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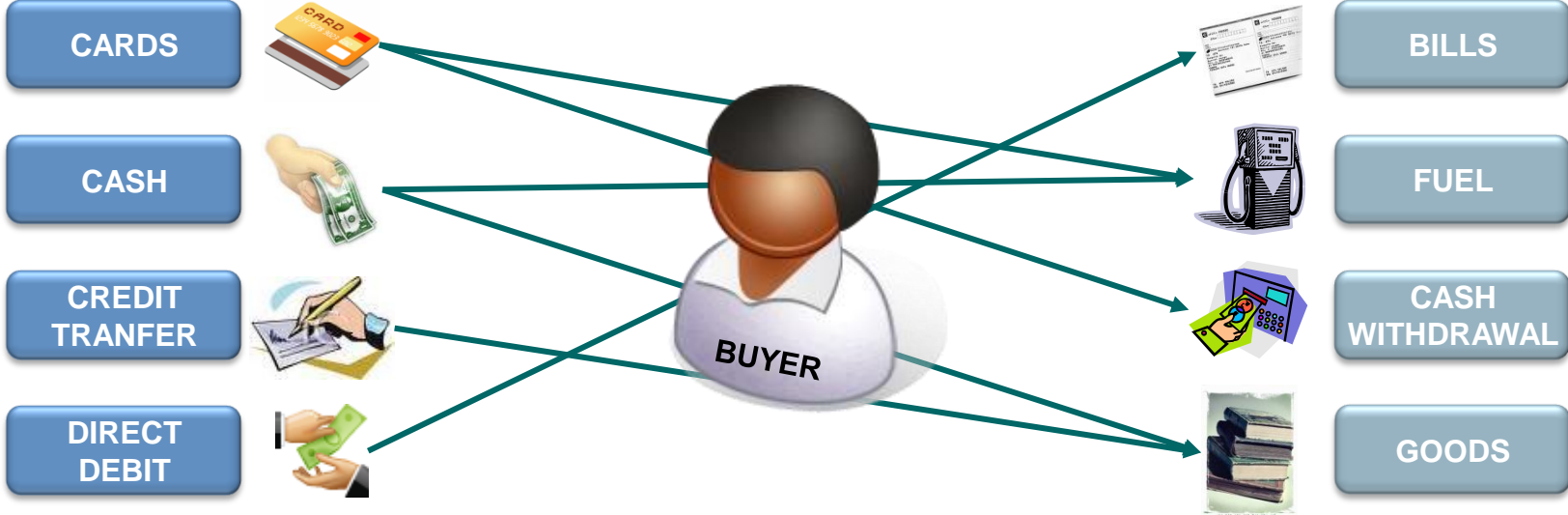
# VTPie Mobile Payments

# Agenda

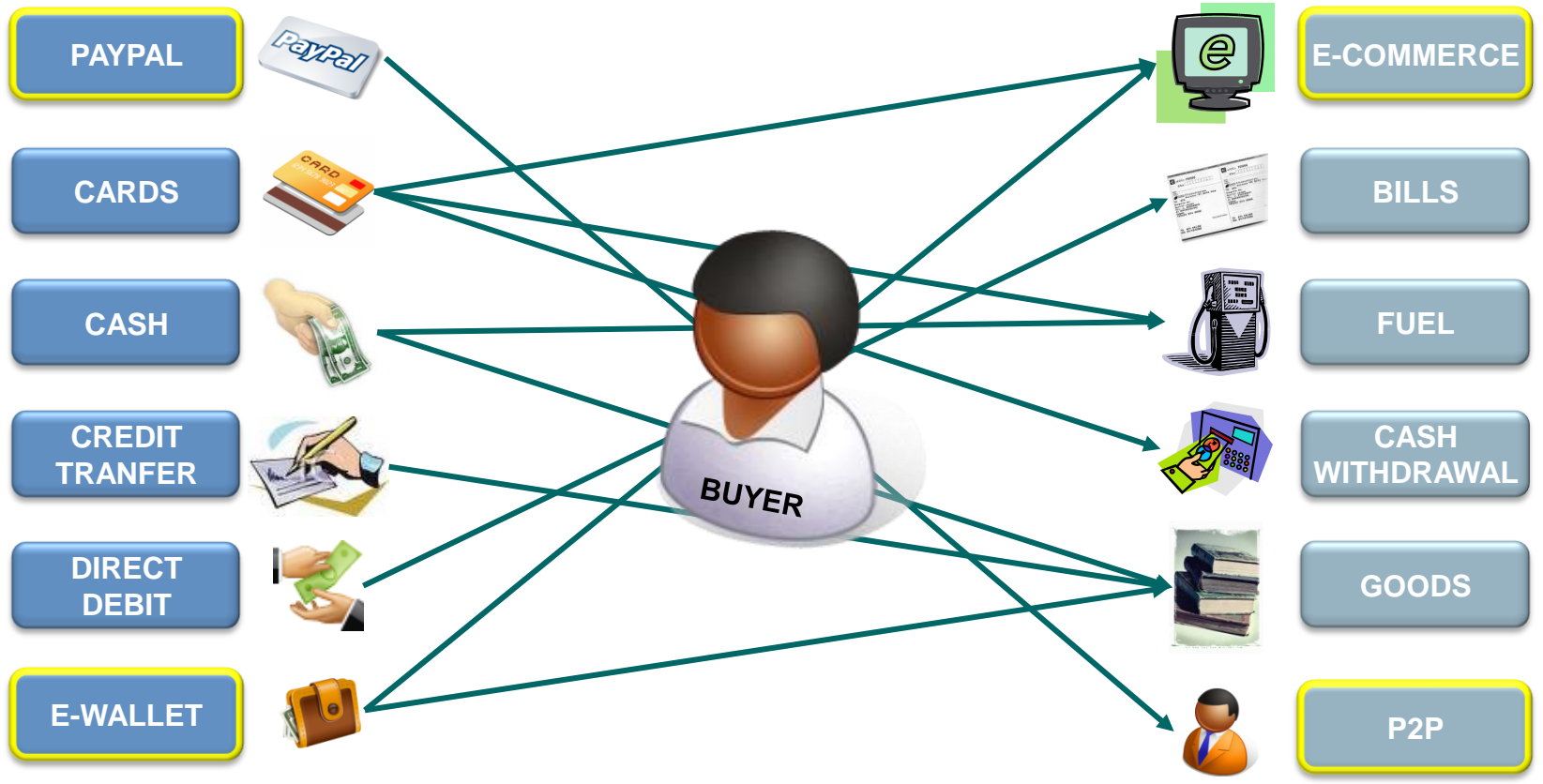
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- Introduction
- VTPie Mobile payments Solution

