

OPPORTUNITY

Universities world-over are increasingly employing technology to improve their interface with students. The student population is recognized to be among the fastest growing users of mobile phones. A solution that bridges the university administrations and the student community can potentially open a huge yet untapped market.

C-SAM's Mobile Solution for universities aims at providing the universities/colleges with various transactional and non-transactional services to the students and the faculty on their mobile phones, which co-exists with their present paper or internet based system.

C-SAM'S MOBILE STUDENT SERVICES

C-SAM provides a unique and patented **Mobile Transaction Platform** (MTP) that enables Universities to offer host of services electronically, wirelessly and securely to Students, Academics and Administratives staff directly on to their 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 university and other backend systems.

Students & faculty can have access to a transaction and non-transaction services such as viewing lecture schedules, attendance, academic grades, payments of tuition fees & library dues etc.

Students and the faculty can even shop with the mobile, with the additional flexibility of using a stored value account or one of the pre-registered bank accounts or credit 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, as well as



C-SAM MOBILE STUDENT SERVICES WHITE PAPER

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.

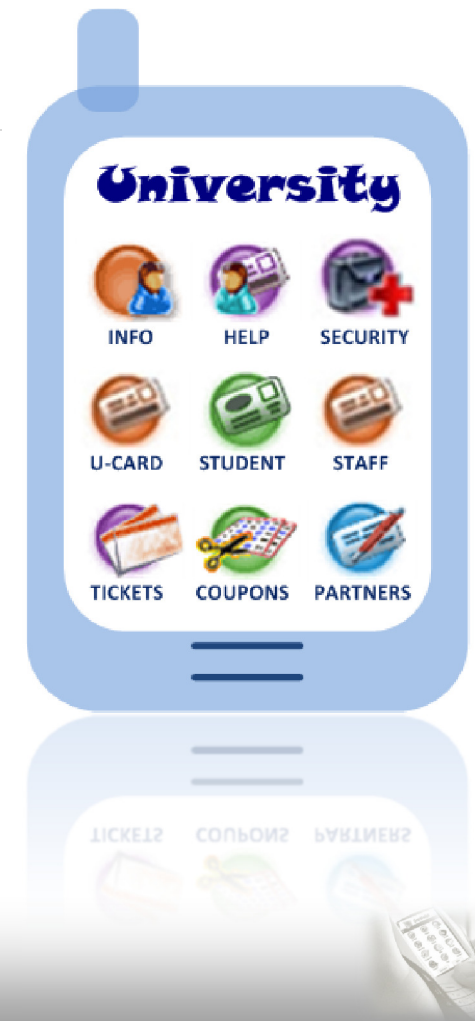
The platform's device and network agnostic solutions, with support for multiple mobile device platforms and channels, and support for search and transaction based advertising, personalized coupons and promotions, and integration of 3rd party open content, coupled with development tools and APIs for quickly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

MOBILE UNIVERSITY SERVICES

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

Supported services include:

Information	Help	Security
<ul style="list-style-type: none"> • Directory • Schedules • Events 	<ul style="list-style-type: none"> • Help • Alerts • Complaints 	<ul style="list-style-type: none"> • Emergency/SOS • Panic • Crime Reporting
U-Cards	Student	Staff
<ul style="list-style-type: none"> • P2P Payments • Retail Payments 	<ul style="list-style-type: none"> • Classes & Grades • Facilities & Access • Assignments & Tests 	<ul style="list-style-type: none"> • Records • Procurement • Payments
Tickets	Coupons	Partners
<ul style="list-style-type: none"> • Search • Buy & Store • 2D Bar-Codes 	<ul style="list-style-type: none"> • Issuance • Management • 2D Bar-Codes 	<ul style="list-style-type: none"> • Cards & Apps • Management • Services



BENEFITS

Students	University
<ul style="list-style-type: none">• Increased Convenience• Ability to maintain & access electronic records• Access to other Value Added Services• Time Saving• Effective coordination	<ul style="list-style-type: none">• Attract students• Offer New Products & Services• Enhance coordination & relationship• Offer Personalized Solution• Reduce Cost associated with paper based processing

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 University'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

