

# Mobile payment with eGIPT

## Problem

- There is a growing demand for mobile payment of consumer services like concert tickets, sport news etc.
- The payment system should have a high availability and performance
- It should be fast, easy and secure to use
- It should be flexible and easy to integrate into an existing IT infrastructure
- It should be easy to integrate new payment methods
- It should not depend on any underlying network or payment technology

# Mobile payment with eGIPT



## Solution

- Reliable online high performance authentication, authorization and accounting platform
- Based on widely accepted standards like SOAP, WSDL
- Integrates homogeneously into a given IT infrastructure
- Built-in workflow engine for the customization of payment processes
- Uses secure transaction technologies both in terms of reliability and security
- Ready for future requirements and technologies due to its scalable and extensible nature
- Web based administration and configuration

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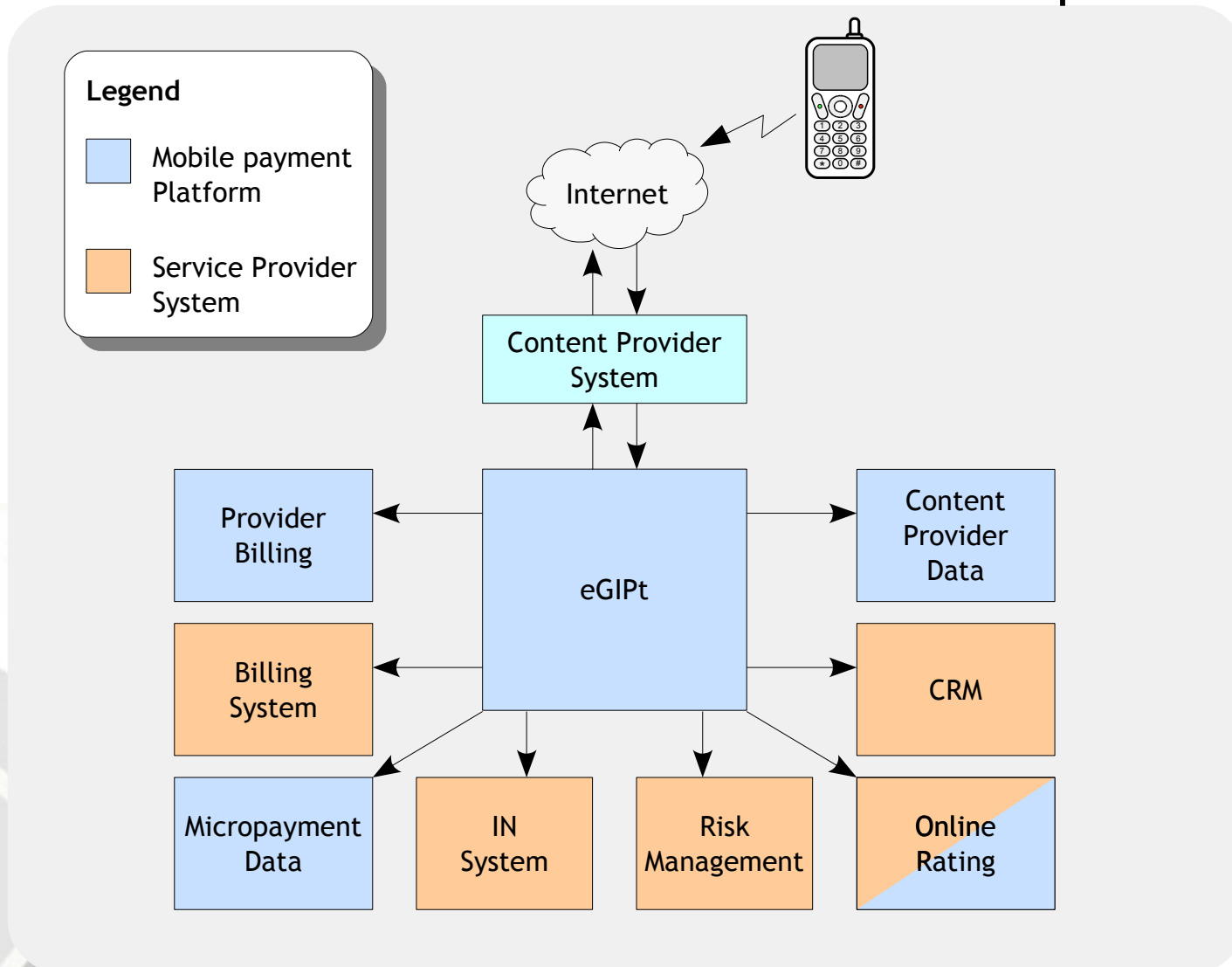


## Benefits

- Reduced TCO due to easy administration and reduced hardware requirements
- Fast development of new payment processes leads to short time-to-market
- Hot deployment of new payment processes leads to high service availability
- Usage of existing infrastructure leads to low investment costs
- High performance workflow engine ensures fastest processing of payment requests

