



# Baseline MNO Mobile Wallet



Mobile  
Wallet

Credit Card(s)

Bank Account(S)

Prepaid Account(s)

eMoney  
Account

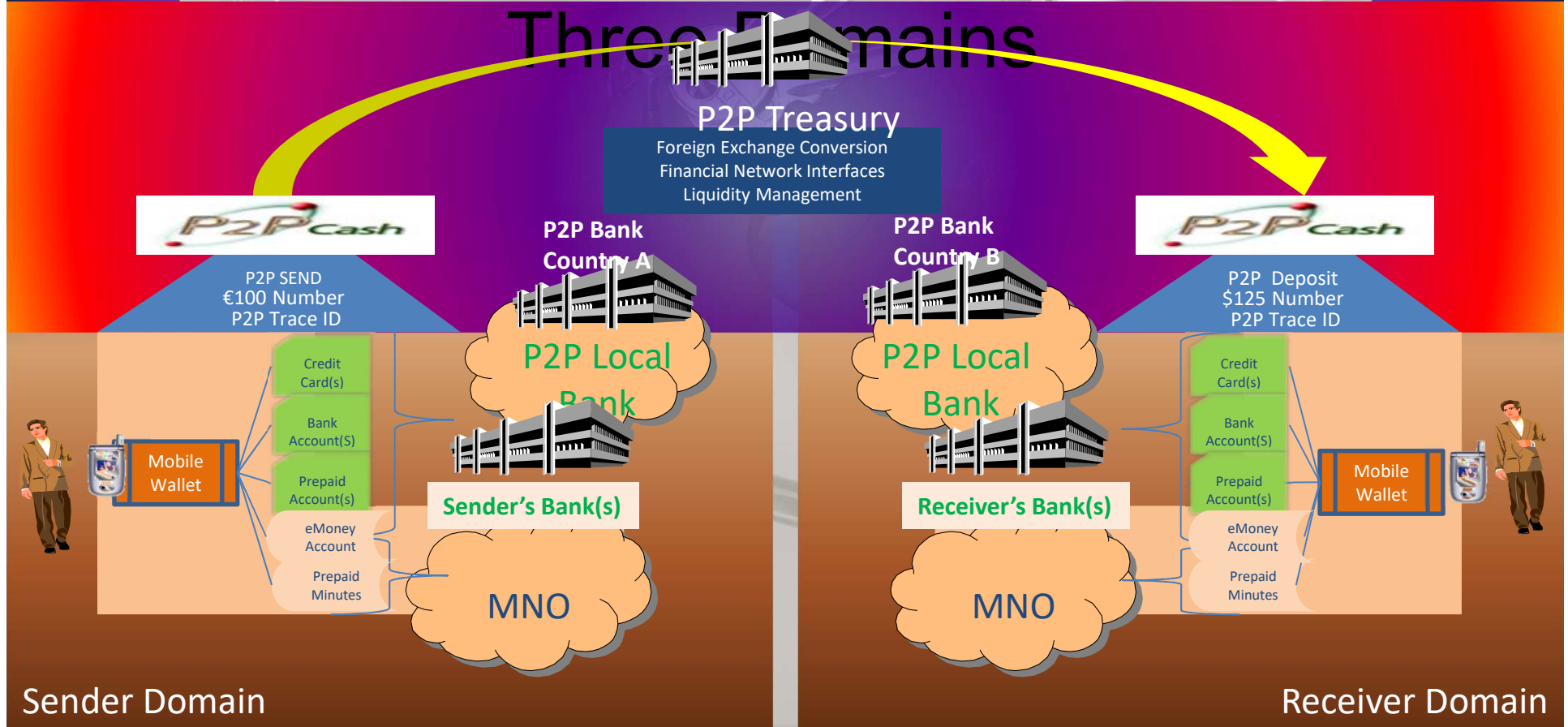
Prepaid  
Minutes



Issuing Bank(s)

