

# Mobile Financial Services

Secure and easy way to transfer money and make payments anytime and anywhere

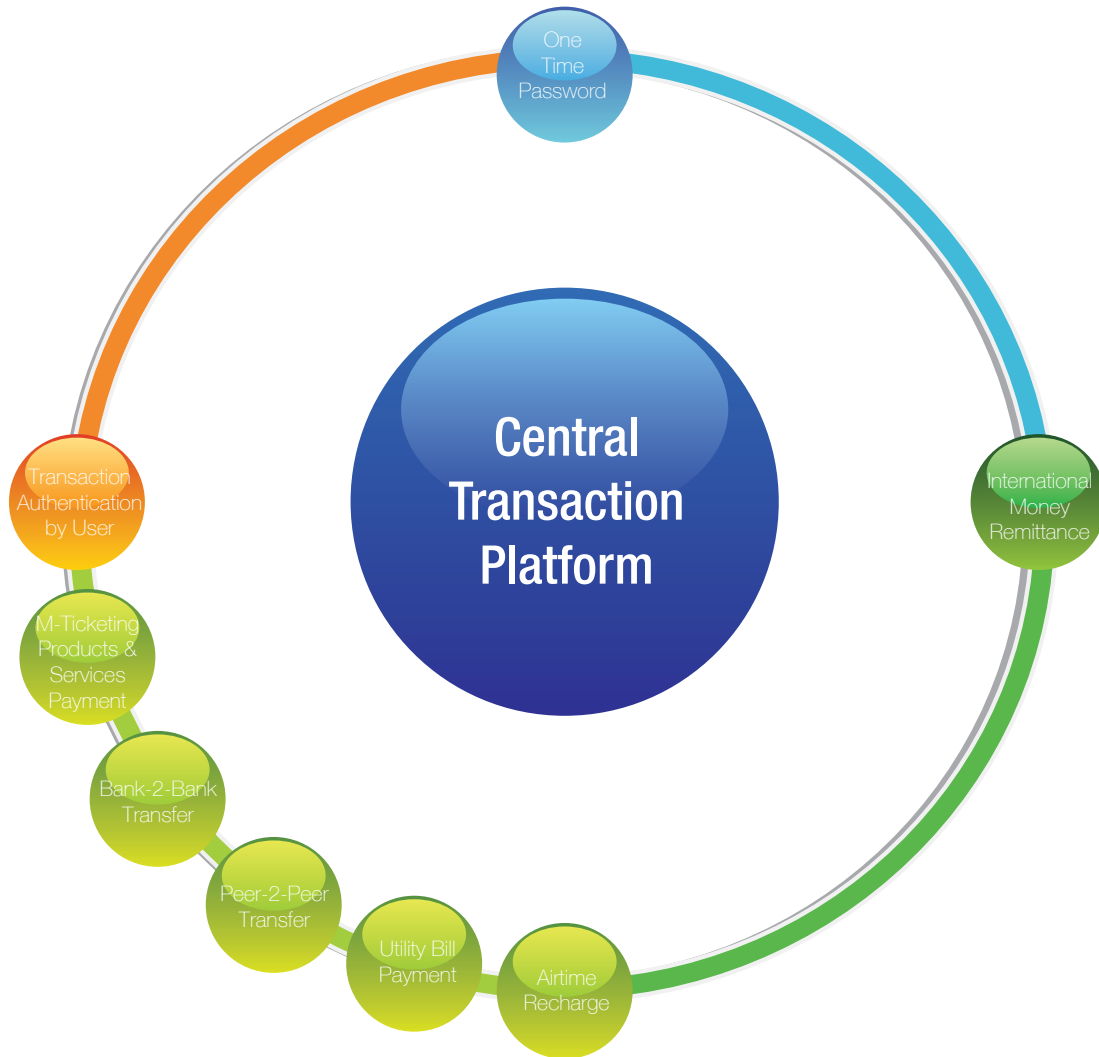


In a world dominated by networked communications, convenience is the key to everything. Mobile money provides a cashless, fast and simple way for your customers to deal with all their financial transactions, from home, office or while travelling around the globe.

