



iCarrier  
**Pay**

## Drive Mass Adoption Of Digital Top-ups

Transform your payment business  
model through digitization



Building the **mobile**  
**carrier** of the future



## The crucial role of payments in telecoms



### The foundation of a mobile carrier's business

Pay-as-you-go mobile phone customers have historically topped up their credit by physically going to a convenience store.

This revenue has provided the primary source of business for mobile carriers.

### More and higher revenue streams

A digital payments upgrade offers an elusive opportunity to generate numerous additional services and increase revenue streams from current business lines, such as airtime top-ups.

There has been an explosion in penetration of new electronic forms of payment, including debit and credit cards, and digital wallets.

And customer demographics are continually shifting to a digitally demanding profile.

### Up to speed with changing product and customer demands

Payments digitization facilitates a seamless, efficient method for the customer to pay.

In turn, it allows mobile carriers to gain consistency with the numerous revenue stream sources that digital products offer.



## Introducing fonYou iCarrier Pay

### What does iCarrier Pay do?

- Digitizes mobile airtime and product sales processes.
- Facilitates efficient and timely digital payment adoption at mass scale via a wide range of digital payment, including all credit and debit cards, digital wallets and PayPal.



- Enables carriers to accept more customer payment methods, over a range of channels, including mobisite, SMS, USSD, voice, Facebook Messenger, WhatsApp Messenger, and more.



fonYou's iCarrier Pay is a turnkey payment solution exclusively designed to accelerate mobile carriers' business.



# One stunning solution. Nine powerful features. iCarrier Pay is your single-suite payments platform that levels up the adoption of digital payment across your customer base.

## 01 Payments data lake powered by AI

Optimized payment selection and offer for users - based on their customer profile and analysis of both their payments and previous service use history.

## 02 Universal compatibility

Accepts payment from all debit and credit cards, as well as PayPal and digital wallets.



## 03 Multi-channel engagement

15 unique channels through which to interact with customers. These include mobisite, Facebook Messenger, WhatsApp Messenger, voice and USSD.



01  
Payments data lake powered by AI

03  
Multi-channel engagement

05  
Fraud prevention

07  
Alternative payment options offer

09  
PCI compliant

02  
Universal compatibility

04  
Automated and recurrent scheduled payments

06  
Card lifecycle management

08  
Payments dashboards

## 08 Payments dashboards

Detailed business visualization for payments and product distribution displayed in real-time.

## 09 PCI compliant

Full regulatory compliance for all card payments.

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iCarrier Pay





## Why choose iCarrier Pay?

Grow digital payments adoption at mass scale.

**3x**

3 times greater sales as a result of hyper-personalized product sales and upselling/cross-selling entry points.



Full customer-base transition from a traditional to an automated, digitized business model.



It enables payment for millions of customers via all debit and credit cards, wallet and direct debit.



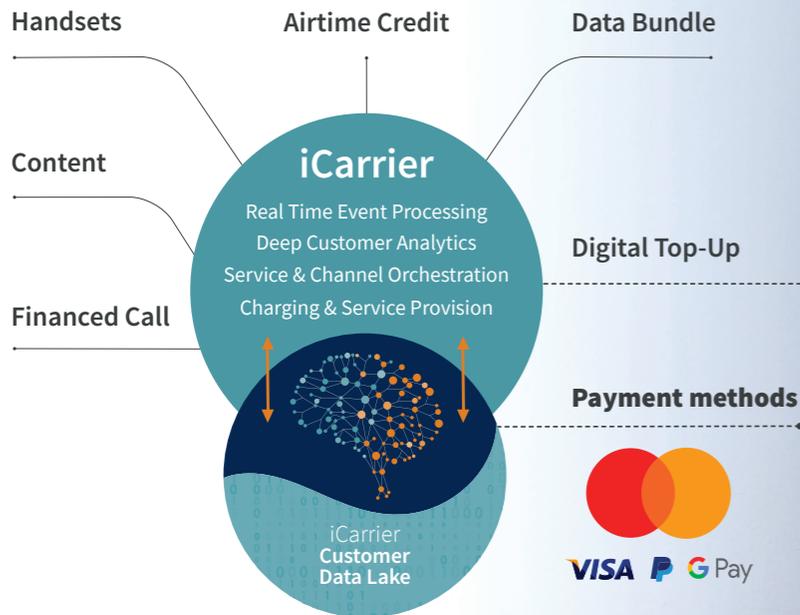
in transaction commission savings on average.

**50%**

Increase in the average top-up value compared to physical top-up.

# Digitize your entire payments model

Increase your customer value and drive down top-up distribution costs with electronic payments.