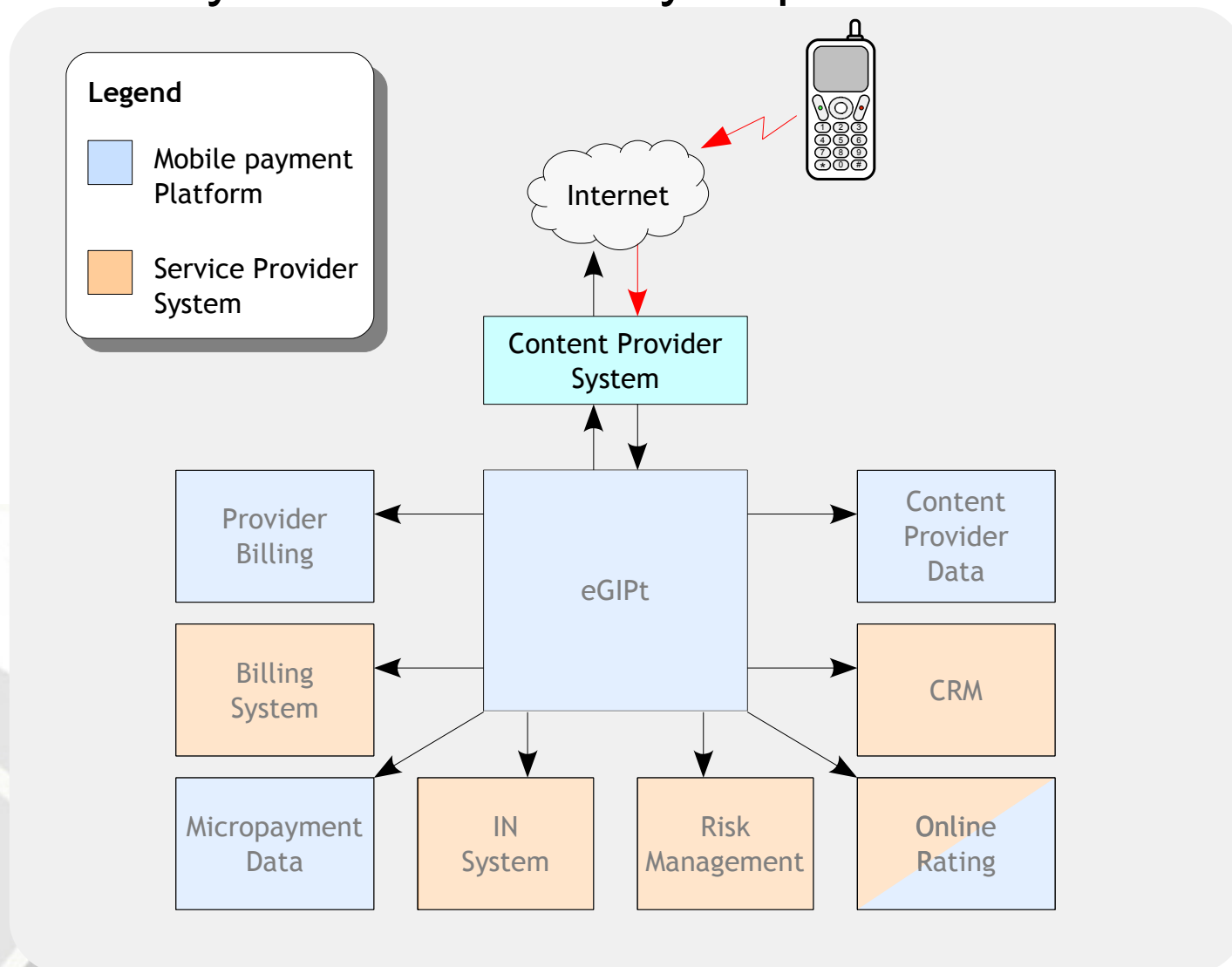
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- **Scenario:** Content selling through external content provider using the infrastructure of a telecommunication service provider



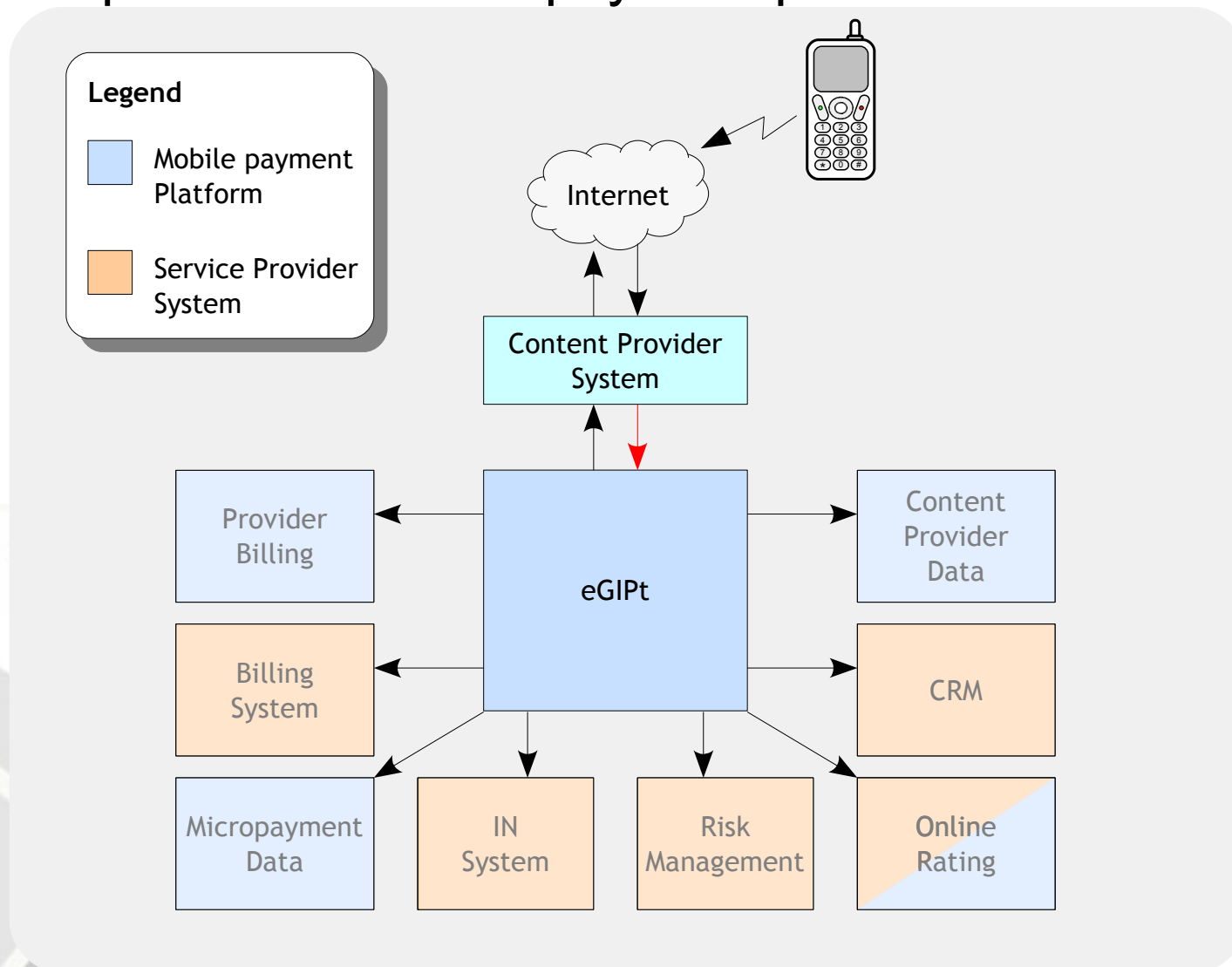
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- The mobile phone user browses the content hosted by the content provider. Finally he decides to buy a specific content.



