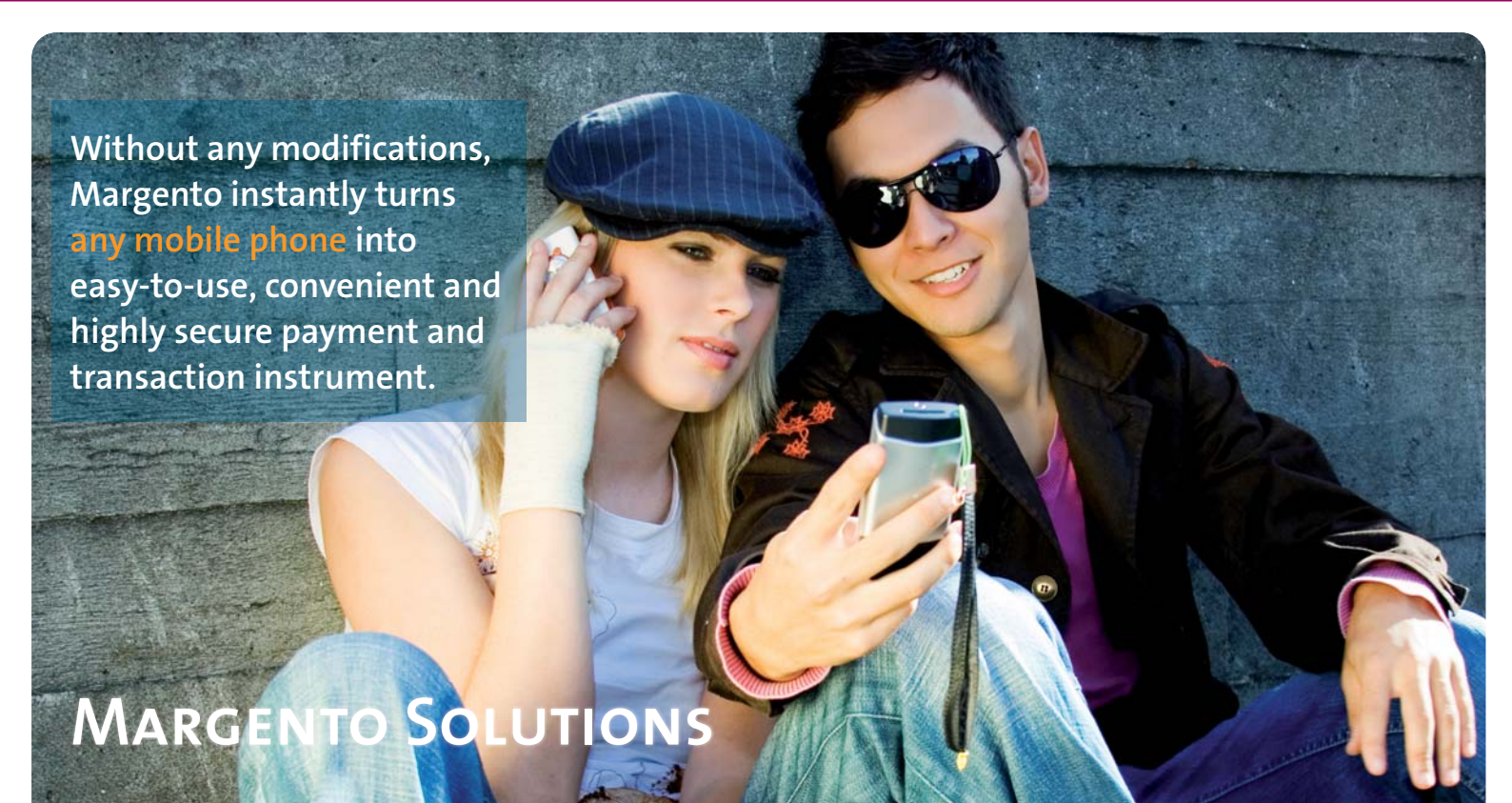


A close-up photograph of two women smiling and looking at a smartphone together. The woman on the left is wearing sunglasses and has her reflection visible in the lens. The woman on the right is wearing a blue patterned scarf and a yellow top. The background is dark, making the subjects stand out.

MOBILE TRANSACTION SOLUTIONS FOR EVERYDAY CONVENIENCE

- *Mobile Payments*
- *Bonus & Loyalty Programs*
- *Prepaid Recharge*
- *Bill Payments*
- *Electronic Vouchers*
- *Remittance*

margento



Without any modifications, Margento instantly turns **any mobile phone** into easy-to-use, convenient and highly secure payment and transaction instrument.

