



c-sam inc.

Enabling Secure Mobile Transactions

...in real and virtual worlds

...payments and non-payment services

Anywhere, Anytime



C-SAM MOBILE WALLET DEMO

OVERVIEW

October 2009

Note: Brands and logos of third parties used in demo and in this document are for illustration purposes only and belong to their respective owners.

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1 Overview

The downloadable mobile demo provided covers all major services that C-SAM has build, deployed or in process of deploying through its patented Mobile Transaction Platform.

As shown below, the main screen of the demo represents four major sections/service groupings:



Figure 1 Home Screen

Each icon provides access to different types of services as described below:

1. **MyAccount:** This icon provides access to Telco accounts and Telecom industry specific services such as Prepaid Top up, Post Paid Bill Payment etc. It also includes proposed flows for a Telco Branded Cash card.
2. **mBanking:** This icon provides access to the banking and related services such as Bank accounts, Credit Cards, Funds Transfer, International Money Transfer, Trading and banking information.
3. **mCity:** This icon represents mobile services for City such as Tourism, Parking, Security etc.
4. **mCommerce:** This icon provides access to various mCommerce services such as Ticketing, Bill Payment, Shopping, Coupon, Loyalty etc.

Following sections provide detailed list and description of services & functionalities included in each of above main icons.

2 MyAccount

MyAccount icon provides consumer access to all Telco accounts and related services (e.g. Prepaid Top up, Bill Payment). It also includes proposed flows for Telco Branded Cashcard. Below is a screenshot showing key services available from MyAccount menu.

