes in any CONTACT location to make identification

History of operations

Личный кабинет

Semenov Dmitry
Тип владельца: Нанесший

9166388690 0.00 RUB

identification history of operations

Профиль | Выйти

28.03.2013 по: 28.03.2013

Дата	Номер транзакции	Валюта	Сумма	Отправитель/Получатель	Точка перевода	Статус платежа
28.03.2013	311948	RUB	4500.00	SEMEV DMITRY	ЗА-АНКЕТЫ НА КОШЕЛЕК CONTACT24	Идентификация

Deposit to Wallet

USER PROFILE

Личный кабинет

Semenov Dmitry
Тип владельца: Нанесший

9166388690 4500.00 RUB

Identification history of operations

Профиль | Exit



Логин: 7010-6188000

E-mail:

Название валюты: Российский рубль

Фамилия: SEMENOV

Имя: DMITRIY

Отчество: SERGEEVICH

Дата рождения: 18.03.1975

Страна:

Адрес:

Резидент:

Тип документа:

Номер документа:

Дата выдачи документа:

Кем выдан:

Город:

Страна гражданства: RU



APPLICABLE VALIDITY CHECKS IN CONTACT NG

Age

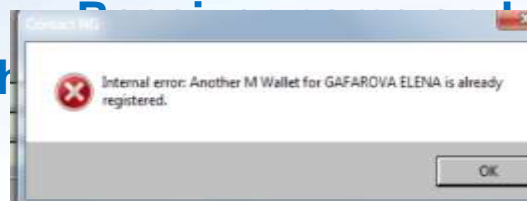
Receiver shall be over 14



Phone number and Name match

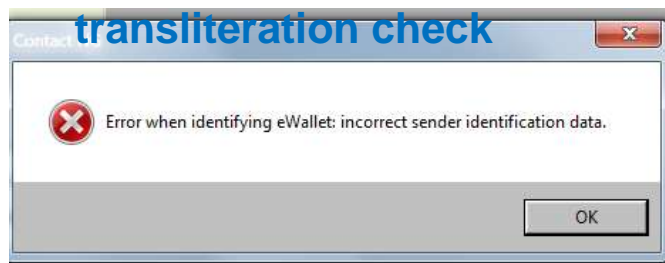
If Receiver already has a wallet,

sk



Wallet holder name

Receiver validity check at identification incl. transliteration check





HOW can you use your CONTACT24 money?

1 CASH OUT funds and receive them in any CONTACT location in Russia
Transaction Fee - 1%

money transfers to individuals

Валюта перевода:

Сумма:

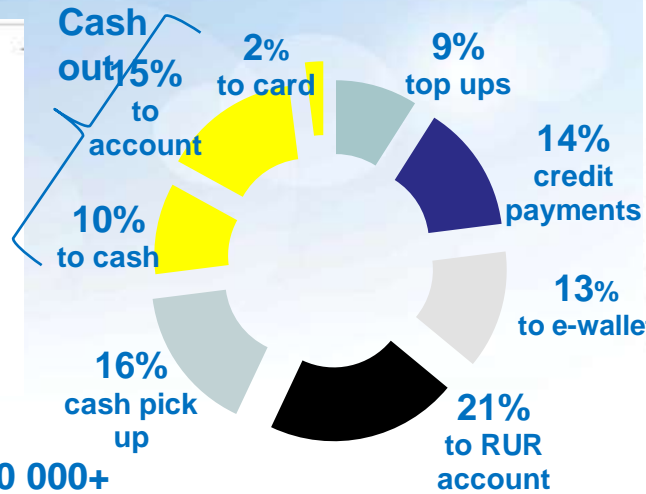
Телефон отправителя:

Фамилия получателя:

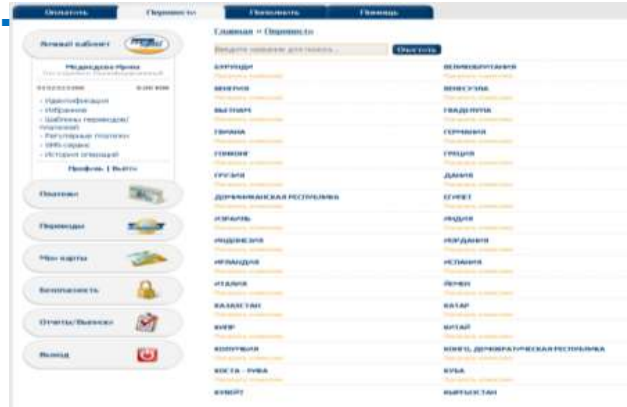
Имя получателя:

Отчество получателя:

3 PAY your bills and regular payments, make top up:



2 SEND MONEY transfers to 270 000+ locations in 138+countries worldwide



5 SEND Money to BANK CARD



4 SEND money to other CONTACT24 wallet





How to activate the service?

- ✓ Install CONTACT NG software or develop Gateway to CONTACT Webservice (API)

<https://contact.russlavbank.com/progcont.nsf/ContactNGDistr?OpenView>

- ✓ Upload FX rate provided by CONTACT

- ✓ FIX mandatory fields in your IT solution:

Receiver name

Receiver phone

Receiver date of birth

Contact us at:

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