

*Mobile e-Voucher automates mobile commerce transactions between merchants and subscribers*

Mobile e-Voucher replaces paper and scratch card vouchers with fast delivery of electronic top-up vouchers and wireless funds transfer through a flexible sales chain including distributors, dealers and top-up agents.

Features include:

- Transactions confirmed to both the sender and recipient by SMS or USSD.
- No physical inventory is required. No physical store or POS terminal is required.
- Transactions are accomplished simply with a mobile phone and e-Voucher account.

The benefits of replacing physical cards with an electronic system are huge.

- Service providers reduce costs by eliminating physical card production, inventory and theft and expanding distribution through sales intermediaries that only require a mobile phone and e-Voucher account to function as top-up agents.
- Subscribers benefit by improved convenience and flexibility of top up amount.
- Mobile-to-Mobile Funds Transfer. Subscribers can transfer funds from their pre-paid account to another subscriber's account. The amount of the transfer is flexible. The e-commerce applications are endless. Parents can control a child's phone expenses. Secure, non-cash funds transfer facilitate payment to a merchant or a means to safely transfer money across long distances.

### Operator Advantages

- Eliminate or supplement printed top-up cards
- Reduce the cost of physical card production, inventory and distribution
- Eliminate risk of theft; physical top-up cards must be protected like cash
- Dealer never runs out of top-up voucher inventory
- Simplify distribution logistics with automatic transaction confirmation, reconciliation
- Expand distribution to remote, rural markets and special events. Top-up agents only need a mobile phone and e-Voucher account — no POS terminal required.
- Acquire new subscribers, especially in medium- and low-end market segments that require frequent, low denomination top-ups.
- Establish meaningful brand differentiation

### Merchant Advantages

The benefits to retail merchants are equally significant, and include:

- Delivery of pre-paid top-up vouchers wirelessly to customers' mobile phones.
- Establish their own distribution network of top-up agents to serve remote areas and special events. Top-up agents only require a mobile phone to be in business.

*(continued)*

## Contact Information

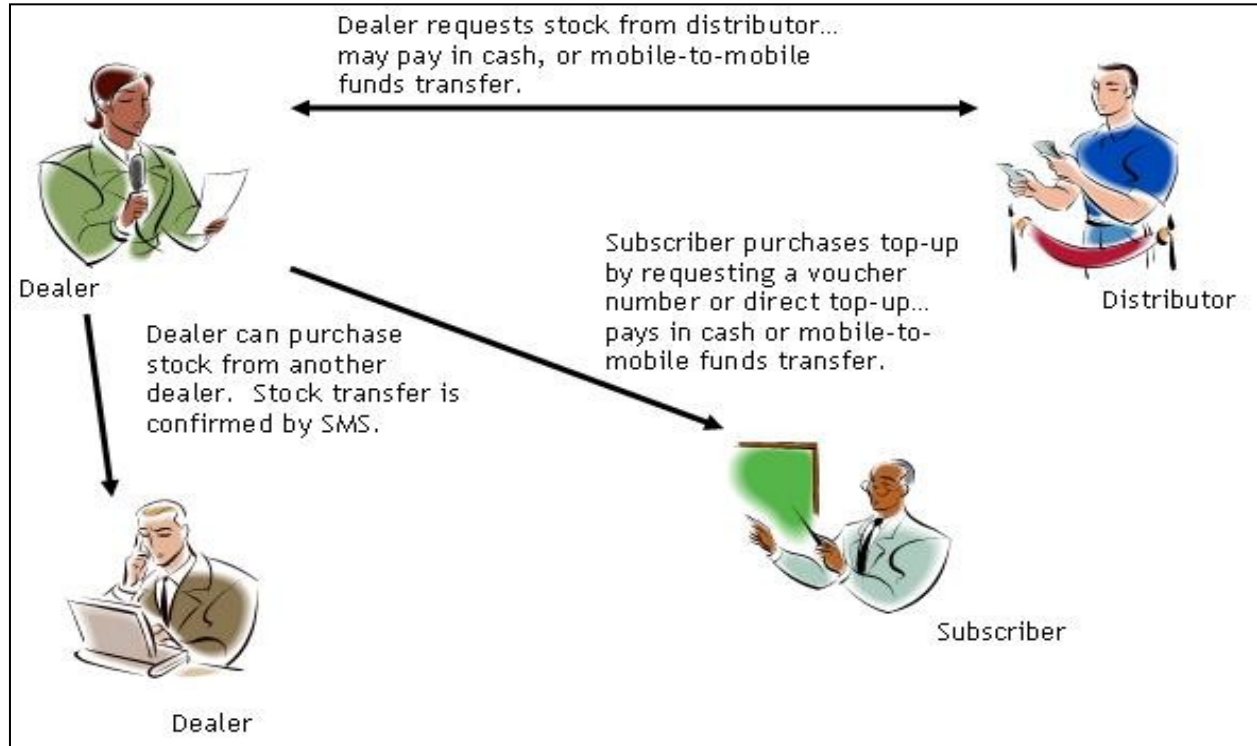
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## Mobile e-Voucher

Distributors and dealers can quickly transfer funds or top-up vouchers with the use of their mobile phone and e-Voucher account.



### Mobile e-Voucher System Functions

- Subscriber mobile top-up, fixed denomination or flexible
- Sale of individual vouchers through SMS
- Bulk voucher inventory delivery
- Me2u – Mobile-to-mobile funds transfer
- Notification of inventory credit limit

### Mobile Phone Capabilities

- Deliver voucher inventory from distributor to dealer
- Transfer funds (top-up) to a subscriber's pre-paid account
- Transfer voucher number to subscriber's phone via SMS
- Check inventory, change password
- Check for pending transactions
- Cancel pending transactions
- Add, Delete, Sub Dealer/Agent
- Me2U - mobile-to-mobile funds transfer from one prepaid account to another.

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