MOBILE SOLUTION FOR PREPAID TOP-UP

OPPORTUNITY

In the intensely competitive world of telcos and banks, technology will continue to influence the profitability and ensure customer loyalty. While the mobile top-up can be done at the Point of Sale (POS) and ATM terminals, e-topup is fast emerging as a newer and more convenient method of recharging prepaid mobile account. This has added to the customers' convenience and helped telcos and banks to cut costs and pass the benefit to the customers.

C-SAM provides a solution that reaches a wider population of merchants than the current prepaid top-up POS terminals. It enables the customer to top-up the prepaid account directly from the mobile phone. The C-SAM solution user can top-up the prepaid account anywhere, anytime. Mobile phone based top-up is here to stay.

C-SAM'S MOBILE SOLUTION FOR PREPAID TOP-UP

C-SAM offers a unique and patented Mobile Transaction Platform (MTP) that enables telcos to allow their customers to top-up their prepaid accounts. Telcos and banks can electronically, wirelessly and securely top-up or replenish mobile subscribers' airtime accounts in real-time, without the use of expensive prepaid vouchers or scratch-off cards.

Customers can top-up their prepaid accounts (prepaid cards and even calling cards) themselves and avail a host of loyalty services offered by the telco on mobile phones.

The MTP enables the settlement partner (essentially a bank) to issue various bank and credit cards on the customers' mobile phone such that the customer does not need to carry the physical card.

The MTP consists of a turnkey solution, which includes the product, system integration, training and maintenance. C-SAM would set up and brand the MTP as per the telcos's requirement, and develop the necessary secure interfaces with its back-end system as well as the payment settlement systems. The MTP can be further scaled to offer other payment and value added services.

This will enable the telco to conduct paperless top-up and perform financial settlements in real time. This will help the telco leverage its customer base and obtain increased customer loyalty. The

technology, which helps increase differentiation against competitors, now enjoys enthusiastic acceptance worldwide.

C-SAM's Prepaid Top-Up solution is based on its patented technologies - **OneWallet and MerchantWallet**.

ONEWALLET (OW)

- The customer needs to register at the web-based transaction portal (My WSC) through a PC or the mobile phone and set a user ID, which is unique;
- Subsequently, the customer downloads the OneWallet application on the mobile phone and activates it by entering an AC (Activation Code), which is sent through an SMS or e-mail after the registration;
- The customer can register for various bank accounts or credit cards and downloads virtual cards on the mobile phone;
- The downloaded telco's OneWallet will be visible on the customer's mobile phone as an icon.
- The customer will be required to have a GPRS connection and a Java enabled mobile phone;

Prepaid Top-up using OW

- The customer downloads and activates the OneWallet and is now able to top-up the prepaid account;
- The customer clicks the top-up icon (once he is logged into his OneWallet), enters the top-up amount, and selects the credit card using which he wants to make the payment. The information is sent to the telco's host system;
- The customer's prepaid card is topped-up and the receipt is displayed;
- The customer stores the receipt.

(In case of a calling card, the same procedure will be followed)

MERCHANTWALLET (MW)

The Merchant at the designated retail location has to be registered with the telco, and authorized to collect cash. The merchant should have downloaded the MerchantWallet application on a PC.