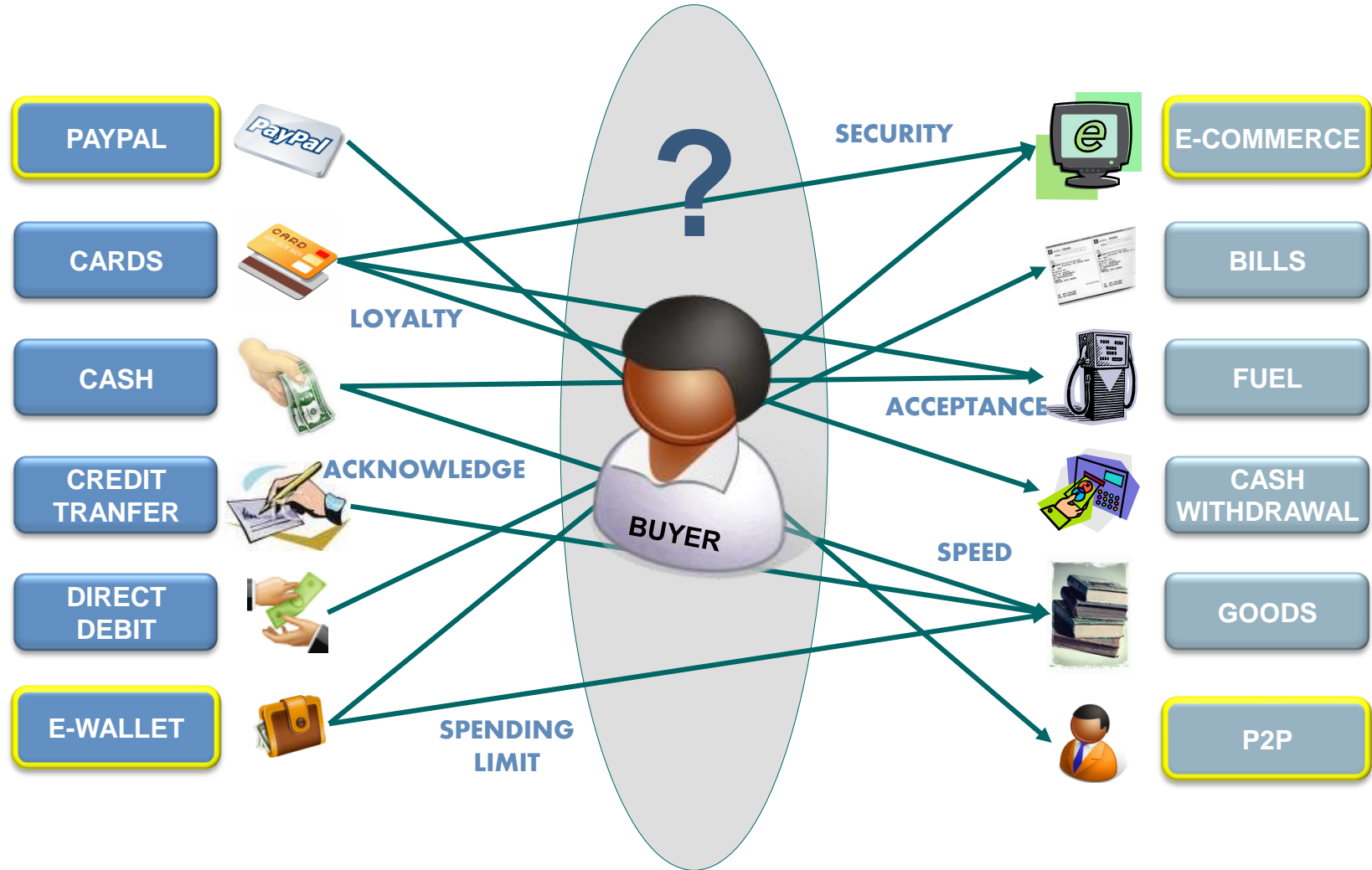
# After years of traditional payment instruments, daily used for traditional operations...



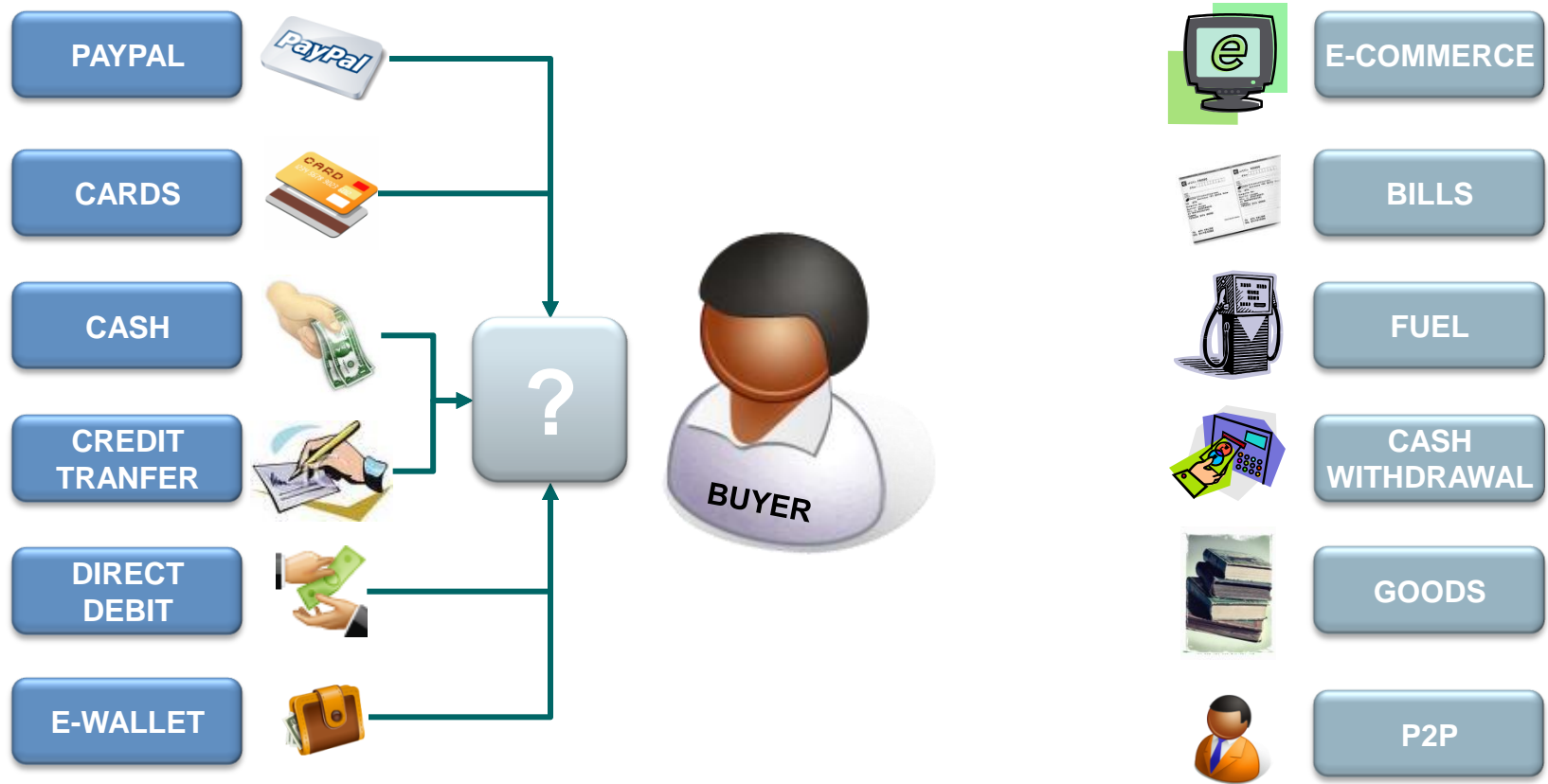
# new payment methods are born... for new purposes ...



