

SETECS® Mobile Technologies  
USA

SAFE™

Secure System  
for Mobile Government Services



[www.setecsmobile.com](http://www.setecsmobile.com)

## Mobile Government Services: Financial

- Distribution of benefits
- Payments of wages
- Payments of pensions
- Taxes transactions
- Micro-loans
- Food stamps

## Mobile Government Services: Non-Financial

- Distribution of information (emergency)
- Distribution of medical information
- Access to legal advices
- Mobile voting
- Small business information

## Mobile Technologies

SAFE™ Chip  
Wallet



Standard  
Mobile Phones

SAFE™\_Phone  
Wallet



Smart Phones

SAFE™ Smart  
Card Wallet



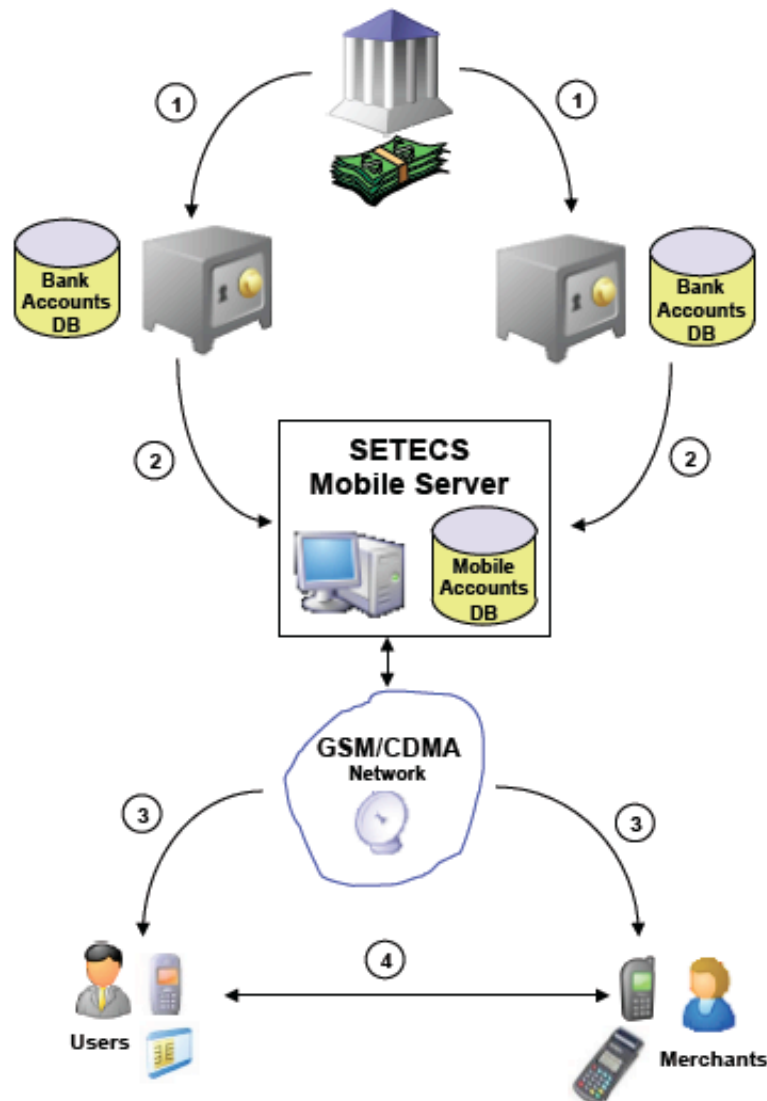
SAFE™  
Smart Cards

SAFE™ PoS  
Device Application



Mobile PoS  
Devices

## How SAFE™ System works for Mobile Government Services



**(1)** Government sends benefits for citizens to commercial banks. Banks keep them on individual bank accounts for banked users and on SAFE™ escrow account for unbanked users  
**(2)** Banks inform SAFE™ Mobile Server about payments

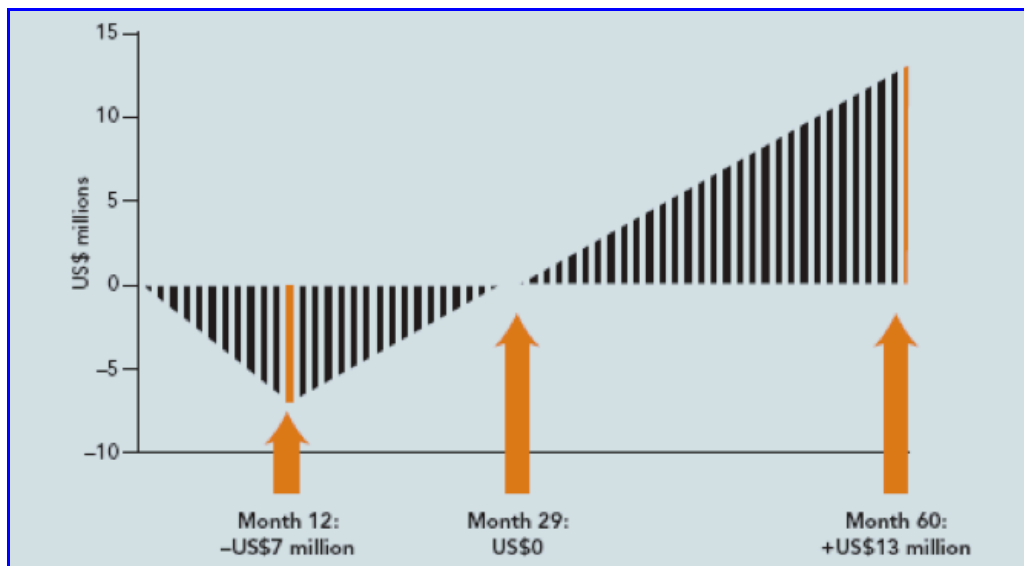
**(3)** SAFE™ Mobile Server informs all recipients (users) about payments  
**(4)** Users can use deposits to pay merchants over-the-counter or to perform cash withdrawal ("Mobile ATM")

## Benefits

- For Government: easier, cheaper and more effective distribution of benefits (see Figure)
- For banks: increased deposits and float
- For telecoms: increased number of communication messages and services
- Taxes transactions
- For citizens: faster and more efficient access to financial resources
- For economy: increased access to financial resources

## Competitive Advantages

- Multiple mobile services with the single system
- Strong security for users, data, and transactions
- Multiple mobile technologies
- Scaling in a single country
- Scaling internationally
- Simple to use for users
- Easy to install and maintain
- Low initial, start-up costs and investments



Comparison of costs of mobile benefits distribution vs. payments in cash over-the-counter at a bank teller window

(Adopted from CGAP Report "Banking the Poor via G2P Payments")