

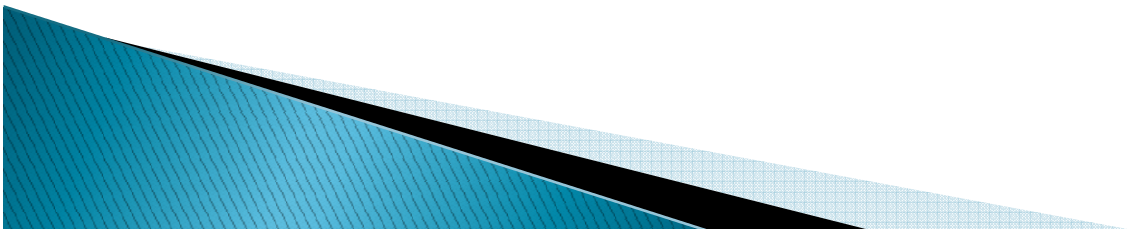


MobiCredit

You are just 1 SMS away !

Developer's Profile

- ▶ *RoboSoft* is an R&D company established in Romania since 2000. Our experience consists in system design that includes electronics design as well as software programming.
- ▶ *RoboSoft* has offered design services to many international companies that we summarize below:

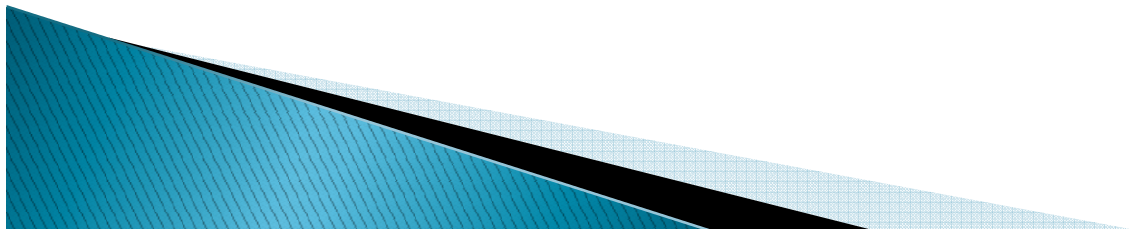


ROBOSOFT EXPERIENCE

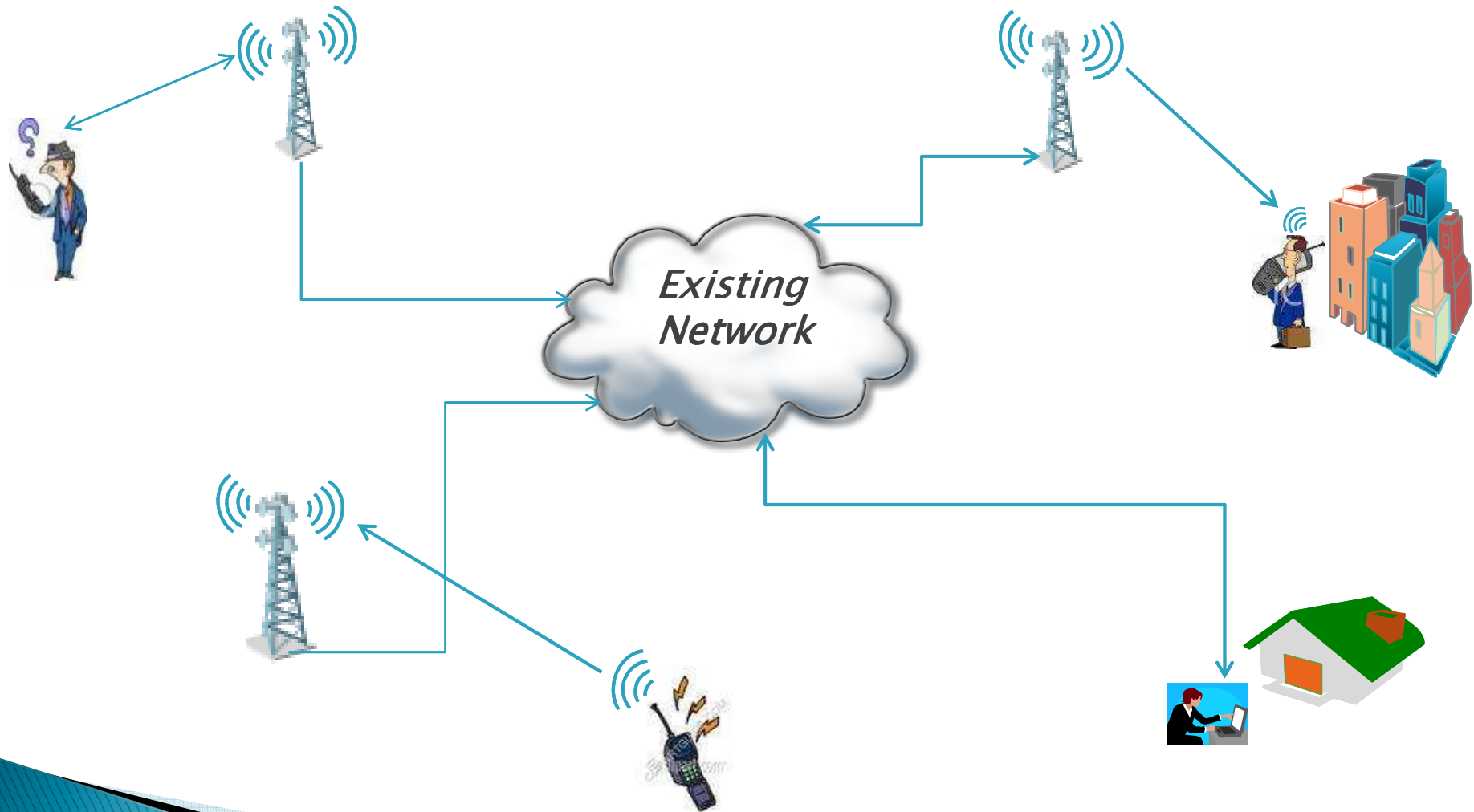
Period	Project	Summary	Beneficiary
1999-2000	V-Com	Alarm system & remote Control by telephone	Global Tech – Qatar
2001-2003	E-Link	Complete Restaurant Solution + Wireless Printers Design	Self + Distributors
2003-2004	ERP Implementation	Charisma ERP	Rodipet S.A. Romania
2005-2008	POS Design + Implementation	Linking 1456 Kiosk of newspaper + Scanner + Fiscal Printer to ERP	Rodipet Business Solution Romania
2008-2009	MobiCredit	Mobile Payment System	Self
2008-2009	InCity Card	Multipurpose HID Card used for VM, Metro, Buses, Football arena, etc ..	Self + Municipality of Bucharest
2010-2011	Callisto	First Computerized Coffee Machine for home & Offices	Self