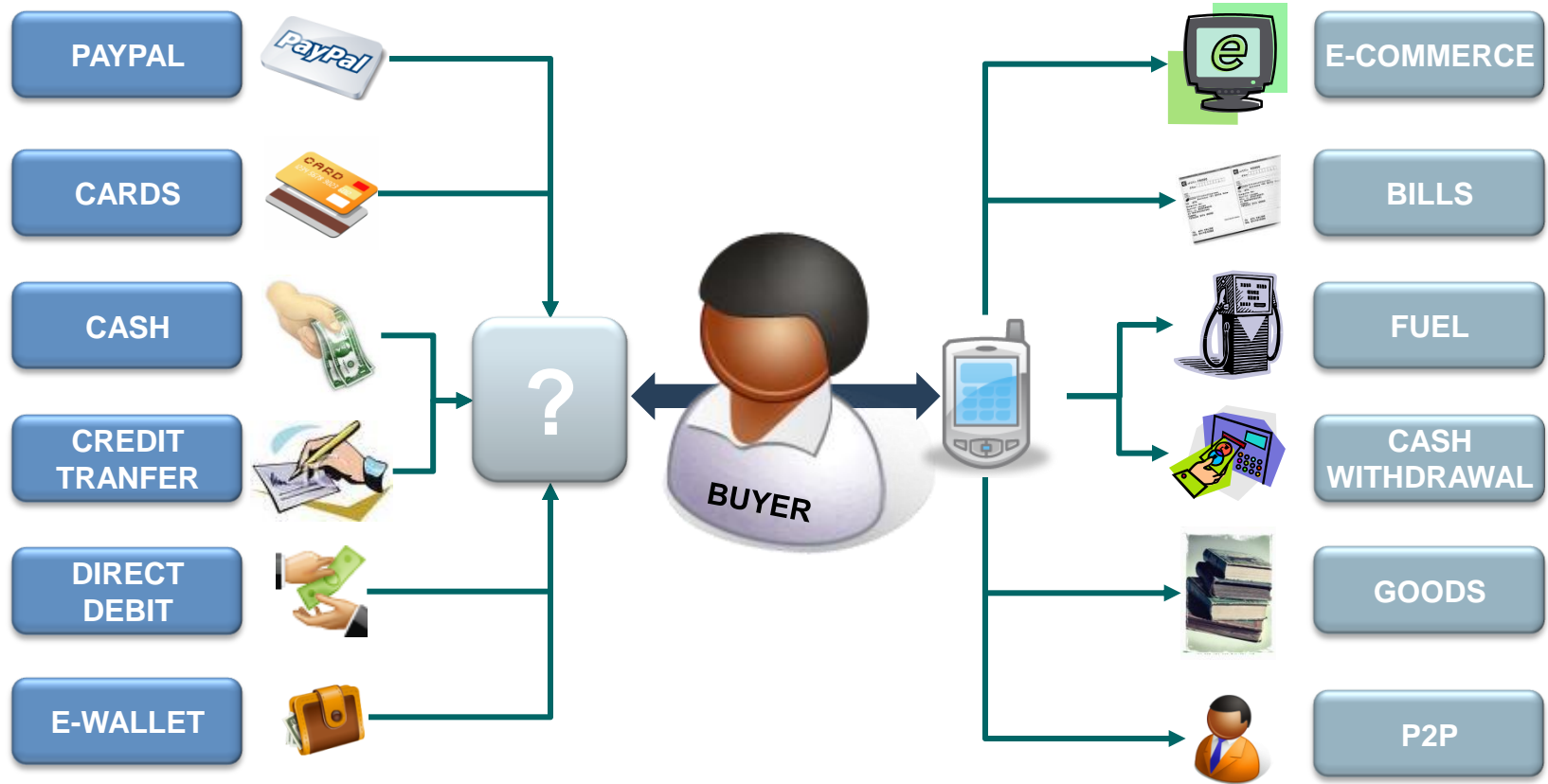
# ...and every time we pay ...we have to decide which payment use



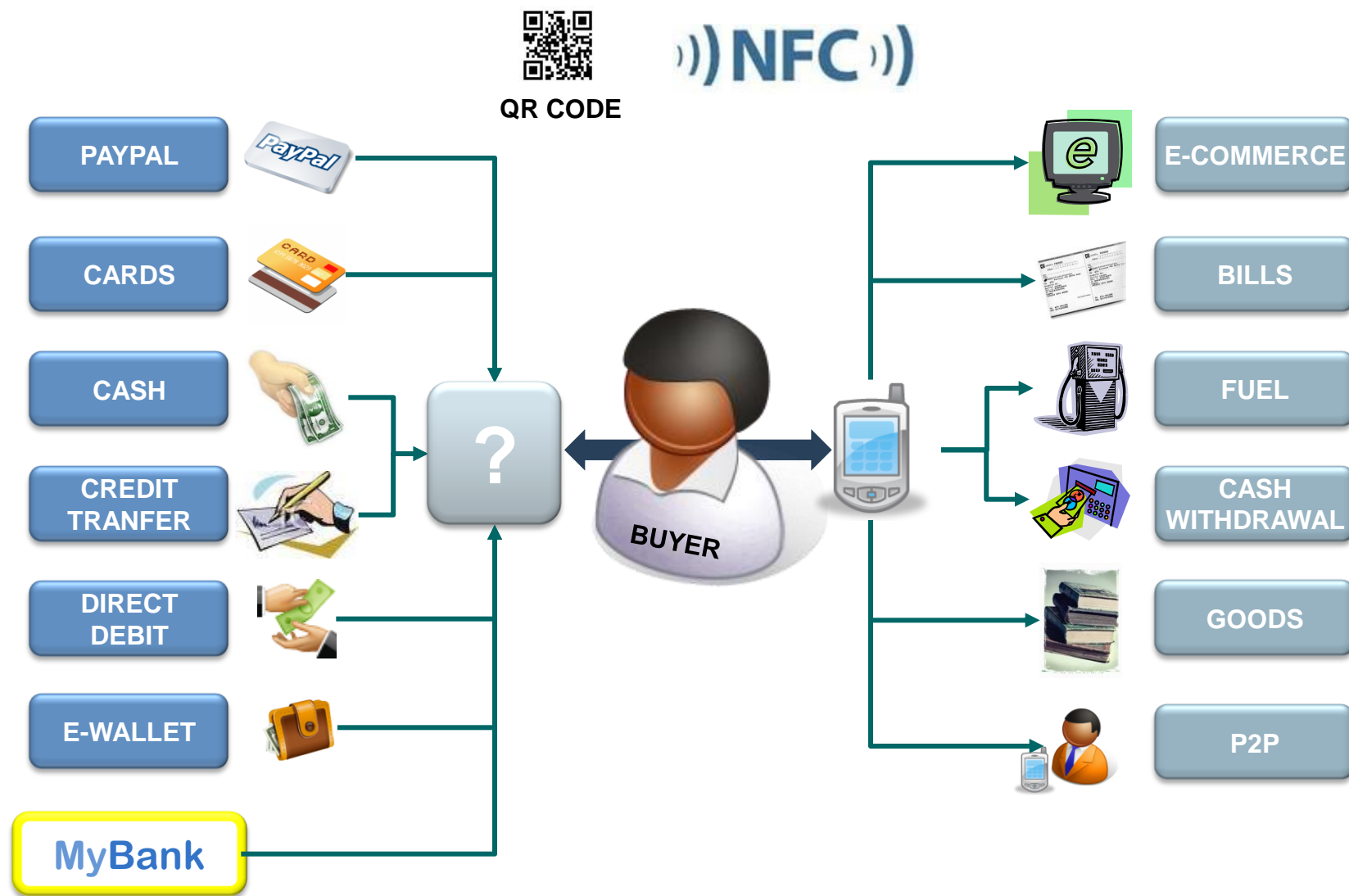
# But, what about the possibility to concentrate all these choices.....in an “intelligent wallet” .....