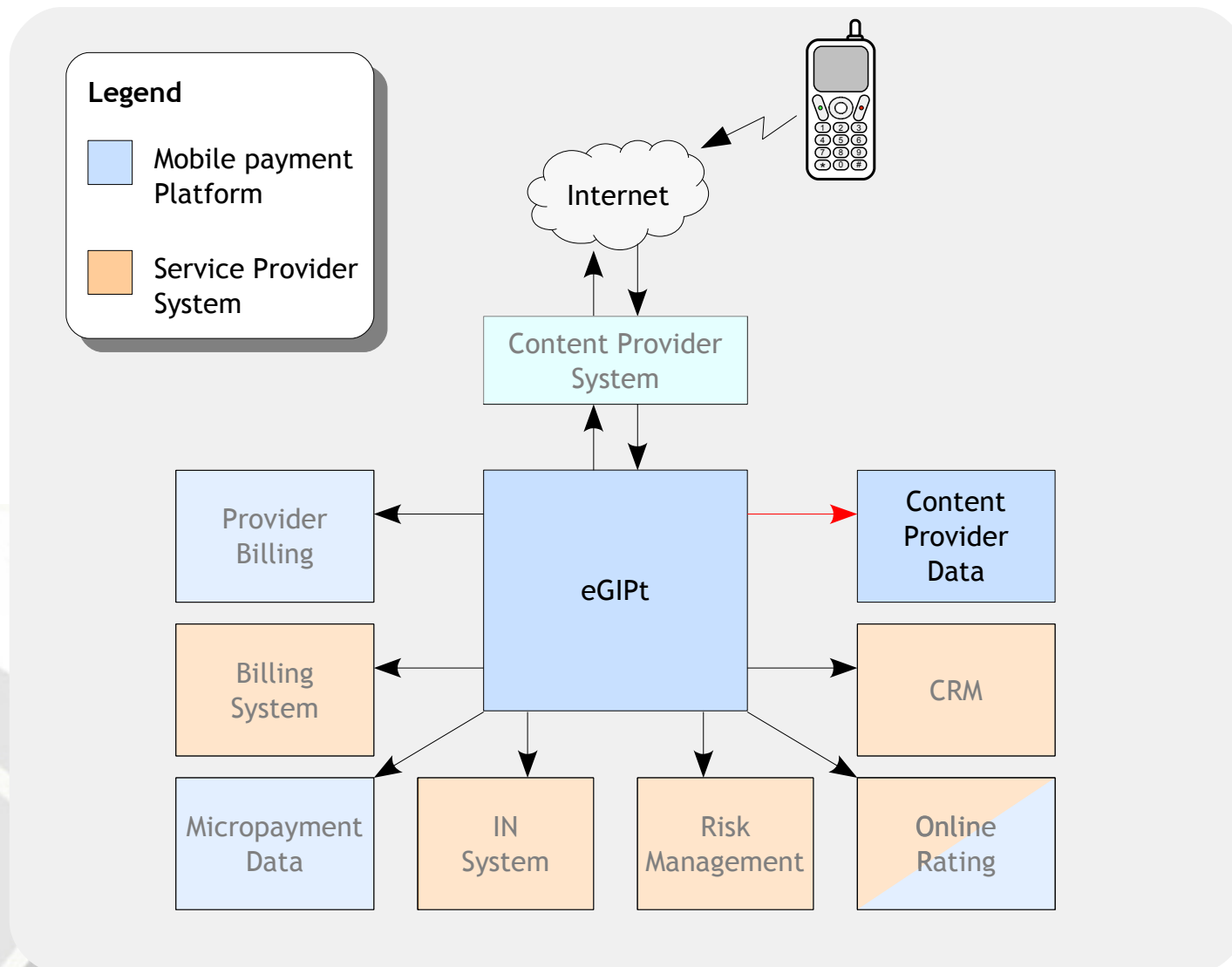
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- The content provider collects all necessary data and assembles a service request for the micropayment platform.