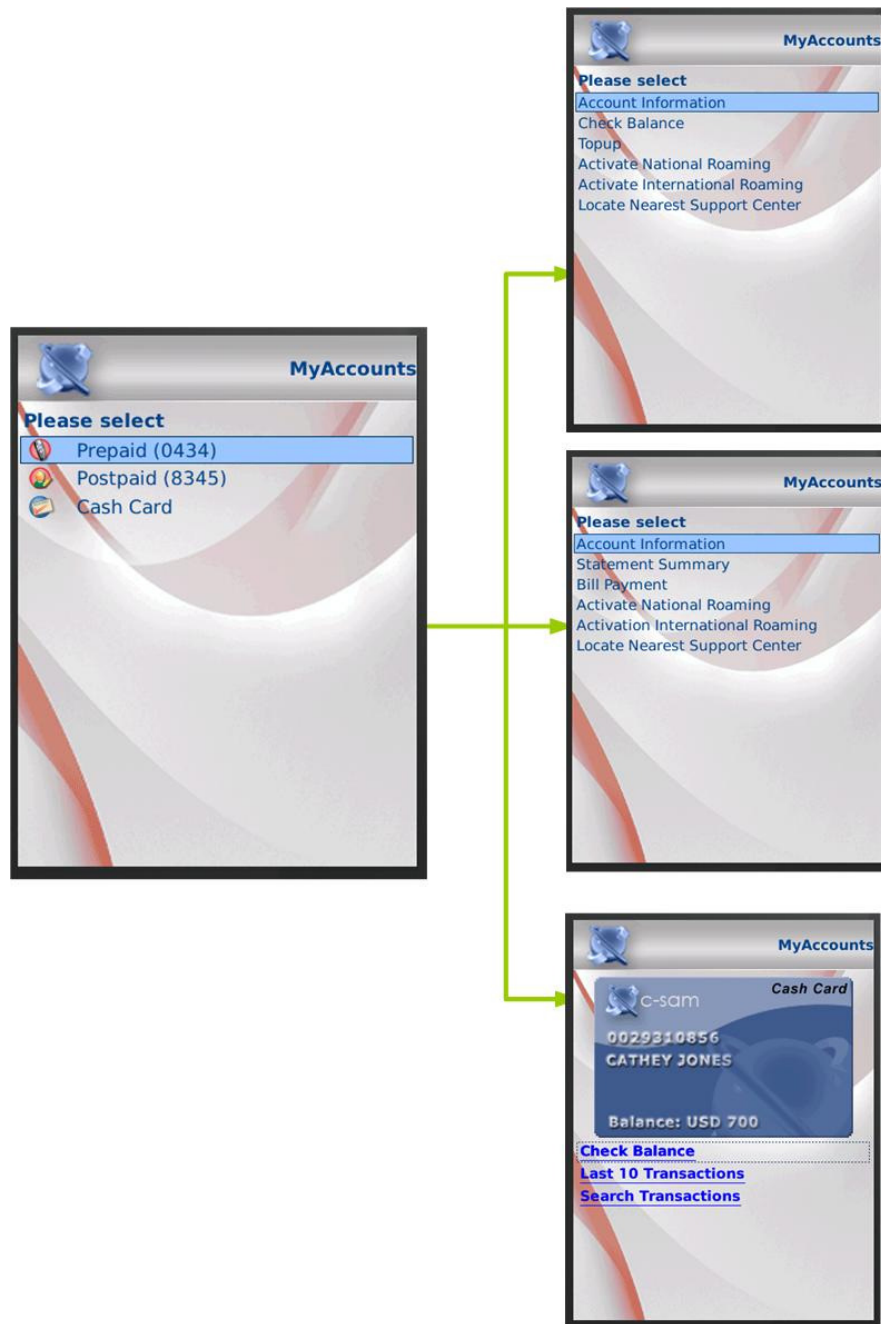


Figure 2 MyAccount



2.1 Prepaid Services

The demo contains following prepaid services:

- View account information
- Check balance
- Top up prepaid account
- Activate national roaming
- Activate international roaming
- Locate nearest support center

2.2 Postpaid Services

The demo contains following prepaid services:

- View account information
- Pay bills (Bill Presentment and Payment). A sample of C-SAM branded bill is shown below:

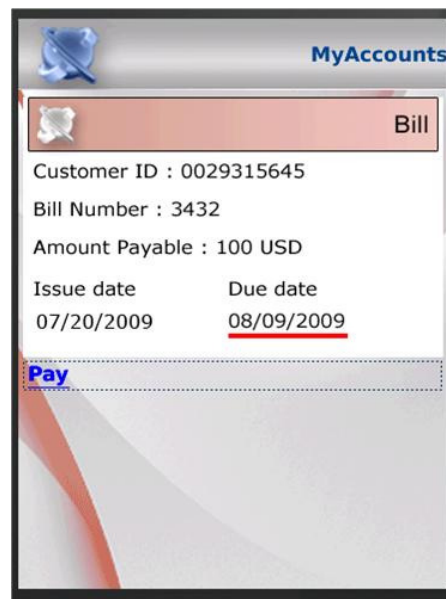


Figure 3 Bill

- Activate national roaming
- Activate international Roaming
- Locate nearest support center

2.3 Cash Card

The demo contains following services for a Cash Card.

- Check balance



- View last 10 transactions
- Search transactions

The proposed Cash card can be used for payment for various services such as International Remittance, Airline Ticketing, Movie Ticketing, Bill Payment etc.

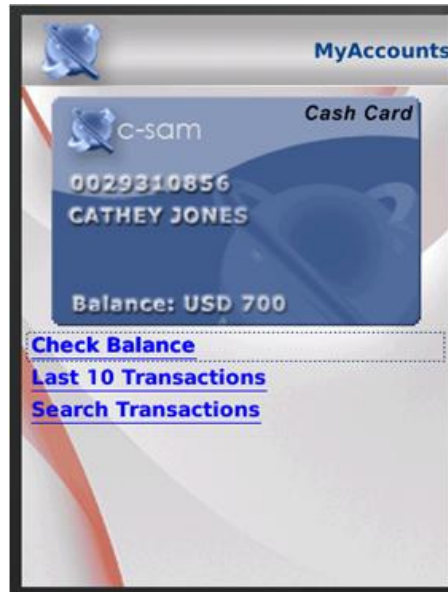


Figure 4 Cash Card

3 mBanking

As shown below, mBanking icon provides access to several banking & payment services.