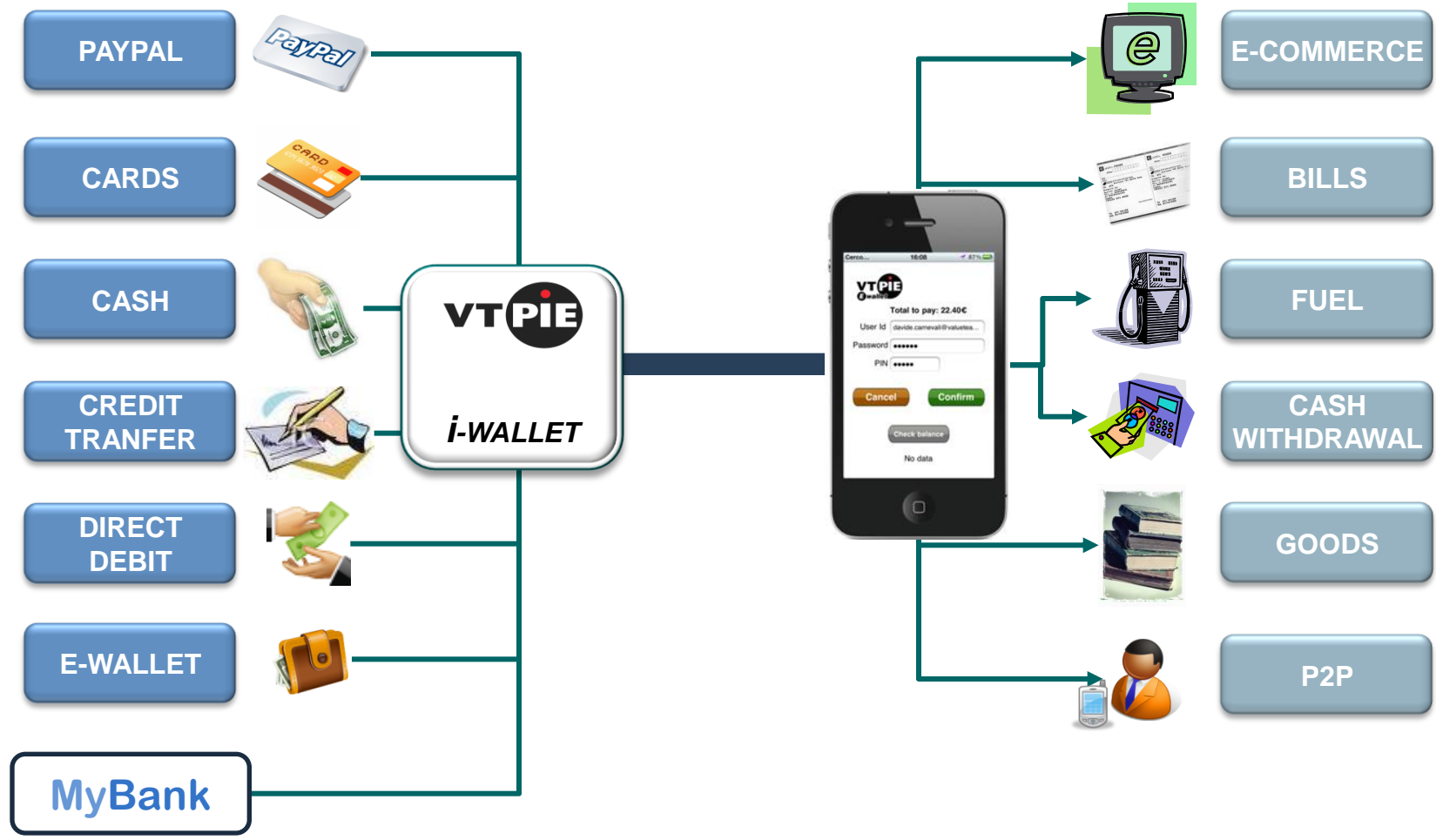
# ..and always use my mobile to spend my money?