MARGENTO SOLUTIONS

Margento powerful mobile payment and transaction solutions enable financial institutions, mobile operators and merchants to provide their customers with the convenience of simplicity, versatility and security of mobile payments and other value added services.

With Margento, your customers will be able to use their mobile phones to purchase products and services, send and receive money, collect and redeem their loyalty bonuses, recharge prepaid accounts, pay bills, buy and use electronic tickets, redeem electronic coupons, or even purchase e-gift vouchers for their family and friends.

Mobile Payments

Using nothing else but mobile phone, your customers will have the freedom to pay at different types of points of sale and purchase virtually anything from a soft-drink to an airline ticket. **Multiple payment accounts via single device** - any purchase, whether it is micro or macro, can be charged to any of customer's accounts – existing or newly created bank account, credit, debit, stored value, or even to their mobile phone account.

Therefore, your customers will no longer need to carry several plastic cards in their pockets, but will instead use their mobile phones to access any of their accounts. **Father to son** - Margento enables customers to register secondary users and provide them with controlled mobile access to one or more of their payment accounts. Thus banks can also reach unbanked market (e.g. teenagers), and benefit from higher transaction volume.

Card-less Loyalty

Flexible and robust real-time card-less Margento Bonus & Loyalty Solution gives merchants, regardless of size, the ability to instantly recognize and reward customers directly at the point-of-sale. Additionally, it enables targeted marketing directly to customers' mobile phone (via SMS, MMS, etc.) and eliminates the costs associated with production, issuing and managing of plastic loyalty cards or paper coupons. Customers no longer need additional cards to carry and coupons or sticker points to collect and show. Their points are safely stored in database and can be redeemed simply by using their mobile phone.

Electronic Prepaid Recharge

Margento Prepaid Recharge Solution enables electronic recharging of various prepaid accounts, including prepaid mobile phone accounts, long distance prepaid phone

accounts, or even stored value accounts. The solution eliminates the costs associated with production, distribution and management of prepaid cards, minimizes fraud and prevents out-of-stock issues. It allows various payment options for users and simplifies the topup procedure to just a short call.

Bill Payments

Margento Bill Payment Solution allows merchants to collect payments for utility and other companies providing consumers with a flexible and convenient location, and various payment options (cash, phone, cards) to pay their bills.

Electronic Gift Vouchers

Margento Electronic Voucher Solution represents cost-effective alternative to traditional card- and paper-based gift solutions, allowing merchants and other organizations to provide customers with the convenience of purchasing, transferring and redeeming m-gift vouchers with mobile phones.

Remittance

Margento Remittance Solution enables people and business to transfer money, domestic and cross-border, to any mobile phone.



MARGENTO POS TERMINALS



Margento aPOS Terminal

Designed for unattended points of sale, such as food and beverage vending machines, parking meters, automated ticketing machines, amusement machines, public internet terminals, etc.



Margento Add-on Terminal

Designed to extend the functionality of existing EFT POS terminals to the Margento mobile sphere.

Margento Phone2Phone Solution

Server based application enabling cost-effective service and product delivery transactions.



Margento mPOS Terminal

Ideal for mobile merchants, like taxi drivers, street sellers, door-to-door sales people, pay-at-the table restaurants and bars, home delivery services, drive-in restaurants, pharmacies and coffee shops, etc. Optionally, Margento mPOS Terminal can integrate card readers (magnetic, smartcard and contactless) and use other communication technologies (GPRS and/or IP).

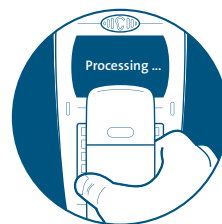


Margento sPOS Terminal

Suited for multi-lane supermarkets, retail shops, convenience stores, drive-through restaurants, counters, and suchlike. Optionally, Margento sPOS Terminal can integrate card readers (magnetic, smartcard and contactless) and use other communication technologies (GPRS and/or IP).