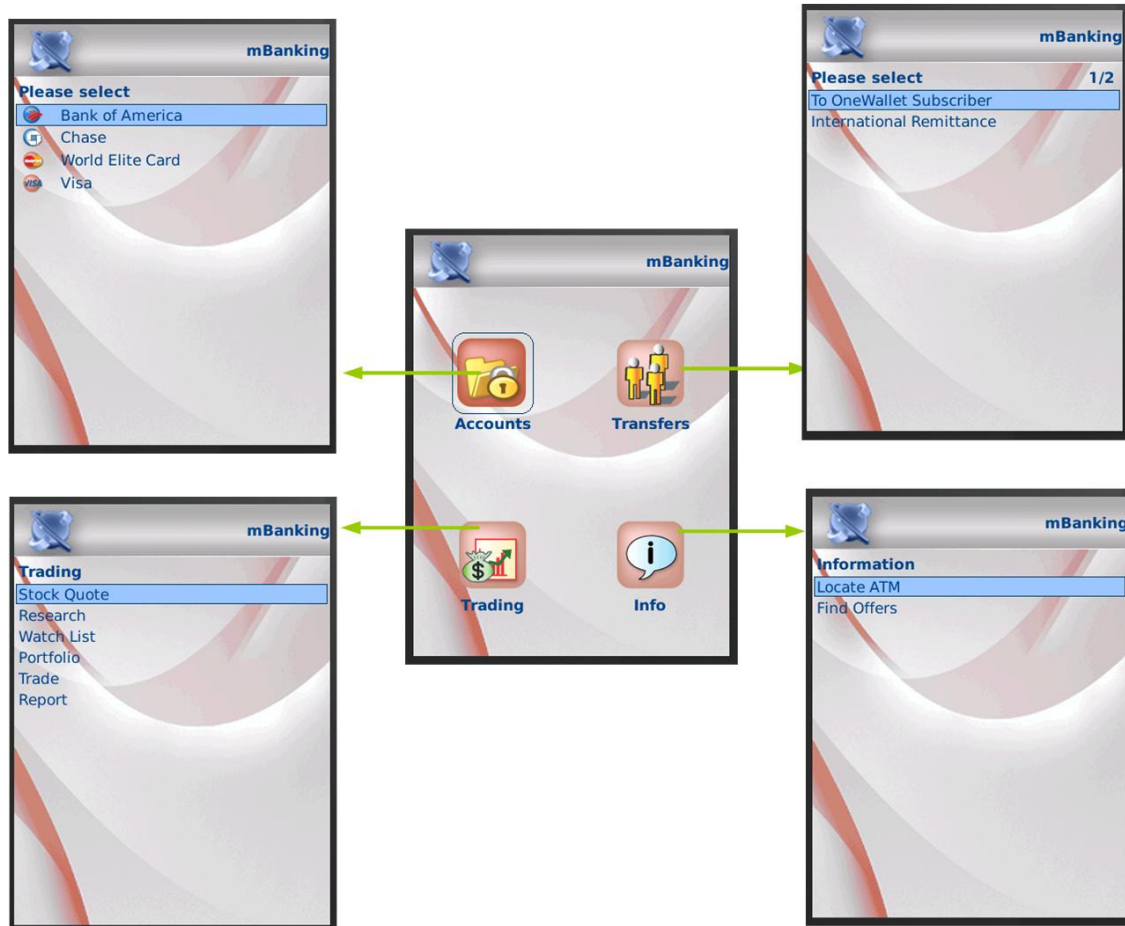


Figure 5 mBanking

mBanking menu contains four key services:

- Accounts
- Transfers
- Trading
- Information

3.1 Accounts

This icon provides list of all banking relationship that consumer may have different banks. It includes banking accounts from different banks & Credit cards from different credit card companies.



C-SAM's platform provides the capability to aggregator multiple banks and financial institutions into one single platform.

Services available for bank accounts are:

- Check balance
- View mini statement
- Funds transfer
 - Within bank
 - To own accounts
 - To other accounts
 - Other banks

Services available for Credit Cards are:

- Check balance
- View mini statement
- Search Transactions

3.2 Transfers

Consumer can use Cash card to transfer funds to other Mobile Wallet user, or Remit funds internationally.

Additionally, Customer can use bank accounts as well as credit cards for international remittance.

3.3 Trading

Trading includes all essential services required for viewing stock market related information as well as buying or selling stocks.