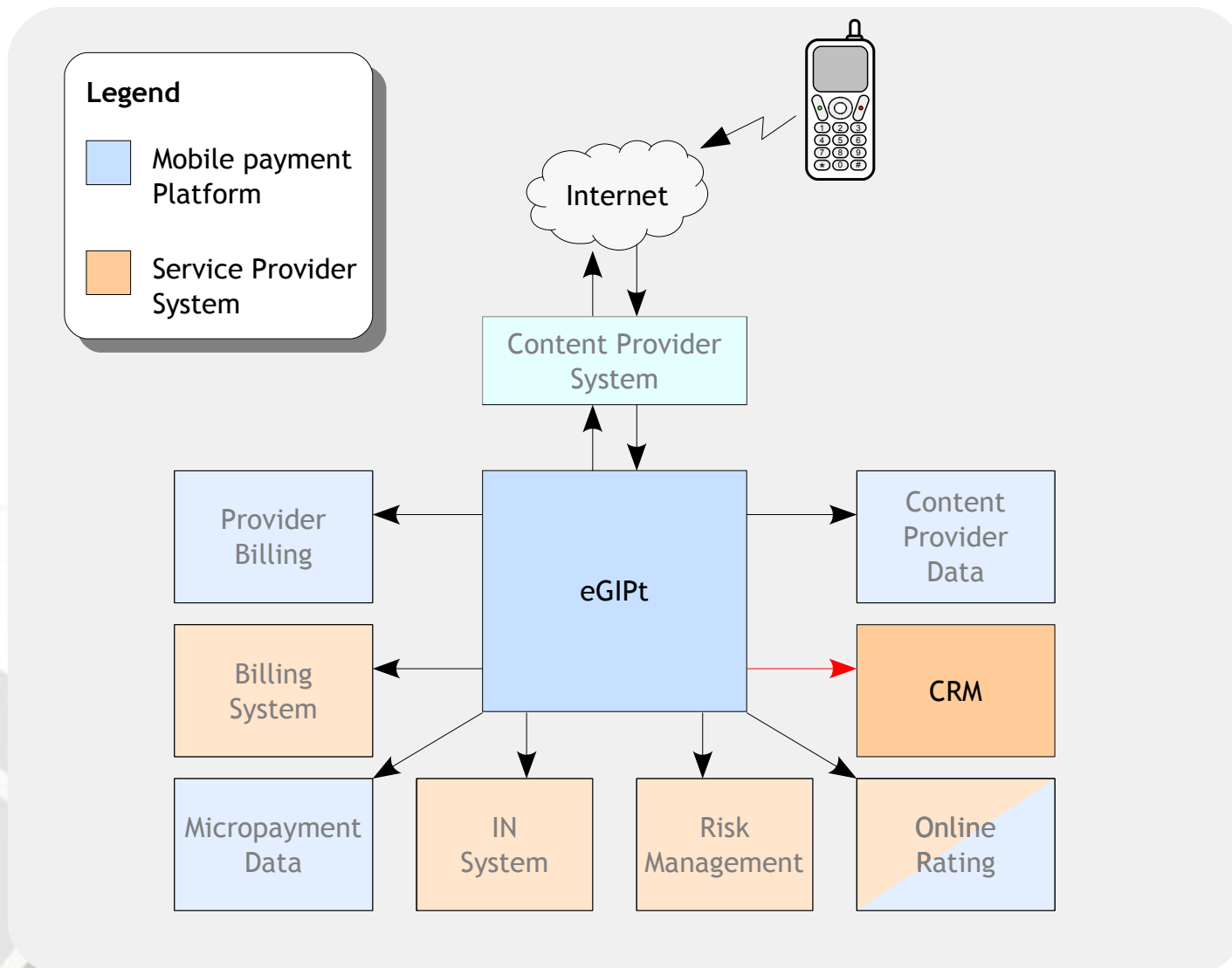
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- The first step is to verify the content provider authentication and authorization data.



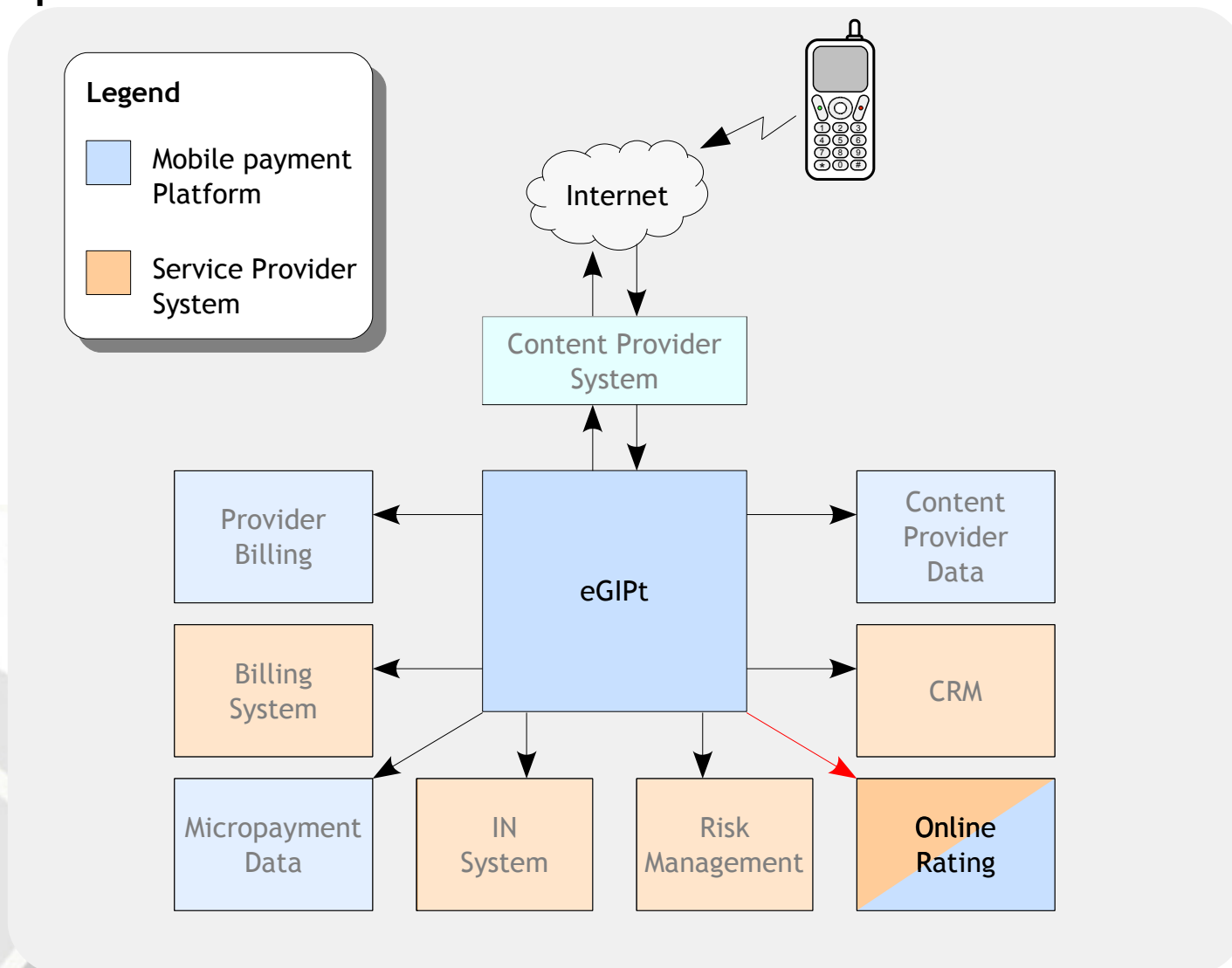
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- The next step is to verify the end user authentication and authorization data.



