



International Top-Up via Payment Gateways Exchange

CyberPlat® offers to Payment Systems to do the International Top-Up (ITU) business together. This means that the Payment System could buy airtime from CyberPlat® in the countries where CyberPlat® is currently operating, and enables CyberPlat® to resell airtime from the countries where the Payment System currently has distributor agreements. So customers of both sides would be able to top-up their phones while being abroad.

The basic ITU operations scheme CyberPlat® uses with its dealers (companies selling the airtime for CyberPlat® operators) is as follows:

1. After signing the agreement, CyberPlat® and the dealer together arrange the technical gateway between the CyberPlat® processing center and the dealer's information system. This usually is not a very complicated operation which does not require much time (from a few days to a couple of weeks).
2. When a person tops up his mobile account (e.g. with 100 units in some currency) in one of the dealer's retail outlets, the information passes through the dealer's information system into the CyberPlat® processing system and via it goes to the respective operator's billing system. The mobile account of the person is topped up with the amount equal to 100 units in the initial currency converted to the currency of the person's account plus some small percentage to reflect the currency rates risks.
3. The dealer increases the amount in their internal accounting system, where their debt to CyberPlat® is accounted.
4. When the amount on the above mentioned account raises to USD 1000 (or other value agreed between the dealer and CyberPlat®), the dealer sends the money via bank to CyberPlat®.
5. Upon receiving the payment, CyberPlat® sends to the dealer their dealer's fee which varies from operator to operator. Concurrently, the documents required by Russian law on the currency operations, are (automatically) completed.
6. CyberPlat® effects the necessary financial settlements with the operator in a way set by their agreement.

The procedure is adjusted to the specific needs of the dealer and the legislation of the corresponding country. Usually partners set equal commission (dealers fee) for both of them.



Send your proposals of cooperation to
paysystem@cyberplat.com