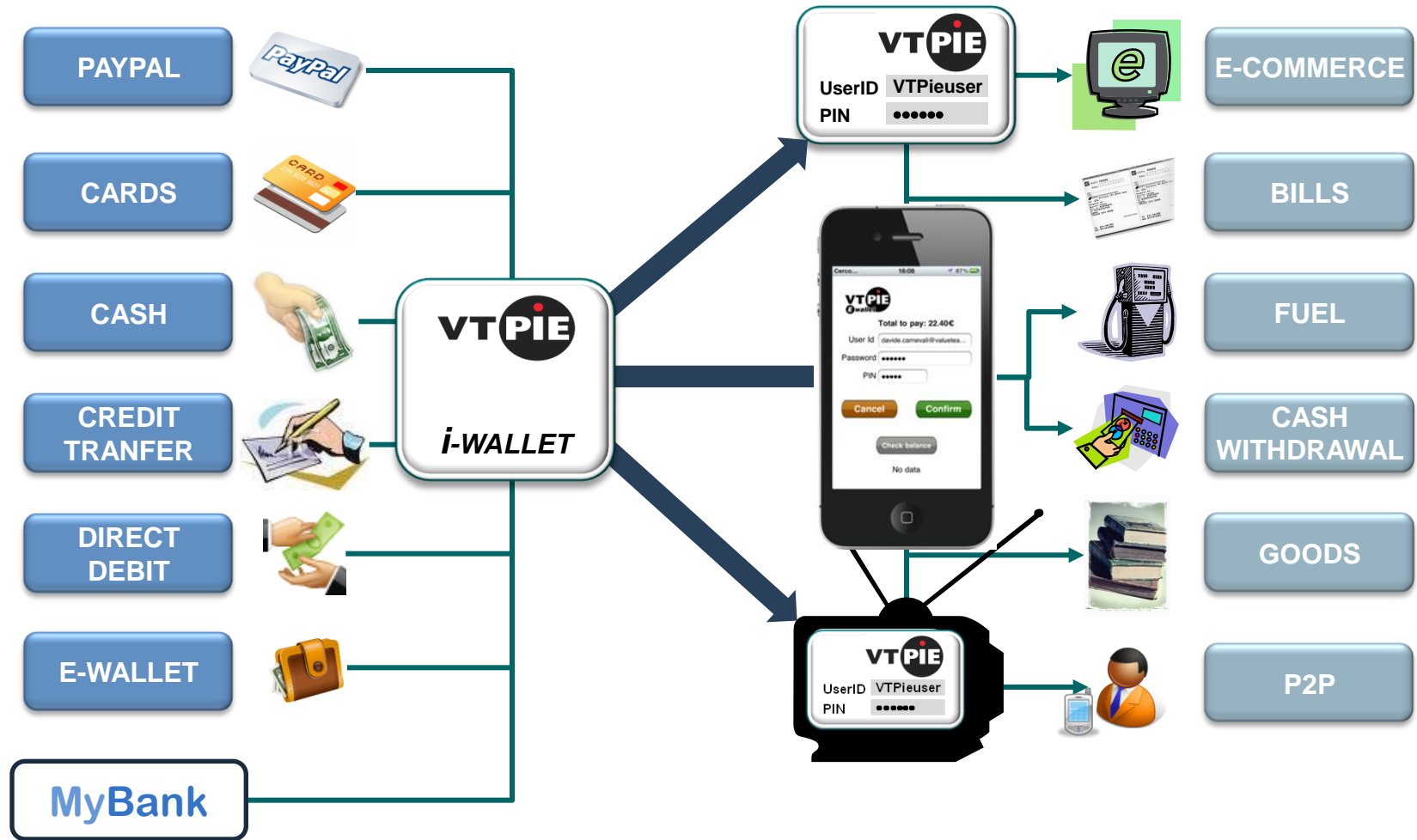
# ..using wellknown technology.....but ready for the next future?



Now, try to imagine to have that solution.... today.