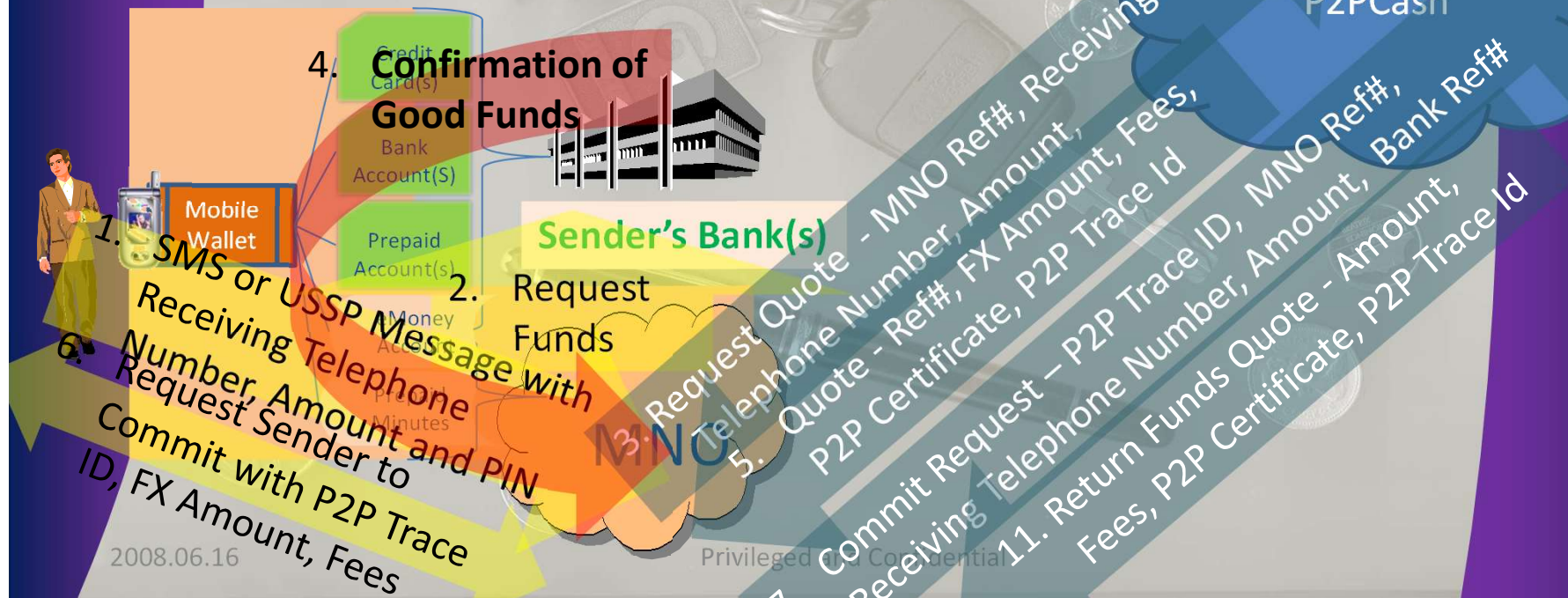
MNO

# P2P Architecture Includes Three Domains



# P2P Messaging Architecture Sender Domain

Subscriber has funds in an account and wishes to send money abroad





# P2P Messaging Architecture Receiver Domain

P2PCash

8. Funds available - P2P Trade ID, FX Amount, Receiving Telephone Number, Value Date, Maximum Time Lapse
10. Payment Advice - P2P Trace ID, Bank Ref#, Status (done, reverse)

Receiver's Bank(s)

MNO

Inform receiver via SMS of USSP with FX Amount and Request for Deposit instructions, MNO Ref#

Credit Card(s)

Bank Account(S)

