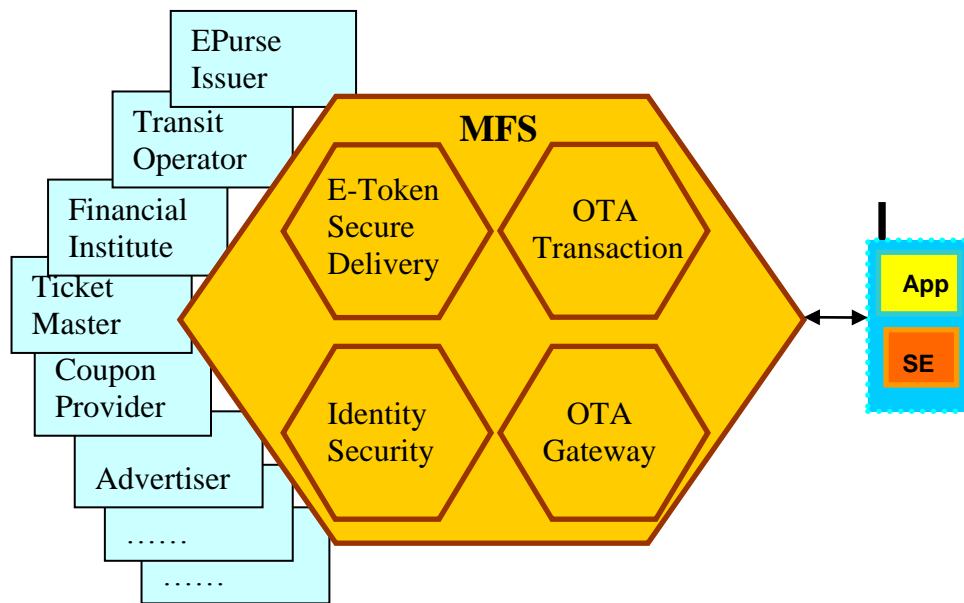




## RF Cyber Mobile Financial Service Solution

RF Cyber Mobile Financial Service (MFS) is a platform solution coupled with a set of key applications for turning your subscriber's mobile device into a personal financial instrument. The platform provides a foundation for remote personal identification, Over The Air (OTA) transaction and electronic token secure delivery. Secure mobile applications such as OTA solutions for electronic purse (ePurse) and transit purse, and e-coupon with smart posters have been made available. Other applications such as mobile banking, e-ticketing, e-voucher and e-advertisement can be readily added to the platform. MFS will not only grow your customer's loyalty, but also open more consumption channel via mobile commerce, and new revenue channel via mobile advertisement. The deployment and management of MFS to your mobile devices is simplified by our Trusted Service Management (TSM) platform. Services do not need to be pre-installed on subscribers' mobile devices; they can be easily and securely provisioned into both Secure Element (SE) and baseband of the devices remotely in post issuance phase. This greatly reduces the overhead to offer new services.



**Mobile Financial Service Solution**

### Electronic Purse (ePurse)

We provide an ePurse solution that is created based on PBOC 2.0 (People's Bank Of China) standard and could be customized to meet specific requirement. With MFS, this ePurse can be consumed using RFID interface, or via mobile commerce interface. The ePurse can also be reloaded via the MFS backend to the banking network. The transaction records can also be viewed through the handset instantaneously, improving the user experience. Our TSM will provide a vehicle for OTA and/or Other-The-Internet



(OTI) issuing and managing these registered or anonymous ePurses to the mobile devices.

### **Transit Purse OTA Solution**

Our patent pending Transit ePurse Enabling Solution unleashes the popular Mifare type transportation ePurse from close domain to public domain under Internet or OTA service. Mifare transit purse has its security weakness when operate over a public domain as the related access keys need to be delivered to the readers performing the transaction against the purses. The solution supports secured OTA/OTI transactions such as top-up and purchase against an underlying transit purse. This not only provides convenience to purse holders but also opens up new revenue streams for the transit purse operators as the purse can be used in open domain. Similarly, OTA/OTI deployment is made feasible by our TSM platform.

### **Secured Mobile Banking**

MFS platform can work with our client identification module (IM) installed in the SE of each mobile device to provide secured channel for token delivery. Depending on the terminal types, the security can use either asymmetric or symmetric key cryptography. For asymmetric solution, the module is a WAP Identity Module (WIM) compliant that in terms built on PKCS-15 to achieve high industrial security standard. This can make a mobile device a strong identity instrument to implement banking features ranging from security less sensitive balance enquiry to security high sensitive balance transfer.

### **Digital Goods Delivery**

The on-card client identification module also provides a secured repository for third party applications to store their delivered tokens on a hosted terminal. E-tokens can be OTA/OTI delivered to the mobile devices for repository.

- E-ticket for interacting with ticket reservation systems to securely deliver and store purchased tickets on the portable devices.
- E-coupon for mobile users to request and receive coupons from providers on their mobile devices on demand. With the RFID interface, the mobile devices can also access smart poster to retrieve the coupons.
- E-advertisement for advertisers to effectively conduct marketing campaign on a selected group of mobile users.

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