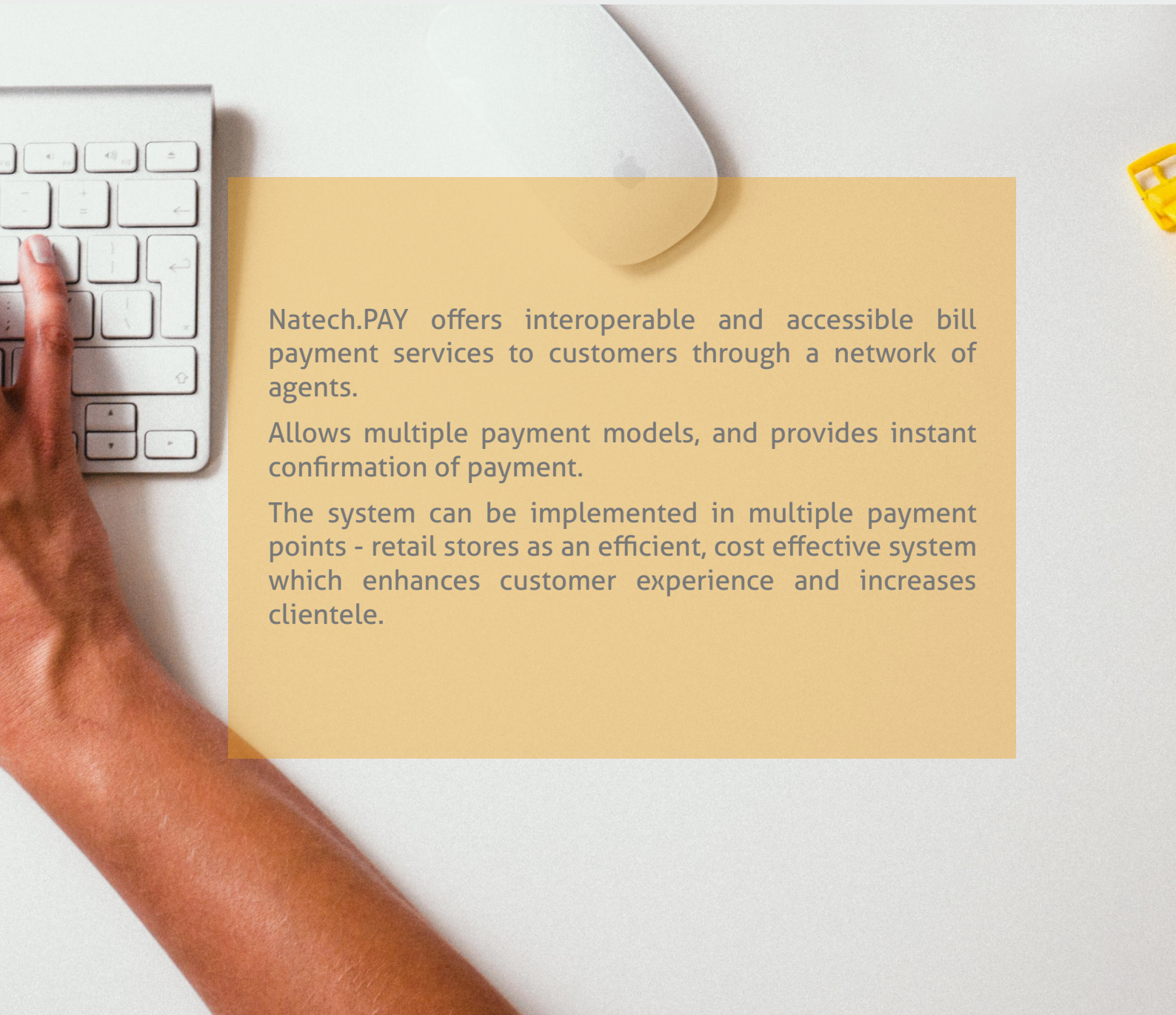




## **Natech.PAY**

Bill payment system for  
walk-in payment centers  
and external retail agents

## Natech.PAY for the financial Institution and the agent



Natech.PAY offers interoperable and accessible bill payment services to customers through a network of agents.

