

SETECS® Mobile Technologies
USA

SAFE™

Secure System
for Mobile Banking



www.setecsmobile.com

Mobile Banking Services for Banked Users

- Requests for opening/closing bank accounts
- Account balance
- Account-to-account transfers
- Access to other banking services (mortgage calculator)

Mobile Payments Using Bank Accounts

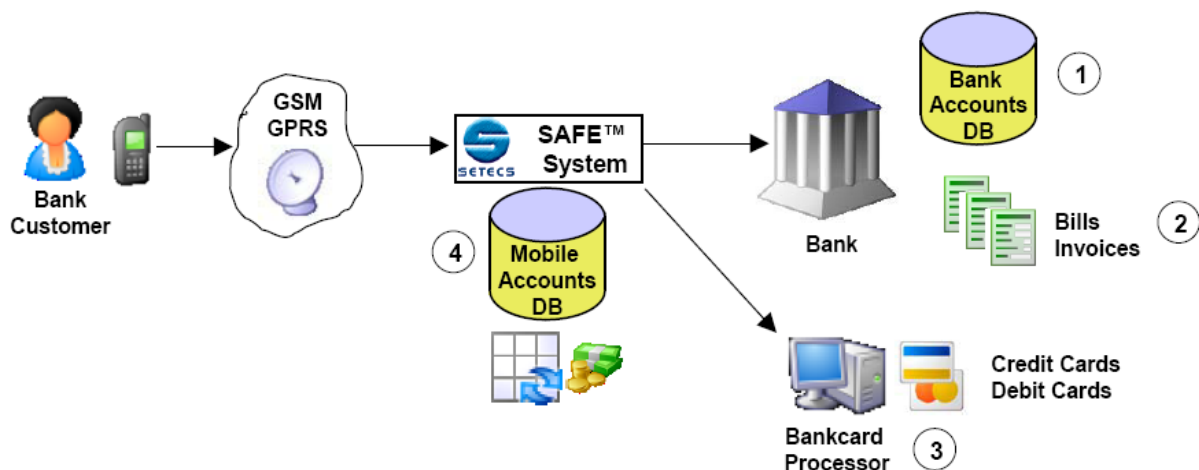
- Paying utility bills
- Business-to-business payments (invoices)
- International transfers
- Transfers to prepaid accounts

Mobile Bankcard Payments

- Application for a bankcard
- Payments using bankcards
- Bankcard balance
- Bankcard transfers

Mobile Banking Services for Banked Users

- Mobile pre-paid accounts
- Cash-in/Cash-out using agents
- Person-to-person transfers
- International transfers



Mobile Commerce

- Payments to merchants (over-the-counter) using mobile phones
- Payments to merchants (over-the-counter) using SAFE™ smart cards

International Transfers – Remittance

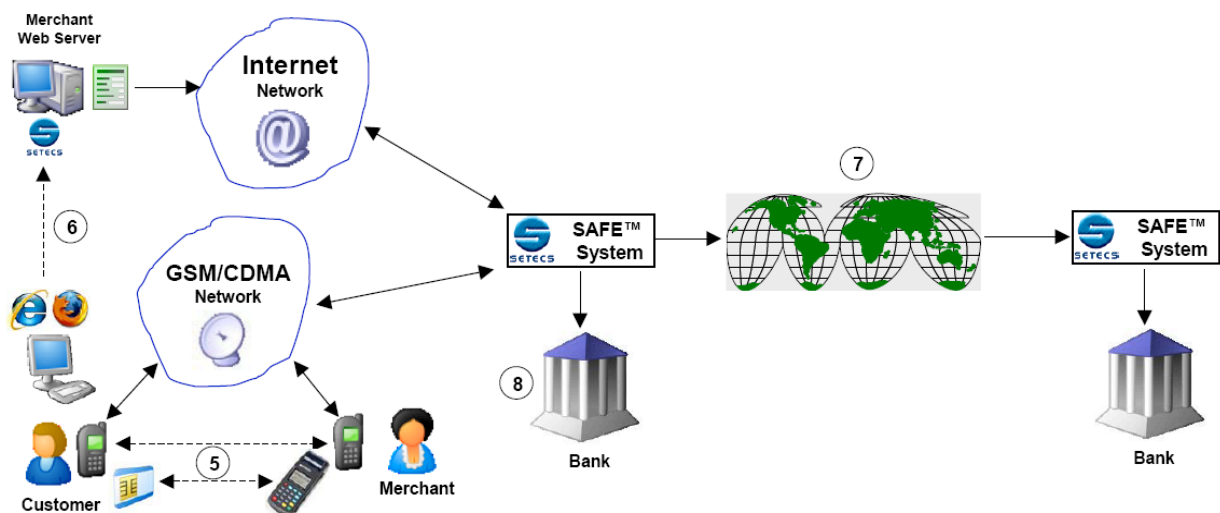
- Transfers to recipients using bank accounts
- Transfers to recipients using pre-paid accounts
- Distribution of messages to mobile phones
- Inquiries about transfers

Mobile Web Payments

- Payments to Web merchants
- Multiple payment methods
- Confirmations of payments using mobile phones
- Administration of mobile accounts using Web pages

Government Subsidies

- Payments of Government subsidies to mobile accounts
- Applications and use of micro-loans
- Insurance, retirement, taxes and other Government payments

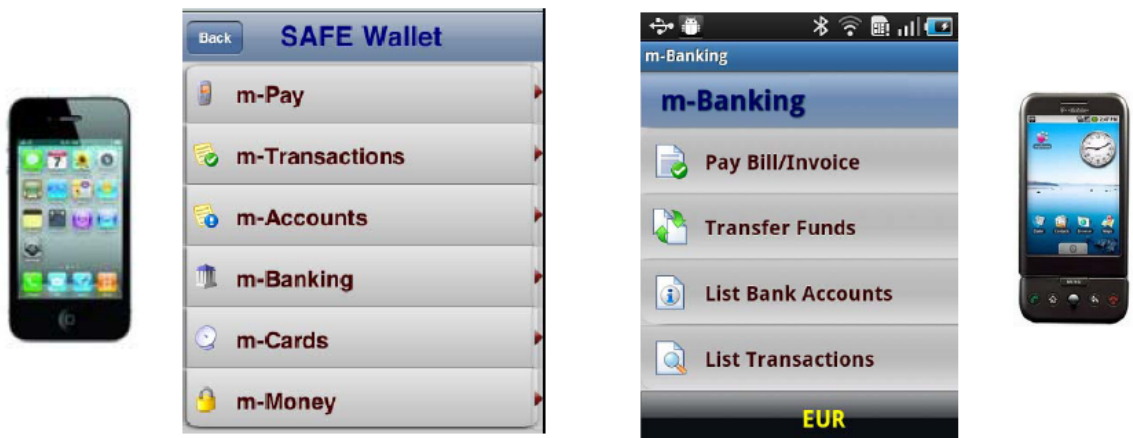


Benefits for Banks

- Extended customer base and account deposits
- Increased volume of transactions with lower operating costs
- Compatibility and support for standard payment methods (debit cards and credit cards)
- Support for international transactions (remittance)
- Reduced administrative costs for opening and maintaining user accounts
- Reduced operational cost for distribution of account status information

Benefits for Users

- Easy and convenient access to accurate account information
- Secure handling of transactions
- Significantly reduced transaction fees
- International transactions with improved transactions time and reduced fees
- No need for pre-paid cards



SAFE™ Wallets for iPhone and Android smart phones showing selection of mobile banking services and detail functions