

QMUIK MOBILE MONEY SOLUTIONS COMBINES THE BEST OF BREED FUNCTIONALITY IN EACH OF THE SEVEN AREAS INDICATED BELOW IN AN INTEGRATED SOLUTION.



TOKEN MANAGEMENT

The use of tokens may seem to be irrelevant when talking about Mobile Money but more often transacting at Points-of-Sale requires the use of a token. Most form factors are already accepted including:

- Mag Stripe cards;
- Contactless cards
- Biometrics;
- NFC phones

Qmuzik is a leader in the fields of Electronic Voucher Distribution, e-Wallets and Campus Management. We have combined this expertise into a complete Mobile Money software suite, which caters for:

- E-Wallets;
- Utility companies;
- Mobile Network Operators;
- Money Send and Transfer;
- Cashless educational campuses;
- Cashless corporate canteen and campus;
- Residential and Commercial estates;

VALUE STORES

The Qmuzik system allows for multi value store configurations and can manage closed loop value stores as well as open loop EMV based value stores. The latter allows the system to be used as a mobile banking front end.

DELIVERY CHANNELS

Various channels are supported including:

- HTML for mobile and web;
- Android, iOS and others;
- POS Terminal including PAX and Verifone;
- POS systems and integrations

VOUCHER SALES

Voucher set-up and sell through module allowing for discount percentages and transaction fees to be added per sales group. Both direct recharge and stock file approaches are accepted.

POINT-OF-SALE

The system has a PC based POS front-end for less demanding applications. It also supports terminal based sales as well as our unique cell phone based sales front-end. Payment and clearance reporting and integrations exist.

SPONSOR AND SPENDER RULES

We are seeing more cases where the owner of the fund or money is not the spender of it. In these cases, more widely seen in bursary schemes, the owner of the money wants to limit the use of the funds and control spending via rules.

LOYALTY AND REWARD

The system allows for a loyalty and reward program add-on and management.

