

### OPPORTUNITY

Worldover, Governments of developed and developing nations are trying to reengineer the processes to become more effective and efficient. Governments, particularly in the cash based economies, are employing several solutions to reduce cash and paper handling to save cost and improve efficiency. C-SAM's City Card solution takes these efforts to the next level by enabling Governments to directly and securely issue Payment Card to the users on their mobile phones, enabling users to use the payment cards as cash replacement product for various payment services.

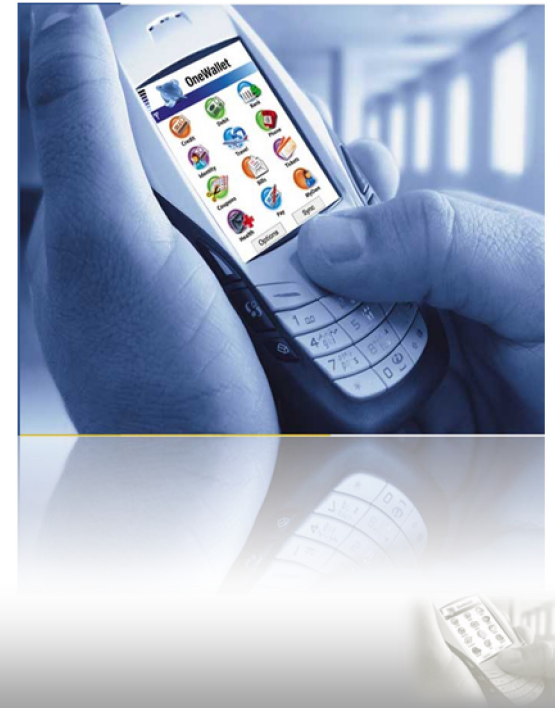
C-SAM's City Card solution provides convenience, flexibility, and security to users and reduces costs and improves efficiency within government systems and processes.

### C-SAM'S CITY CARD SOLUTION

C-SAM provides a unique and patented **Mobile Transaction Platform (MTP)** that enables Governments to issue payment cards and offer several payment and non payment Value Added Services (VAS) electronically, wirelessly and securely to their customer on the mobile phone.

MTP consists of a downloadable mobile application (**OneWallet**) for Consumers and an intelligent backend system (**Wallet Service Center**) that establishes secure interfaces with Issuer's backend systems.

Consumers can use the City card to conduct several transactions such as paying utility bills, paying taxes, paying for transit, receiving salary etc.



C-SAM's carrier-grade platform has evolved through extensive research and development over the last eleven years for which eleven patents have been issued and twenty applications are pending. The platform supports different handset environments and mobile carrier networks, as well as Near-Field-Communication (NFC) based secure proximity transactions over mobile phones for payment & non-payment applications. C-SAM's unique security architecture enables providers to configure different trust models, and effectively aggregate applications from disparate domains without adversely affecting their existing risk management practices.

The platform's device and network agnostic solutions, with support for multiple mobile device platforms and channels, and support for search and transaction based advertising, personalized coupons and promotions, and integration of 3rd party open content, coupled with development tools and APIs for quickly developing & launching additional services provides customer with the necessary competitive advantage.

## CITY CARD SERVICES

C-SAM's City Card solution contains more several canned services and functionalities. Supported services include:

Card Management		Payments	
<ul style="list-style-type: none"> <li>Over-The-Air issuance</li> <li>Balance Query</li> </ul>	<ul style="list-style-type: none"> <li>Last 10 Transactions</li> <li>Search Transactions</li> </ul>	<ul style="list-style-type: none"> <li>Utility Bill Payments</li> <li>Parking Payment</li> <li>Tax Payment</li> </ul>	<ul style="list-style-type: none"> <li>Salary Payments</li> </ul>
Information		Value Added Services	
<ul style="list-style-type: none"> <li>Alerts &amp; Emails</li> <li>In-Application Alerts</li> </ul>	<ul style="list-style-type: none"> <li>Promotions</li> </ul>	<ul style="list-style-type: none"> <li>Advertisement</li> </ul>	<ul style="list-style-type: none"> <li>Other mCommerce services</li> </ul>



### BENEFITS

User	Government
<ul style="list-style-type: none"><li>• Increased Convenience</li><li>• Reduced Theft, Fraud and Mismanagement</li><li>• Ability to maintain electronic records</li><li>• Access to other Value Added Services</li><li>• Time Saving</li></ul>	<ul style="list-style-type: none"><li>• Reduce Channel/Support Cost</li><li>• Mobile Interface to City-Services</li><li>• Enhance Visibility &amp; Offerings</li><li>• Increase People Participation</li><li>• Reduce Costs &amp; Increase Revenues</li><li>• Complement City Infrastructure</li></ul>

### IMPLEMENTATION

The MTP consists of a turnkey solution, which includes the product, system integration, training and maintenance. C-SAM would set up and brand the MTP as per issuer's requirement, and develop the necessary secure interfaces with its back-end systems. The MTP can be scaled to offer other payment and value added services.

C-SAM Support for multiple deployment models, including On-Site, Hosted and ASP/SaaS. Additionally, C-SAM provides Tier II & III Technical Support and with option for integrating MTP with Government's Self-Care Portals

Platform support for multiple user and transaction based business models, to build the necessary ecosystem of service providers and partners, to offer subscribers a rich bouquet of secure transactional services on their mobile phones.

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