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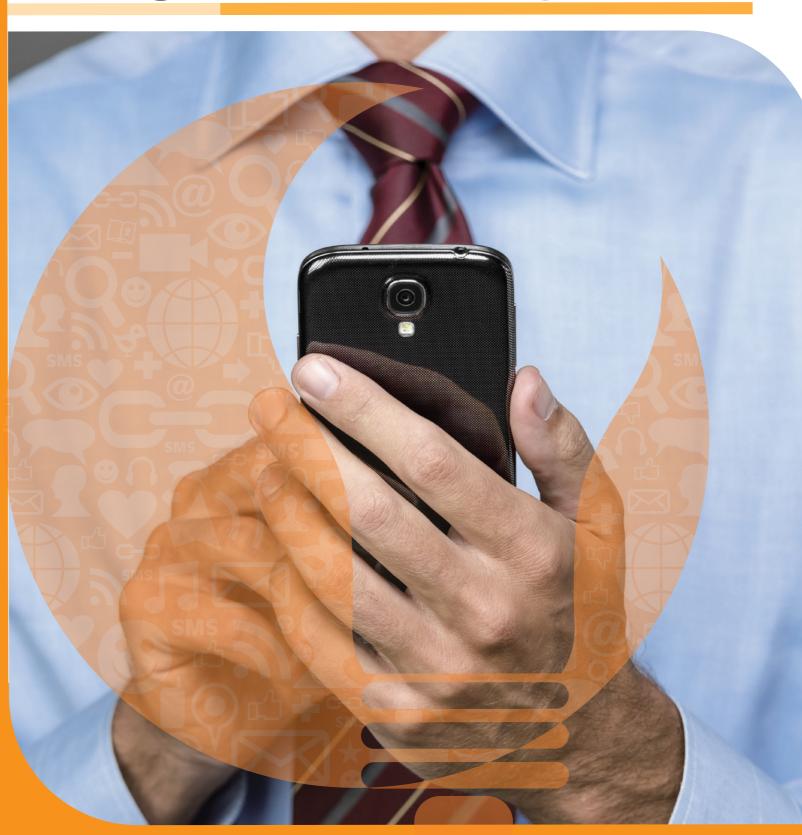
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KingTrust™ mBanking Solution





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
- 100% compatibility with EVERY 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









Issue regular SIM card to replace the current one

Issue Slim SIM to co-exist with the current SIM



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
- Bring more business flexibility and agility

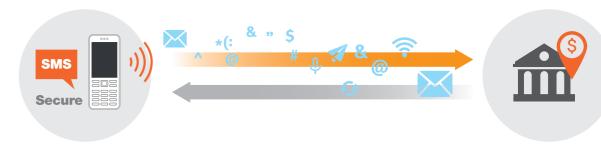
FINANCIAL

- 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)





seamlessly align with the needs of banks and their customers. In order to protect customer sensitive data, during the transaction it is encrypted using banks' symmetric key then transmitted in the form of secure SMS. By deploying Taisys Mobile Banking STK Menu, banks are able to increase revenue by reaching their hands to serve the unbanked in rural areas. Moreover, VAS is allowed to be added to enrich usage scenarios

Remote Payment - IM App + STK



WeChat Banking

Self-service Menu

provides flexibility for its

customers to perform:

Account Balance Inquiry

WeChat Banking and Taisys secure SMS

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









