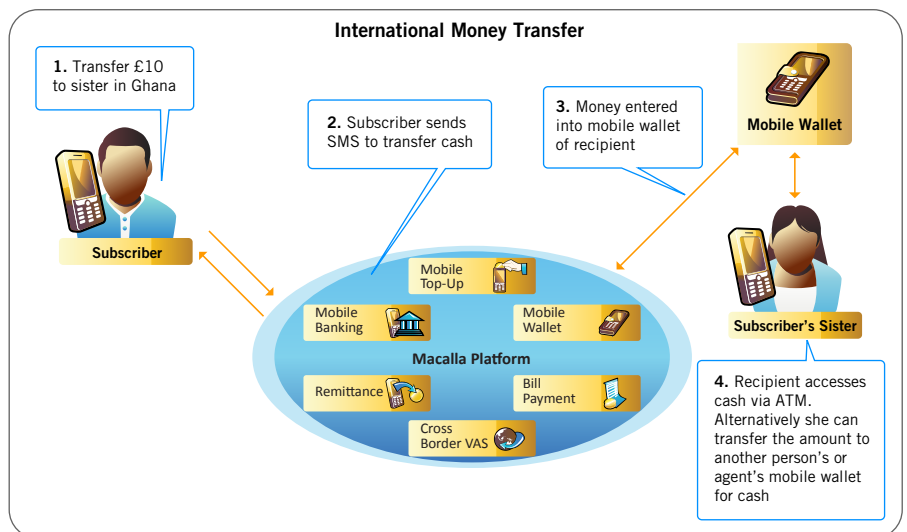


Mobile Remittances

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 The money received can be withdrawn at an ATM or transferred from a person or agent's mobile wallet for cash.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

