

# The Complete Electronic Prepay Solution

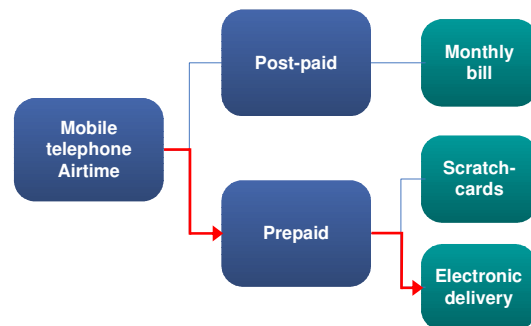


SimDex PrePay provides electronic refill of prepaid mobile airtime and delivery of digital content through various channels. SimDex offers both transaction services and software solutions to mobile operators and retailers.

The company was established in 2000 by Nýherji Ltd., one of Iceland's leading IT companies. SimDex is one of few companies in Europe that specializes in electronic prepay software and services. The SimDex solution is based on technology from IBM.

## Electronic Delivery of Prepaid Mobile Airtime

The majority of mobile phone users pay for a specific usage in advance. Such prepay of mobile airtime has traditionally been delivered with scratch-cards. The SimDex PrePay solution eliminates the need for these cards by introducing electronic delivery to retail outlets and other sales channels.



## End-to-End Solution for Operators and Retailers

SimDex acts as an intermediary between mobile operators and retailers allowing electronic distribution of prepaid mobile credit to the market.

Product delivery can be through existing infrastructure, such as cash registers or POS terminals. Other possible channels include self-service kiosks, ATM machines, Internet and mobile phones.

SimDex PrePay also opens up opportunities for selling various other prepaid products through terminals in retail stores. Possible prepay products include:

- Mobile airtime
- Long distance airtime
- Mobile content (games, ring-tones, etc.)
- Tickets (bus, train, theatre, concerts, etc.)
- Lottery and lotto



## Various Product Delivery Options

Products are distributed on demand via batch or by real-time transfer to the point of sale terminals. Terminals can optionally download stock to sell without being connected to a network. SimDex can handle delivery via a range of media, such as printed vouchers or tickets, rechargeable smartcards and other stored value devices.



The customer has two options when buying mobile airtime:

**e-Voucher**

The terminal prints out paper voucher which contains a 12 digit pin number. The customer then uses this pin to topup a mobile airtime account.

**e-Topup**

The customer provides a mobile number and the account is topped up automatically. The terminal prints out a receipt and customer receives SMS topup notification.

## Cost Savings and Increased Sales

SimDex PrePay brings in benefits for both retailers and mobile operators or other such providers of goods that can be distributed electronically.

### Value proposition to retailers:

- Zero stock requirements
- No lost sales due to out-of-stock
- Improved cash flow
- Prevents fraud and theft
- Up-to-date information on sales
- Chance to sell new products

### Value proposition to operators:

- Cost savings over scratch cards
- Secure and efficient delivery
- Flexible product offering
- Increased access to customers
- Higher sales
- Up-to-date information on sales

## The SimDex Services

SimDex offers its PrePay services to operators, retailers and wholesale distributors. Markets worldwide are targeted through local partners or franchisees that are offered access to the SimDex PrePay system and software.

For further information please contact:

Agnar Jón Ágústsson  
 Managing Director  
 email: agnar@simdex.is  
 Direct: +354 569 7828  
 Mobile: +354 896 8519

Viktor J. Vigfússon  
 Operational Director  
 email: viktor@simdex.is  
 Direct: +354 569 7527  
 Mobile: +354 898 9817