

Mobile Financial Services

CANTO AGM 2014

January 27, 2014

- MoreMagic and Oberthur Technologies
- International TopUp and White label
- The Digital Revolution
- The Caribbean Opportunity
- MoreMagic Mobile Financial Services Platform
- MoreMagic Value Proposition
- Awards and Accolades

MoreMagic: Oberthur's Mobile Financial Services software platform

Overview

- Mobile Financial Services solutions provider created in 2000 and acquired by Oberthur in 2012
- 50 Mobile Financial Services engineers and market experts based in Boston
- Creation of a MFS Oberthur hub for North America in Boston (MoreMagic + Oberthur NFC TSM teams)
- Comprehensive MFS platform: mobile banking, mobile money, mobile payment, P2P, couponing, loyalty, domestic and international top up etc.
- 20 references in MFS solutions, 50 combined with Oberthur
- 189 MNOs connected to International Recharge hub for mobile top up
- 4 common wins with Oberthur

Platform deployments



189 MNOs connected to our international transfer hub



Cloud based Mobile Payment Solutions

- Uniquely positioned to bring multiple stakeholders together into an integrated mobile money (cash replacement) and mobile commerce (payments) solution
- Versatile mobile commerce usage from transfers, retail, parking, and lottery

MTopUp

- Industry's fastest, most reliable and functionally complete Prepaid TopUp solutions
- Supports a complete end to end virtual inventory airtime credit management system including multi level users, unlimited credit, wholesale & retail activities, multi channels, VAS feature, promotions, and real time reports
- Very fast deployment and launch cycle (< 90 days)

International TopUp

- Direct, real time connections with over 189 mobile operators globally
- Multi-pronged distribution strategy – Web/online, Retail, Phone
- Available at >200,000 retail locations worldwide
- **Highly effective White Label strategy**

Out source the Management of your online topup portal

- Fully managed web portal for online topup
- All risks charge-backs , fraud are responsibility of MoreMagic
- Complemented by matching facebook apps and smart phone apps
- No costs to the Mobile Operator
- Increased Sales

Bmobile Home page



Bmobile sales portal managed by MoreMagic



The screenshot shows a web browser window displaying the Bmobile Online Top Up portal. The browser's address bar shows the URL <http://www.bmobile.co.tt/etopup/>. The page features a login section on the left with fields for 'User Name or Email' and 'Password', a 'Login' button, and links for 'Forgot your user name/password?' and 'Need Help?'. The main content area has a 'Welcome to BMobile Online Top Up' heading, followed by a description of the service and a 'Sign Up Now' button. A promotional banner on the right lists offers: 'YOU GET MORE!', 'TALK 4 MINS GET 100 FREE!', 'SEND 3 TEXTS GET 100 FREE!', 'MAKE 2 INT'L CALLS GET 100 MINS FREE!', and 'BUY 1 GB OF DATA GET 1GB FREE!'. A vertical sidebar on the right contains a 'TOPUP & PAYBILLS' button and a 'Give Feedback' button. The bottom of the page includes a 'Scroll to Top' button and a 'Generate Leads' button.

LOG IN

User Name or Email:

Password:

[Login](#)

[Forgot your user name/password?](#)
[Click Here](#)

[Need Help ?](#)
[Contact Support Now](#)

Welcome to BMobile Online Top Up

Now you can Top Up your friend's or family's prepaid mobile whenever you want, from the comfort of your home or office. No need to send money home and pay expensive fees, just logon and Top Up straight away.

It's convenient, immediate and easy plus you can use your existing PayPal account to pay for the transaction.

Don't have an account?
[Click Here](#)
Sign Up Now

[Scroll to Top](#)

YOU GET MORE!

- TALK 4 MINS GET 100 FREE!
- SEND 3 TEXTS GET 100 FREE!
- MAKE 2 INT'L CALLS GET 100 MINS FREE!
- BUY 1 GB OF DATA GET 1GB FREE!

