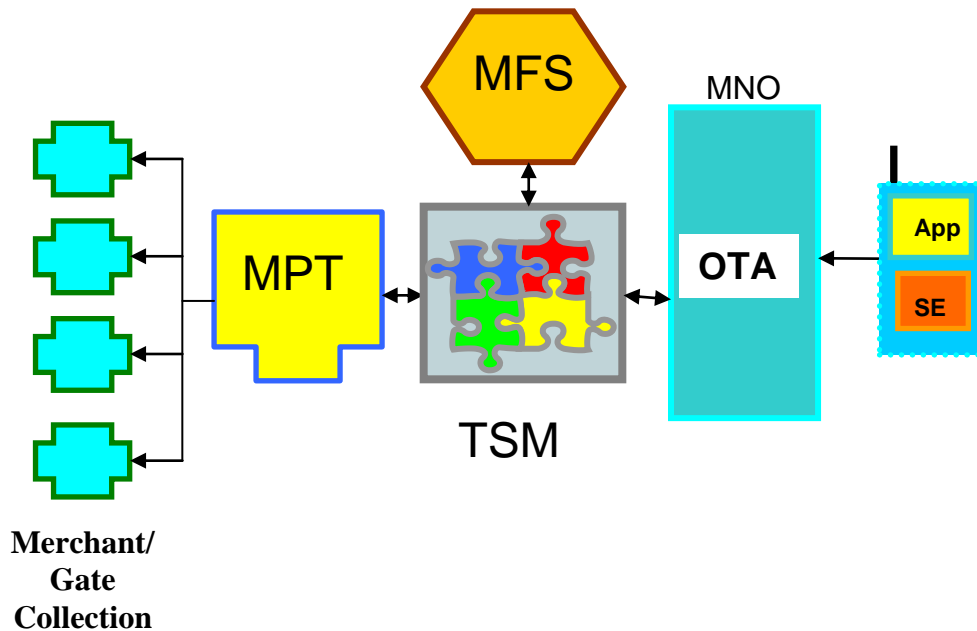




## RFCyber Integrated Suite of Products Deliver Results to Our Customers

RFCyber delivers on the promises of secured mobile micro-payment by enabling the mobile operators and electronic money (eMoney) operators to easily deploy their value-added solutions on mobile network. An integrated suite of server applications, coupled with an open Trusted Service Management platform that promotes security and operability, delivers multi-function smart card based services, including micro payment for transit and retail merchants, mobile commerce and banking, and mobile advertisement delivery.

RFCyber’s end-to-end solution — a unique combination of products including: the Micro Payment Ticketing (MPT) system that handles all the operation regarding deploying a smart card based eMoney micro-payment system; the Trusted Service Management (TSM) platform that handles all the life cycle management issue of the Secured Element (SE) in portable mobile devices; the Mobile Financial Service (MFS) platform that provides the support for mobile phone based micro payment system including Over-the-Air (OTA) application download and purse reload, combined with market leading years of field deployment experience and client device expertise – allows mobile operators and eMoney operators to quickly launch their new value-added services or significantly improve user experience of their existing services.



**Integrated Suite of RFCyber Products**



## **Benefits of RFCyber Product Suite**

Micro-Payment Ticketing (MPT) system provides a state-of-the-art system architecture, enabling both on-line and off-line purse consumption and reloading. Fault detection and central clearing functions are supported with easy to use graphical interface. Fare policy can be easily implemented using the build in and/or custom fare structure. All the features are designed based on actual deployment experience to simplify operation procedures and cost.

Trusted Service Management (TSM) manages the life-cycle of the Secured Element (SE), either in the mobile phone or on a portable device like USB dongles, micro-SD card. TSM controls and executes your security policy by managing all the security keys and certificates for the SE. With TSM, the management of their current applications, and all other future applications that will be downloaded into the SE, will be tremendously simplified.

Mobile Financial Service (MFS) is a set of key applications for turning your customer's handset into his personal financial instrument. Inside MFS, an electronic purse (ePurse) which is created based on PBOC 2.0 (People's Bank Of China) standard and could be customized based on your specific requirement, can be consumed using RFID interface, or via mobile commerce interface. The ePurse can also be reloaded via the MFS connection to the banking network. With MFS, transaction records can be viewed through the handset instantaneously, improving the user experience. MFS will not only grow your customer's loyalty, but will open more consumption channel via mobile commerce, and new revenue channel via mobile advertisement.

## **Why Choose RFCyber as your Partner?**

RFcyber was formed initially on developing RFID technology, our expertise in this area is without question. Our technology in RFID micro-payment was developed over more than 4 years period which encompassed both hardware and software technology, and field deployment experience. Our products are designed to be modular that can accommodate various deployment plans and schedule. RFCyber is the first company to provide OTA ePurse reloading, and we are also the first company to launch a commercial deployment of our TSM and MFS products.

Our goal is to develop long term relationship with all our customers, helping them to succeed in the project we both work together to deploy. With our technology, products, field experience and our commitment to customer success, RFCyber should be your partner of choice in any of your electronic money micro-payment project.

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