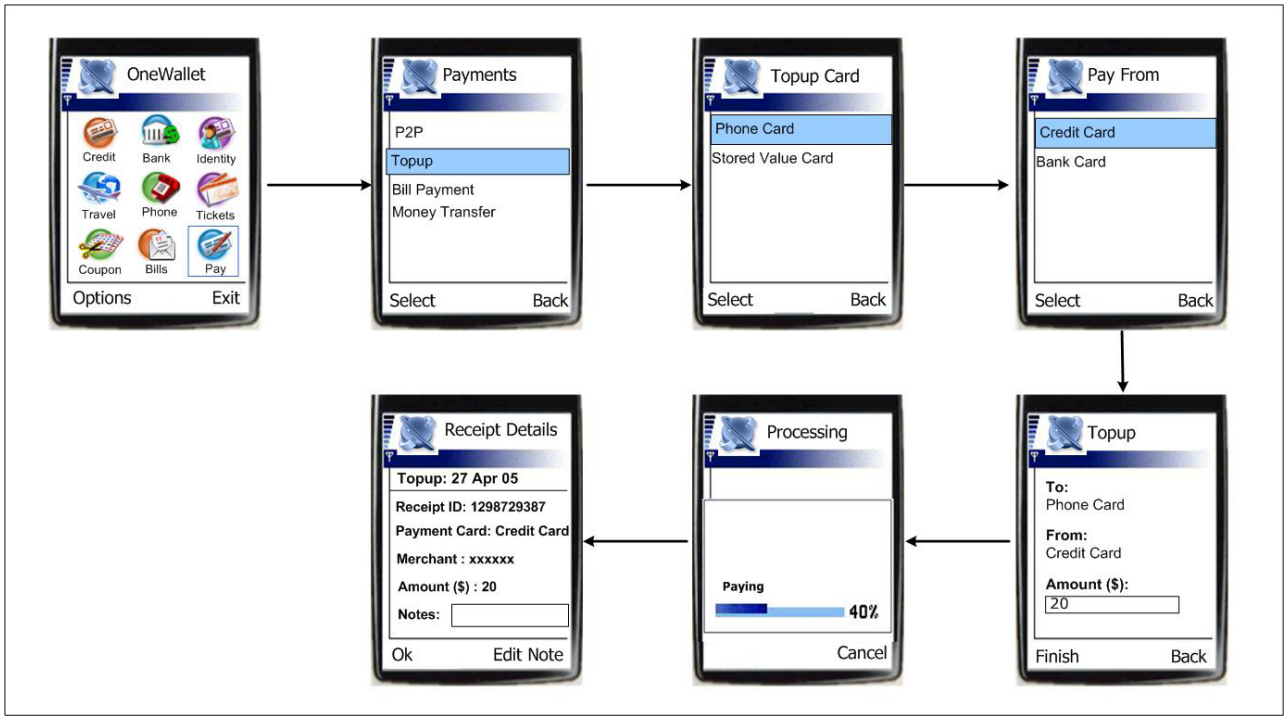
Prepaid Top-Up through Merchant Wallet

The customers can top-up their prepaid accounts at the designated retail locations. The merchant will be provided a secure application on the mobile phone or PC, the MerchantWallet, to initiate and settle payment for top-up in real-time.

The customer gives the mobile number and the top-up amount to the merchant. The merchant enters the mobile number, amount etc. on the MW and selects to pay. The receipt is given to the customer.

Using the voucher PIN mentioned on the receipt, the customer tops-up his account. The merchant either prints the receipt or opts to get the receipt SMSed to the customer's mobile phone.

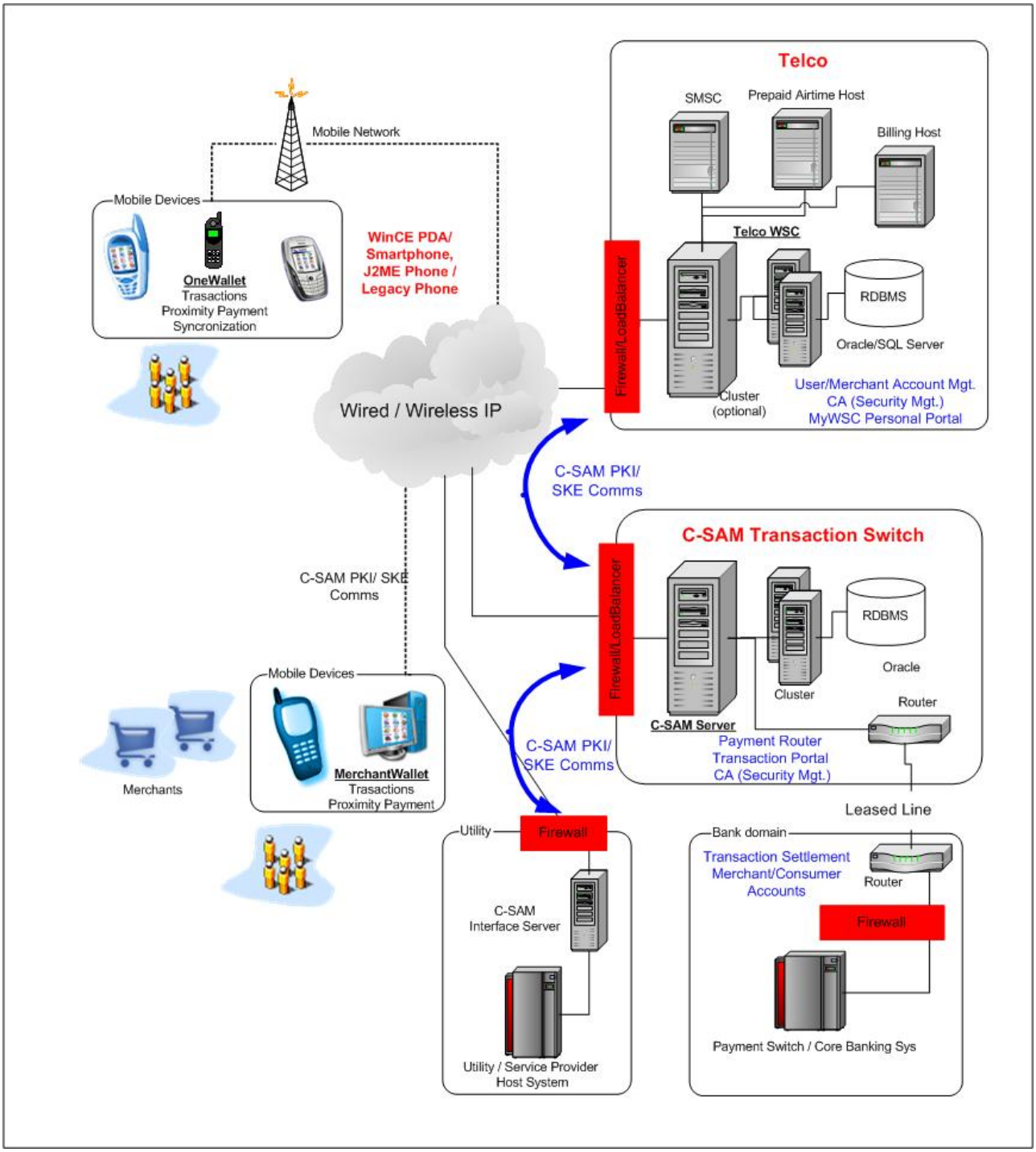
TOPPING UP PREPAID MOBILE ACCOUNT (Flow on a mobile screen)



