

Sicap and Wincor Nixdorf Unveil New ATM Mobile Money Solutions

BARCELONA, Spain - (BUSINESS WIRE) - **Today at the Mobile World Congress 2010, Sicap, the Swisscom owned mobile solutions pioneer, and Wincor Nixdorf, the leading Automated Teller Machine (ATM) manufacturer and IT solutions provider to the retail banking sector, have unveiled ATMs specially designed for unprecedented mobile money services, including cash-in / cash-out transfer facilities. Jointly designed and developed by Sicap and Wincor Nixdorf to install in retail outlets or offsite prime locations, the machines are set to kick-start the usage of ATMs for mobile network operators and mark an important evolution in how mobile customers interact with their operator.**

"Being first to market with an m-transaction ATM confirms our pioneering spirit, our server-side expertise and our ability to deliver user-friendly services in their regional context. We are proud to partner with Wincor Nixdorf as a reputed leader in ATM technologies to achieve this." said Jurgen Samuel, Sicap CEO.

Mr. Stefan Auerbach - Executive Vice President of Wincor Nixdorf Banking added that "mobile money solutions powered by Wincor Nixdorf financial services expertise will give operators a clear competitive advantage and customers a consistent and worthwhile service experience. With its expertise in the network operator market, Sicap is an ideal partner for Wincor Nixdorf to expand our successful multi channel software approach to the benefit of mobile carriers."

The ATMs have initially been configured for three high-demand solutions: mobile cash remittance, cash topup and self-service subscription management. Sicap and Wincor Nixdorf have jointly pioneered the design and development of the three solutions whereby Wincor Nixdorf manufactures the ATMs and their server-based software, while Sicap architects and implements the service to the operator environment.

Cash Remittance The Sicap and Wincor Nixdorf *Cash Remittance* ATM solution offers mobile phone users easy cash in/cash-out transfers. The sender simply enters the phone number of the recipient and a security PIN on the touch screen and inserts the amount into the ATM. The recipient can withdraw the money from any participating ATM.

The ATM *Cash Remittance* solution responds to strong demand in markets where mobile phone accounts largely outnumber bank accounts. The convenience factor is a clear benefit compared to traditional over-the-counter money transfer mechanisms, and attractive commission charges mean that even low-denomination person-to-person transactions are feasible.

Cash Topup The brand-new Sicap and Wincor Nixdorf *Cash Topup* ATM solution reduces operators prepaid reload commissions down to zero. Any user can top up a mobile account balance simply by inserting cash into the specially designed, operator-branded ATM. The Sicap server updates the mobile

account in the operator's billing system and any m-wallet server, without the need to involve a banking or ATM network infrastructure.

Self-Service Kiosk The Sicap and Wincor Nixdorf *Self-Service Kiosk* ATM solution provides touch screen access to accounts, allowing mobile customers to manage their own subscription, mobile device and their accompanying services. The kiosk automates routine shop operations and can be customised according to regional market specificities. Installed in operator retail outlets or any other indoor, outdoor or offsite prime location, the touch screen menus can offer services such as prepaid top ups, cash payment of phone bills, money remittance, Value Added Service discovery, promotions and device configuration. The subscriber may request direct assistance from retail staff or remote assistance via a link to customer care agents.

About Sicap Sicap is one of the world's leading providers of customised mobile software solutions in the areas of communications and charging. Sicap technology empowers mobile operators to deliver a superior end-user experience, while maximising new revenue streams and reducing operating costs. Sicap develops and implements solutions comprising convergent charging and rating, mobile payment, network services and messaging. These solutions are used by more than 90 operators, serving more than 550 million end-users world-wide. For more information, visit www.sicap.com

About Wincor Nixdorf Wincor Nixdorf is one of the world's leading providers of IT solutions and services to retailers and retail banks. Their extensive portfolio is centered around optimising business processes at banks and retail companies. It is aimed mainly at cutting costs and complexity and improving service to the end customer. They leverage know-how from their core business with banks and retailers to diversify into related sectors. These include postal and lottery companies and hospitality and service station chain operators. Wincor Nixdorf has a presence in about 100 countries, with its own subsidiary companies in 41 of these. For more information, visit www.wincor-nixdorf.com

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