Services available in the demo are:

- Get stock quote
- Market research
- Watch list
- Portfolio
- Trade
- Information

3.4 Information

This icon provides banking and related information such as:



1. Locate ATM – This feature helps a Mobile Wallet user to locate ATM of any bank from the application.
2. Find offers – Customer can browse through the available credit card offers.

4 mCity

As shown below, mCity services provide access to city related services.

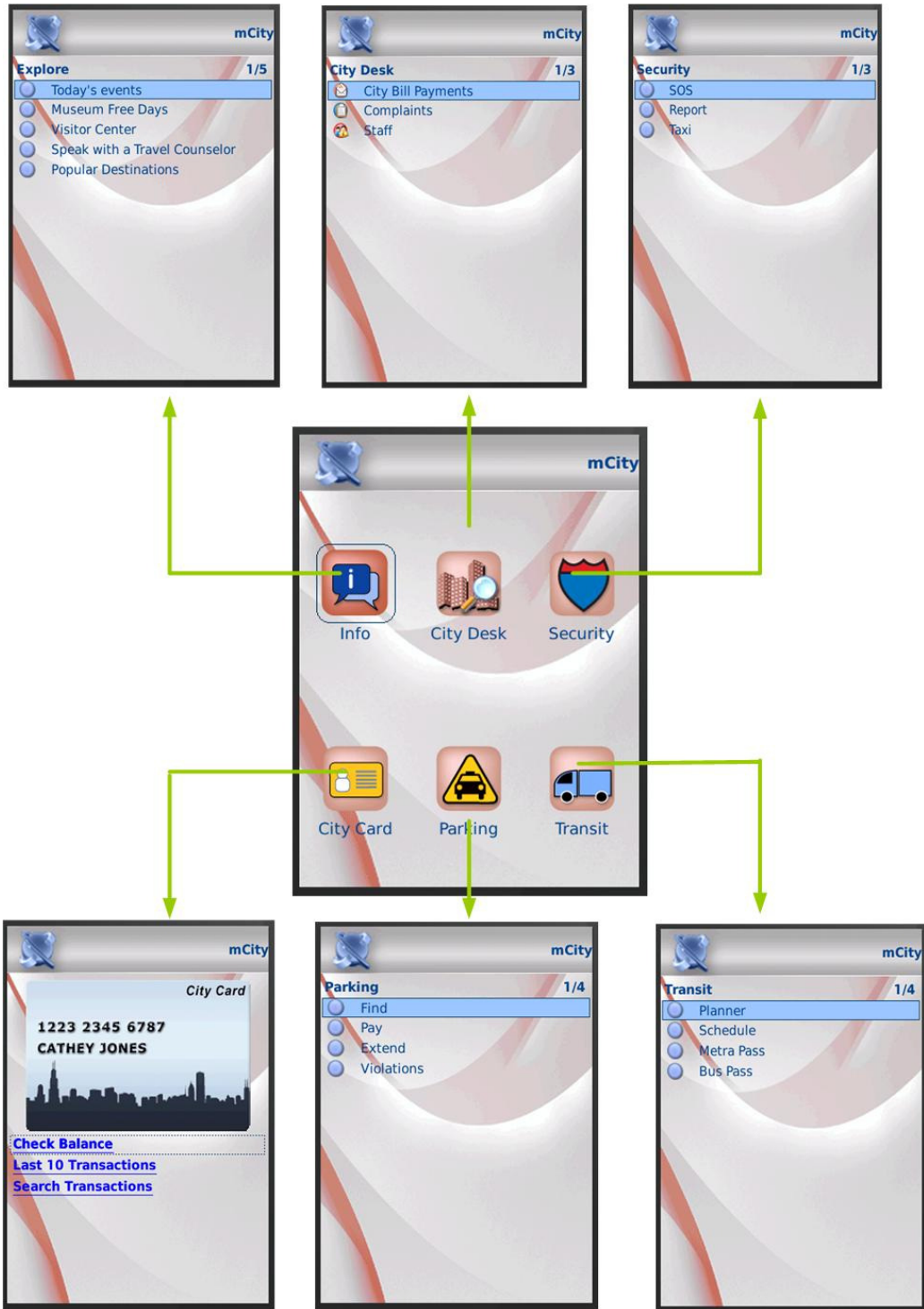


Figure 6 mCity

4.1 Information

This icon provides city and tourism related information such as:

- Tourism - Information & Location Maps as shown below:



Figure 7 Location Map

- Other City Information

4.2 CityDesk

This icon enables consumers to access following service:

- City bill payments
- Complaints
- Staff

4.3 Security

- SOS
- Crime report
- Taxi reports

4.4 CityCard

This is a cash card, which may be linked to Cash card or may be introduced as a separate cash account.