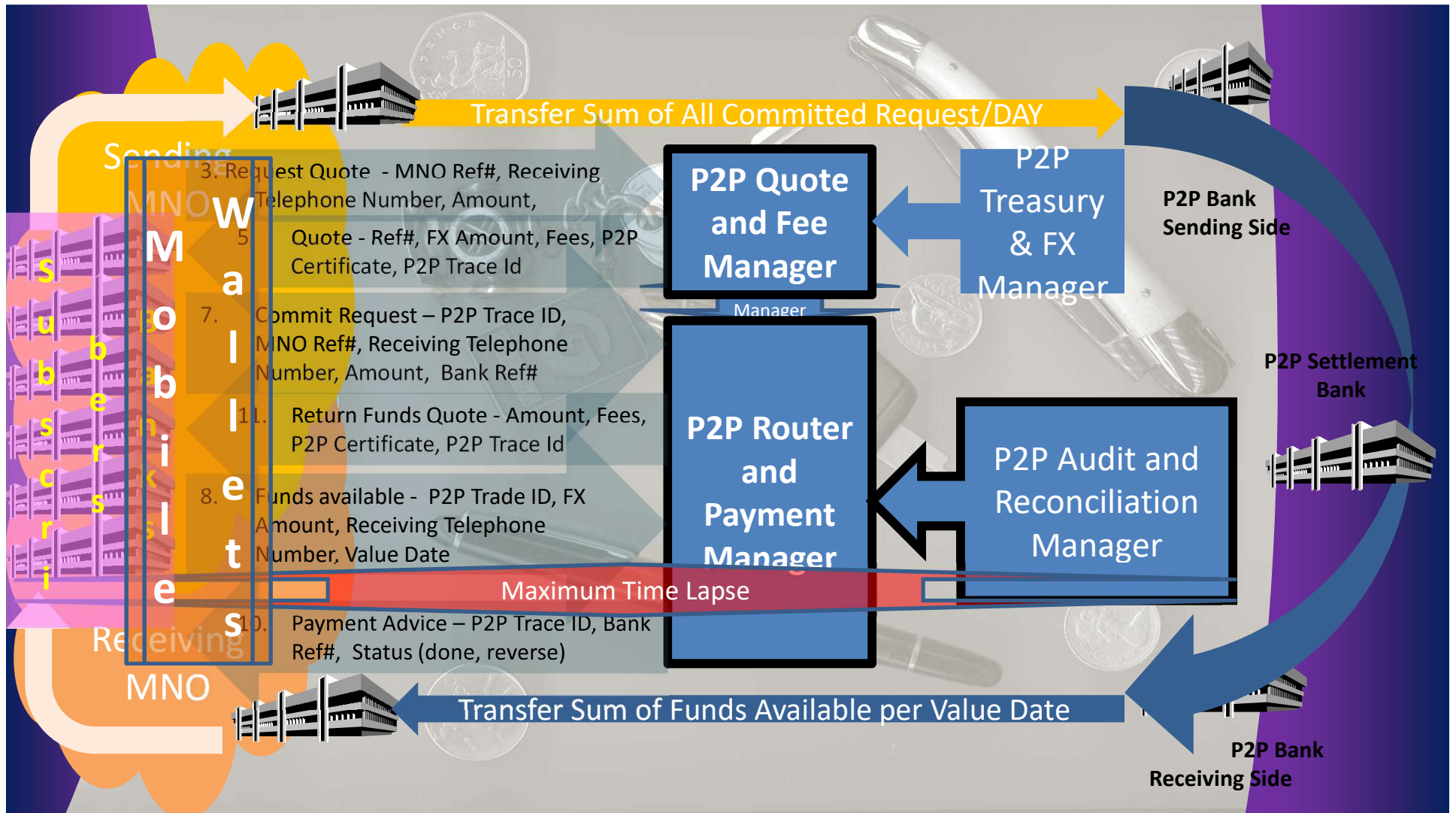
Prepaid Account(s)

Money account

Unpaid Minute

Mobile Wallet







## ***Subject Title***

- Bullets or  
Unbulleted text

**Highlight a forward thought  
Product innovation**