MOBICREDIT Services

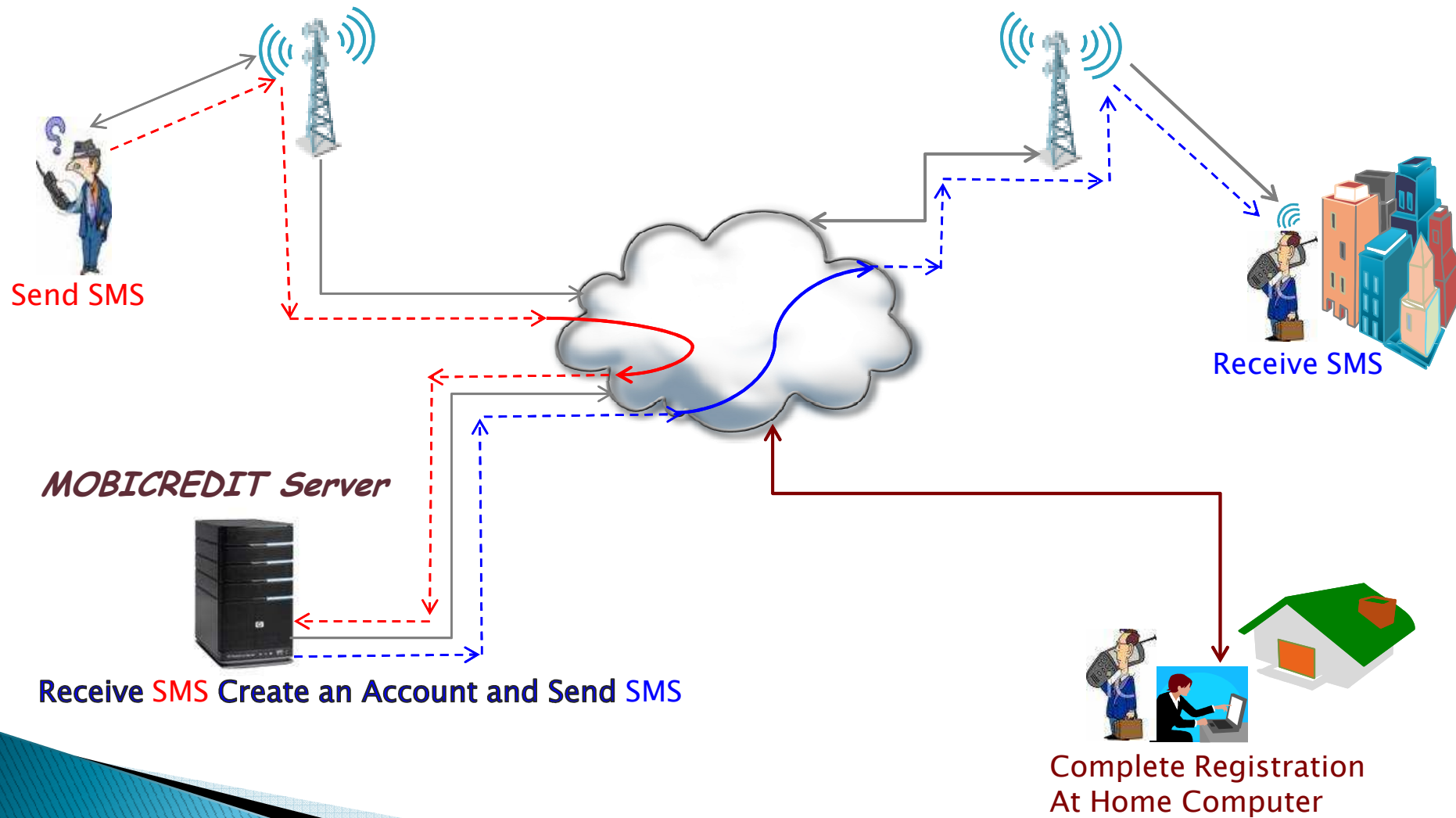
- ▶ The fastest way to **SEND** money.
- ▶ The fastest way to **RECEIVE** money
- ▶ Transfer money to bank accounts.
- ▶ Quick pay for National and International services.
- ▶ Buy National and International **Lotto** tickets.
- ▶ Securely pay on the **Web Site (Internet)**.
- ▶ Buy from any **Snack** machine
- ▶ Quickly send **DONATIONS**
- ▶ Pay **PARKING** and get **INVOICE**
- ▶ Buy International Calling Cards
- ▶ Stop immediately any Credit Card.
- ▶ Pay utility **invoices** (Electricity, Water, Phone, Gas..)
- ▶ Transparent proxy for all kind of business
- ▶ **NFC** (Near Field Communication) attached to the same **Mobi-Account**
- ▶ Use a Debit Card to withdraw/deposit Money.