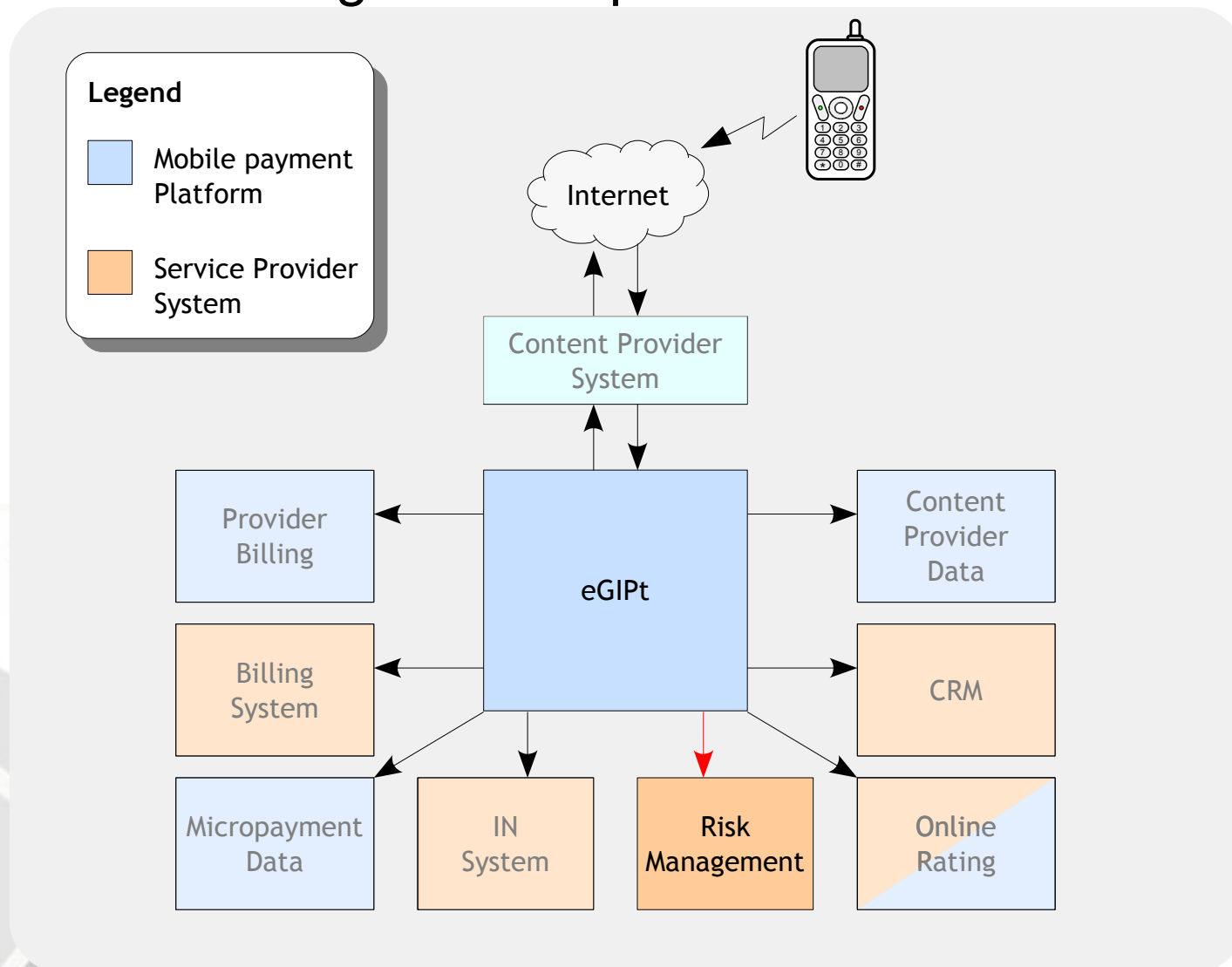
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- Now the content items are rated in order to have a total price for the next steps.