Allows multiple payment models, and provides instant confirmation of payment.

The system can be implemented in multiple payment points - retail stores as an efficient, cost effective system which enhances customer experience and increases clientele.



Natech.PAY has been implemented in an international Financial Institution with more than **260.000** spots!



*“Set the course of your business. Convert the retailer in a payment center!”*

### Agents

- Super markets
- Mini markets
- Retail Stores...

### Offer payment services

- In collaboration with the Bank
- Through Natech’s on-line platform Natech.PAY via pc/ mobile phone/ tablet etc.

### Through this collaboration channel, agents provide bill payments services for:

- Public services bills, electricity, gas, cell phone...  
....and other customized bill payment services in line with the collaborating Bank’s services. Transactions and other personal and financial information are heavily encrypted for the customer's safety.

*“Enhance your branchless expansion policy!”*

# Natech.PAY offers the agent...

*"The agent not only increases revenue from existing clients but also expands its customer base"*



## Payment services

- Public services bills
- Electricity, gas
- Cell phone
- Water
- Insurance and more



## Financial Services:

- Money transfer
- Deposit
- Banking services depending on the agreement-collaboration with the financial institution

# Collaboration steps

## Implementation of Natech.PAY



### Natech.PAY and the financial Institution

The System is being installed to the financial Institution within one day

### Financial Institutions and agents

The Bank concludes collaboration agreement with the agent or the opposite



### Agent and Natech.PAY

The agent connects to the on-line platform using a simple username and password



### Agents and the customer

The agent offers walk – in bill payment services in a safe and efficient mode, to maximize customer's convenience



# Natech.PAY advantages - key points

- ✓ Real time operation
- ✓ Agility
- ✓ Functionality
- ✓ Simple layouts
- ✓ Flat navigation
- ✓ Security



## For the agent

- Serves customers reliably, enables payments acceptance made by the under-banked and customers preferring walk-in payments
- Increases customer traffic/clientele
- Gains real-time payment insight, reports on same-day payments, as well as real-time accesses, on-demand reporting, tracking and management

*“Natech.PAY enables the expansion of the financial institutions’ branch network – help the reach of an “additional” client segment or geography.”*

## For the financial Institution

- Enriches banking services/enhances corporate reputation
- Expands customer base/ banking network
- Collects fees/increase revenue



Natech.Pay was successfully implemented in a financial institution in order to create financial branches – spots.

The Financial Institution expanded its presence in **65** points spending **3%** of the cost that would have spent by creating a branch, saving **64.980.000** euros.

## Key points

The agent has the total control of the continuation of the system.

The needed equipment is any device that can be connected to the internet.

The commission rate is variable, depending on the agreed rates.

# Natech.PAY...payment services



Telecommunication



Utilities



Other payments / any biller



Insurance fees/payments



*customized bill payment services can be provided in line with the collaborating Bank's services.*





*Brings financial  
- payment  
services to the  
unbanked!*

**\*60%**

*Natech has the  
requisite know-how  
and software  
experience in order  
to offer a system  
which encloses  
unlimited  
expandability  
abilities in order to  
cover the needs of  
every financial  
institution and retail  
agent!*

*Provides  
services to the  
elderly,  
unfamiliar  
with the  
internet use!*

**\*\*37%**

\*Rural Population (2015, United Nations)

\*\* Global percentage of elderly and not familiar with the internet  
(2015, United Nations)



## NATECH's PROFILE

Natech S.A. is a leading IT services provider firm with a 30 years strong presence in the areas of financial businesses and large scale enterprises. Designs, develops, delivers and supports customizable IT solutions helping organizations meet their business objectives and achieve high performance. Based on team's extensive business expertise, Natech develops innovative software solutions, in order to drive long term growth & operational excellence of customers (retains almost all of its original clientele / retention rate ~98%).

Natech partners with top notch international IT companies in an effort to cover virtually any banking need and proud themselves for being awarded with top international certifications.

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**Microsoft Partner**  
Silver Small and Midmarket Cloud Solutions  
Silver Application Development





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INTEGRATED IT SOLUTIONS