

Micropayments are perfect to generate revenue. Since the start of offering webbased content many other possibilities to pay small amounts have emerged. The European penetration of mobile phones is over a 100%. The mobile phone has become a commodity product in today's life and is considered efficient and trustworthy around the world. Micropayments via a mobile are the ideal way to deal with small payments. and is an accessible, safe and fast way of paying for any form of content.

## A changing world

More and more organizations often use mobile or internet payment when offering a service, information or mobile content. This can be webcontent such as logo's, ring-tones etc but in increasing matter also small services such as payment of software drinks from machines and even payment of a toilet visit. Making these small amounts payable via mobile is for many organizations a way to limit the presence of cash money on location, no matter how small the amount. Additionally interactive payment guarantees payment of the amount due. For your customers, mobile payments are ideal as this does not require them to always have pocket change at hand.

MCXess' payment solutions are custom made solutions to make small content payable either by using text messages or a telephone or a mobile phone supported by an IVR (Interactive Voice Response) platform.

MCXess' payment solutions make it possible to increase turnover without increasing costs and risks of default.



## Did I pay?

Payment via a Premium Rate Service number with an IVR platform enables customers to pay for content. Directing your customer through the automatic IVR against a cost per call or per minute can also complete payment of content. Since the customer is cruising through the IVR, opting for different options, your customer hardly notices he is actually paying for content. Interactive payment methods offer you a broad range of possibilities. Many of these payment methods are easy to implement requiring fairly little or in some cases, no technical knowledge. Additionally interactive payment reduces employee costs. Often micro payments do not require an exhausted financial administration nor a dedicated financial resource. It limits the amount of invoices as well as default in financial management. Interactive payment immediately improves the efficiency for organizations when offering small content to customers.

## The best content for the best payment method

Using an IVR platform is always supported by a paid service number. Dependant on the type of content or service offered. For offering a service, such as advice via phone, companies often choose a pay per minute facility. Pay per minute enables you to finalize a complete flexible payment or to create intelligent facilities such as site access during a phone call.

MCXess is a Communication Integrator.

Realizing global coverage by combining Multi Channel access with Hosted High-end Telecom Services.

Offering solutions to increase customer contacts, globalizing target groups as well as for improving efficiency in front offices eventually creating the customer experience.

Your visitor receives a phone number and a payment code on his screen. By dialling the provided phone number and after entering the payment code your customer starts the payment process. Dependant on the total amount due your customer will stay on the line as long as required to complete the payment. Naturally this is dependant on the costs per minute as charged for the service number.

Contrary to a pay per minute solution, there is a pay per call solution. Often used when offering a service or product, which has a fixed price and thus requires only one call from the customer in order to receive. Pay per call enables you to finalize payment of a fixed amount. Your visitor receives a phone number and a payment code on his/her screen. By dialling the provided Phone number the amount will be charged to the customer, the amount is dependant on the tariff which is charged for the service number. After entering the payment code your customer completed the payment.

### Pay per text message

Text Messaging today, has multiple purposes. Starting as a true communication and information channel, text messaging grew to much more. Payment per Text Message entails your customers being able to pay via Text Messaging by having them send a text message to a pre-defined short code . Often used in situations where digital and interactive products are offered such as ringtones, logos or wallpapers for mobile devices, payment via text message creates a direct interaction between the offering party and recipient. Once the customer has sent the text message the MCXess platform automatically sends a text message backcharging the specific amount. The main advantage of this payment solution is that you are capable of generating revenue on a regular basis when offering a subscription service to your customers.

### Welcome to the world of interactive micropayment

MCXess offers Interactive Payment Solutions with high accessibility. Our IVR platform can be custom made based on your target group and your product. This effectively results in an organization friendly and customer friendly solution which is focused on increasing efficiency, revenue and service. With an international accessibility through your website, our Payment Solutions are designed with the uniqueness to be accessible internationally. In any branch and for any product, interactive payment solutions are safe, fast and anonymous. Interactive payment contributes to the accessibility and quality of service of your organization. From a marketing perspective interactive payment methods position your image or brand as one that is innovative and customer friendly.

