



# Mobile Money Platform™

## Empowering Mobile Commerce

### Advanced Mobile Financial Solutions

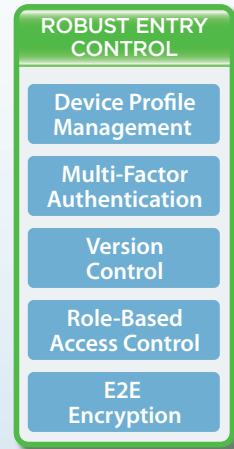
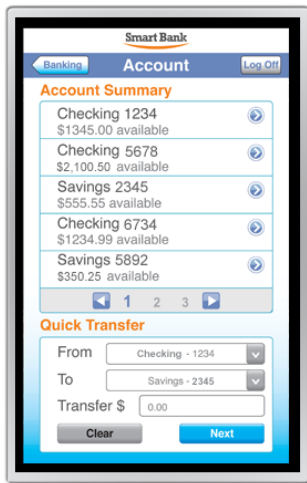
Mobile Money Ventures (MMV) has developed a secure and scalable mobile financial services platform that will work with virtually any mobile device and mobile carrier. Now, financial institutions can significantly shorten their go-to-market time and reduce implementation costs by adopting the robust and market-tested Mobile Money Platform™.

#### Mobile Money Platform Architecture

Based on industry standards and enterprise Java technologies, the Platform enables mobile devices to access information systems and content. MMV integrates advanced financial services capabilities and dynamic data access with flexibility, security, and a world-class user interface within a single platform.

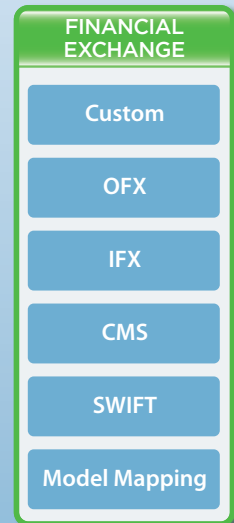
#### Platform Capabilities

- 1. **Mobile Banking:** Account access, money transfer, bill payment, and P2P.
- 2. **Mobile Stock Trading:** Real-time trading, portfolio management, and market information.
- 3. **Mobile Payments:** Mobile wallet and remote payments.
- 4. **Manage & Track:** Receipt and expense monitoring.
- 5. **Deals & Rewards:** Location-based advertising, couponing, and reward redemption.
- 6. **Content Adaptation:** Mobile delivery, presentation, and integration of additional financial content.



#### Entry Channel Controls

Support confidential and secure common access points for all types of clients.



#### Financial Exchange Protocol

Incorporates support for industry-standard financial exchange protocols to support cost-effective development.



## Multiple Access Channels

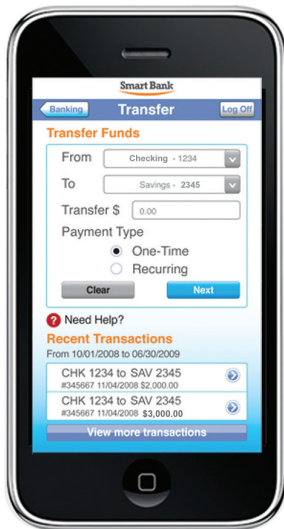
- 1. Mobile Browser:** Optimized mobile browser solution, customizable and branded for your financial institution.
- 2. Downloadable App:** Fully featured and visually rich customizable client, integrated financial lifestyle experience utilizing LBS, personalization, and targeted promotions.
- 3. SMS:** Powerful alert tools that allow an FI's customers to better manage their money and actively monitor their accounts for fraudulent activities.
- 4. Consumer Web Portal:** Enables consumer customization of services and experience. Functions as a dynamic marketing tool for an FI's online banking property.

## Global Delivery and Support Services

- 1. Customer Support:** Available 24/7 to ensure a superior customer experience.
- 2. Device Support:** Support for any customer's existing mobile platform.
- 3. Business Support:** Blends the core finance process with mobile support.
- 4. Customized Implementation:** Tailored implementation supported by financial services and mobile applications experts.

