

### OPPORTUNITY

Even after significant growth in e-commerce and internet based transactions, still about 95% of the transactions in the world take place at the proximity of the point of sale terminal. A true digital wallet with capability to support such transactions opens up a whole new world of opportunity for banks and service provider to tap in to the proximity transaction space.

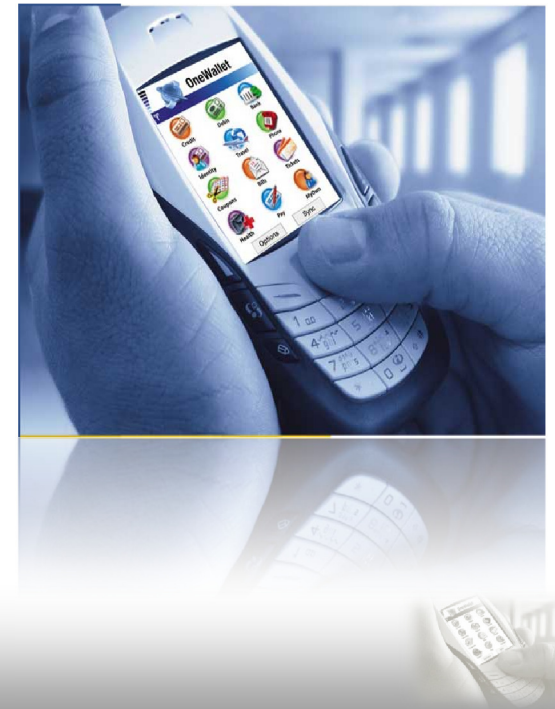
C-SAM's offers its customer a unique solution that supports both over the air as well as proximity transaction using Near Field Communications (NFC) technology for both payment as well as non payment applications. C-SAM's solution enables Banks and Telcos to issue virtual payment cards, loyalty cards and coupons directly to their Customer's mobile devices and allows them to conduct proximity transactions using NFC enabled devices at Point of Sale terminals.

### C-SAM'S MOBILE NFC SOLUTION

C-SAM provides a unique and patented **Mobile Transaction Platform** (MTP) that enables Banks, Telcos and Service providers to offer Mobile NFC 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 banking and other backend systems.

The MTP enables banks & telcos to issue various payment cards, loyalty cards and coupons on the customers' mobile phone such that the customer does not need to carry the physical card. Customer with NFC enabled phones can walk in to a store and pay using their mobile devices.



C-SAM's platform and specifically its NFC capabilities are **compliant with the Global Platform standards** and supports various form factors of NFC devices, which include **NFC enabled phones as well as NFC enabled microSD cards**.

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. 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 NFC SERVICES

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

Over the Air Issuance		Payment	
<ul style="list-style-type: none"><li>Over the Air Card Issuance</li><li>Browse Card</li><li>Set as default</li></ul>	<ul style="list-style-type: none"><li>Transaction History</li><li>View Card Status</li><li>View Balance</li></ul>	<ul style="list-style-type: none"><li>Tap &amp; Pay</li><li>Loyalty Card &amp; Coupon</li></ul>	<ul style="list-style-type: none"><li>Support for popular NFC</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>• Reduce Printing, Distribution &amp; Collection Costs</li><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 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 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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