Note: The user interface screens are subject to change

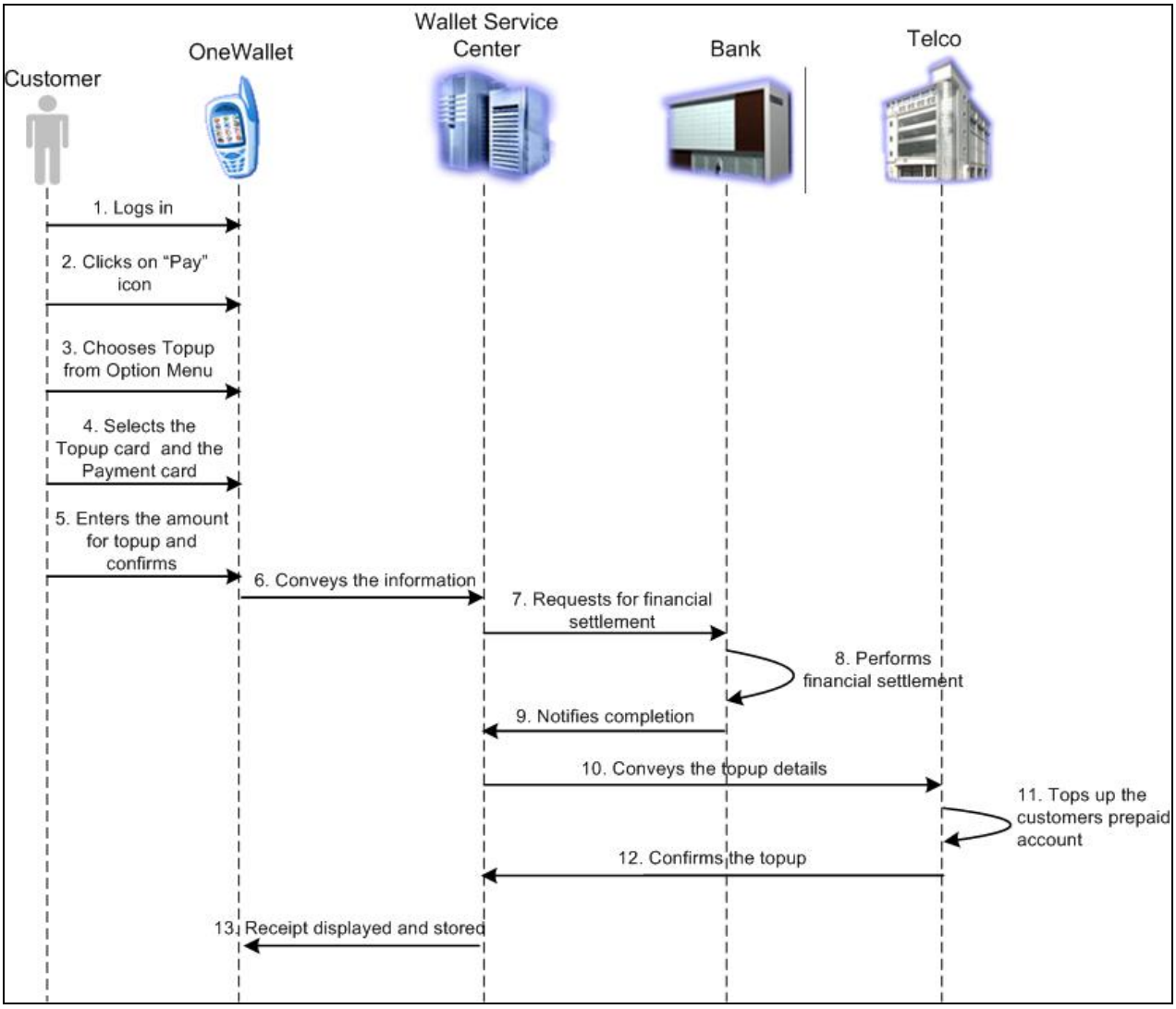
The flows will be similar in case of a MerchantWallet, the only difference being, the merchant will have an account in the bank specified by the telco and hence his account will be debited with an amount equivalent to the cash that the customer provides.