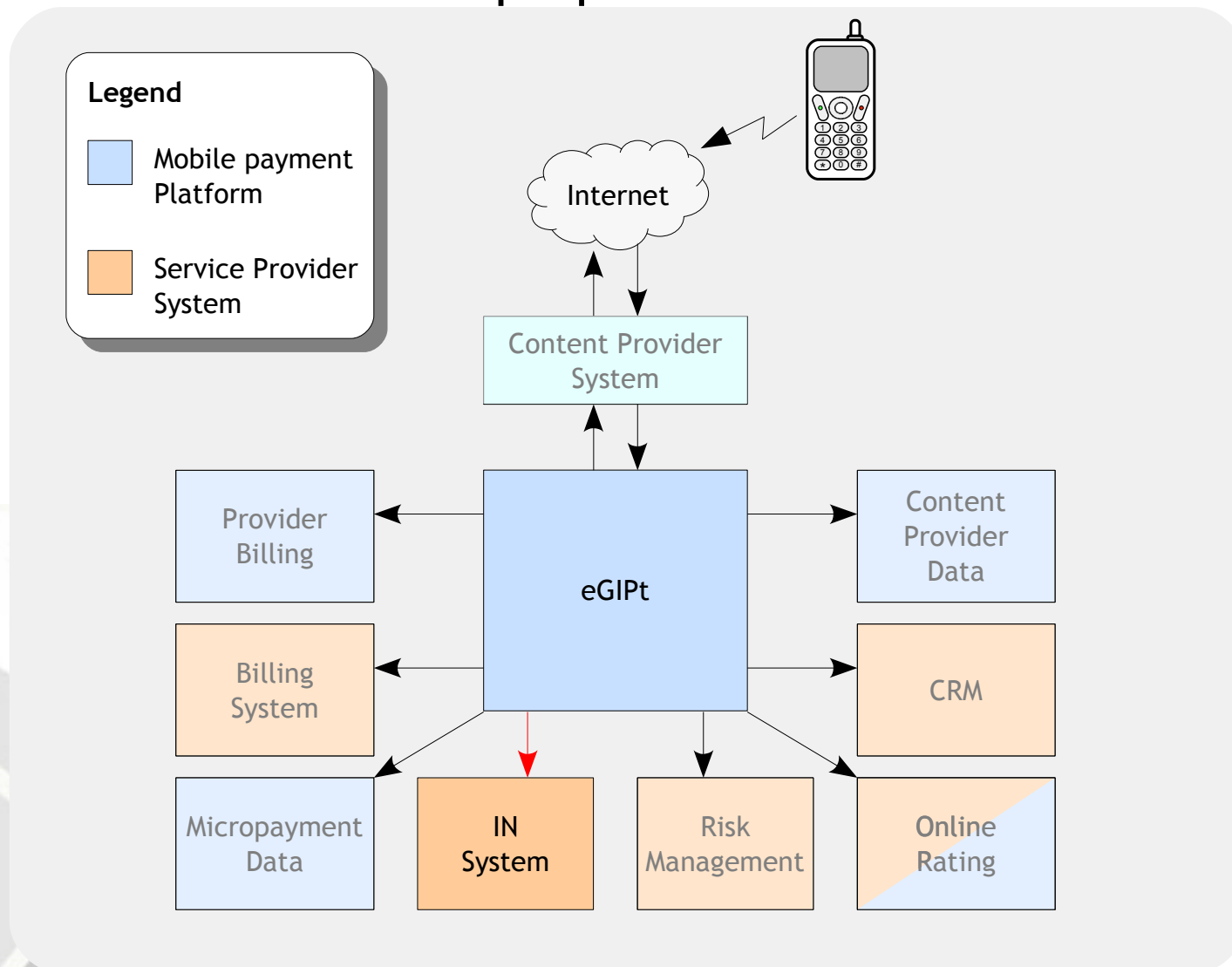
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- In order to minimize the risk of fraud, a risk management system can calculate a rating and accept or decline the whole transaction.



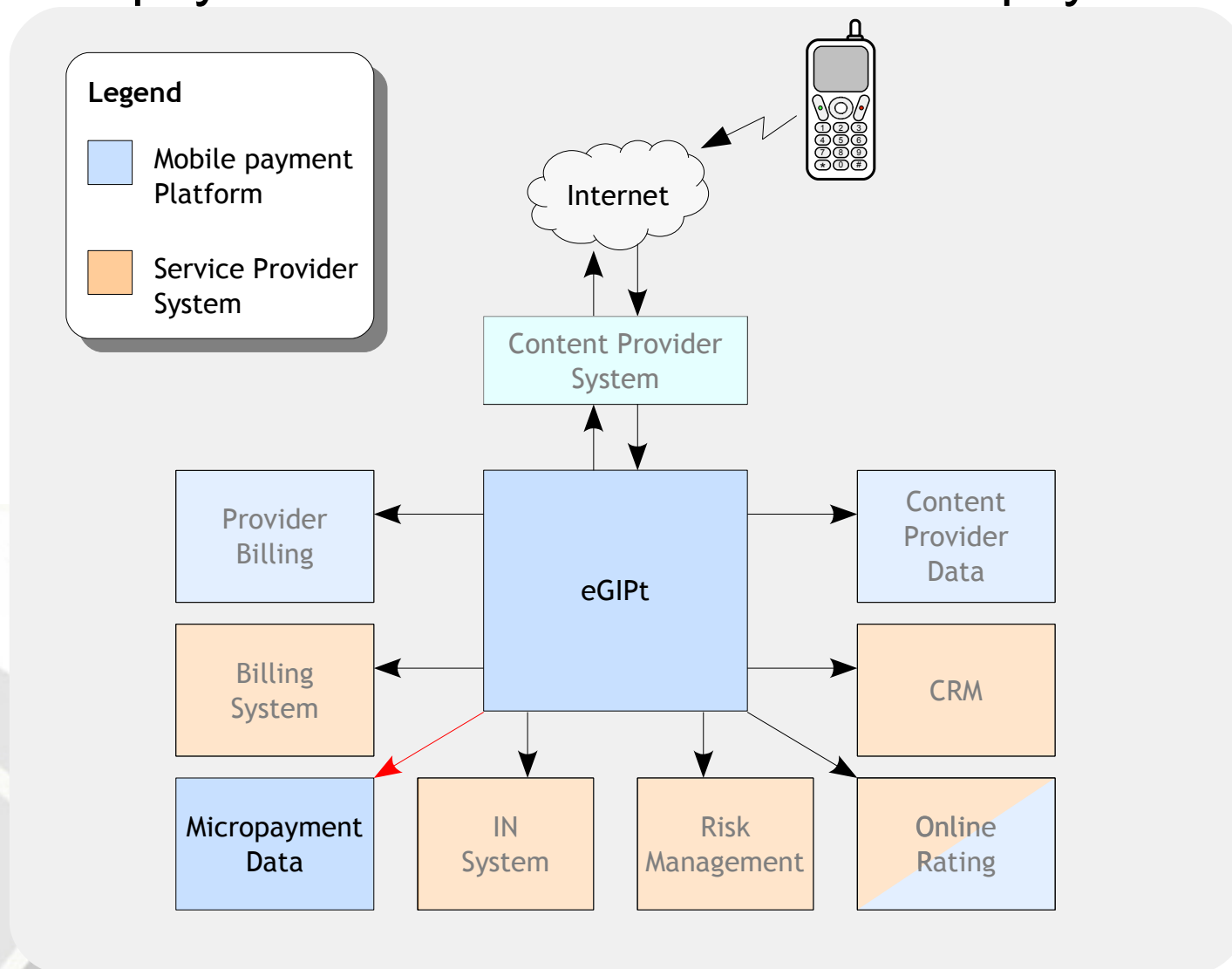
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- If the user has a prepaid mobile contract, the total price is subtracted online from his prepaid account.



