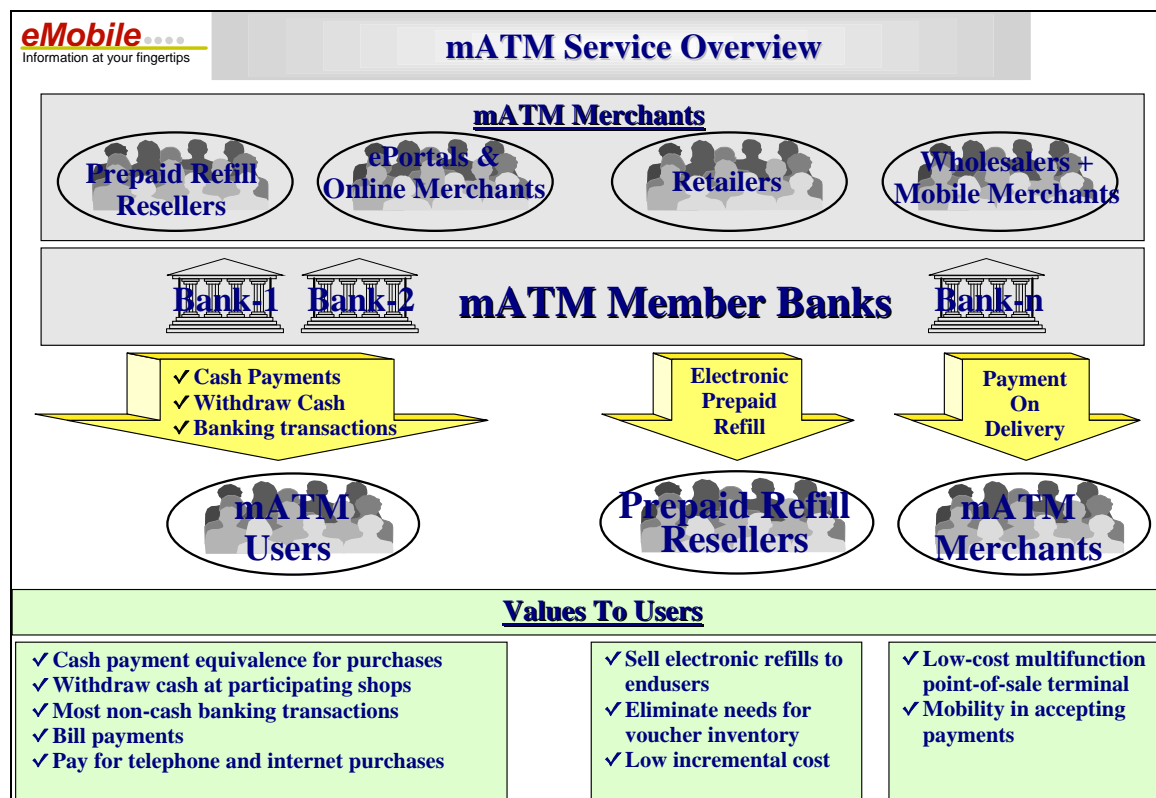


Mobile ATM Services

Given the data capability that has been incorporated into most if not all GSM mobile phones that are in-use today, combined with the security that can be incorporated into the SIM cards, mobile phones represent an attractive consumer device for delivering retail banking and payment services. GSM SIM cards with Mobile ATM (mATM) mobile banking and payment facility enable mobile users, using any Phase 2+ GSM mobile phone, to:

- Access banking transactions at any of the member banks where they maintain accounts;
- Activate mobile banking service access at any of the member banks from the mobile phone using an online service activation facility provided on the SIM card;
- Originate banking and payment transaction instructions to their banks; and
- Respond to bank-initiated banking and payment transaction authorization requests.

Essentially, mATM-enabled GSM SIM cards enable participating banks to deliver personal financial services to their clients using mobile phones as the service access terminal.



mATM services are being offered by eMobile Pte Ltd to consumers and merchants through partnership with mobile operators (provider of mATM-enabled SIM cards) and banks (provider of mATM banking and payment services). The following represents a sample of mATM services that can be offered to both consumers and merchants:

1. Purchase payments through direct debit from the users' bank accounts. Given that there is no credit risks involved with this payment method, banks will only charge participating merchants nominal payment commissions.
2. Withdraw cash from participating merchants. With this offering, merchants will be able to 'deposit' excess cash into their bank account, while earning cash dispensing fees from participating banks. With this service, users will be able to withdraw cash from nearby participating shops in areas where there is no ATMs nearby.
3. With mATM banking service, users and merchants will be able to carry out most of their day-to-day banking transactions from their mobile phone, such as, fund transfer, verify their account balance, pay bills, and check the bank's interest rates
4. Users will be able to pay for telephone or Internet purchases at participating merchants by debiting the payments directly from their bank accounts. Examples include paying for Airline tickets that are booked on the Internet (ie. eTickets), or paying for advertisement in a local newspaper.
5. Specific to prepaid refill resellers, they will be able to use mATM-enabled mobile phone as terminal to sell electronic prepaid refills to their clients. This will reduce or eliminate their needs to maintain physical refill vouchers.

Primary benefits to mobile operators in offering mATM service to their users are:

1. Increase subscribers retention (reduce subscribers churn)
2. Increase average revenue per user (ARPU) from mATM transaction fees (premium SMS fee)
3. Reduce prepaid refill service delivery cost to the end-users

Primary benefits to banks in offering mATM service to their clients are:

1. Additional electronic channel for the clients to access funds in their bank accounts
2. Reduce operating cost in the area of cash management, while at the same time, expand the number of cash dispensing points to their clients
3. Increase revenues from mATM payment commissions

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