Following services are available on CityCard:

- Check balance
- View last 10 transactions



- Search transactions

4.5 Parking

Following parking related services are available in the demo:

- Find Taxi
- Pay for Parking
- Extend Parking
- Pay Fine

4.6 Transit

Following transit related services are available in the demo:

- Transit Planner
- Scheduler
- Bus and Metra Pass

5 mCommerce

This icon represents potential mCommerce services that consumer can access from Mobile Wallet application.

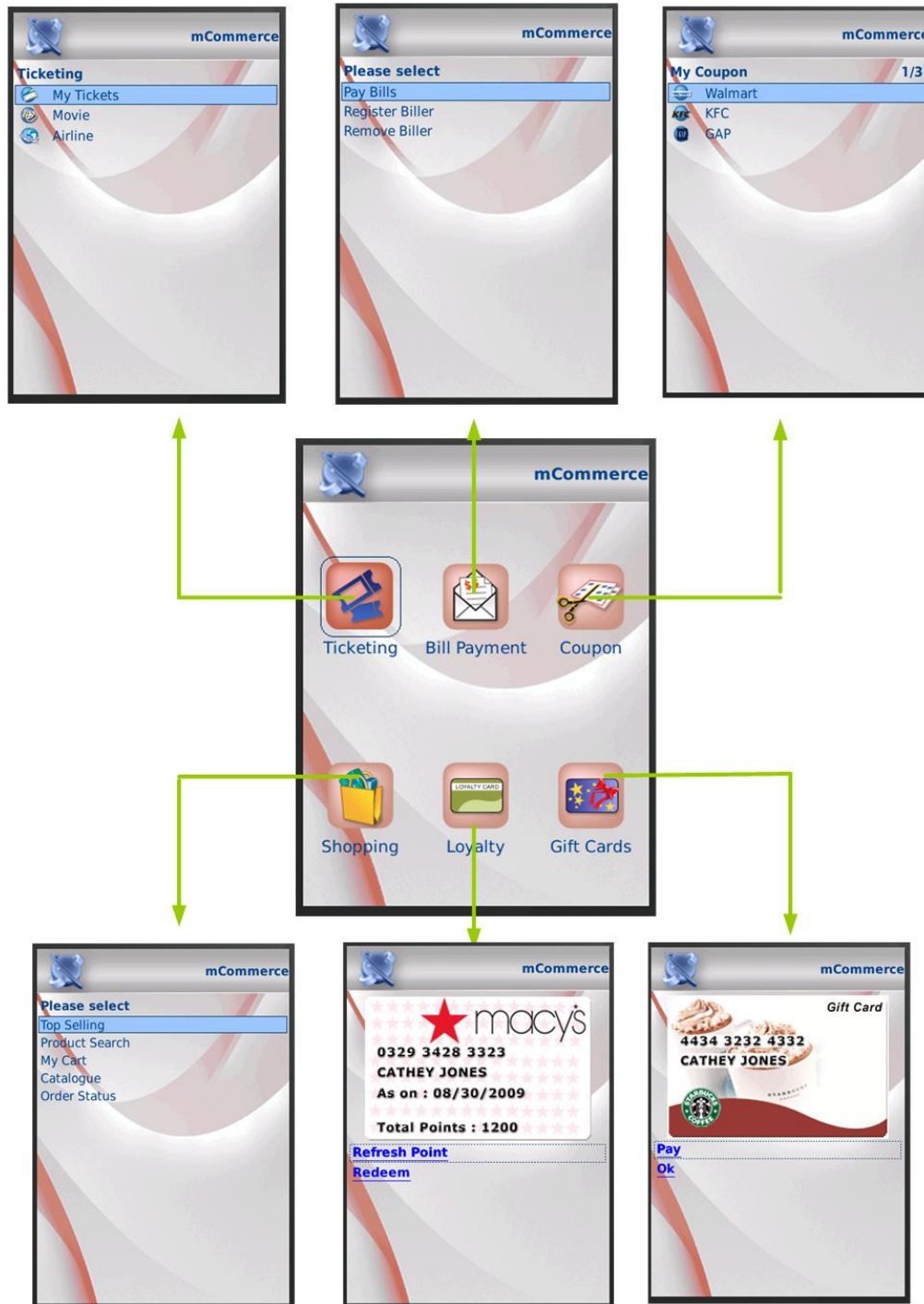


Figure 8 mCommerce



As shown above, following services are included in the demo:

- Ticketing
- Utility Bill Payment
- Coupon
- Shopping
- Loyalty
- Gift Cards

5.1 Ticketing

Ticketing includes Movie Ticketing and Airline Ticketing.

Tickets are issued as 2D Barcodes and can be used for ticket validation and identify verification. A sample of 2D barcode is shown below:

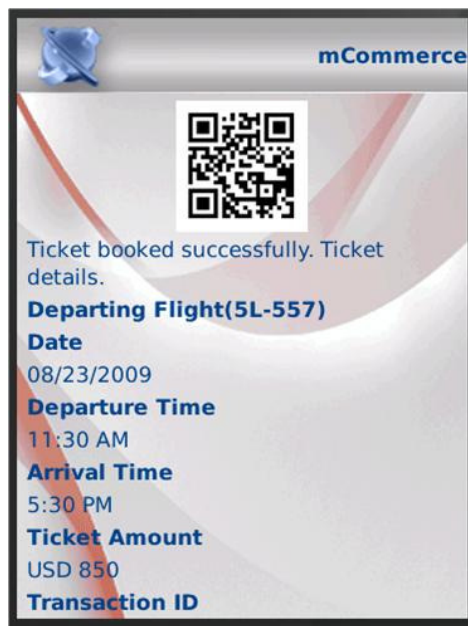


Figure 9 2D Barcode based tickets

5.2 Utility Bill Payments

Utility bill payment includes:

- View and Pay bills (Bill Presentment and Payment)