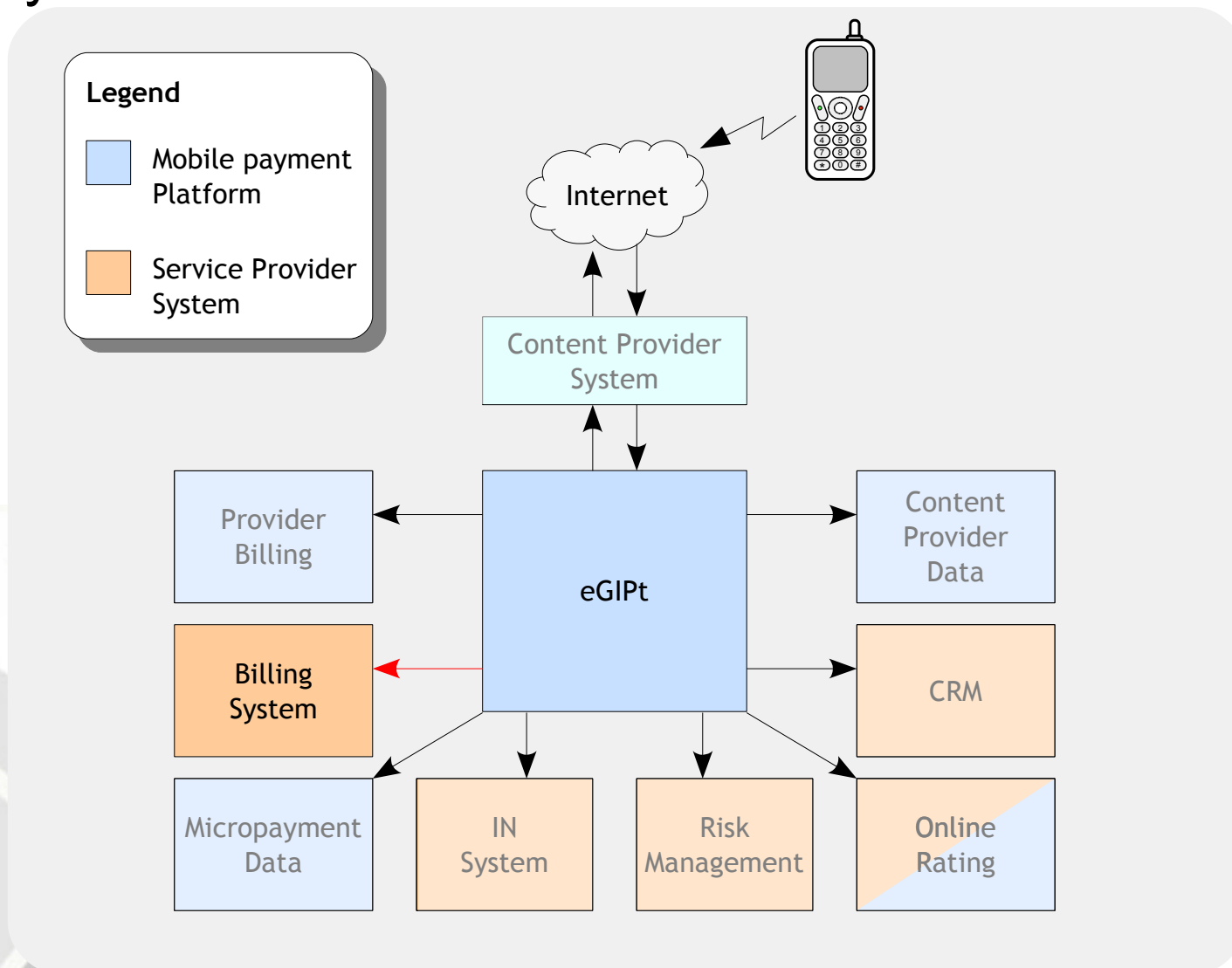
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- At this point the actual payment service is completed successfully. All relevant payment data is stored in the micropayment datastore.