[TOPUP & PAYBILLS](#)

[Give Feedback](#)

[Generate Leads](#)

The Digital Revolution changes the way we consume

- Over 300 initiatives around the world (180 Mobile Money, 150 NFC)
- 1.7bn people with a mobile phone but no access to financial services
- Cash still represents over 80% of the volume of transactions in developed economies
- 35% of smartphone or tablet users have purchased at least once with their devices



Mobile payments is improving the mobile shopping experience

Changing end-user behaviour with mobiles

- On-line and in-store shopping are converging
- With better shopping experiences to end-users



58% check product on-line before going to store



17% visit store before buying on-line



25% compare prices
52% plan to look for info

Mobile payments to merge with coupons, loyalty and other shopping solutions

- Retailers are taking the proven internet acquisition methods in-store and improving customer shopping experience
- Mobile payments with loyalty and rewards, making it easy for consumers and merchants
- Key players, such as Google, PayPal, Visa, MasterCard acquired many start-ups across the shopping cycle



- + Better customer experience
- + Merchant acceptance
- + Increased adoption of mobile payments

"No frills" Mobile Money

Bring financial services to unbanked populations



- Born in emerging countries with lack of bank infrastructures
- Focused on peer to peer, bill payment and airtime top up
- Limited payment services because of merchant acceptance and banks integration



Mobile commerce

Turn the mobile into a payment card and banking channel



- Born in mature economies
- Focused on EMV card payment emulation through NFC
- Limited adoption because of NFC equipment and added value for the consumer



Mobile Financial Services

Revamp the shopping and banking experience

- Hybrid approach leveraging cloud based Mobile Money and proximity use cases
- Bank integration, merchant payment (NFC, QR codes), online check out, simple P2P
- Loyalty, couponing, Transportation, access control etc.
- Companion cards expand the ecosystem



**This is
where we
take you**

Factors positioning the market for mobile commerce/payments

- **Mobile market penetration**

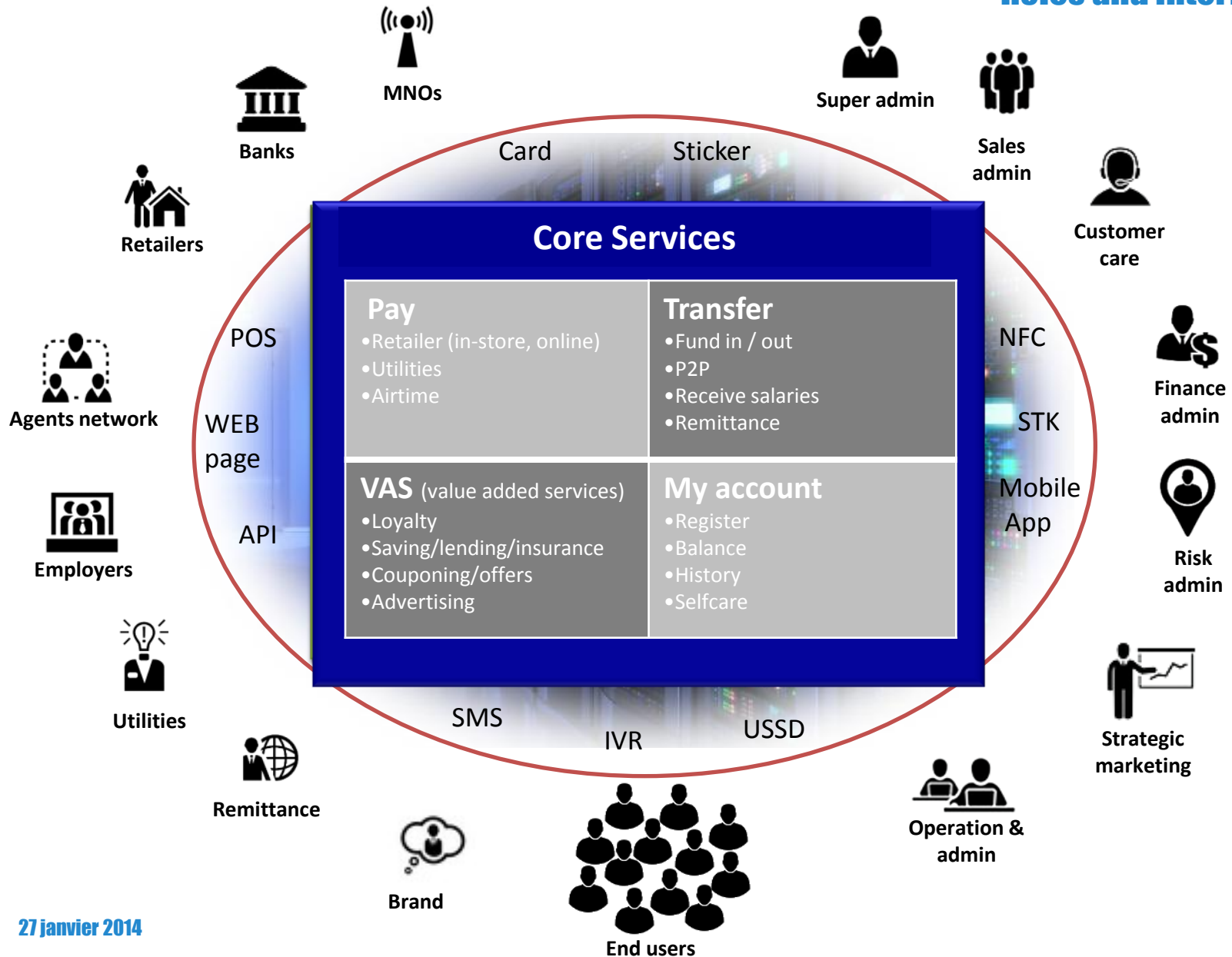
- Nearly all Caribbean markets exceed levels of 100% mobile penetration, with the average of nearly 125% for the region (Source: ITU, ECTEL, UN)
- New devices like smartphones and tablets drive data usage and new service connections

