



Motorola M-Wallet Solution

New transaction options for subscribers,
new revenue opportunities for you



Motorola M-Wallet Solution

Buy groceries ...

Pay the cab fare ...

File an expense report ...

Book a plane ticket ...

Make a car payment ...

Your subscribers can do it all from their mobile handsets!



Motorola's M-Wallet Solutions

Like most of today's mobile service providers, you are seeking creative ways to collaborate with value-added and revenue generating partners to generate new revenue streams. Meanwhile, as your subscribers become more dependent on mobile communications to connect with their world, they are also looking for convenient ways to connect with the information and tools that make life a bit more accessible, simpler and easier.

Connect your customers to smarter, more practical services and you can reap the financial benefit. That's why Motorola is introducing a new and exciting solution designed to make everyday financial transactions fast, cashless and mobile — the Motorola M-Wallet Solution.

Motorola M-Wallet Solution gives your subscribers a safe, easy to use and secure virtual wallet ... and gives you multiple new revenue opportunities. Using current handsets and other mobile smart devices, Motorola M-Wallet allows you to offer payment services, secure transactional services, and profile-driven value-added services.

Attractive Opportunities for You

Motorola M-Wallet Solution addresses the issue of conducting and managing secure electronic payments in the mobile environment, enabling you to achieve new revenue streams in multiple forms.

New Subscribers And New Services

- Subscription Fees
- Transaction Fees
- Higher Minutes of Data Usage per Subscriber

New Merchant/bank Services

- Transaction Fees
- Merchant Handsets

Value-added Services

- Person-to-Person
- Money Orders
- Ticketing and Coupons
- Bill Payments

Co-branding And Cross-selling

- With Banks and Merchants

Motorola M-Wallet Solution ensures safe, secure transactions for your subscribers with:

- Passcode Activation
- Inactive Time Out Security
- Secure Over-the-Air Transactions
- Merchant or Financial System Security

Attractive Services for Your Subscribers

For consumers, Motorola M-Wallet Solution embraces a world where every transaction — from making a mortgage payment to buying groceries, from paying a cab fare to buying a movie ticket, from booking a tropical island vacation or upgrading to business class to filing an expense report — is as simple as pressing a few buttons on the mobile phone or other handheld device.

Motorola M-Wallet solution enables secure mobile transactions anywhere and anytime.

Subscribers can use multiple payment cards, different card brands, receipts, financial management and various other value-added services, such as coupons, ticketing and more, all from their mobile devices.

How Motorola M-Wallet Works

Your subscriber provides all pertinent information by visiting your secure website to register for the service. Motorola M-Wallet Solution processes the registration and sends a message by email or regular mail, allowing the user to download the solution to their mobile handset over the air. Once the Motorola M-Wallet Solution is activated, the subscriber can begin enrolling other associated services, such as bill payment, bank/ financial transactions, debit and/or credit cards for shopping, coupon access and redemption, and other types of transaction services.

As more merchants and financial institutions become your trusted partners, consumers will be able to conduct more expansive virtual transactions, such as paying their bills or adding to their existing prepaid airtime accounts. Real world purchases can also be managed, including on-site retail transactions such as buying a shirt at a department store or transferring funds from person to person.

Motorola M-Wallet Solution enables you to provision a wide variety of payment services directly to your subscribers, delivering:

- Increased subscriber base and ARPU
- Decreased related customer acquisition costs
- Increased service differentiation
- A deeper customer profile that you can leverage to offer even more creative, secure transactional services tailored to your market

Motorola M-Wallet Solution helps you extend the value of your existing mobile network, regardless of the technology you use, with always-on connectivity, time/ location sensitivity, and growing number of various smart and Java™ enabled mobile devices worldwide.

CONVENIENCE

- Easy-to-understand, easy-to-use “virtual wallet” concept encourages quick migration and enthusiastic adoption
- Conduct all transactions with a few clicks and keep track of accounts and expenses

SECURITY

- Keep all confidential account information under personal control
- Use built-in security, encryption and easy instant access

FLEXIBILITY

- Use payment method of choice from multiple options available
- Provide payment and non-payment features, with direct access to all service providers



Motorola M-Wallet Solution includes:

- *Bill Payments*
- *Prepaid Airtime Replenishment*
- *Prepaid Shopping Cards*
- *Money Order / Transfers*
- *Coupons*
- *Person-to-Person Transactions*
- *Gift / Loyalty Cards*
- *Ticketing*
- *Point-of-Sale Transactions*



Motorola M-Wallet — Ready When You Are

Today, 2.2 billion mobile devices are available and ready to use the Motorola M-Wallet Solution. Over 500 million handsets already support Java™ downloads (J2ME devices) and over 236 million handsets support BREW™. With this worldwide base of available handsets, the opportunity is real and immediate.

Motorola has a complete, proven solution ready for immediate implementation. You can make mobile transactions a reality today, connecting financial institutions, merchants and credit card issuers with your mobile handset users while offering a secured means for their transactions. To learn more, contact your Motorola representative.



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