

### OPPORTUNITY

Gift cards continue to be the most sought after gift item across the globe. However, it has been estimated that perhaps more than 10% of cards are not redeemed; the major reasons being loss of card and time decay. Additionally, Gift Cards involve significant overhead for Merchants/Retailers for Printing, Distribution, Issuance, & Redemption.

C-SAM Mobile Gift Card solution enables Merchants/Retailers to securely and wirelessly issue Gift Cards to the consumer, significantly improving convenience for the consumers, reducing costs and generating additional revenues.

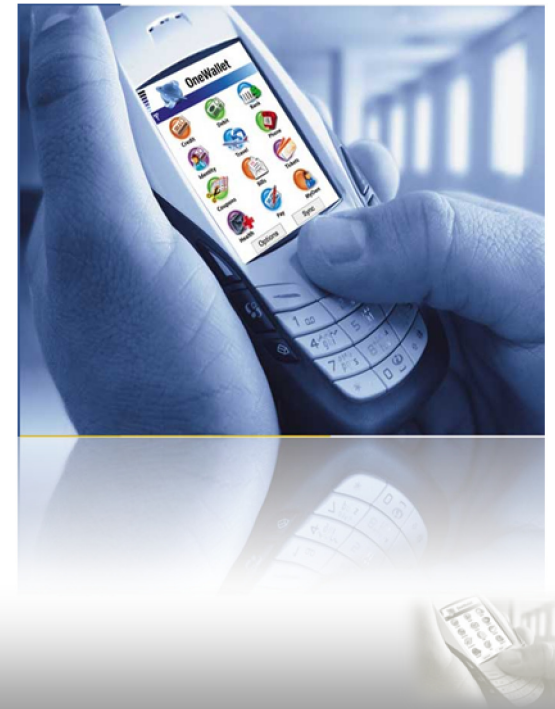
### C-SAM'S MOBILE GIFT CARD SOLUTION

C-SAM provides a unique and patented **Mobile Transaction Platform** (MTP) that enables Gift Card Issuers to offer Mobile Gift Card Services 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 gift card and other retail systems.

Consumers have access to several Gift Card services ranging from viewing the expiry date to redeeming the gift card.

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.

## MOBILE GIFT CARD SERVICES

C-SAM's Mobile Gift Card solution contains several canned services and functionalities.

Supported services include:



Gift Card		Manage Gift Card	
<ul style="list-style-type: none"> <li>• Apply for Gift Card</li> <li>• Over-the-Air Issuance</li> <li>• Send/Share Gift Card</li> </ul>	<ul style="list-style-type: none"> <li>• Redeem Gift Card</li> </ul>	<ul style="list-style-type: none"> <li>• MyCard/E-Wallet</li> <li>• Transaction Status</li> </ul>	<ul style="list-style-type: none"> <li>• Transaction history</li> <li>• Point/Gift Status</li> </ul>
Information		Value Added Services	
<ul style="list-style-type: none"> <li>• View Balance</li> <li>• View Alerts</li> <li>• Offers and Promotions</li> </ul>	<ul style="list-style-type: none"> <li>• Locate Retail Outlet</li> </ul>	<ul style="list-style-type: none"> <li>• Mobile Advertisement</li> <li>• Refer a Friend</li> </ul>	<ul style="list-style-type: none"> <li>• Offers &amp; Promotions</li> <li>• mCommerce Services</li> </ul>



## BENEFITS

Consumer	Issuer
<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>• Acquire New Customers</li><li>• Offer New Products &amp; Services</li><li>• Enhance Customer Relationship</li><li>• Offer Personalized Solution</li><li>• Reduce Churn</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 Issuer'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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