1. Call



2. Place



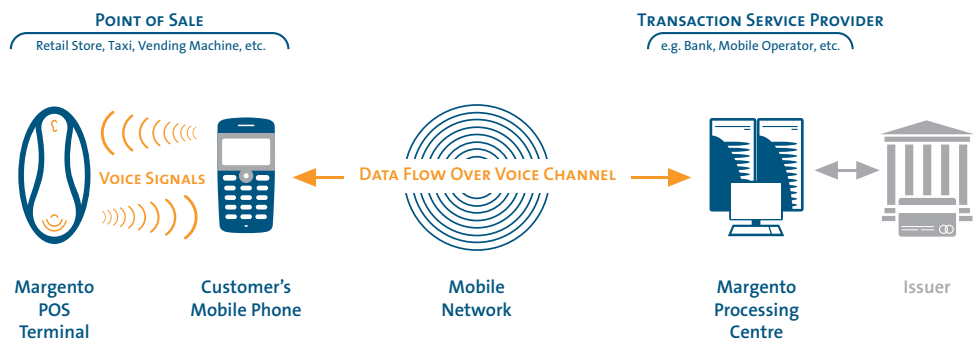
3. Done!

MARGENTO DOV TECHNOLOGY

Margento DOV stands for contactless data-over-voice transaction technology.

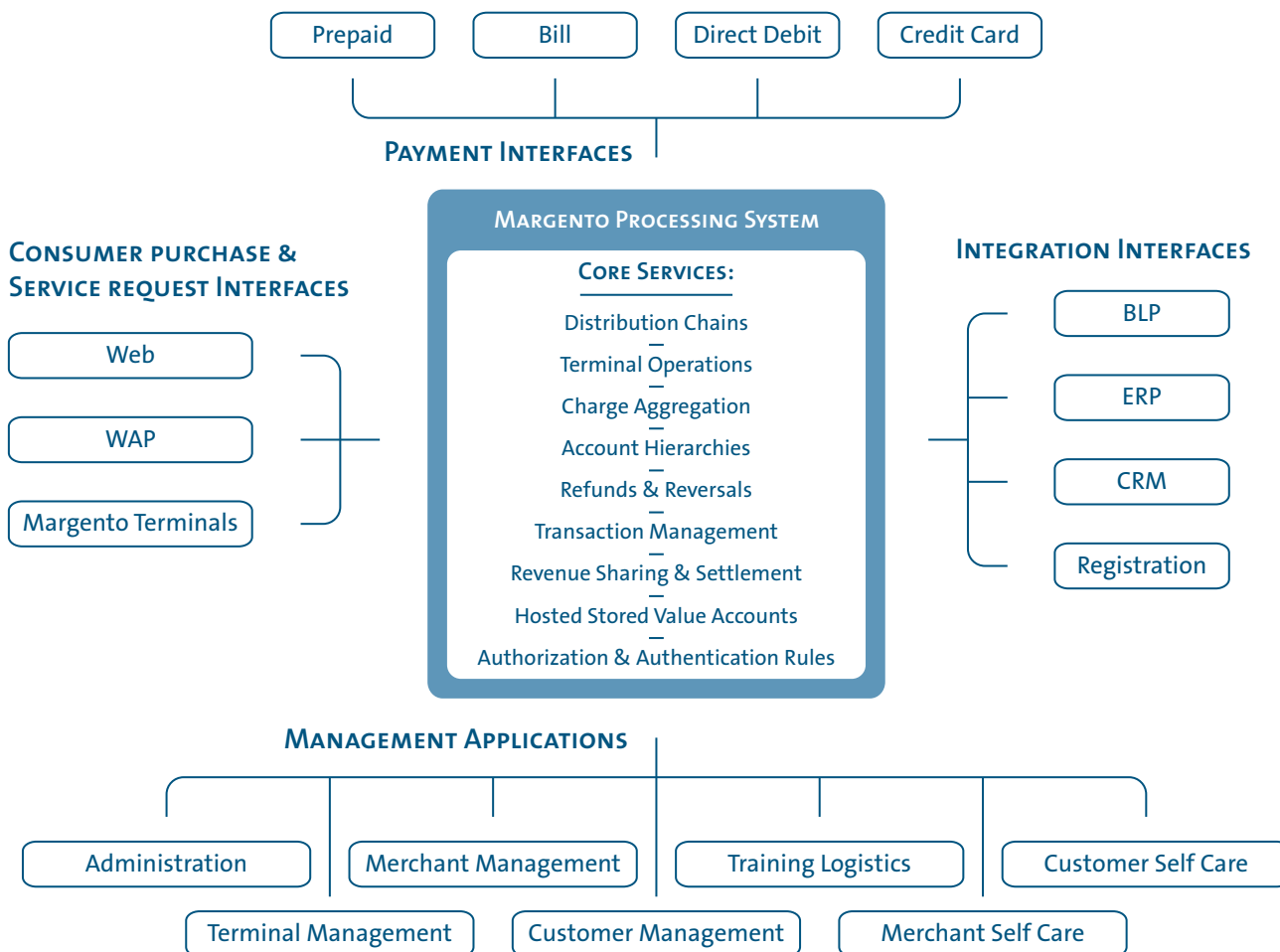
Using the voice channel of customer's mobile phone, Margento DOV ensures online, highly secure and cost-effective wireless transmission of the transaction messages from a point of sale (Margento POS terminal) to the Margento Processing Centre for further approval of payments and other transactions.

