

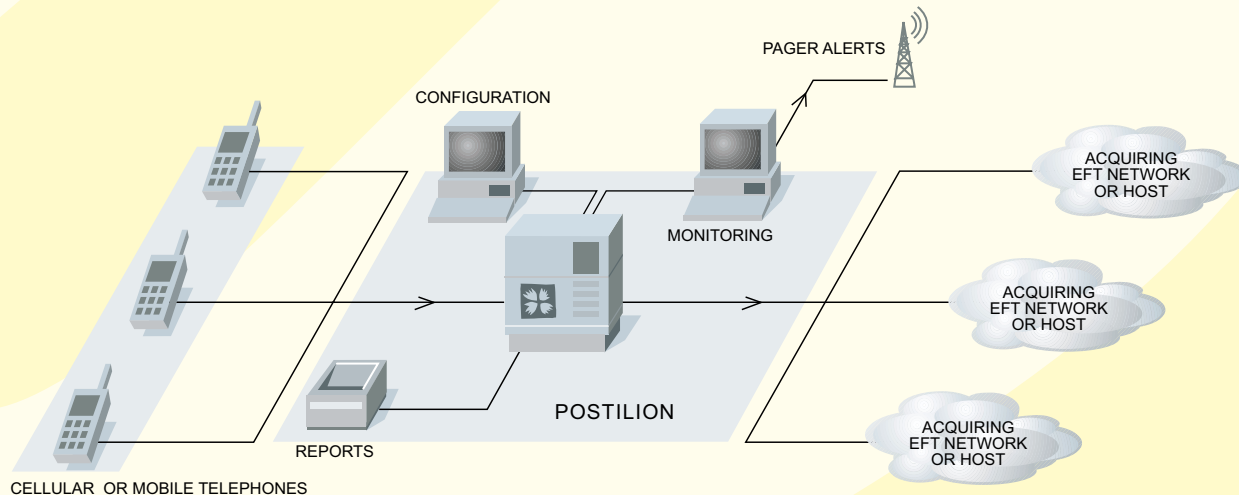
Mobile Commerce

with Postilion

- Enriched business prospects
- Enhanced customer service
- Wider customer base
- Reduced costs

eCash download onto
smart cards can
revolutionize
consumer lifestyles

See also other Fact Sheets on Remote Payments and Remote Banking



Convenience to customers

Transactions anywhere, anytime. Mobile commerce brings commerce straight out of the malls and banking halls into the palm of your hand. Mobile devices are small, personal, permanently online, and inherently secure – thanks to incorporated smart-card technology.

Globalize!

Global deployment of mobile devices is approaching 400 million devices, a figure expected to reach 1 billion before the year 2002, with 100%+ user deployment anticipated in Europe and Asia before 2003. This means that mobile deployment is expected to exceed the population of mobile device users as a result of cars and appliances (such as vending machines and even fridges) utilizing this technology.

Mobile intelligence

GSM devices provide mobile computing power and intelligence, yet remain 100% connected to a powerful service network.

Improved customer service

Early adopters of this addition to the e-commerce revolution can expect to benefit from a generation of clients who are technologically aware and equipped, and so provide services to new and existing clients at a low cost.

Security benefits

All GSM-based mobile devices employ secure smart-card technology within the SIM device, providing inherently secure mobile identity, and encryption of voice and data.



Mobile Commerce is set to revolutionize consumer lifestyles.

Product Overview

Postilion is a comprehensive electronic commerce and funds transfer system that runs on Windows NT. It is designed to deliver consumer transactions at every level of an EFT network. The Postilion family of products provides custom-made electronic commerce solutions over a wide range of environments. The Postilion product may be enhanced to offer specific feature sets by adding software components to the core product. This modularity allows end-users to select the configuration to meet their specific needs.

Mobile Commerce	Features
Message Protocol Support	Postilion ISO 8583
Connectivity	TCP/IP
Cryptographic Functions	Yes
Operating System	Windows 2000
Database	Microsoft SQL Server 2000

Postilion solutions

Postilion has been deployed in a number of full-function mobile solutions, including:

- WAP banking, a full-function remote banking solution that operates as a complementary solution to the Postilion Internet banking solution;
- WAP payments, a solution that provides a full-function transaction-acquiring solution for WAP portals using eSocket.WAP. This Postilion mobile solution complements our secure Internet payment solution, eSocket.WEB.
- Reload of eCash cards via a dual-slot mobile phone.

Potential future solutions include:

- SMS remote banking;
- mobile point-of-sale solutions; and
- mobile card authentication solutions (such as the Virtual Payment Card).

eCash download

eCash cards (such as Mondex and VisaCash) offer electronic convenience, security and functionality. Postilion offers a mobile solution that implements a secure funds transfer from a client's banking account to an eCash card inserted in a dual-slot GSM phone. This solution solves the problem of moving funds to an eCash card, and so provides a secure mobile "anywhere, anytime" alternative to traditional ATM solutions or vendor-based solutions.

Tamper-proof smart cards transfer risk and liability to the consumer, as the consumer becomes responsible for managing his or her own expenditure when given the ability to download eCash from an ordinary banking account via a dual slot. The mobile phone may be considered a customer commodity, eliminating the terminal ownership costs of the financial institution.



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