# and to use it everywhere!



# Agenda

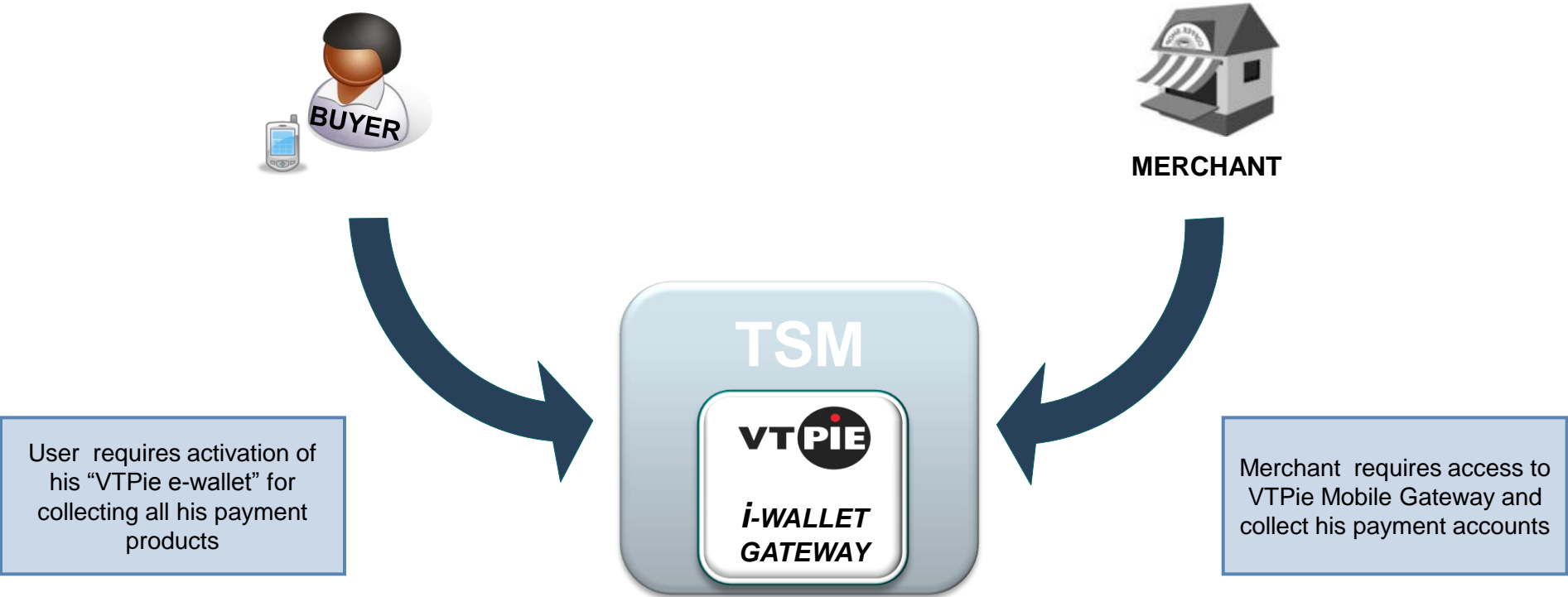
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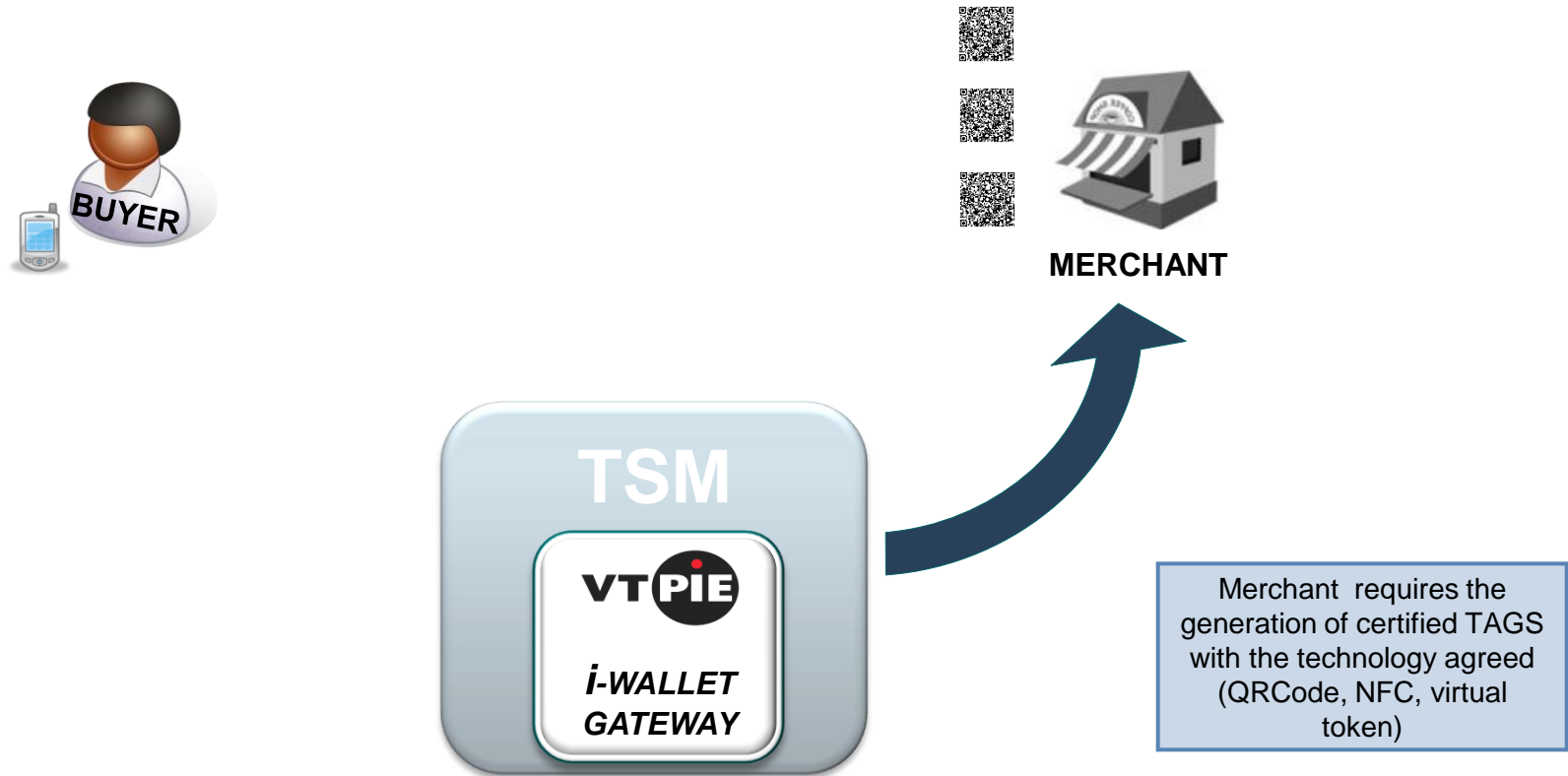
# VTPie Mobile Payment in 5 steps



