

SETECS® SAFE™ System in USA Secure Mobile Financial Transactions

Register SAFE™ system in your Contacts:
First name: **SAFE**, Last name: **System**,
Mobile Number: **(775) 237-4460**.



1. Accounts and Roles

1.1 SAFE™ System Accounts

SAFE™ system is based on mobile pre-paid accounts. Every user may have one or more mobile accounts. All pre-paid deposits are kept in the regular bank account, maintained by the system operator, called SAFE™ Escrow Account.

1.2 SAFE™ System Roles

System Administrators are persons appointed by the system operator who administer SAFE™ system. They use SAFE™ Administrative Station.

System Officers are persons appointed by system administrators who assist agents and users to load and unload money into/from the SAFE™ system. For their activities they use SAFE™ Administrative Station or mobile phones.

System Agents are persons appointed by system administrators who perform registration of users, cash-in and cash-out operations with users. For their activities they use mobile phones.

Users are persons that perform financial transactions with their SAFE™ accounts and their bank accounts. For their transactions users use mobile phones and Web system.

A person may have combination of multiple roles.

2. Registration of Roles

Each user must first be registered in the system. Users may be registered either by themselves or by system agents.

2.1 Self-registration: In order to register himself/herself, a user sends SMS message

sr <First_Name> <Last_Name>

The system will return SAFE™ PIN. User confirms PIN by sending SMS message

sc <PIN>

The system will return user's SAFE™ account number.

2.2 Registration by Agents: In order to register a user, an agent sends SMS message

sra <First_Name> <Last_Name>
<User_Mobile_Number>

The system will return SAFE™ PIN to the user. User must confirm the PIN by sending SMS message

sc <PIN>

The system will return user's SAFE™ account number.

2.3 Registration of System Operators:

System operators are registered by system administrator who selects some of the registered users as system operators.

2.4 Registration of Agents: Agents are registered by system administrator who selects some of the registered users as agents.

2.5 Change PIN: Users may change their initial PIN by sending SMS message

sp <Current_PIN> <New_PIN>

3. Operations with SAFE™ Accounts

3.1 Register Additional SAFE™ Account: Customer sends SMS message

ar

The system returns new SAFE™ account number.

3.2 List SAFE™ Accounts: Customers may have multiple SAFE™ accounts. To list them send SMS message

al

3.3 Inquire SAFE™ Account Status: If a customer has only a single SAFE™ account, send SMS message

as

If customer has multiple SAFE™ accounts, to inquire the status of the specific account, SMS message is

as <Customer_SAFE_Account_Number>

4. Loading Money into SAFE™ System

Loading money into SAFE™ system is a transaction performed by customers (agents or users) to load money into their SAFE™ accounts. Agents load money as deposits to their own SAFE™ accounts or as deposits of users to their users' SAFE™ accounts. Agents deposit money with system operators.

Users load money to their own SAFE™ accounts using either agents or system operators.

4.1 Load Money using System Operators:

Customers (agents or users) load money into their SAFE™ account in the presence of a system operator by sending SMS message

md <Amount> <Operator_Mobile_Number>

If customer (agent or user) has multiple SAFE™ accounts, the following SMS message is used

md <Amount> <Operator_Mobile_Number>
<Customer_SAFE_Account_Number>

The system returns authorization code to the system operator and also to the customer. System operator confirms money load by sending confirmation SMS message

mco <Operator_code> <Customer_code>

4.2 Unload Money from SAFE™ Accounts:

Customers (agents or users) may unload money from their SAFE™ account in the presence of system operator by the procedure described in section 5.2.

Unloading money by customers (agents or users) from their own SAFE™ accounts in the presence of system operators is equivalent to cash withdraw transactions performed by users in the presence of system agents.

5. User Financial Transactions

5.1 Deposit Money into SAFE™ Account:

User deposits money into their SAFE™ account in the presence of an agent by sending SMS message

md <Amount> <Agent_Mobile_Number>

If a user has multiple SAFE™ accounts, he/she sends SMS message

md <Amount> <Agent_Mobile_Number>
<User_SAFE_Account_Number>

The system returns authorization code to the agent and to the user. Agent confirms deposit by sending confirmation SMS message

mc <Agent_code> <Customer_code>

5.2 Withdraw Money from SAFE™ Account:

User can withdraw money from his/her SAFE™ account by sending SMS message

mw <Amount> <Agent_Mobile_Number>

If a user has multiple SAFE™ accounts, he/she should send SMS message

mw <Amount> <Agent_Mobile_Number>
<User_SAFE_Account_Number>

The system returns authorization code to the agent and to the user. Agent confirms withdrawal by sending confirmation SMS message

mc <Agent_code> <Customer_code>

5.3 Money Transfer between SAFE™

Accounts: In order to transfer money from one to another SAFE™ account, a user should send SMS message

mt <Amount> <Receiver_SAFE_Acc_Number>

If the user has multiple SAFE™ accounts, he/she should send SMS message

mt <Amount>
<Receiver_SAFE_Acc_Number>
<Sender_SAFE_Acc_Number>
