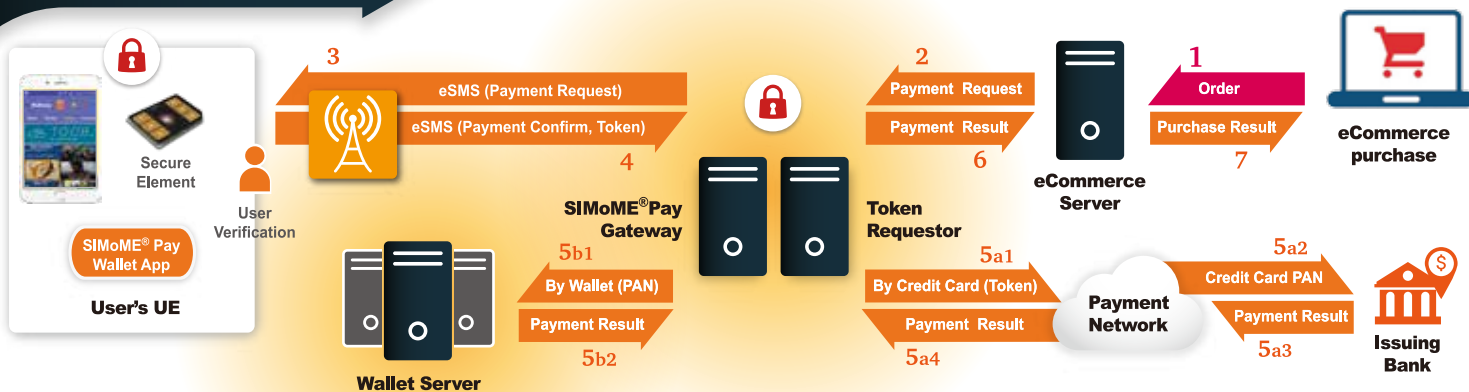


The world 1<sup>st</sup> open platform of mobile payment solution - SIMoME<sup>®</sup> PAY

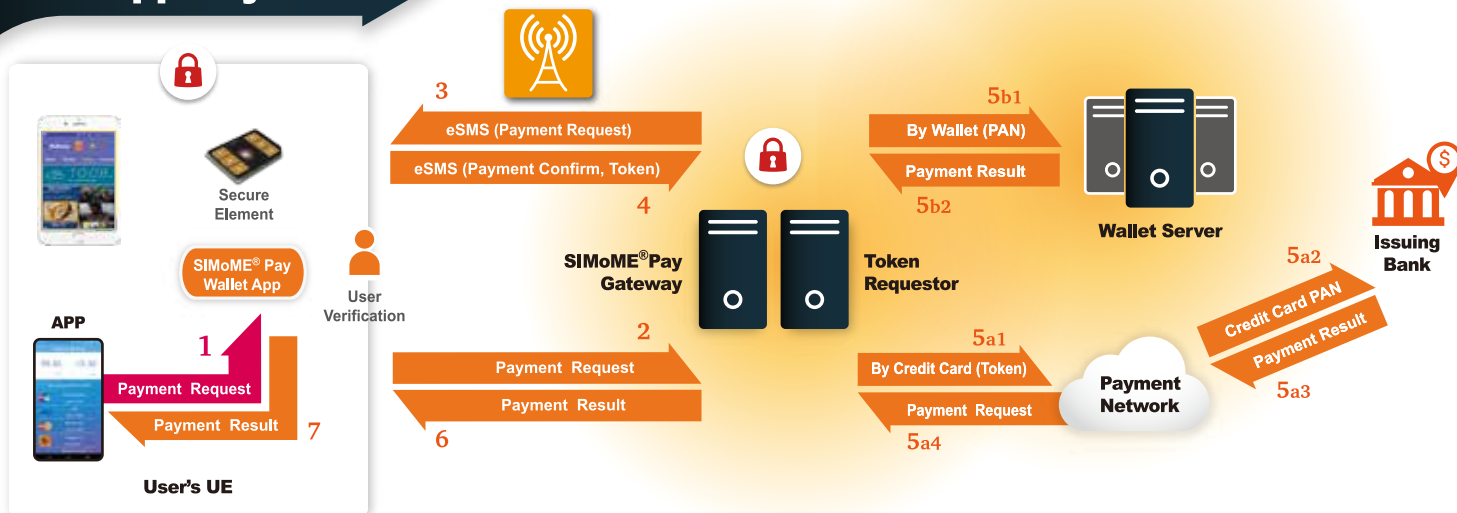
## On-line Payment



## Off-line Payment



## In-App Payment



# Comparison of Mobile Payment Solution

	Current Popular Mechanism		Taisys Solution
	TSM	HCE	SIMoME® Pay
	<p><b>Trusted Service Manager (TSM)</b> is a platform enabling a NFC ecosystem by delivering payment services through the MNO network to the MNO SIMs.</p>	<p><b>Host Card Emulation (HCE)</b> is the software architecture that provides exact virtual representation of a smart card.</p>	<p><b>SIMoME® Pay</b> is an open solution complying both telecom and financial requirements for banks, phone makers and MNOs to deploy their own NFC ecosystems.</p>
<b>Pros</b>	<ul style="list-style-type: none"> <li>Beneficial to MNOs by controlling the SE (Secure Element) with the SIM</li> <li>Completed standardization and supply chain</li> <li>Matured development in regulation</li> <li>Increased customer loyalty to MNOs</li> </ul>	<ul style="list-style-type: none"> <li>No SE (Secure Element) is required inside the mobile phone</li> <li>Simple ecosystem with low setup cost</li> <li>Virtual card distribution</li> </ul>	<ul style="list-style-type: none"> <li>Simple ecosystem with low setup cost, same business model with legacy banking card distribution</li> <li>Independent card distribution (Telco agnostic)</li> <li>Loyalty program and Value-Added-Services can be bundled</li> <li>Matured development in regulation</li> </ul>
<b>Cons</b>	<ul style="list-style-type: none"> <li>Cumbersome ecosystem with high setup cost</li> <li>Acquisition through MNO channels, no customers ownership for none-Telco parties</li> <li>Agreement between MNO and bank is required before deployment</li> <li>SIM swap is required</li> </ul>	<ul style="list-style-type: none"> <li>Requires specific HCE Android device which limits the market</li> <li>Service is easy to be replaced, less customer loyalty and stickiness</li> <li>Software based cloud security, regulation under development</li> <li>Requires mobile data or wifi during transaction</li> </ul>	<ul style="list-style-type: none"> <li>Physical card distribution is required like legacy banking card</li> </ul>

**SIMoME® Pay is the most viable and complete open solution to cater to all your payment requirements.**

