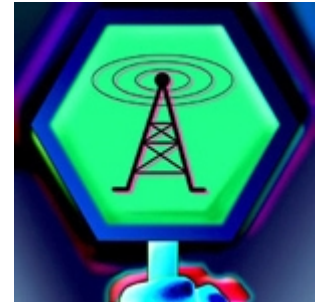


MOBILE PAYMENT MASTER



The Mobile Payment Master™ Solution

Mobile Payment Master solution is focused on business-to-customer mobile commerce for the digital content industry comprising ringtones, screensavers, operator logos, games, etc. The product implements a flexible payment service for the billing of digital goods in the mobile content industry. Mobile Payment Master assists mobile operators and content providers to meet the explosive growth of spending for mobile content which is expected to reach \$3.3 billion in Europe by 2006.

Costs

Mobile Payment Master delivers low-cost mobile payments from the consumer's perspective. The consumer is not expected to upgrade his or her existing handset before using the mobile payments. Mobile Payment Master has clear APIs that simplify integration and therefore reduce integration costs.

Security

Security of the payments is undoubtedly crucial. Mobile Payment Master ensures adequate protection in all security aspects such as confidentiality, authentication, integrity, non-repudiation and authorization. Mobile Payment Master protects payment details against passive monitoring, ensures that the consumer and content provider are who they really claim to be, protects payment details from being modified from the time they are sent to the time they are received, guarantees that a consumer cannot falsely claim that they did not participate in the transaction and ensures that only authorized consumers are allowed to purchase content.

Accessibility

Accessibility delivered by Mobile Payment Master is a combination of convenience, speed, and ease of use. The mobile payments implemented in Mobile Payment Master may be used to pay for any type of content, from any location through a mobile phone or PDA. The amount of time spent using the mobile payments is low and therefore acceptable to consumers. The payment mechanism is easy to learn and use.

Technology

Every consumer is associated with a specific prepaid electronic wallet maintained by Mobile Payment Master. This wallet could be directly linked to the consumer's checking account, for example. The consumer maintains a positive balance in the wallet that is debited when a debit transaction is processed. Unlike traditional account-based payment methods Mobile Payment Master suites for handling transactions of very low value (i.e. micropayments).

OTS Advantage

Mobile Payment Master is an extensive solution that allows financial institutions, mobile operators or content providers to implement mobile payments at an affordable price. The product ensures seamless set up of a mobile payment system for remote, network-delivered content.

FEATURES AT A GLANCE:

- Prepaid e-wallet for a customer
- Traditional credit card and SMS-based credits
- WAP or SMS-based debits
- Support of multiple payment types and routing to various authorization systems
- Multi-currency support

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