

Cellum and TransferTo unite to introduce mobile wallets to a global cross-border payments network

Through this strategic partnership, Cellum can swiftly connect their customers to TransferTo's global Cross-Border Mobile Payments Network

Singapore – December 18, 2017 – TransferTo, a global Cross-Border Mobile Payments Network, have entered into strategic cooperation with Cellum, a leading multinational mobile wallet provider based in Europe, to offer international money transfer services to their partners via TransferTo's single connection to over 1,500 companies worldwide.

Today, TransferTo interlinks financial institutions and digital financial services providers globally to facilitate real-time international mobile airtime top-ups and money transfers to and from emerging markets. With a presence spanning more than 135 countries, millions benefit from its extensive nexus comprised of money transfer operators, mobile money operators, mobile wallets providers, banks, financial institutions, NGOs and global e-commerce merchants.

Cellum offers mobile wallet solutions to enterprises, such as banks, mobile network operators and large merchants, in a white-label model. Having launched its first mobile wallet in Asia in 2014, the cooperation will now allow Cellum to leverage TransferTo's well-established network and offer services, such as international money transfers and mobile airtime top-up, to its business partners, who in turn will be able to better serve the needs of their end-users. Together, the partnership aims to promote emerging digital payment technologies, both in Central Eastern Europe and Southeast Asia, two of the fastest growing markets.

Peter De Caluwe, CEO at TransferTo, said, *"We are happy to collaborate with Cellum and open the doors for their partners to reach our global network, and look forward to the opportunity of expansion by adding further digital wallet providers."*

"Cellum is always looking at ways to expand its portfolio with meaningful services that allow us to offer even more value to our partners. Our strategic partnership with TransferTo strengthens our position as the one-stop mobile wallet provider of choice in Southeast Asia and beyond," said **Cellum CEO János Kóka.**

About TransferTo

TransferTo is a leading Cross-Border Mobile Payments Network for emerging markets, processing real-time transactions for money transfer operators, mobile operators, digital wallet providers, banks, NGOs and merchants. Leading companies rely on TransferTo's mobile payment solutions to perform digital payments.

Through a network which spans across more than 130 countries, TransferTo provides its partners with a global compliance framework for all relevant regulatory requirements.

TransferTo was founded in 2005. The company is headquartered in Singapore, with regional offices in Miami, London and Dubai, and local offices across Mumbai, Jakarta, San Salvador, Nairobi and Barcelona.

For more information, please visit: www.transfer-to.com

TransferTo Mobile Financial Services Ltd. is authorised by the Financial Conduct Authority in the United Kingdom under the Payment Services Regulations 2009 (Ref. 720167) for Money Remittance and the Execution of Payment Transactions as an Intermediary Payment Service Provider. TransferTo Mobile Financial Services Ltd. is also registered with and regulated by HM Revenue and Customs in the United Kingdom for Money Laundering Regulations as a Money Transmitter (Ref. 12807977).

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About Cellum

Cellum is a leading multinational mobile wallet provider based in Europe. Its innovations make transactions via smartphones easy and secure. The company's banking-grade security solutions cover all areas of m-commerce, including mobile commerce and payments as well as NFC (contactless) technologies. Cellum is PCI DSS 3.2 Level 1 compliant, being one of the first mobile payment service providers in the world to comply with the most important security standard of the top global card companies.

Systems operated by Cellum currently manage 20+ million secure mobile transactions per year, with customers and partners including MasterCard, Telenor, T-Online, Erste Bank, OTP Bank, PaysBuy, Finnet, NF Innova, Kalixa and Credorax. It has signed a deal with leading Indonesian handset manufacturer Evercross, bringing its preinstalled m-wallet to over 5 million Evercross branded handsets. Cellum has also won multiple national and international awards, including the Citi Mobile Challenge PwC Award, Superbrands and the IT Business Special Award.

Established in 2000, the company began a major international expansion in 2011, establishing subsidiaries in several European, North American and Asian markets. As of 2015, Cellum APAC is headquartered in Singapore.

www.cellum.com [@cellum_group](https://twitter.com/cellum_group)

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