- **Consumer demand for new services**








- Access to banking services,
- Solutions with access to social media, information, data, and services via their smartphones and tablets
- Tools to simplify less desirable tasks such paying bills and travel to the bank
- Security related to identity and theft in difficult economic conditions

- **International Remittances**

- Jamaica and Haiti are among the top 10 remittance corridors from US in 2010 (World Bank, *The Economist*)
- Berg Insight estimates that remittances sent to mobile money accounts will grow at a CAGR of 55 percent from US\$ 850 million in 2011 to US\$ 12 billion in 2017.



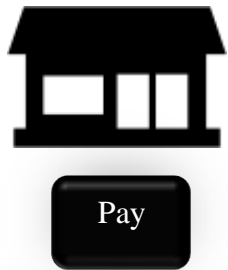
What are the different transactions? Financial Examples

Fund In Cash In		Fund In – transfer from bank account to mobile wallet Cash in – convert cash to wallet funds at a Mobile Money official agent
P2P transfer		Send Money directly from your mobile phone to your friends and family
Fund Out Cash Out		Fund Out – deposit wallet funds in to bank account Cash Out – convert wallet funds into cash at a Mobile Money official agent
Airtime Top Up		Top up your own Air-time account or those of your family and friends with m-wallet money
Bill Payment		Pay easily your utility bills from your mobile phone or at a Mobile Money dealer
Merchant Payments		Pay a merchant from a Payment Request or using QR Codes, Bluetooth, NFC technologies
International Remittances		Receive funds from friends and relatives abroad with Western Union and other money transfer companies



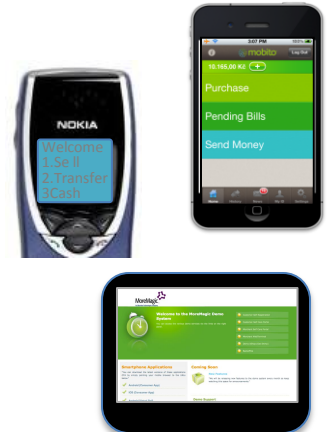
CUSTOMERS

- Mobile: USSD/SMS, Java apps, Smartphone apps, STK
- WEB: Customer Self Care Portal (CSCP)



