

### OPPORTUNITY

Stored Value Cards (SVC) offer most convenient way of replacing cash primarily cash based economies. However, users of SVC have to go the traditional way or use the internet for SVC transactions which is time consuming and cumbersome.

C-SAM's Mobile SVC solution enables issuers to directly and securely issue Stored Value Card to the consumer on their mobile phones, enabling them to use SVC cards for virtual as well as real world transactions.

### C-SAM'S MOBILE STORED VALUE SOLUTION

C-SAM provides a unique and patented **Mobile Transaction Platform (MTP)** that enables SVC issuers to offer Mobile SVC 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 Issuer's backend systems.

Consumers have access to a host of SVC services functions ranging from simple balance query to complex financial transactions such as funds transfer, bill payment, prepaid top up 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.

## MOBILE SVC SERVICES

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

Fund Transfer		Payments	
<ul style="list-style-type: none"> <li>International Remittance</li> </ul>	<ul style="list-style-type: none"> <li>Fund Transfer</li> <li>P2P Transactions</li> </ul>	<ul style="list-style-type: none"> <li>Bill Payments</li> <li>Prepaid Mobile Recharge</li> </ul>	<ul style="list-style-type: none"> <li>Reward Point Status</li> <li>Redemption</li> </ul>
Account Management		Value Added Services	
<ul style="list-style-type: none"> <li>Balance Query</li> <li>Last Five Transactions</li> <li>Transaction Status</li> </ul>	<ul style="list-style-type: none"> <li>Reload (Cash-In) SVC</li> <li>Funds Transfer Holding Enquiry</li> </ul>	<ul style="list-style-type: none"> <li>Promotions</li> <li>Advertisement</li> </ul>	<ul style="list-style-type: none"> <li>Refer a Friend</li> <li>Alerts &amp; Reminders</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 Channel/Support Cost</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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