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# eWallet

The Freedom of a Cashless Future



# Take your payment options to the next level with BPC's SmartVista eWallet solution, a driver towards a cashless future

eWallets offer everything a physical wallet does, plus more. Simplifying and speeding up both online and offline payments, they offer the freedom of cash with the security and convenience of digital payments. It's no wonder that traditional payments like cash and cheques are rapidly morphing into digital payments.

A low barrier solution that boosts financial inclusivity, digital payments facilitated through eWallets will soon be the preferred in-store payment method - over 60% of the global population are set to have an eWallet by 2025. MSME merchants are using them, and associated tools, to digitise their businesses - as they're embraced by operators that include device manufacturers, banks, mobile network operators (MNOs), and retailers.



# Taking eWallets further than just mobile payments

Mobile payments are convenient (whether sending money to friends/family or buying goods), but there's so much more to eWallets than that. They make any type of payment easy and secure, and they can be combined with loyalty programmes and coupons to incentivise usage.

## How it works...

- SmartVista's eWallet is quickly and easily installed and deployed as either a standalone module or as part of a larger project.
- BPC can offer an eWallet solution within just a few weeks through SaaS.
- It can be used for any electronic payments, including sending and receiving funds, purchasing goods and services, bill payments, utility payments, and mobile top up.
- Consumers have a single eWallet that can store their cards, coupons, gift cards, and vouchers.
- Customers can then make digital payments with their eWallet, using payment acceptance options like POS, QR codes, and NFC.





# Key benefits of the eWallet

- › **Online control for all parameters: validity, type, access, top-up, limits**
- › **Digital or in branch/agency issuance**
- › **Full life cycle management**
- › **API/ web services integration**
- › **Supports various payment methods**
- › **One wallet for all digital assets**
- › **Instant transacting**

## Consumers...

Store all their digital value in one place  
Get access to a broad range of payment services  
Set their own preferences to control spending

## Merchants...

Can offer payment options convenient to their customers  
Get the ability to issue gift cards, vouchers, and discount cards  
Enjoy a simple, low cost payment option

## Operators...

Gain insight into consumer usage and behaviour  
Expand their offerings and broaden their customer base  
Boost ROI with a solution that's quick to install and deploy



# Power your transactions with BPC



Start benefiting from eWallets alone or as part of a broader technology platform and gain the potential to make the most of every transaction with the right tools and technology. It's one thing to use technology to power your transactions; it's another to harness its full potential.

BPC's experienced team understands exactly how to bridge real life and digital, and our technology is proven, consistent, and always forward-thinking.

# About BPC

Founded in 1996, BPC has transformed over the years to deliver innovative and best in class proven solutions which fit with today's consumer lifestyle when banking, shopping or moving in both urban and rural areas, bridging real life and the digital world. With 500+ customers across 140+ countries globally, BPC collaborates with all ecosystem players ranging from tier one banks to neobanks, Payment Service Providers (PSPs) to large processors, ecommerce giants to start-up merchants, and government bodies to local hail riding companies. BPC's SmartVista suite comprises cutting-edge banking, commerce and mobility solutions including digital banking, ATM & switching, payments processing, card and fraud management, financial inclusion, merchant portals, transport and smart cities solutions.

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# Want to find out more?

Request a free discovery workshop from BPC and one of our experts will be in touch to book your 1-2-1 workshop.

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