From phone banking to internet banking and now to mobile payment services, the constantly changing financial services landscape has stepped up to include total solutions to manage money from any location. Mobile financial services are the future,

bridging the distance between banks and telecommunications, integrating the sophisticated platforms of mobile phone networks and secure financial systems.

By catering to both Banked and Unbanked, not only does mobile financial services bring new meaning to the phrase 'convenient financial transactions' to everyone, it also contributes to a major part of the service provider's reputation and opens up a path to a constant source of repeated income. Research shows a rise in mobile payments throughout the globe, with an estimate of over \$300 Billion by 2013.



## Mobile Financial Service Platform Features

### » One-Time Password (OTP) Authentication

Application generates a single-use password for a one-time transaction via a PIN number selected by the user and is used to secure all transactions.

### » Out-Of-Band Authentication

This allows the end user to verify any transactions by entering their PIN, which permits the financial institution and the mobile service operator to complete the pending transaction securely.

### » International Money Remittance

It is a fast and easy money transfer service offered to those who regularly

remit money abroad. The sender must register their details and need to know only the mobile number of the recipient.

Money can be deposited at banks, exchanges or through any online banking service. The receiver is notified when the money is received by the system and the amount can be withdrawn from any pre-assigned location such as the service provider's cash-out partners.

### » Money Transfer and Mobile Payments

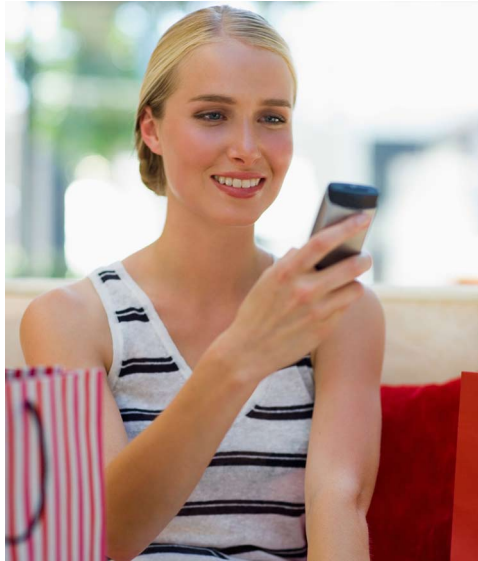
This service offers mobile operators to provide their customers with the added convenience of converting electronic cash into real money or vice versa. The user selects the PIN which must be used in all transactions. This service can be used for bill payments, airtime recharge, transfers between peers and banks and more.

## » Strong 2 - Factor Authentication

Mobile payment services are an integral part of today's community. Consequently, everyone who makes a payment via their mobile device wants 100% security and safety for each transaction. Simage Technologies understands the core requirement for secure financial transactions while focusing on convenience and efficiency.

We provide end-to-end security on the platform with advanced encryption on all transactions. We provide a strong 2-Factor Authentication:

- Secret Keys for encryption of messages/ transactions/data/communications
- User verification with PIN