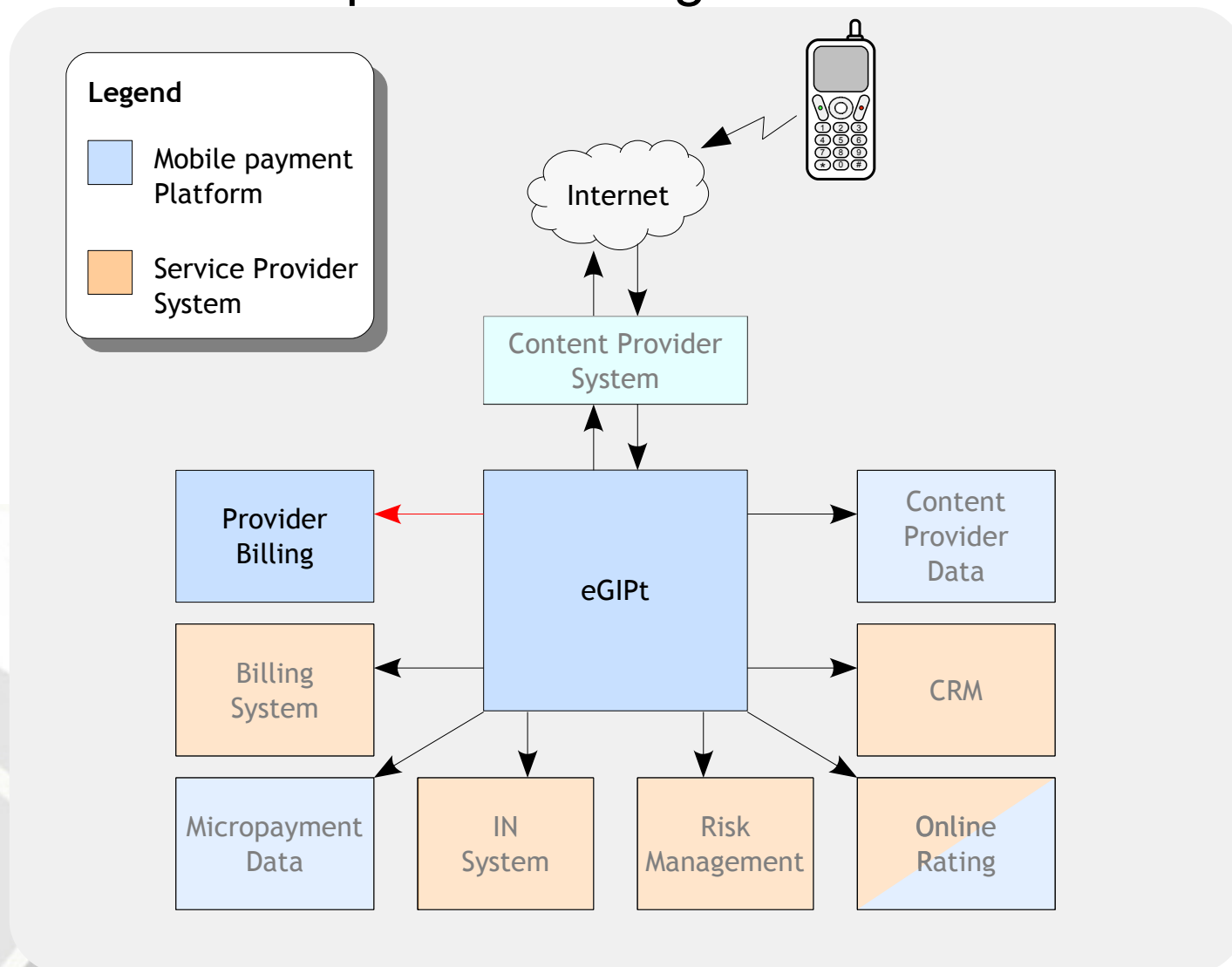
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- The next step is to assemble a billing record and send it to the billing system.



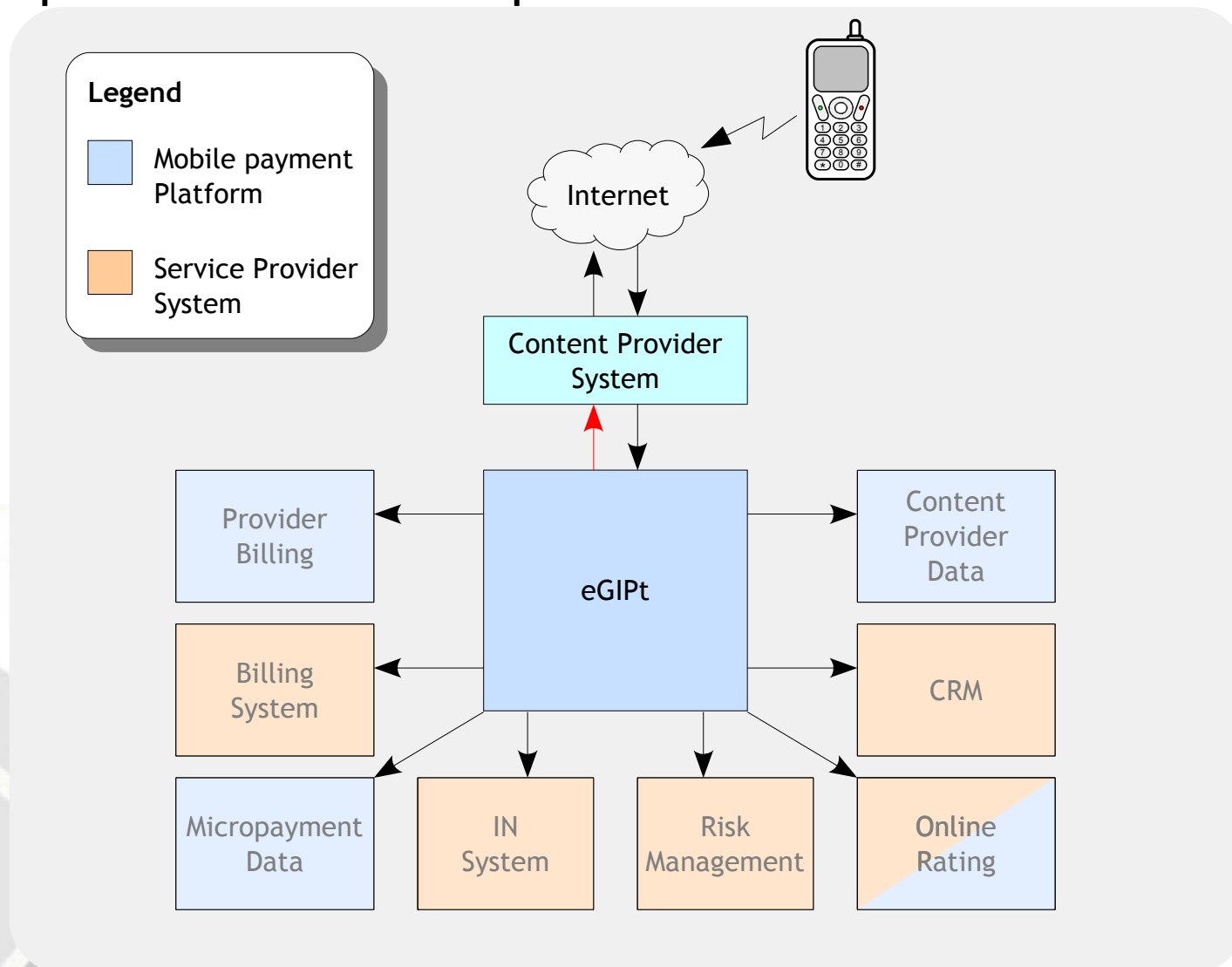
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- The last step in the process is the assembly of an appropriate billing record for the provider billing.



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- Now the micropayment platform can send a response to the content provider with a unique identification for the transaction.



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- If the payment request was successful, the content provider can ship the content to the end user.

