

OPPORTUNITY

Coupons induce customers to shop more and also allow Merchants to sell more products and services. The existing environment relies on the printing and distribution of paper coupons, which increases the cost and inconvenience for the customer! C-SAM provides Coupon-Issuers and Merchants (and Banks and Mobile Operators who would like to become Issuers) with an opportunity to issue Coupons, wirelessly, securely and directly to target customers, significantly increasing customer convenience and throughput, and reducing costs!

C-SAM's Mobile Couponing solution enables customers to receive and store as a digital coupon in form of 2D Barcodes or as a digital token on the NFC enabled phones.

C-SAM'S MOBILE COUPON SOLUTION

C-SAM provides a unique and patented **Mobile Transaction Platform (MTP)** that enables Merchants & Issuers to offer Mobile Coupon and other 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 Bank's backend systems.

Consumers have access to a host of Couponing functions ranging from browsing coupons to redeeming coupons at Point of Sale.

C-SAM's carrier-grade platform has evolved through extensive research and development over the last twelve 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.

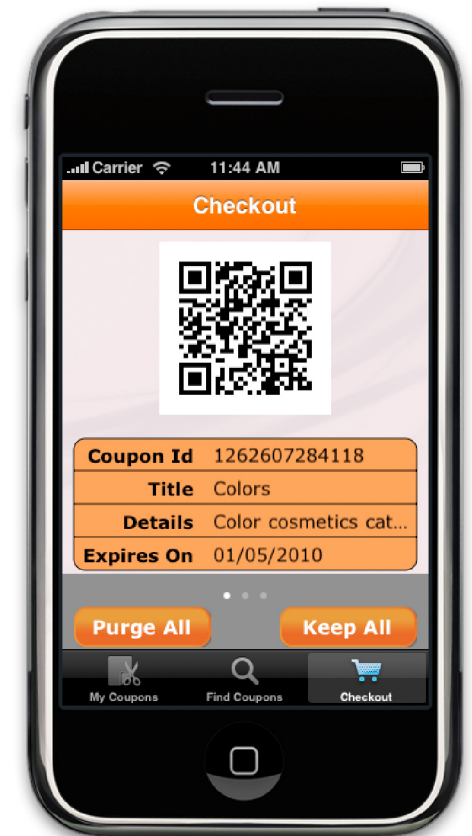
The platform's device and network agnostic solutions, with support for multiple mobile device platforms and channels, and support for search and transaction based advertising, personalized coupons and promotions, and integration of 3rd party open content, coupled with development tools and APIs for quickly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

MOBILE COUPON SERVICES

C-SAM's Mobile Couponing and Loyalty solution contains several canned services and functionalities.

Supported services include:

Search & View		Redemption	
<ul style="list-style-type: none"> Search by Brand Search by Category Location based triggers 	<ul style="list-style-type: none"> Opt -In profile driven coupons Add coupons Merchant Branding 	<ul style="list-style-type: none"> 2D Barcode Numeric Code 	<ul style="list-style-type: none"> NFC Based Redemption
Tracking & Reporting		Value Added Services	
<ul style="list-style-type: none"> Profile & Segmentation 	<ul style="list-style-type: none"> Usage report 	<ul style="list-style-type: none"> Mobile Ads P2P/Bill Payment 	<ul style="list-style-type: none"> Refer-a-Friend Other services



BENEFITS

Consumer	Provider
<ul style="list-style-type: none">• Increased Convenience• Ability to maintain electronic records• Access to other Value Added Services• Time Saving – Reduced paper handling	<ul style="list-style-type: none">• Reduced cost of printing and distributing coupons• Acquire New Customers• Offer New Products & Services• Enhance Customer Relationship• Offer Personalized Coupons/Solutions• Reduce Churn

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 bank'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 Provider'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.

CONTACT INFO:

One Tower Lane, # 1825 Oakbrook Terrace, IL 60181, USA

Phone: +1.630.928.0890

Fax: +1.630.928.0891

E-mail: info@c-sam.com