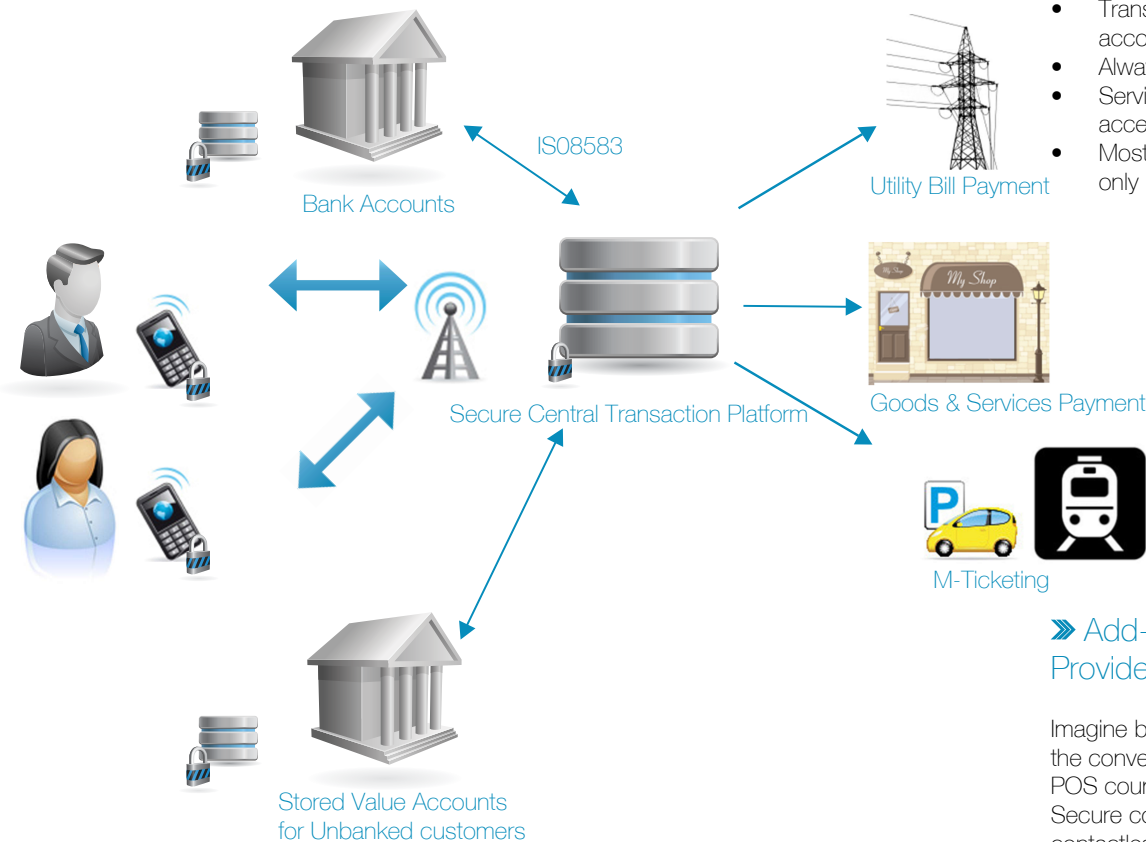
## » Benefits for MNOs/Service Providers

- Added value to your brand image
- Additional recurrent and constant revenue source
- Greater loyalty and trust from customers
- Access to a larger customer base through value-added services
- Space to expand the number of transactions as required
- Lower distribution costs
- Stronger market share by adding more interactive services

## » Gain for Mobile Subscribers

- Removes the need to carry ready cash
- The service is available wherever and whenever they need it
- Pay for both products and services, anywhere and anytime
- Transfer money to and from various accounts
- Always safe, secure and convenient
- Services are device-independent and accessible from any mobile device
- Most services are free to use or fees are only nominal

## Comprehensive Mobile Financial Services Environment



## » Add-Ons for Mobile Service Providers

Imagine being able to provide customers with the convenience of paying any amount at POS counters without carrying real money. Secure contactless POS (Biometrics enabled), contactless KeyFob and contactless Sticker are now available from Simage Technologies as part of its contactless payment initiative. Take ownership of future NFC infrastructure.

Simage Technologies is a name simultaneous with advanced digital security. From solution integration to security products enhancement, Simage works with both mobile operators and service providers to meet all of their digital security needs. A company engaged in providing extensive and turnkey services in the areas of mobile communications, financial services and identification, Simage is able to provide total integrated solutions for everyone.

Simage Technologies offers mobile operators and service providers the opportunity to tap into a new domain through value-added mobile money transfer services. Customers can use their mobile phones to send and receive money to any location where the mobile service has network partners. Over \$300 billion is remitted by international migrants every year and this is a market that many are yet to discover.

« Making a difference. Creating value. »