

SETECS® Mobile Technologies
USA

SAFE™

Mobile Wallet and Mobile Agent
for Smart Phones



www.setecsmobile.com

Mobile Wallet and Mobile Agent

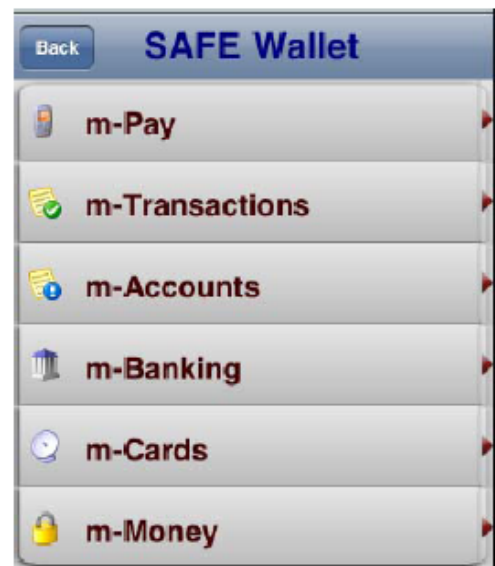
SAFE™ Mobile Wallet and SAFE™ Mobile Agent are applications for mobile phones – iPhone, Android and Java phones. SAFE™ Mobile Wallet is organized in three groups of mobile services: mobile financial services (m-Wallet), mobile commerce services (m-Market), and mobile security services (m-Security). Mobile commerce and mobile security are described in separate brochures.



Mobile Wallet Services

SAFE™ Mobile Wallet supports:

- Mobile payments over-the-counter and over-the-air
- Transactions with mobile (pre-paid) accounts
- Administration of mobile (pre-paid) accounts
- Mobile banking services
- Payments using bankcards
- Payments using stored money



Mobile Payments

SAFE™ Mobile Wallet supports mobile payments over-the-air (OTA) and over-the-counter (OTC) using the same Payment Form:

- With OTA payment customer enters the amount, tip, merchant's account number, and selects the account for payment
- With OTC, merchant sends all data directly to customer's mobile phone, customer only enters tip, payment amount and selects account for payment
- With OTA customer's payment message is sent directly to the SAFE™ server, while with OTC the message is returned to the merchant who sends it to the SAFE™ system

Carrier 5:40 PM

Back **Mobile Payment**

Amount to Pay:

Enter Tip:

Recipient's SAFE Account:

Account for Payment:

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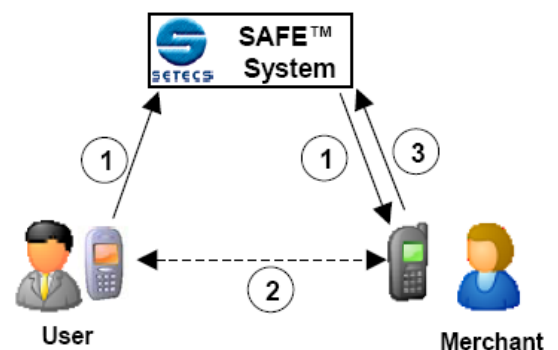
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OTC and OTA Payments

With OTA payments, merchant tells the customer amount to pay, customer enters it in Mobile Wallet payment form and sends message to the SAFE™ system. Merchant receives payment confirmation (1).

With OTC payments, merchant sends payment amount to Wallet. Customer returns payment message to merchant (2), who sends it to the SAFE™ system (3).



Payments using Mobile Notes

Customer may use payments with mobile notes: discounts, mobile coupons, pre-paid tickets, mobile gift cards, etc. In this case, customer's Wallet displays 2D mobile note (m-Note) and merchant's Mobile PoS Application scans it.



Mobile ATM - Agent

"Mobile ATM" is SAFE™ system application used between customer and SAFE™ agent to perform cash-in and cash-out transactions. With cash-in customer deposits cash into his/her mobile or bank account. With cash-out customer pulls cash out from those accounts.

For security, authentication and authorization, these two transactions are performed with SAFE™ agents who confirm the transaction using two-persons security protocol.

