



Interconnecting
Mobility

Mobile Banking Solution



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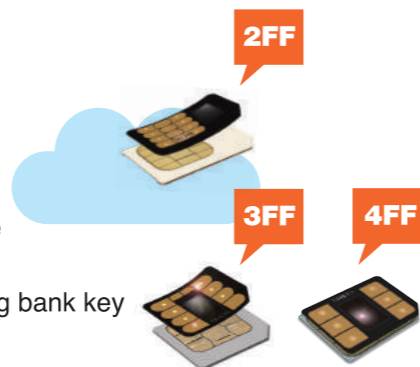
SIMoME® mBanking Solution

Taisys' patented **SIMoME®** technology empowers banks and financial institutions an independent secure element to deploy mobile banking service in a simple, secure, and reliable way. Just simply attach the ultra-slim SIM onto customers' existing Telco SIM; mobile banking service and other value added services are ready to use. The menu driven user interface is handset independent and can be easily customized to suit fast-changing business needs. The **SIMoME® mBanking solution** also offers a feature of hardware OTP generator, enabling function of user authentication without extra investment. On the growing trend of cashless society, Taisys' **SIMoME® mBanking solution** is the ultimate answer to closely integrate financial services into people's daily life, bringing unbeatable competitive edge for industry leaders.

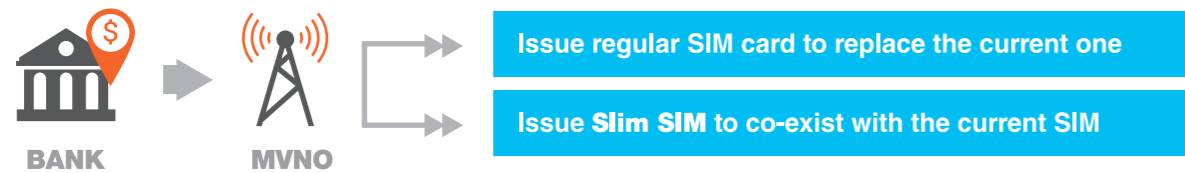


Revolution for the SIM Technology

- An ultra-slim SIM card - only 0.1mm thick
- Achieve two-in-one SIM card to work in 1 SIM slot
- Proven compatibility with standard handset
- Capability of encryption & secure key management system
- Powerful STK tool enabled for endless business opportunities
- No Internet access required & No limitation on service coverage
- End-to-End secure communication channel
- Strong two factor authentication: on-devices security token using bank key
- More than 20 patents granted and filed in 45 countries

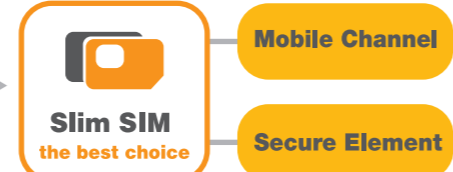


SIMoME® Essential for Banks to Enable MVNO



But Customers Do Not Like...

- Change their phone number or SIM card
- Bring more than 1 phone with them
- Change their phones to insert 2 SIM cards



STRATEGIC

- Gain independence from Telcos
- Bring more business flexibility and agility

FINANCIAL

- Create new revenue streams
- Lower transaction cost

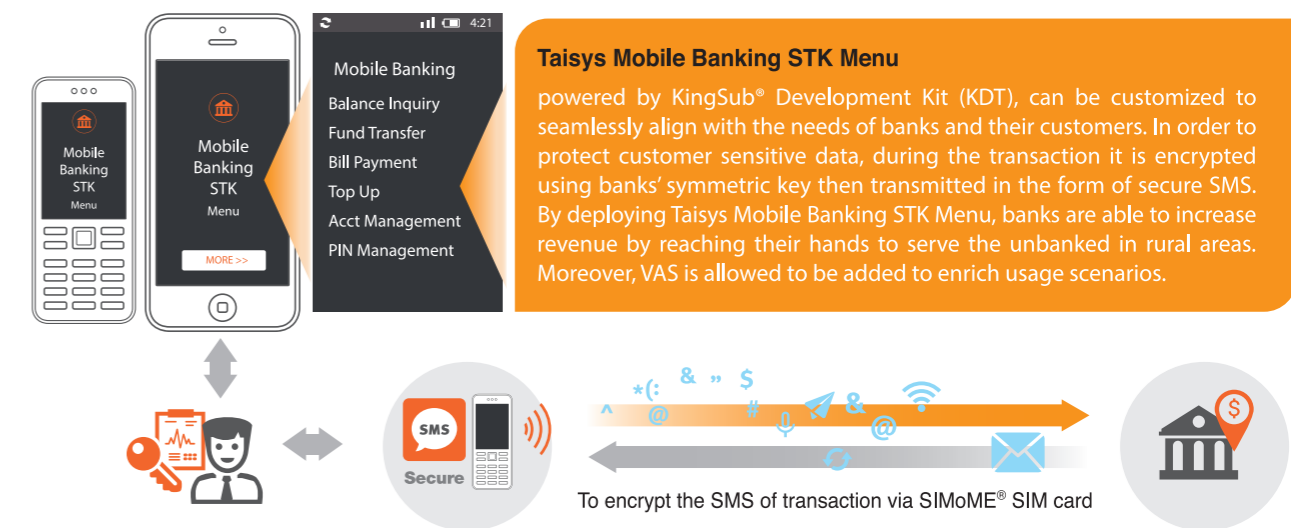
BRAND

- Strengthen brand loyalty
- Transform the image of bank from a place that customers come to, to something they do



Use case of Remote Payment Application

Remote Payment – SIM Toolkit (STK)



Remote Payment – Social App + STK

WeChat Banking and Taisys secure SMS together help banks to securely extend their financial services through social application, acting as a virtual VIP butler, customers are better served with more instant, interactive, convenient, and secure channel.



Partner References

- Partner - the winners of "WSJ financial inclusion challenge", **F-road @ China. F-ROAD**
 - Help banks to extend the reach of mobile banking to urban and even the most rural parts of China using Taisys SIMoME® technology.
 - Work on smartphone and even feature phone by using SMS channels that can reach areas with weak data signals.
 - Help banks to deliver mobile banking services to lower-population areas farther away from urban centers.
 - F-Road performance
 - 10 Million Users
 - 27 provinces out of 31
 - 1,300 Banks out of 3,588
 - 1 Million Transactions per day

- Partner - **Equity Bank @ Africa**
 - Largest bank in East Africa with more than 10 million bank customers.
 - Enable Equity Bank issuing SIM cards to penetrate into telecom market using Taisys SIMoME® technology.
 - Equity Bank and its MVNO-Equitel provide a thin SIM technology-based mobile banking and telecommunications service.

- Partner - **Yes Bank @ India**
 - The 5th largest private sector bank in India.
 - Collaborate on a platform to issue mobile payment SIM.
 - Enable any user owning any type of mobile phone with any telco, to make mobile payments from anywhere, anytime without internet connectivity.