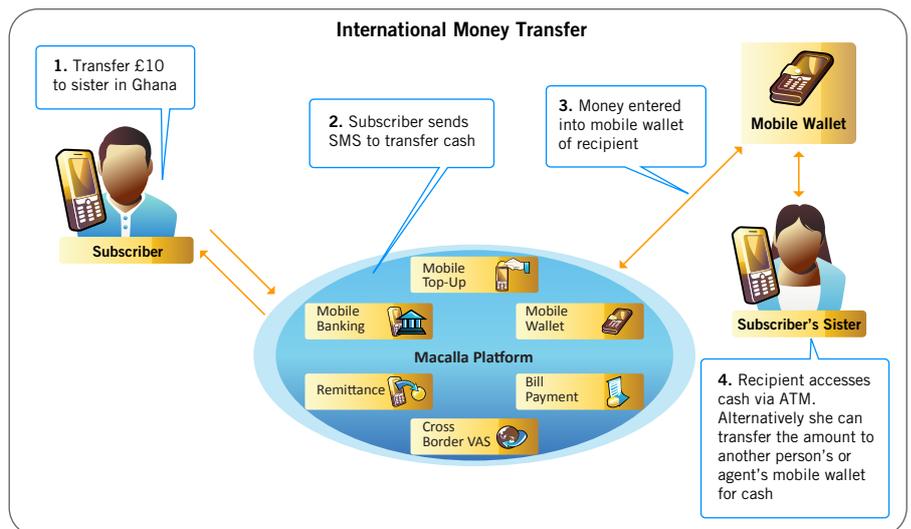


Mobile Remittances

The total remittances market in 2009 was in the region of \$490 billion. This market continues to grow due to unbanked users wanting cheaper and more convenient methods of transferring money. Gartner expects that the number of mobile payment users will reach more than 190 million in 2012.

The Macalla Platform Mobile Remittances enables mobile subscribers in donor countries to transfer cash directly from their mobile phone to the mobile phone of family and friends in the recipient country.

It is a secure, fast, convenient method and a cheaper way of remitting cash than using traditional means. The money received can be withdrawn at an ATM or transferred from a person or agent's mobile wallet for cash.



BENEFITS

Subscriber

- Safe and secure
- Quick
- Flexible – can send money any time 24 x 7
- Provide cash to others even if not resident in the same country
- Bank account or ATM card not required
- Easy to use: clear instructions and SMS receipt and confirmation messages

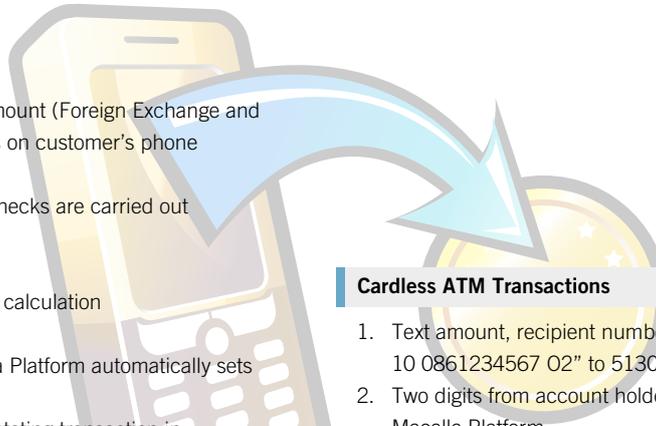
Service Provider

- Increase revenue – provide additional chargeable services
- Quickly expand distribution network
- Grow customer base
- Increase customer satisfaction

FEATURES

Money Transfer

- Customer enters transaction details including
 - ◆ Recipient mobile number and amount (payment currency is based on country code of sender's registered mobile)
 - ◆ Debit/credit card details
 - ◆ Address
 Or chooses pre-registered account
- The Macalla Platform calculates total amount (Foreign Exchange and service charge calculation) and displays on customer's phone
- Customer confirms transaction
- Money is transferred to recipient after checks are carried out
 - ◆ Authentication
 - ◆ Status verification
 - ◆ Foreign exchange and service charge calculation
 - ◆ Fraud rules
- If recipient is not registered, the Macalla Platform automatically sets up an account
 - ◆ The Platform sends SMS to recipient stating transaction in progress, verification code and details of how to complete transfer
- If recipient is registered with an account, the system credits the recipient account with the appropriate amount and notifies recipient by SMS



Cash withdrawal Through Agent Network

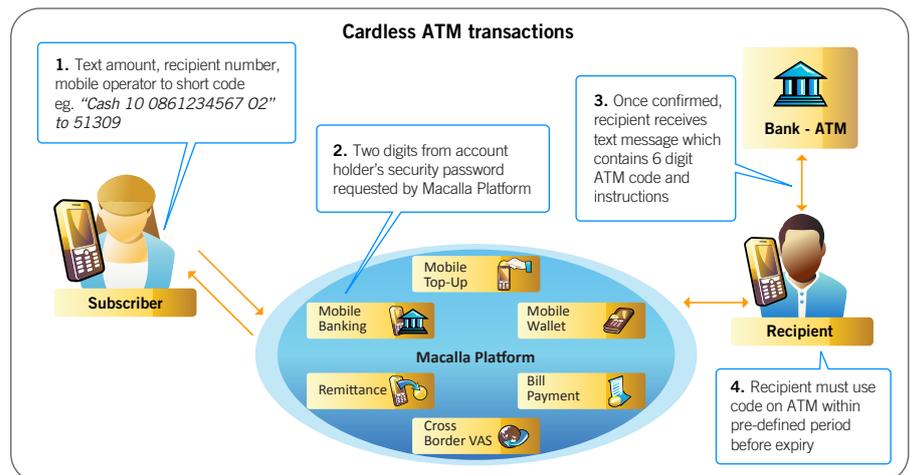
Customers use existing agent network to receive cash by transferring the money from customer's mobile wallet to agent's wallet in exchange for cash

Cardless ATM Transactions

- Text amount, recipient number, mobile operator to short code eg. "Cash 10 0861234567 02" to 51309
- Two digits from account holder's security password requested by Macalla Platform
- Once confirmed, recipient receives text message which contains 6 digit ATM code and instructions
- Recipient must use code on ATM within pre-defined period otherwise code will expire

Mobile Remittances can be integrated as part of a complete Mobile Financial Services solution including:

- Mobile Top-up
- Mobile Banking
- Bill Payment
- Mobile Wallet
- International Mobile Top-up



Roamware's solutions, deployed across 140 countries, have been enhanced with a new range of mobile financial services. Roamware's **Macalla Platform** is used by mobile operators, banks and independent service providers internationally including VIVA (STC), mPay, Jawwal, permanent tsb, O2, Bank of Ireland, MoneyText, Illuminat and Vodafone.

Founded in 2002, Roamware is headquartered in San Jose, California, with research and development, sales and support offices across the world.

www.roamware.com