

Qmuzik E-Wallet Management is a feature-rich web enabled solution designed to meet the needs of a broad range of Fund Managers, Account Holders and account Portfolio Managers. Through flexible, embedded workflow and tight integration with other Qmuzik modules, Qmuzik Account Management ensures proactive fiscal control and a flexible Billing Engine.

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The Qmuzik E-Wallet provides feature-rich real-time workflow based account/fund management to facilitate cashless campuses with an integrated Billing Engine. This module is a focused derivative of the proven bWyz product suite.

Qmuzik E-Wallet delivers many features and functions such as:

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- The configurable Billing Engine facilitates the interface to external/legacy general ledger with user defined journal content.
- Account Holders can be either natural persons or institutions.
- Multiple "wallets" may exist within an account. Each electronic wallet can limit expenditure within user-defined commodities/beneficiary.
- Budgets/expenditure/transfer limits may exist for an account and workflow based alerts (SMS, Email) will be propagated in accordance with pre-defined thresholds. These alerts may be defined from different perspectives i.e. fund provider, account holder, account portfolio manager.
- Transfer limits, warning and stop limits can be set to manage the account.
- Accounts can be replenished via different contributors/fund providers, each governed by its own web customizable settings as to budget distribution and rules or restrictions.



- Fund tokens facilitate and authorize expenditure. These tokens support card swipes, pins, username and password and biometrics i.e. fingerprints.

- Highly configurable Loyalty/Accolade management system with real-time accrual of rewards and the application thereof as a system-generated E-Wallet. This wallet therefore governs the type of products and/or services that qualify for expenditure application and the conversion factor that has to be applied for these products and or services. (More "kick" for your "buck" if it is depleted/applied at a specific vendor /product/service)
- A detailed audit trail exists regarding all transactions, expenses, transfers, deposits etc. by account.

Web pages exist where accountholders and/or contributors have the ability to:

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- ▲ Enquire on all transactions and balances.
- ▲ Transfer amounts between different budgets.
- ▲ Maintain rules and settings.
- ▲ Buy prepaid services (airtime, electricity etc.) directly on the web. These transactions are electronically expensed (within the business rules) against the appropriate account.

