

Mobile Wallet allows operators to offer mobile commerce services to subscribers & merchants

Homisco's Mobile Commerce Suite — **Mobile Wallet** and **Mobile Banking** — lets operators gain new revenue by stepping into the lucrative mobile commerce space.

Mobile Wallet is the core module in Homisco's Mobile Commerce Suite. Features and benefits include:

- A platform for mobile network operators and MVNOs (mobile virtual network operators) to enable any phone on their network to become the primary transaction and purchasing vehicle for their subscribers.
- The same technology that won the 2010 GSMA Banking for the Unbanked award, supporting internationally recognized standards.
- Account balance is separate from airtime accounts, so Mobile Wallet transactions are more secure than cash, more convenient than banking, and more immediate and manageable than credit cards.
- Mobile Wallet protects operators by supporting and complying with Anti-Money Laundering (AML) and Know Your Customer (KYC) standards and best practices.

Merchants can receive payments without needing to store and transfer physical cash, and can establish a named presence on the operator's network. Alternatively, merchants can establish a relationship with the operator where they can act as banking branches, accepting and distributing cash to subscribers as needed. Merchants can accept and manage

transactions via mobile phone or via a Web management interface.

Mobile Wallet Standard Features

User Features

- Deposit & withdraw cash to Mobile Wallet at recognized agent/merchant locations.
- Mobile Wallet account & balances are separate from airtime account
- Transfer funds to another Mobile Wallet subscriber
- Transfer funds to a subscriber without Mobile Wallet
- Transfer funds to a Merchant (purchases)
- Balance Check & Mini-Statement
- Secure Password/PIN administration

Mobile Operator Features

- Multiple, customizable account types: Individual, Corporate, Temp (for transfers to non-Mobile Wallet subscribers), Distributor, Merchant, Agent, Bank, etc.
- AML (Anti-Money Laundering) configurable settings for different accounts
- KYC (Know Your Customer) process through agents by SMS and approved by operator using Web GUI
- Transaction Fee Modules charge each transaction function and feature based on keyword, nick names
- Web-based GUI for internal usage by commercial, financial, customer service and IT users and admins
- Batch payments/transfers capability to and from merchants/distributors/agents etc. allows for bulk transfers such as salaries, incentives, promotions, etc.
- Reports
- Agents registration

Merchant Features

- Merchant name presentation in handset menu
- Mobile Wallet transactions information sent to merchants via online Mobile Commerce Client

(continued)

Contact Information

+1 866.583.7193

Homisco, Inc., 99 Washington Street, Melrose, MA 02176

www.homisco.com

Merchant Features (cont.)

- Mobile Wallet transaction batching capability with off-line file creation and transaction file exchange
- Merchant Web GUI Client enables merchants to monitor/reconcile their Mobile Wallet transactions. Also allows merchants to create and manage sub-branches and regions under the main merchant account.
- Security: Web GUI is accessed via secure dedicated APN through GPRS or via dedicated point-to-point leased line.

Mobile Banking Standard Features

The Mobile Banking module greatly enhances the scope of transactions available to the Mobile Wallet platform by interfacing directly with international financial institutions.

Rather than being bound by the subscribers and footprint of the operator's network, the Mobile Banking module enables transactions to and from banks, both on and off of the Mobile Wallet network.

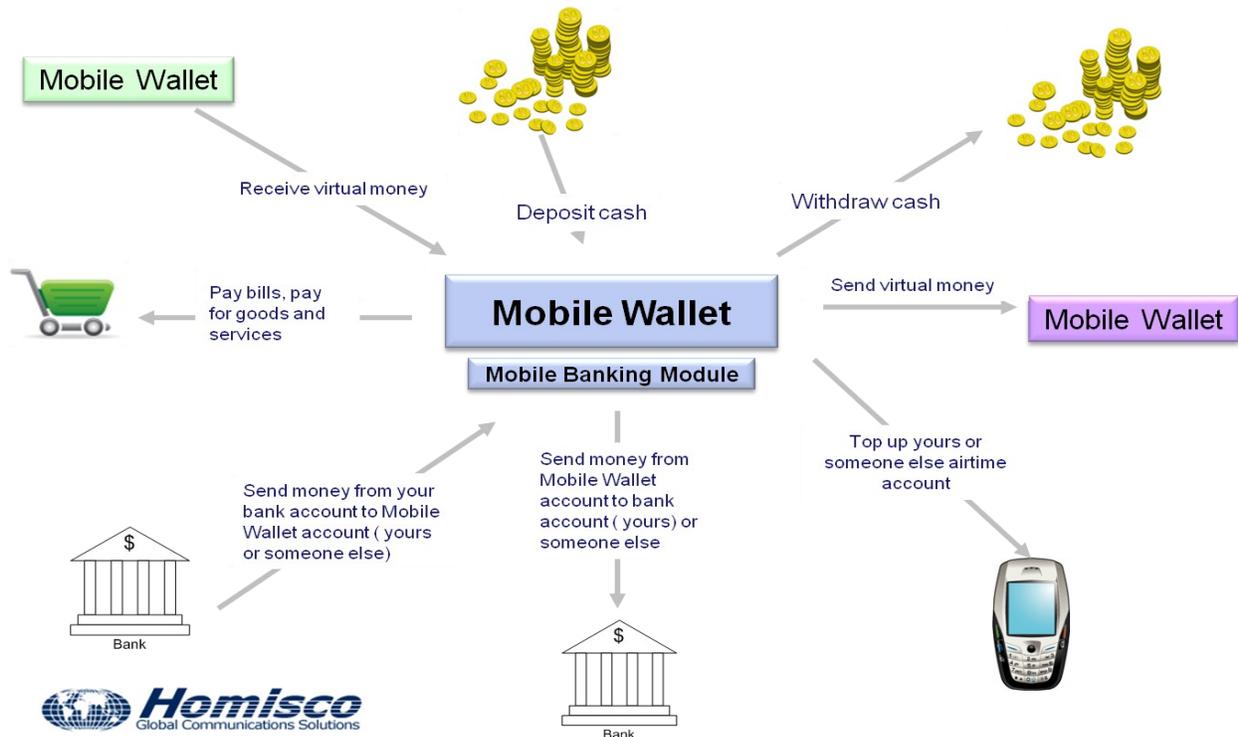
This allows for a broad range of transactions that would not otherwise pass through the Mobile Wallet network, such as:

- Managing bank accounts via mobile phone, including balance, mini-statement, and more.
- Transferring funds to another bank account beyond the network (international family transfers, purchases)
- Receiving funds from bank accounts outside the network (salary, family, refill Mobile Wallet)
- Withdrawing cash at an ATM (one-time ATM security code delivered by SMS).

Homisco's Mobile Banking module supports several interface methods for initial setup and ongoing operations. The Homisco Mobile Banking offline topology:

- Supports ISO 8583-based protocol with SOAP interface and software encryptions
- Generally preferred connectivity method with carriers and financial institutions
- Supports online connectivity using https/XML response
- Usually for rapid initial setup and launch only.
- Supports offline encrypted file transfers, which are usually for rapid initial setup and launch only.

With Mobile Wallet and Mobile Banking, Homisco's Mobile Commerce platform allows network operators to offer subscribers the capacity to make cash transactions through their mobile phones, and realize revenues from the fees on those transactions. Subscribers are able to deposit and transfer funds, and make cash payments and purchases, all using their mobile phone over their operator's network. Transactions are protected with PIN-based authentication, and confirmed with SMS messaging.



Contact Information

+1 866.583.7193

Homisco, Inc., 99 Washington Street, Melrose, MA 02176

www.homisco.com