SETECS® Mobile Technologies
USA

SAFE™

Secure System
for Mobile Payment Transactions

## Payments using Accounts Over-The-Air (OTA)

- SAFE™ system supports payments OTA using three types of payment methods
- Customers may pay using mobile access to bank accounts (1)
- Customers may pay using SAFE™ mobile accounts (1)
- Customers may pay using mobile bank cards (1)

Payments using Accounts Over Web

- SAFE™ system may be used for payments over Web
- Customer performs Web shopping and reaches Web page which has "SETECS" payment method (button)
- When selected, customer will be prompted for mobile or SAFE™ account number
- Transaction will be confirmed using customer's Wallet and mobile phone
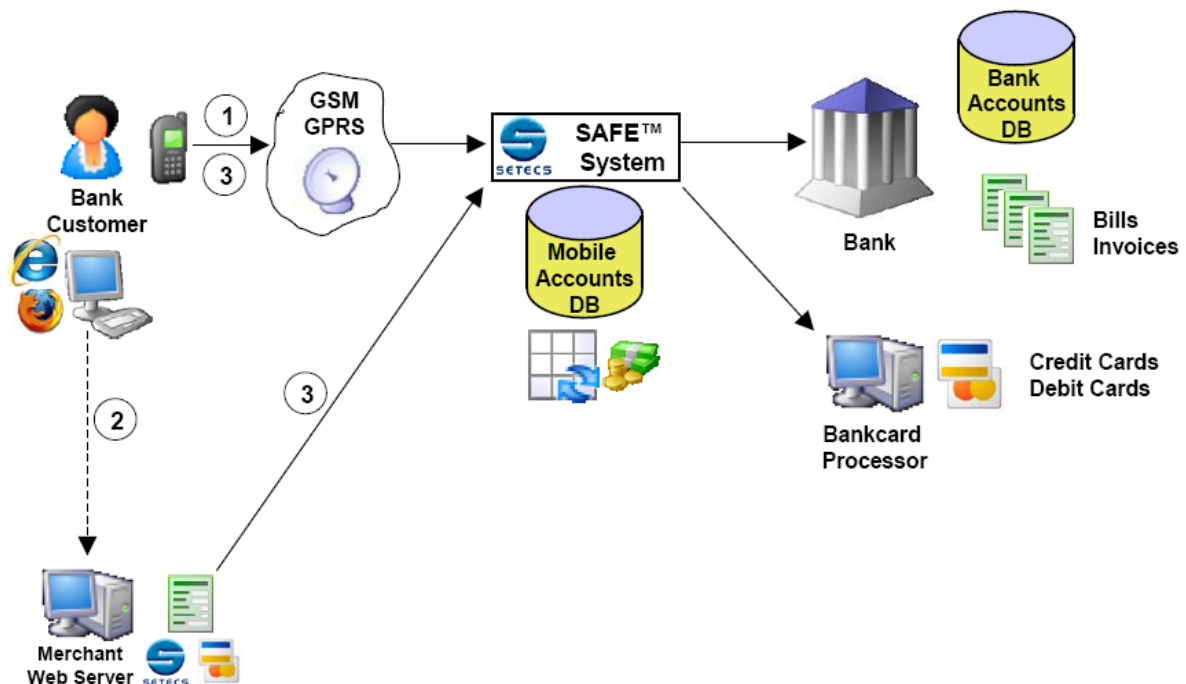
NFC Payments using Mobile Phones

- For NFC payments mobile phone has NFC chip loaded with SAFE™ NFC Wallet

- Merchant PoS device accepts NFC payments

- Payments may be performed using SAFE™ account or stored money

NFC Payments using SAFE™ Smart Cards

- SETECS issues special financial smart card – SAFE™ card that supports contact and contactless payments

- The card is loaded with SAFE™ chip Wallet

- Wallet stores personal data, bank and SAFE™ account numbers, bankcard numbers and money

SAFE™ Card Management System (CMS)

- SAFE™ is enrolling customers, issuing and maintaining SAFE™ smart cards

- It comprises SAFE™ CMS Station and SAFE™ CMS Server

- SAFE™ CMS Station captures personal and biometric data (photo and fingerprints) and submits request to CMS Server to issue SAFE™ smart cards

- CMS Server issues and manages SAFE™ smart cards
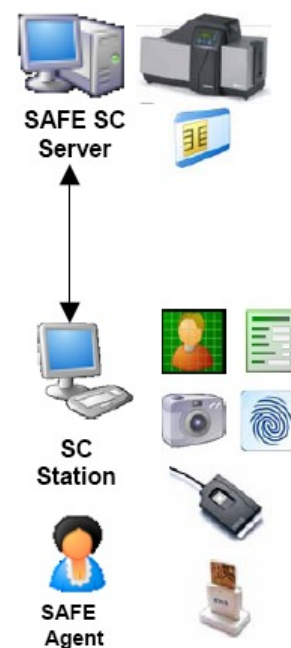
Proximity Payments using Mobile Notes

- Mobile notes are discounts, mobile coupons, mobile tickets, bonus points or gift cards stored in customer's Wallet

- Customer may pay by displaying mobile note and merchant scans it

Integration with Existing Payment Systems

Existing payment systems are deployed in restaurants, supermarkets and similar locations. They comprise of a back—end server and front-end counter payment stations. Station issue checks to customers and accept payments, which are transferred to the Payment Server.

SAFE™ system is integrated with such payment systems, as follows: cashier issues check (1) to a customer and registers it with the payment server (2). Customer uses mobile phone and NFC to pay to the PoS device (3). The device transfers payment information to the SAFE™ system (4). It debits customer's SAFE™ account and informs payment server (5),which informs PoS device to issues paper receipt (6).