## Features

The Mobile Money Platform™ intelligently integrates data and business logic while optimizing performance with streamlined features that simplify development, deployment, provisioning, and administration.

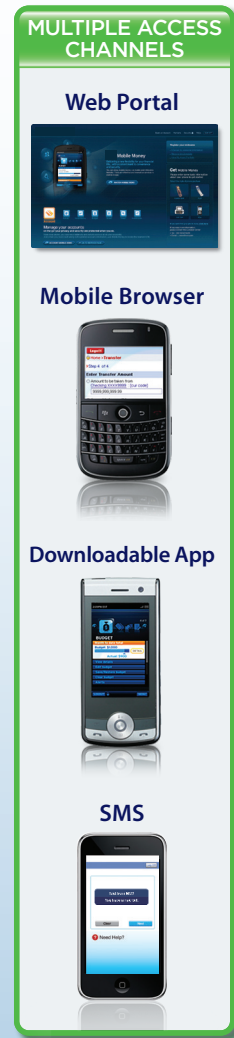


**User Security:** End-to-end, flexible multi-factor authentication schemes, OTP, and subscription management enable full security options for critical financial transactions from server to client.

**Intelligent Device Support:** Automatic mobile device detection and optimized support for iPhone, Windows Mobile, BlackBerry, Android smart phones, and standard J2ME feature phones.

**Device Access Options and User Interface:** Full support for browser or downloadable client access with the MMV "best-in-class" customizable user interface.

**Promotions:** Third-party connectors available to the ecosystem.





## Security

The Mobile Money Platform provides end-to-end security from the mobile device to the backend server regardless of entry gateway. All transactions between the mobile device and the backend server are secured via SSL/TLS. To prevent sensitive information from being compromised, no data is stored on the mobile device. Solutions to store “data at rest” are designed in full accordance with SAS70.

## Why MMV?

Unlike other mobile financial services platforms, point-to-point solutions, or internally developed approaches, MMV offers:

- A comprehensive and flexible platform architecture that delivers core banking functionality and a full suite of mobile financial services tools.
- Intuitive development tools and connectors to access critical financial information and enable the creation and rapid deployment of customized mobile applications.
- Best-in-class user interface with unwavering focus on the overall customer experience and superior global support and services.

MMV is a leader in its field.

**Combined Strength of Citi and SK telecom.** No organization has more experience with banking processes and security than Citi. SK telecom’s global experience implementing multi-factor authentication for communication devices and networks is unparalleled. Every MMV implementation is thoroughly tested to identify and resolve any potential security vulnerabilities before launch.

**Comprehensive Device Support & Testing.** Device certification enables MMV to determine the stability and specs of any new mobile device. MMV has established efficient testing methods and procedures to certify new devices released by carriers, resulting in guaranteed compatibility.

**Best-in-Class User Interface.** Our approach to designing the mobile user interface has been thoroughly researched and tested to ensure that your mobile solution is best-in-class.

**For more information:**  
[info@mmventures.net](mailto:info@mmventures.net)

---

Mobile Money Ventures  
177 Bovee Road Suite 520  
San Mateo, CA 94402  
[www.mobilemoneyventures.com](http://www.mobilemoneyventures.com)



# Content Adaptation

## Our easy cost-effective implementation

Content Adaptation is a component of the Mobile Money Platform™ and is therefore easily extensible. Our solution enables a long-term mobile financial services strategy with little disruption.

## Benefits

### Any Data, Any Carrier, Any Device, Any Business Logic

The Mobile Money Platform's Content Adaptation (Module) Solution is flexible and comprehensive.

**Browser Independent:** Deploys to all mobile web browsers and proprietary data applications.

**Device Independent:** Supports thin-client (WAP) and rich-client (VM) for regular phones and smart phones.

**Data Source Independent:** Accesses multiple and distributed data sources within a single application.

**Carrier and Protocol Independent:** Supports various markup languages, protocols, and carriers.

**Link to Any Business Logic:** Requires no redevelopment of complex business logic for the mobile channel.

### Launch Mobile Banking Services the Fast and Easy Way

**Significantly Reduce Deployment Times.** With this solution, building a scalable custom mobile application with application logic independent from the underlying web-based application is simple and can be performed easily and quickly for basic applications like web-based e-mail.

