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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 |



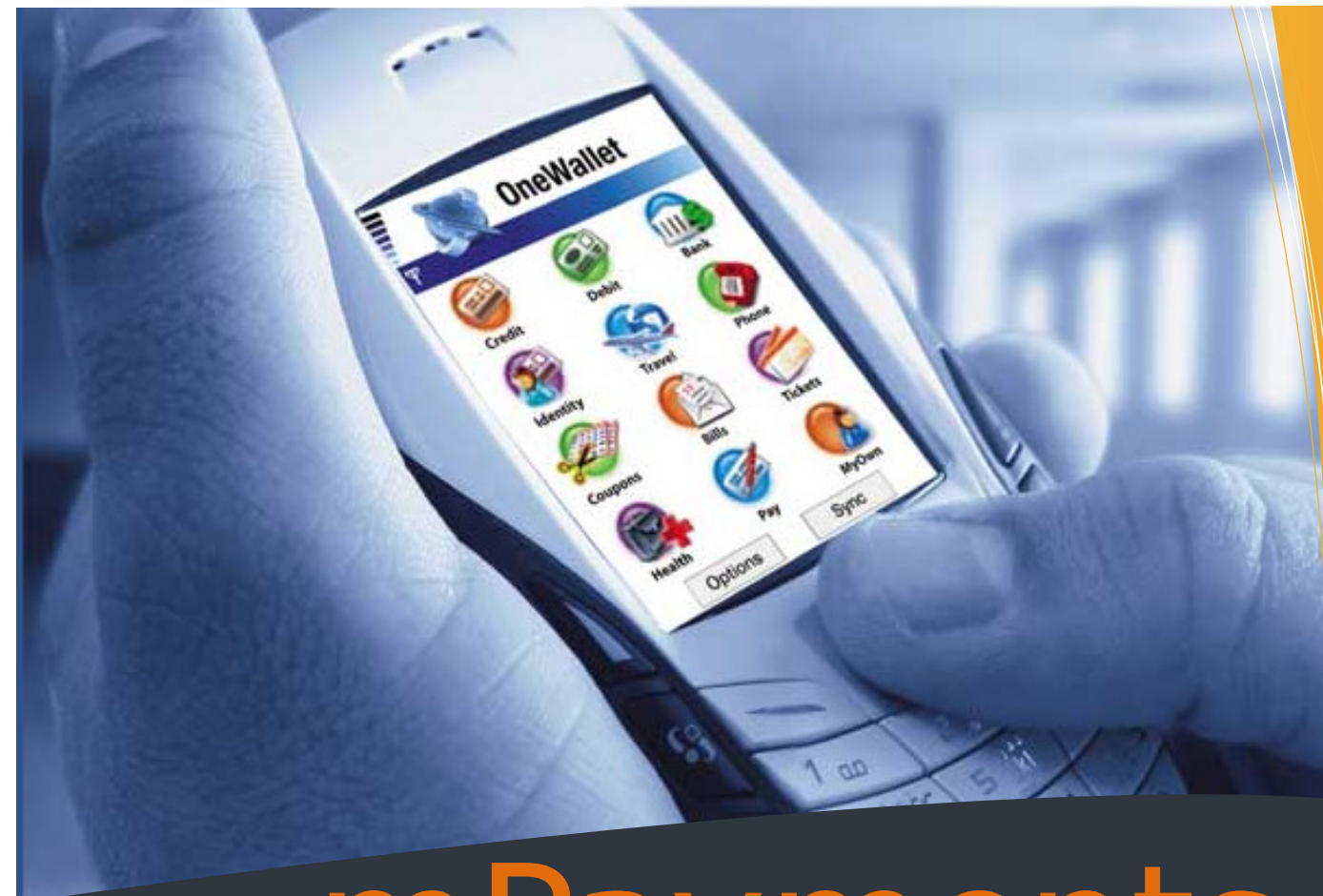
Enabling Secure Mobile Transactions
...in real and virtual worlds
...for payments and non-payment services
Anywhere, Anytime

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-Payments, M-City and M-University.



mPayments



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mCity
mUniversity



More than 40 services for M-Banking

P2P & Cross-border Remittances

Insurance Services for Agents & Users

More than 25 services for M-Ticketing

M-Coupon Issuance & Management

M-Advertising across all Services

NFC & 2D Bar-Codes for Proximity Txns

Works on all existing Handsets & N/Ws

Patented Technology & Solutions

Highly Secure & Scalable Platform

Configurable Trust & Risk Models

Commercially Deployed Worldwide



Do your Customers want to...bank on the move... pay bills...transfer funds...book and buy tickets ...redeem coupons...all from their mobile phones...

C-SAM's mPayments solution enables consumers and merchants to conduct secure transactions related to Banking, Money Transfer, Insurance, Ticketing, and Ads & Coupons, in the real and virtual world via mobile phones and other devices across existing wireless networks. mPayments provides convenience, flexibility, and security to consumers, enabling the providers to acquire new customers, generate additional revenues, and save costs on existing processes.

C-SAM's unique Mobile Transaction Platform ensures that Banks, Mobile Network Operators, and Merchants can aggregate new applications, and securely distribute existing services to their customers directly on their mobile phones, leveraging their preferred risk management practices.

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.

...M-Payments in the real and virtual world

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.