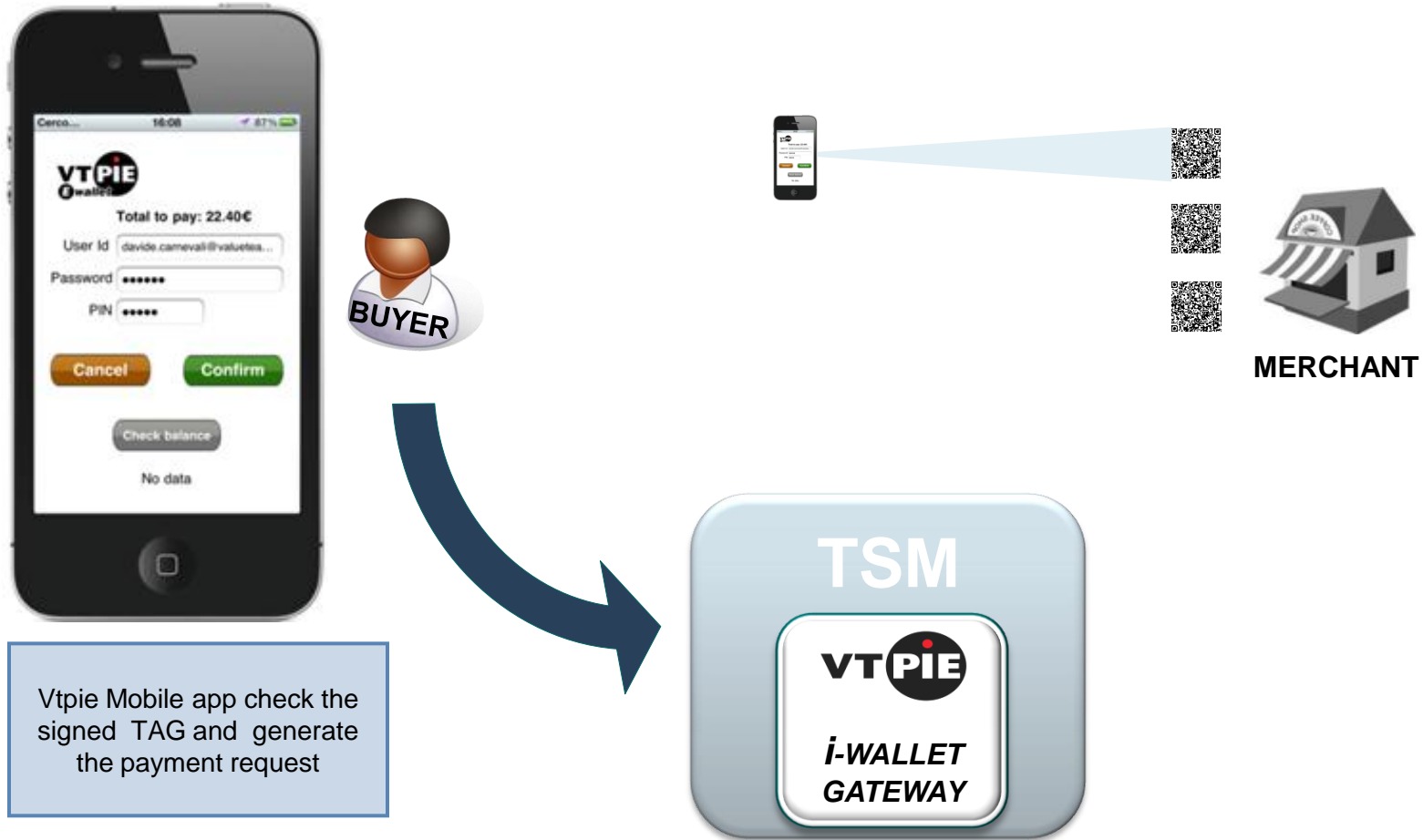
# Step 1 - agreement



## Step 2 : Merchant requires generation of TAGs for his services/goods

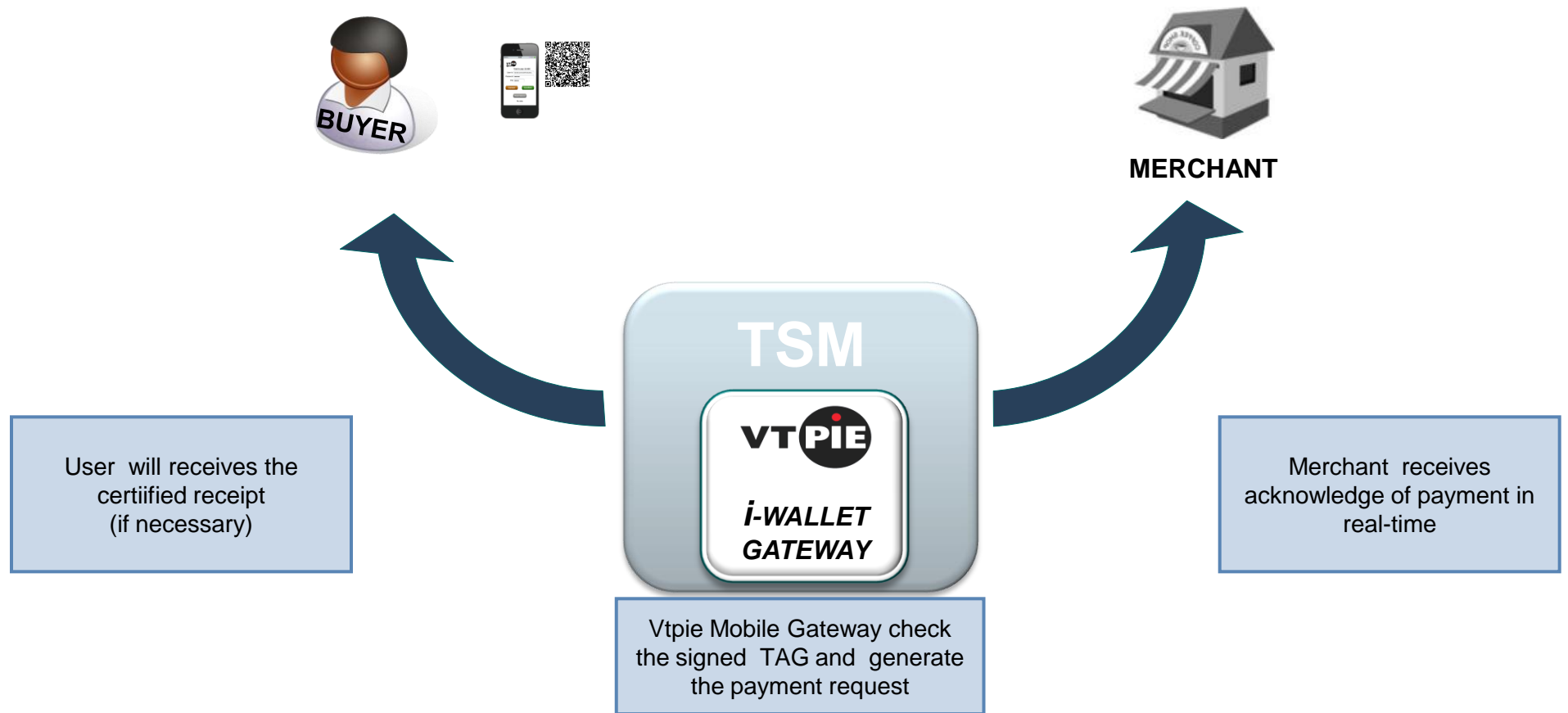


## Step 3 : User selects the service/good to buy and confirm

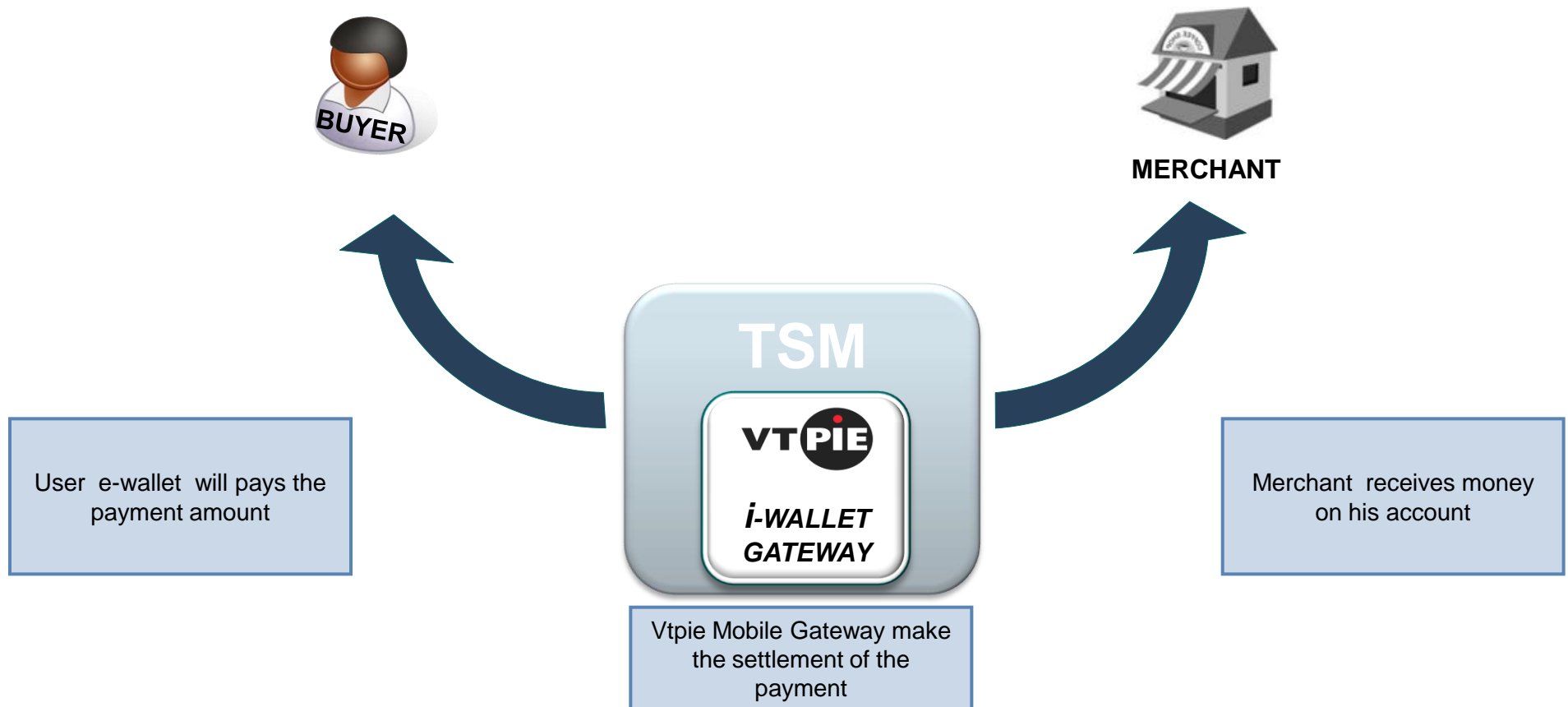


Vtpie Mobile app check the signed TAG and generate the payment request

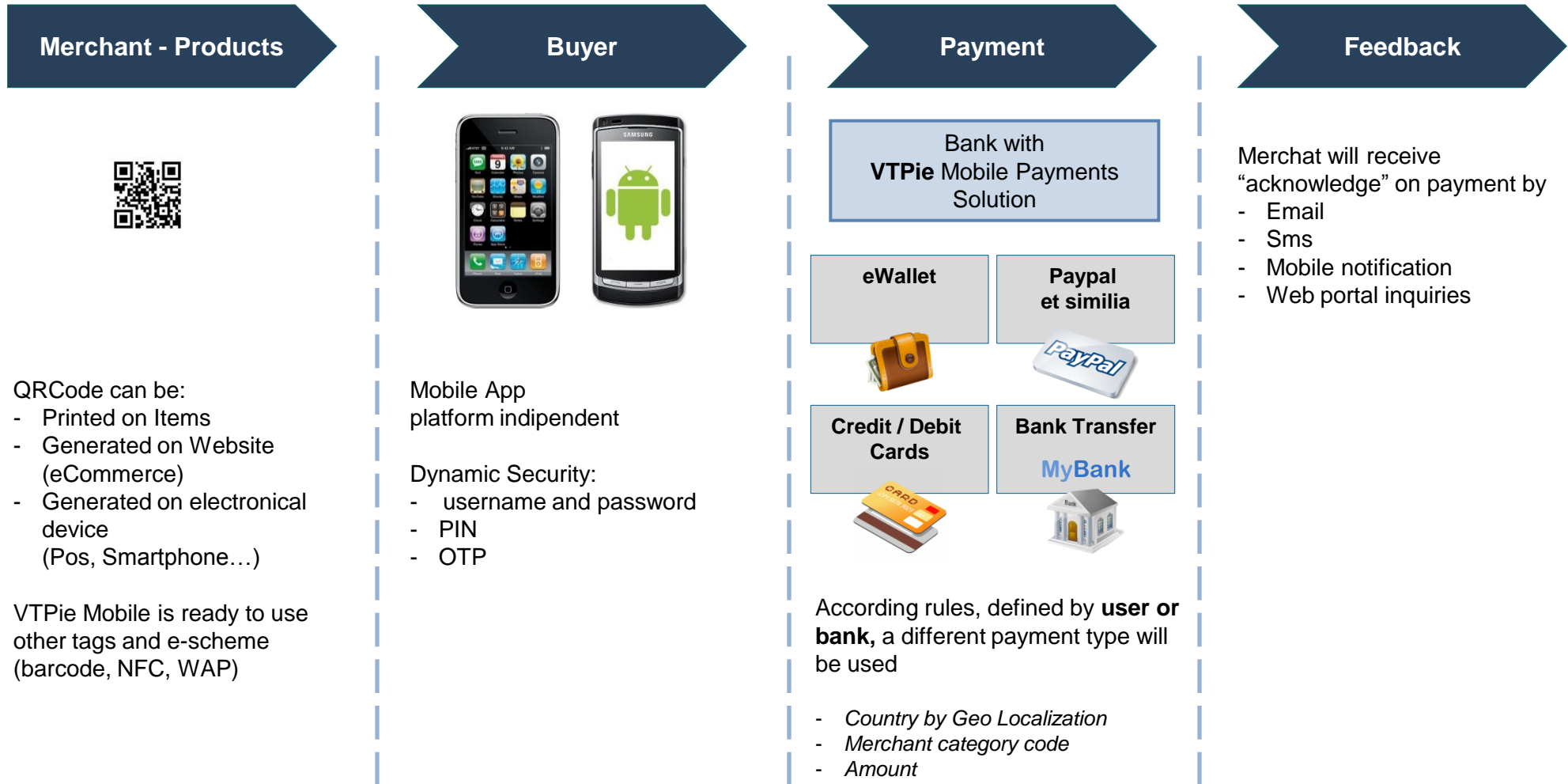
## Step 4 : VTPie Mobile Gateway check funds, send acknowledge to merchant and the certified receipt to the user



# Step 5 : VTPie Mobile Gateway, following configured payment rules, will make the payment



# VTPie Mobile payments Solution



# VTPie Mobile payments Solution – Rules definitions

Here you can see an example of **VTPie Mobile payments solutions** integrated in a online banking platform to define payments rules and for managing them.



Create a new Rule for account **davide.carnevali@valueteam.com**

Rule Name

Countries

MCC

Amount From  To

Pin Required

Payment Type

Your account information [0.01\$ Will be moved in order to check the account's ownership]

Select your bank

Account number

Holder Name  Surname

Account Details

UserId **davide.carnevali@valueteam.com** Account ID **IT24235123523153**

Name **Davide** Surname **Carnevali**

eWallet Balance **1.60**

Rule Name	Weight *	Payment	Pin Required	Min Amount	Max Amount	Country	Products