SYSTEM ARCHITECTURE



SEQUENCE DIAGRAM

PREPAID TOP-UP USING ONEWALLET



The flow will be similar in case of a MerchantWallet except that the merchant's account will be debited while the customer will hand over an equivalent amount (in cash).

BENEFITS TO THE CUSTOMER

- Convenience of carrying out prepaid top-up while on-the-move, anytime, anywhere;
- Increased convenience through a secure, real time, and paperless transaction;
- Reduced theft, fraud and mismanagement;
- Ability to maintain electronic records and access to other VAS.

BENEFITS TO THE TELCO/ BANK

- Enable the customer with customized wallet, increase in customer acquisition and loyalty, reduce churn;
- Enable over the air transaction, quick settlements, and high security features;
- Significant reduction in cost resulting from reduced printing and distribution of scratch cards;
- Ability to accurately create and maintain electronic records and also profile customer behavior and usage;
- Higher level of security reducing fraud and false transactions;
- Opportunity of providing other value added services to their customers.

BENEFITS TO THE MERCHANT

- Opportunity for co-branding, cross selling and value added services;
- An additional revenue stream for the merchant;
- Convenience and ease of use results in higher number of transactions;
- Opportunity to offer personalized services for the merchant.

IMPLEMENTATION

- Customize and brand client software for mobile phones and PCs as per telco's / bank's requirements; distribute client application to customers;
- Customize Transaction Platform and various web-based user-interfaces;
- Develop secure interfaces with the telco's/ bank's back-end systems;
- Test and launch Mobile Transaction Platform;
- Once the Mobile Transaction Platform is setup for prepaid top-up, it can be scaled for other value added services, such as:

- Ticketing
- Prepaid shopping cards
- Person-to-Person transactions
- Money order/transfer
- ATM/Manned
- Mobile banking
- Coupon issuance
- Micro-credit transactions
- Proximity transactions
- Transaction portal

For more information, please visit our website at www.c-sam.com **OR** mail us at info@c-sam.com **OR** call us in the US at +1.630.928.0890. *(Below mentioned are the office addresses and contact numbers)*

Offices:

USA One Tower Lane, Suite 1825 Oakbrook Terrace IL 60181, USA Phone: +1.630.928.0890 Fax: +1.630.928.0891	**INDIA (Vadodara)** 78 Hari-bhakti Extension Old Padra Road Vadodara 390007, India Phone: +91.265.2324018 Fax: +91.265.2334156
JAPAN 2-6 Nakase, Mihama-ku, Chiba-shi, WBG Marive East 14F Chiba-ken, 261-7114, Japan Phone : +81.43.2973922 Fax : +81.43.2973923	**INDIA (Navi Mumbai)** Building No 2- (A3), Units No 12, 13 & 14, Sector 1, Millennium Business Park, Mahape, Navi Mumbai 400709 Phone: +91.22. 27782331 Fax: +91.22.27781940