

OPPORTUNITY

The worldwide wireless subscriber base is growing exponentially with new technologies enhancing the utility of mobile devices beyond voice and data. One such application is Person-to-Person or P2P Transactions, whereby a mobile phone User can pay another mobile phone User instantaneously and securely using existing payment methods. C-SAM provides Banks and Mobile Operators with an opportunity to wirelessly and securely enable Person-to-Person transactions, helping them increase differentiation and transactional revenue, providing a value added service to their Customers or Subscribers.

C-SAM'S MOBILE P2P SOLUTION

C-SAM provides a unique and patented **Mobile Transaction Platform** (MTP) that enables Banks/Telcos/Financial Institutions to offer Mobile P2P 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 payment systems.

Consumers have access to a host of P2P Transfer functions ranging from adding beneficiary, checking balance, searching transaction history or transferring funds.

Consumers can use Stored Value accounts or Bank Accounts to transfer funds to other consumer.

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 P2P SERVICES

C-SAM's Mobile P2P solution contains several canned services and functionalities.

Supported services include:

Transfers		Multiple Source of Funds	
<ul style="list-style-type: none"> Person to Person Transfer Merchant Payment 	<ul style="list-style-type: none"> View Balance Transaction History 	<ul style="list-style-type: none"> Add Source of Funds (Stored Valued Account, Bank Account etc) 	<ul style="list-style-type: none"> Edit Source of funds information
Information Services		Value Added Services	
<ul style="list-style-type: none"> Add Beneficiary View/Edit Information 	<ul style="list-style-type: none"> Manage Beneficiary List Locate nearest service centers 	<ul style="list-style-type: none"> Merchant Payment (P2M) Mobile Advertisement Refer a Friend 	<ul style="list-style-type: none"> Offers & Promotions mCommerce Services



BENEFITS

Consumer	Providers
<ul style="list-style-type: none">• Increased Convenience• Reduced theft, fraud and mismanagement• Ability to maintain electronic records• Access to other Value Added Services• Time Saving	<ul style="list-style-type: none">• Acquire New Customers• Offer New Cash Replacement Products & Services• Enhance Customer Relationship• Offer Personalized Solution• Reduce Channel/Support Cost• 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.

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