First	<input type="text" value="3"/>	eWallet	false	1.00	300.00	All	All
Third	<input type="text" value="2"/>	Credit Card	true	1.00	2000.00	All	Fuel
Second	<input type="text" value="2"/>	Bank Account Transfer	true	1.00	3000.00	All	Technology, Books, Alimentary, ECommerce, Service

\* High value means an high priority. If two rules have the same order, last rule inserted wins.

# VTPie Mobile payments Solution – Transactions details

Here you can see an example of transaction inquiry integrated in a web application such as Online Banking, Backoffice Bank tools, Merchant area....

Transaction Detail ▲

<b>Date</b>	9/16/11	<b>Total Amount</b>	102.60	
<b>Name</b>	Davide	<b>Surname</b>	Carnevali	
<b>Account ID</b>	IT24235123523153	<b>UserId</b>	davide.carnevali@valueteam.com	
<b>Payment Type</b>	Bank Account	<b>Merchant Id</b>	45689654	

Quantity	Description	Category	Item price	Total price
1	The Black Keys, Gomez	Service	82.50	82.50
1	Diesel Fuel	Fuel	1.30	1.30
1	Toronto – City Guide	Books	18.80	18.80

Delete Transaction

**Payment has been executed here**

## VTPie Mobile Payments

For more info about our products, you can visit our website at [www.VTPie.com](http://www.VTPie.com).

Please do not hesitate to contact us with any questions or further information.

The VTPie Team      [infovtpie@valueteam.com](mailto:infovtpie@valueteam.com)