Customer Context

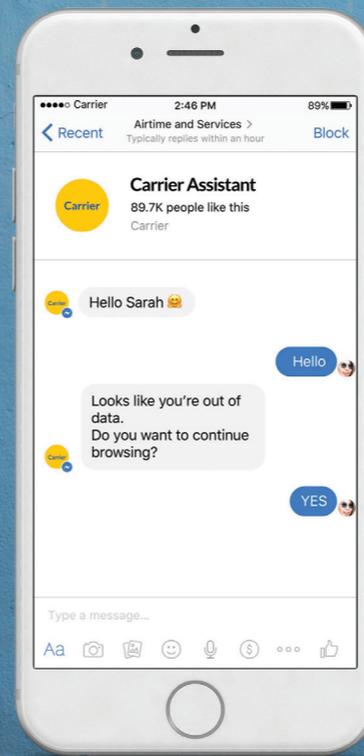
Insufficient credit

Recommended Activation

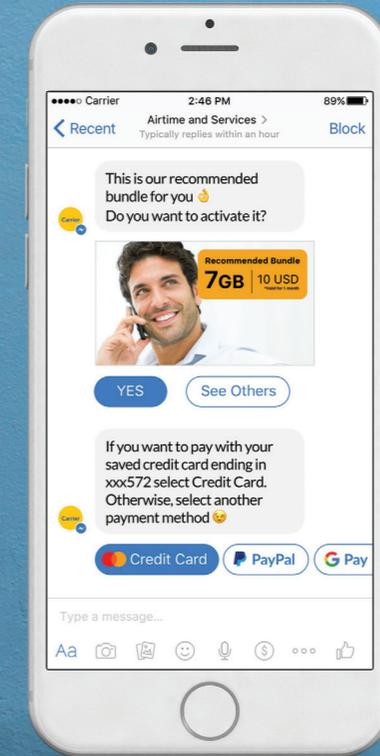
7 GB



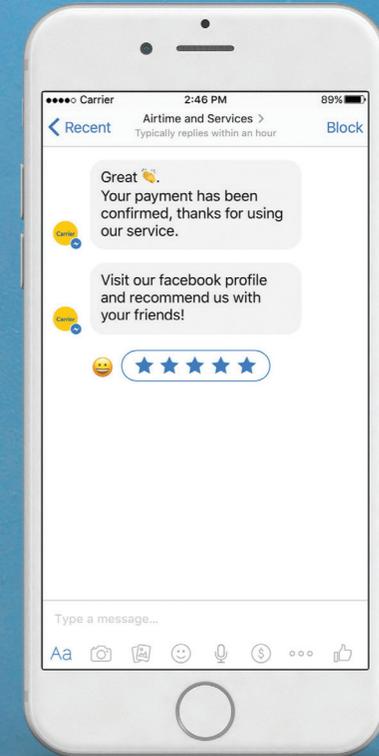
Payment methods



Up to 20% conversion



Immediate customer satisfaction



0% Revenue gap



## Client success: Tripling digital adoption in under 6 months

This fonYou client is one of the largest mobile carriers in the world with over 70 million customers.

It was previously absorbing high distribution costs, including 10% in third party commission fees, and suffering from low customer engagement.

### The solution

It integrated fonYou's iCarrier Pay in 2018 to digitize its top-up and bundle sales.

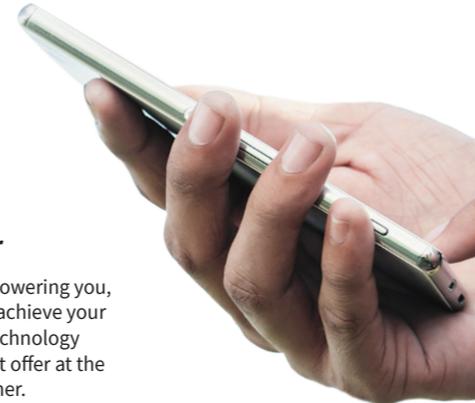
This client now deploys a multiple digital payment choice, including debit and credit card, electronic wallet and PayPal, and leverages deep customer analytics to understand where best to communicate with customers, including WhatsApp and Facebook Messenger.

### The key numbers



Meet Fernando,  
fonYou CEO and founder

At fonYou our focus is on empowering you, our mobile carrier partner to achieve your goals more easily with core technology solutions that deliver the right offer at the right time for the right customer.



## Building the Mobile Carrier of the Future

### About fonYou

fonYou transforms carriers into digital, analytics-driven businesses by monetizing billions of customer events and distributing millions of new top-ups, airtime bundles and mobile devices.

Addressing this opportunity, fonYou partners with telcos and deploys its iCarrier platform, a carrier-grade solution that combines AI, sales automation and digital channels to make sure that the right service is activated for the right customer at the right time.

fonYou was founded in 2006, is headquartered in Barcelona and has offices across the United States, Latin America and Africa.

Ready to accelerate your business? **Talk to us...**

Let's talk!  
Please contact us at  
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