

MOBIPAY

Mobipay Spain is a joint venture formed by all Spanish current mobile operators and 80% of the financial institutions. Mobipay's aim is to launch mobile commerce services in Spain by transforming the mobile handset into a user-friendly, flexible and safer means of payments. Mobipay services will allow subscribers to perform a variety of face-to-face and remote financial transactions using their current mobile phones, such as bill payments, Internet purchases and taxi payments.

The Challenge

Mobipay's mobile payment solution is based on a co-operative business model integrating mobile operators and financial institutions, thus becoming the first co-operation between companies from different sectors.

The collaborative model offers community builders the flexibility to determine their local business and revenue model. Cooperation favors expertise leverage and reaching larger audiences for services. In addition, it enables the establishment of a single technology standard for mobile payment services avoiding the fragmentation of multiple technologies and platforms.

To put this business model in place and link all parties involved, a business and technology partner with expertise in both telecom and financial sectors was required. The solution needed to be widely accepted and tested, and compliant with local financial regulations. Other important criteria were scalability for rapid growth, flexibility to create environments to incorporate new services channels, and modularity to admit new solutions.

Mobipay's plans are to expand with this business model internationally by using the subsidiaries of its parties in countries where they already have presence.

The Solution

Atos Origin's business expertise in telecommunication, finance, IT, business continuity, and managed services represented the strategic business knowledge mixture needed by such an ambitious project. Mobipay's solution is composed by a combination of products and services.

Atos Origin is performing the following activities:

- Telcofinance performs the real-time transaction routing interacting with banks, payment processors, merchants and mobile network operators. The system is designed to process, validate and route authorization requests for transactions against credit/debit cards, virtual wallets, billing systems, etc.
- Integration of all payment processors and operators into a single platform
- Systems Integration: SMS/USSD messaging systems, transaction router and optimization of existing
- infrastructures
- Managed Services: Atos Origin is outsourcing the business processes and infrastructure
- Consultancy in USSD messaging implementation
- Atos Origin's USSD Gateway used to create testing environments
- Consultancy for Mobipay International on the expansion of the service worldwide
- Design and implementation of a transaction rating engine.

The Benefits

Mobipay's services represent the best way to get subscribers familiar and comfortable with new services which will facilitate the introduction of 2,5 and 3 G in several markets, in the future.

Key benefits for Mobipay include:

- Lower costs and reduced risk: Mobipay can trust its process to a reliable partner who helps them to save resources.
- Seamless Integration: a quick and easy integration of all partners involved in the model
- Security: the solution has been designed for end-to-end control in the transactions. USSD messaging supports secure sensitive information delivery.