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|------------------------------|-------------------------------|--------------------------------|
| MOBILE BANKING | MOBILE TICKETING | MOBILE PARKING |
| MOBILE BILL PAYMENTS | MOBILE COUPONS | MOBILE SECURITY |
| MOBILE BROKERAGE | MOBILE LOYALTY | MOBILE CITY-SERVICES |
| MOBILE MONEY TRANSFER | MOBILE ADVERTISING | MOBILE CITY-CARD |
| MOBILE P2P PAYMENTS | MOBILE PREPAID AIRTIME | MOBILE TRANSIT |
| MOBILE MICRO-PAYMENTS | MOBILE STORED VALUE | MOBILE STUDENT SERVICES |
| MOBILE INSURANCE | MOBILE GIFT CARDS | MOBILE NFC SERVICES |



Enabling Secure Mobile Transactions
...in real and virtual worlds
...for payments and non-payment services
Anywhere, Anytime

C-SAM, Inc. is a pioneer in secure mobile transactions offering a range of mobile phone based financial and non-financial services, which have been commercially launched in several markets.

C-SAM is based out of the USA with operations across Japan, China, India, Singapore and Mexico. The Company licenses technology and provides turn-key services to banks, settlement networks, mobile network operators, merchants, enterprises, system integrators, cities, postal networks, and large infrastructure providers.

C-SAM's carrier-grade platform has evolved through extensive research and development over the last ten years for which ten 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 as well as 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.

C-SAM markets three main solutions – M-City, M-Payments and M-University.



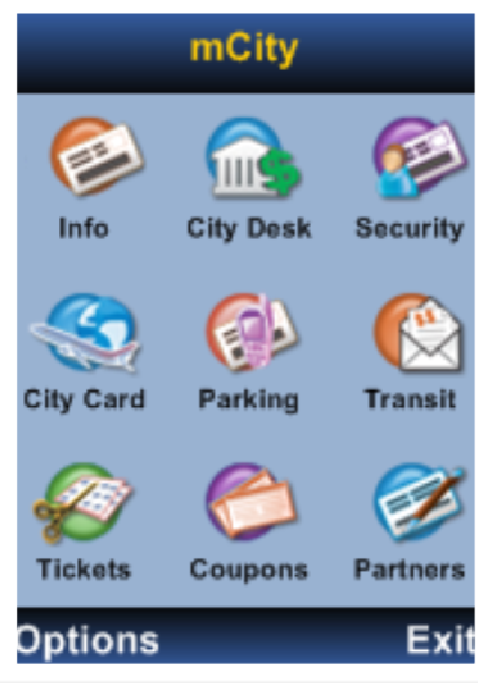
mCity



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mPayments
mUniversity



Does your City want to...deliver public services ...parking...security...tourism information...on mobile phones...generate additional revenues...

C-SAM's mCity solution provides convenient access to a range of City Services and Information on mobile phones and other devices across various wireless networks. mCity provides convenience, flexibility, and security to its citizens and tourists, increasing the administration's productivity and efficiency, and consequently reduces costs and generates additional revenues.

C-SAM's unique Mobile Transaction Platform ensures that the City can aggregate various existing and new services, and securely distribute them to their citizens, staff and tourists directly on their mobile phones, without taking the underlying risk. C-SAM's platform is patent protected, highly secure, robust and scalable, designed and enhanced over the years, and commercially deployed in several markets worldwide.

...city on your Mobile

- Mobile Interface for City-Services
- For Citizens, Administration & Tourists
- Enhances City's Visibility & Offerings
- Increases People Participation
- Banking Services for the Un-Banked
- Stored Value & Account Management
- Reduces Costs & Increases Revenues
- Complements City Infrastructure
- Works on existing Handsets & N/Ws
- Patented & Highly Scalable Platform
- Highly Customizable User Scenarios
- Commercially Deployed Worldwide

C-SAM solutions have been launched in several markets for services ranging from Banking, Bill Payments, Insurance, Event and Travel Ticketing, Ads & Coupons, to Parking, Tax Collection, Security, Transit and City Services.

C-SAM licenses its solutions as well as provides turn-key services, setting up its platform, building the necessary interfaces to the back-end host systems, and jointly operating various services on a revenue-share basis.

C-SAM will customize its solutions based on the Provider's requirements - in terms of the services, interfaces and scenarios.



- Directory
- Events
- Visitor Center
- Info
- City Desk
- Help
- Complaints
- Payments
- Emergency / SOS
- Panic
- Crime Reporting
- Security
- City Card
- P2P Payments
- Prepaid / Credit / Debit
- Banking Services
- Search
- Cashless Payments
- Remote TopUp
- Parking
- Transit
- Routes & Schedules
- Make-My-Trip
- Payments
- Search
- Buy & Store
- 2D Bar Code Validation
- Tickets
- Coupons
- Push & Pull Issuance
- Management
- 2D Bar Code Validation
- Cards & Applications
- Account Management
- Value Added Services
- Partners