



iPay

ENERGY & PAYMENT SOLUTIONS

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Vending: Prepaid Electricity & Gas

The BizSwitch platform facilitates the sale of prepaid electricity and gas tokens for keypad, Eprom-key, card-based and smart prepayment meters.

iPay, a South African based transaction switching company, is a leading global service and solution provider to vendors of prepaid electricity and gas.

iPay's SAAS (Software As A Service) offering is based on its BizSwitch transaction switching platform. Any customer wishing to run a prepaid electricity or gas vending business can leave the hosting and managing of the technology to iPay, allowing the customer to concentrate their resources on other aspects of the business. BizSwitch's proven and trusted technology provides a secure, fast and easy-to-use vending medium by which public and private utilities, municipalities and independent vendors are able to provide consumers with convenient access to prepaid electricity and gas. The system is used by over 60 utilities and vending companies in more than 30 countries. More than 6 million prepaid electricity tokens are vended via BizSwitch on a monthly basis in South Africa alone. iPay's Systems have attained the PCI DSS level 1 security certification.

Utilities are increasingly relying on retailers, third parties and dedicated service providers to help simplify and secure their revenue collection processes. The BizSwitch platform is the perfect technology for such parties to manage their vending business, thereby improving the utility's revenue collection.

In addition to vending prepaid electricity and gas, an advanced meter management system can be combined on the same BizSwitch platform. Related products such as prepaid airtime, bill payment, credit/debit card support, mobile wallet support, ticketing and advertising can also be combined on the same platform to enhance the convenience to the vendor and consumer.

HOW DOES IT WORK?

BizSwitch can receive a token sale request from a number of different channels, process it, and then translate the request to an appropriate protocol for one of a number of supported prepaid electricity management systems. A sales request can be received via a number of different dedicated channels, including point of sale (POS) devices for vendors, and mobile telephones and websites for direct delivery to the consumer. Software for these channels is provided by iPay.

POS solutions include stand-alone portable GPRS terminals, Android devices such as tablets, PC's and mobile telephones via SMS. Other vending clients available from third parties include retail terminals (e.g. paypoints at supermarket tills), bank ATM's, self-service kiosks and web-based interfaces. Access to the service from the sale client is via TCP/IP. Pre-printed vouchers are also available in a range of denominations and can be redeemed for prepaid electricity tokens via web or SMS in areas with poor network communications.

BizSwitch contains a host of retail management and monitoring tools to smoothly manage aspects like security, user and terminal authentication, credit limits, security deposits, etc. Vendors can be managed on a prepaid or credit basis.

Web sites and all application software can be custom- branded with the service provider's own corporate identity, thereby further enhancing the consumer's experience of service delivery.

The BizSwitch SAAS offering includes the hosting of BizSwitch, it's databases and it's web sites in a secure off-site environment made available securely and reliably via the Internet.

iPay's customers are provided with all the necessary tools and skills to operate and manage the system from anywhere. 24 hour electronic and telephonic support is provided.

WHAT METER MANAGEMENT SYSTEMS / PROTOCOLS ARE SUPPORTED?

- BizSwitch Meter Management
- Itron 3E
- ItronTaleXus® Vending Interface
- Landis and Gyr E-Vend
- Hexing Powernet
- Cigicell Frontier
- Itron Eclipse™ IOL
- NRS XmiVend - v2.11
- and many others...

WHAT HARDWARE IS SUPPORTED?

iPay recognizes that many customers have particular POS hardware requirements and has therefore released vending software for a number of POS terminals, including:

- Any Android (v4.0 or above) device, e.g. Android POS, Android tablet or Android smart phone with a bluetooth printer
- HP Thin Client T510 - www.hp.com
- Any PC using Windows or Linux as operating system
- Spectra Creon, 2008 model or newer - www.spectratech.com
- Banksys/Atos Xenta & Xentissimo - www.banksys.com

WHAT FUNCTIONALITY IS PROVIDED?

Functionality available to a vendor via a POS device includes:

- Secure logon via SSL and username, password
- Supervisor vs. standard Operator role
- Choice of which GPRS network to use at logon time
- Diagnostics in case of connectivity issues
- Prepaid airtime/electricity/gas vending
- Shift and Bank batches
- Many reports: sales, account statement, shift batches
- Deposit notification for account topups
- Automatic updates to the POS software as they become available.

On selected POS devices, functionality includes:

- Offline token generation support (TaleXus® Key meters only)
- Add, delete, disable and/or rename users and passwords
- Customize airtime retail price and availability.

Functionality available to a management/operations team, via a website, includes:

Vendor Management: users, terminals and prepaid accounts.

Terminal Management: enabling software updates for various terminals.

Voucher Management: adding new voucher types, formats and suppliers.

Pricing Management: discounts for each retailer and token type combination.

Agent Management: assign sales agents to vendors. Automatically calculate the agent's commissions based on sales.

Vendor Group Management: manage a number of vendors as a group.

Designated users of the group have access to their own limited web application to view/manage the vendors in the group.

Account Management: manage vendors' virtual bank account, including deposit confirmations, transfers and adjustments.

Importing of voucher stock via a secure PGP process

– the importer never sees the voucher codes.

Reports: 15 standard reports and as many customized reports as you could wish for.



POS terminals

Retail Administration - Mozilla Firefox
Retail Administration
 https://test.bizswitch.net:8443/realadm/secure/retailerapp/retailerapp.html
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Retail Administration
 Log off session
 Change user/session
 Logout

>> Retailer Sales Report
 Use the drop down list below to filter the summary by Date and/or retailer. By Default, totals transactions for all retailers are shown.

Filter by Date: [Month] [Year] Filter by Retailer: [Retailer Name]
 Filter by: [Filter Type] [Filter Value]

Category	Item	Quantity	Unit Price	Total Price
Retailer	Cardless Device	100	\$100.00	\$10,000.00
	Cardless Device	100	\$100.00	\$10,000.00
	Transfer Funds	100	\$100.00	\$10,000.00
	Transfer Funds	100	\$100.00	\$10,000.00
Retailer Charges	Cardless Device	100	\$100.00	\$10,000.00
	Cardless Device	100	\$100.00	\$10,000.00
	Transfer Funds	100	\$100.00	\$10,000.00
	Transfer Funds	100	\$100.00	\$10,000.00
Totals	400	\$40,000.00	\$40,000.00	

Items: 2007 \$194,148.00 \$1,982,956.00

Retail Administration Sales Report with break down of debt collection, free tokens and fixed fees.