- Add & Remove billers

5.3 Coupons

Demo provides sample of branded coupons that can be issued by merchants to Mobile Wallet users. A sample of branded coupon is shown below:



Figure 10 Branded Coupon



Figure 11 2D Barcode

5.4 Shopping

This icon includes mobile retailing services, which include:

- Top selling products
- Product search
- Catalogues
- Shopping Cart
- Order Status

5.5 Loyalty Card

This service enables Merchants to issue Branded Loyalty cards to Mobile Wallet users. As shown below, Customer can access branded loyalty card (s) issued by Merchants to Mobile Wallet customers and redeem loyalty points Over-The-Air or through NFC.



Figure 12 Branded Loyalty Card

Following services are available within loyalty card module:

- View point balance
- Redeem points

5.6 Gift Cards

This service enables Merchants to issue branded gift cards to Mobile Wallet Customers. Branded gift cards can be used for payments and purchases at merchant outlets using 2D barcodes/NFC.

A sample of branded Gift Card is shown below:

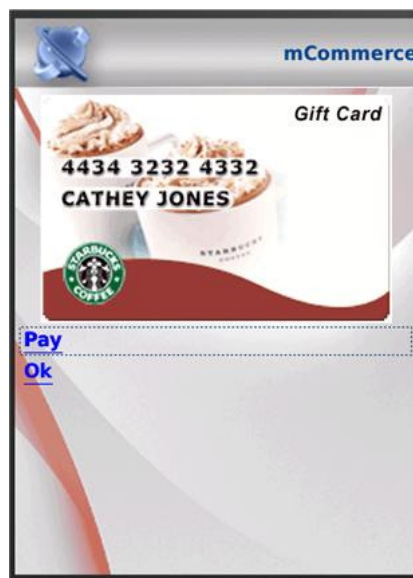


Figure 13 Branded Gift Card