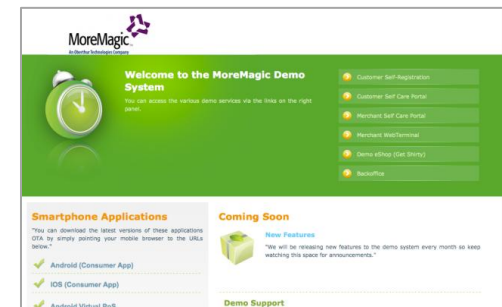
MERCHANTS

- Mobile: USSD/SMS, Java apps, Smartphone apps, STK, tablets, POS devices
- WEB:
 - Merchant Self Care Portal (MSCP) – Administration
 - Merchant Web Terminal for Online purchases

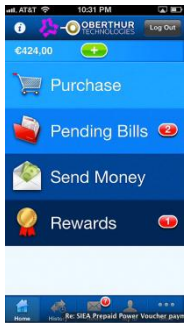


SERVICE PROVIDER ADMINISTRATION

- WEB: Back Office Used by Administrative Staff



Home



Balance
Add funds
Purchase
Pending Bills
Send Money
Rewards

History



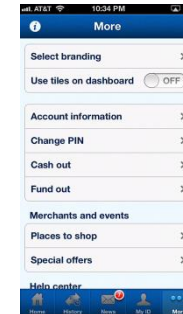
Transactions
history

My ID



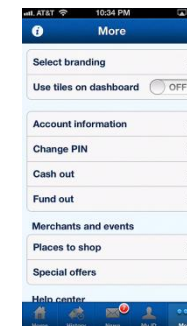
ID used for
transactions

News



Personal news
General news

More



Account info
PIN management
Fund out
Places to shop
Special offers
Help
Contact form

1. **We are a worldwide digital security leader**
 - Providing cards /services to **5000 banks, 200 MNOs** and government
 - Certified by **Visa, MasterCard**, GSMA, PCI DSS, EAL4+
2. **We have the skills located near your business**
 - Commercial presence **in 50 countries** in developed and emerging countries
 - A **level R&D center in Boston**, heart of the mobile software industry
 - **Delivery team** based in Boston, Paris, Dubai, Singapore, Sao Paulo, Washington
3. **We have a unique comprehensive offer**
 - **Comprehensive offer**: SIM & payment card, scratch card, remote / cloud mobile money, scratch card, eTopUp server, NFC/TSM, loyalty etc.
 - Flexible platform with **modular and fast implementation**
 - **Managed TopUp sales portals**
4. **We have references**
 - Together with Oberthur, **50 Mobile Financial Services solutions references**
 - 20+ MoreMagic platforms, 30+ TSM/NFC
 - 1 flagship in Czech Republic with Mopet: **4 banks, 3 MNOs**

6 key awards and several nominations in the last 4 years

- **2013: SESAMES Award - Trusted Internet / Authentication;** “My Voice is My Password” streamlines the authentication process through biometrics which enables the storage of sensitive information such as an individual’s voice pattern within the SIM.
- **2013: GSMA Award nominee - Best Mobile Money Service** for the First Universal Mobile Money service in Czech Republic and GSMA award with Etisalat and MasterCard for Flous, the best mobile commerce innovation
- **2012: SESAMES Award - Best Mobility Solution - Mobile Wallet**
- **2012: GSMA Award - Best Mobile Money Innovation (first time for a SIM player) - Mobile Money and NFC solutions**
- **2010- 2011: GSMA Awards finalist nominations - Best Mobile Money** Innovation nomination for T Cash in Haiti and Splash in Sierra Leone
- **2010: SESAMES Award - Best Mobility Solution - NFC TSM offer**



Thank you.

MoreMagic
221 Crescent Street
Waltham, MA 02453
+1 617 244 1598

www.MoreMagic.com