



A special thanks to  
MMT Americas  
for their collaboration and  
support throughout this event.

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## YELLOW PEPPER

YellowPepper Mobile Financial Solutions was founded 2004 in Boston. YellowPepper provides mobile solutions, which enable monetary and informational transactions between financial institutions, businesses, and consumers. It also provides financial inclusion to the unbanked market.

It currently has operations in seven countries: Bolivia, Colombia, Ecuador, Guatemala, Panamá, Perú and United States

YellowPepper's multi-faceted solutions create valuable propositions which generate new revenue opportunities and reduce costs for banks, credit cards companies, cellular companies, retailers and logistics operators—all while fulfilling the needs of more than 500 million Latin American consumers.

Throughout its growth YellowPepper has acquired the necessary experience and knowledge to become the best strategic partner for mobile financial services.

## SERVICES

### M-Top-Ups

provides consumers who have a bank account/credit card and a cell phone the capacity to recharge airtime (or a third party's airtime) through a simple command from their cell phone. This is a useful new service in the world of prepaid cell phone top-ups.

### One-way M-Notifications

Enables a financial institution or company to send information to their client base. They can send information such as payment reminders, marketing material, or fraud alerts. This is one-way communication; the consumer cannot reply to this message.

The two-way M-Notifications service also offers a financial institution or company the ability to send their information, but asks its consumers for a response to the information that they have received.

Depending on the type of information the client wants to send, YellowPepper provides two different methods of notification:

**Metro broadcast:** This is used for marketing; it sends identical messages to various consumers. The client can send a maximum of 10,000 messages each time.

**Metro line:** This is a one to one SMS engine, used for sending personalized notifications/alerts to the consumers.

### M-Segmented Notifications

Is another form of M-Notifications. YellowPepper provides the SMS platform and the messages are manually administrated by the client through a customized webpage, accessed with a username and password. This service focuses on reaching smaller segments of consumers with a specific purpose, such as notifying accounts with delinquent balances or communicating with members of one department.

### M-Information Enquiry

Enables the consumer to request specific information associated with bank accounts, credit cards, and/or other kinds of services when needed. This service not only helps financial institutions and companies increase their customer satisfaction, but provides a cost-efficient method of answering consumer enquiries.

### M-Bank Transfer

Allows users with registered bank accounts to transfer funds through their cellular phone. The service provides banks with a convenient and cost-efficient electronic transfer solution.

### M-Payments

Enables consumers to pay bills through their cell phones. There are two M-Payment methods: Push or Pull. In the Push method, the financial institution or company sends a message asking the consumer to pay the bill. Conversely, in the Pull method, the consumer sends an enquiry to the institution requesting the balance and the option to pay.

### M-B2B-Distribution

Offers companies a safe and easy way to decrease direct cash handling on COD transactions. The service facilitates the collection process by empowering the buyer to reply by cell phone to a payment notification from the seller in a matter of seconds. YellowPepper will process this transaction in the same manner as a M-Payment. An additional feature of this service is that the seller can authorize instant credit which will help to increase the volume of sales.

### Mail to SMS

Converts e-mails into SMS. This service focuses on clients that, for various reasons, are unable to connect to YellowPepper via VPN or Web services. The client simply sends an e-mail to YellowPepper with the desired message and the phone numbers which they want to receive the message. YellowPepper converts the email to an SMS. To avoid spam and unauthorized use, only authorized IP addresses within the client's organization are allowed to send the notifications.