**No Technical or Web Development Resources Required.** This Content Adaptation solution's fully managed service requires no infrastructure, maintenance, updating, or administration. Our professional services team will guide you through the business logic, development, and deployment.

**Utilize Your Resources More Effectively.** Our unique automated infrastructure for real-time data aggregation avoids transcoding and frees your team to focus on designing the presentation layer, rather than on complex data transformation, management, and business layers.

*Our Content Adaptation solution is an innovative mobile services development option for the real-time transformation of any web-based application to mobile web formats.*

*With this turnkey infrastructure, your organization can develop and implement wireless mobile financial applications to manage multiple, distributed data sources with various wireless protocols and carriers across any mobile device.*

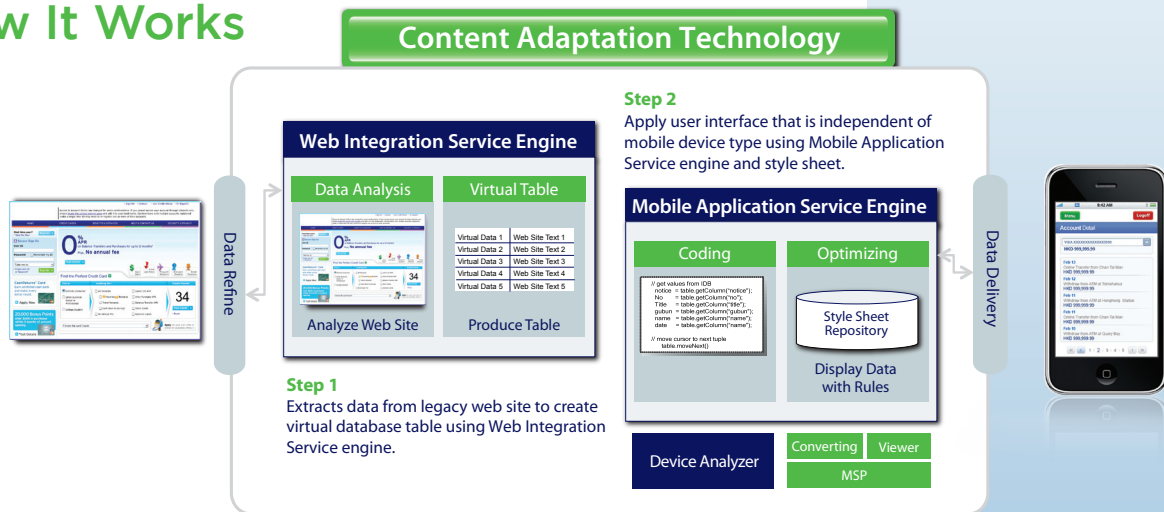
## Scalable to Grow with Your Organization

Content Adaptation is based on Mobile Money Venture's scalable and distributed application server and virtual database technology. This allows for the efficient and robust processing of web requests. Start small, and simply add more servers as your capacity requirements grow. This solution can operate on a single server or scale up to meet your needs.

## Exceptional End-User Experience

Mobile Money Venture's technology is based on extensive usability testing and research. Our platform, initially designed for venture partners SK telecom and Citi, ensures a global user experience that delivers the highest customer satisfaction and loyalty. The Content Adaptation Solution also offers an end-to-end web accessibility platform designed to help your company improve web accessibility, compliance, and support for people with disabilities, including users of assistive technologies.

## How It Works



## 5 Steps to Mobility

- 1. Analyze Data Structure:** Analyze the data structure of web pages with Mobile Relay Extractor tool.
- 2. Create Virtual Table:** Create virtual table for extracted web page data.
- 3. Implement Application:** Develop mapping applications between virtual tables and mobile devices.
- 4. Optimize:** Optimize UI for device screens using the mapping applications and Mobile Relay style sheet.
- 5. Display:** Display the UI for WAP with Mobile App.

**For more information:**  
[info@mmventures.net](mailto:info@mmventures.net)

Mobile Money Ventures  
177 Bovet Road Suite 520  
San Mateo, CA 94402  
[www.mobilemoneyventures.com](http://www.mobilemoneyventures.com)