Margento DOV allows transactions using any mobile phone at any location covered with a mobile signal, without need for additional communication infrastructure at the site. Combining Margento DOV with other communication technologies (GPRS, IP) provides even shorter transaction times (comparable to RF based transactions) and unmatched transaction security due to additional communication channel used.



Margento POS Terminal and Margento Processing Centre modulate the transaction data into voice signals (beeps) and exchange it through the voice channel previously established by the customer with his mobile phone. The Terminal and the Centre communicate with each other in the same manner as mobile people do – using speech and a mobile phone.

MARGENTO PLATFORM



MARGENTO SECURITY

User is identified via SIM (MSISDN).

SIM card is hard to clone and cloned (same) SIMs cannot coexist in the mobile network. User's identity is never revealed to Margento terminal or to the merchant.

End-to-end PIN encryption.

When entered into Margento POS terminal, PIN is instantly encrypted using standardized algorithms. PIN is decrypted and validated by the issuer. Various banking and PIN management and security standards are

used enabling integration with financial institutions. On the terminal, PIN is never associated with the payment account number which prevents attacks by compromising the terminal.

Secure Communications.

Public Key Infrastructure (PKI) based on powerful elliptical curve cryptography (ECC) is used for data transmission between Margento terminals and Margento Processing Centre. ECC offers the highest security at given key size. IPsec VPN tunnels and

dedicated secure leased lines are used for communication between Margento Processing Centre components.

On-line authorization.

All transactions are on-line authorized. All white and black lists are managed centrally within Margento Processing Centre. Every transaction is checked against white and black lists. Enables centralized credit limit management. In case of stolen phone, Margento service can be immediately disabled.



WHY MARGENTO?

Easy to use – one call does it all.

No SMS typing and sending; no menu browsing. Customer calls Margento and hears the phone to the terminal. That's it. One call does it all. Margento number is short thus easy to remember. Simple usage and fast transactions ensures quick and high adoption among all users.

Any phone - with no exception.

Without need for special phone, SIM change, software downloads or any other phone modifications, Margento immediately transforms any phone into secure transaction instrument.

Numerous services via one device.

With Margento, you can add great value to your mobile customers by providing them with the convenience of numerous appealing and handy services available at a whole variety of points of sale - regardless of what kind of mobile phone they have.

Truly mobile.

Margento enables mobile payments and other transactions at any location covered with a mobile signal. Additionally, there is no need for communication infrastructure at the point of sale, such as dedicated land-line or internet connection. This makes it really mobile and able to enter retail market segments until today dominated by cash – remote, automated and mobile sale points.

Ready for the whole world.

Margento is compatible with all mobile phones and mobile network standards. Further, it is mobile operator and mobile phone manufacturer independent. Which means, it can be used from day one, and anywhere in the world.

If phone gets stolen, funds don't.

Customer's funds and payment account information are stored in the database (e.g. at customer's bank), not in the phone. Further, access to each payment account is protected with PIN which is only known to the customer – the owner of the account. Without correct PIN or phone (number), it is impossible to make a transaction. Customer's phone can also be immediately disconnected from the mobile network thus disabling all transactions.

Highly secure.

Mobile network security enhanced with powerful elliptic curve cryptography (ECC), public/private key infrastructure (PKI), on-line customer identification via his phone number, PIN-based customer authentication, on-line terminal and processing centre authentication based on PKI, and fraud protection measures taken in the processing centre, make Margento one of the most secure transaction systems on the market while maintaining hassle-free usage for the customers.

Anonymous – almost like cash.

Margento respects customer's privacy due to the utmost level. Customer's identity information, including their mobile phone number is never revealed to no-one at the point of sale, including the merchant and the terminal itself.

Proven solutions and technology.

Margento solutions and technology have been successfully utilised by many prominent financial institutions, mobile operators, retailers, and other businesses worldwide.

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