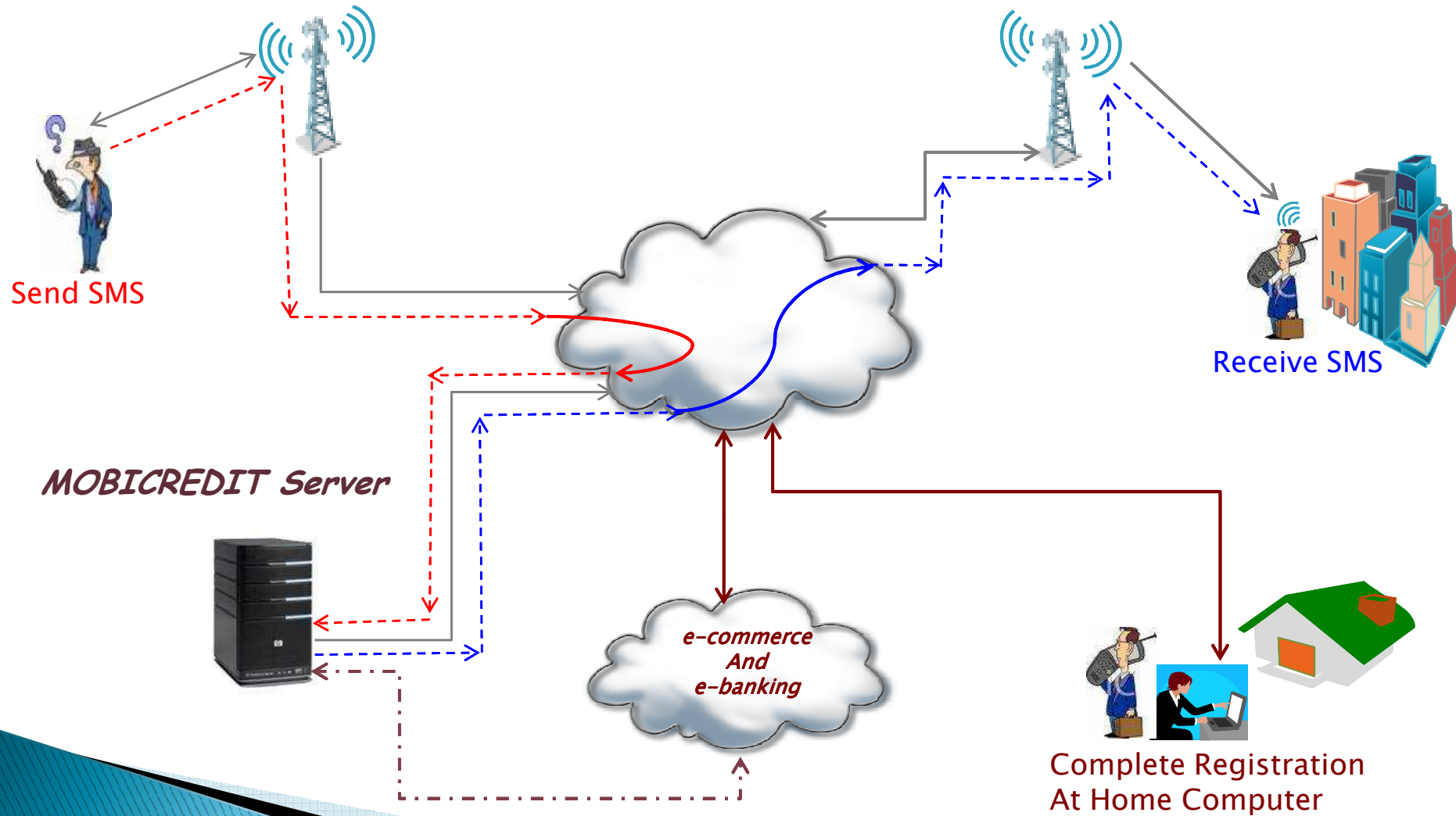
MOBICREDIT Existing Cell Network



MOBICREDIT Topology



***MOBICREDIT* with e-Commerce**

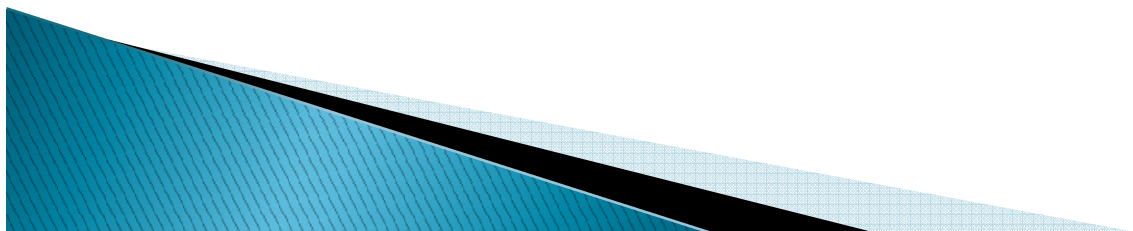


MOBICREDIT Topology



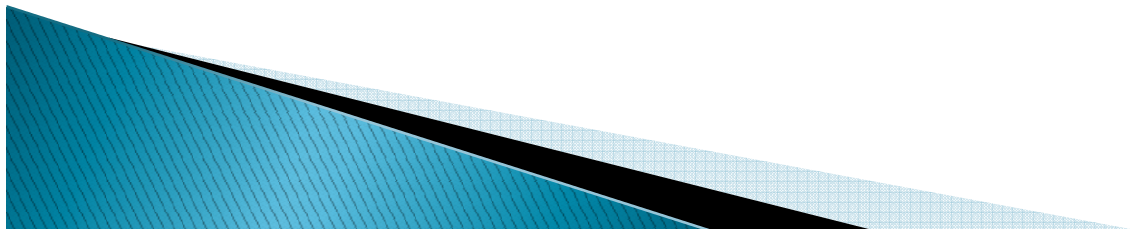
How to open an account ?

- ▶ By using a Credit/Debit card on the main web site.
- ▶ Money transfer mentioning the mobile number
- ▶ Scratch PIN cards
- ▶ Or Simply getting an SMS from a Friend or another Mobile with transferred credit
- ▶ Or Any Bank or MC office
- ▶ By using any ePayment method



Who will open a Mobi account ?

- ▶ Any user who holds a mobile phone.
- ▶ Any user who has a landline phone. *
- ▶ The Mobile number can be any INTERNATIONAL GSM subscriber.



Opening/Crediting an account

http://localhost/mobicredit/AddByCC.aspx - Windows Internet Explorer

http://localhost/mobicredit/AddByCC.aspx

Favorites Suggested Sites Upgrade Your Browser

http://localhost/mobicredit/AddByCC.aspx

Mobi credit
SMS center :
71 414103

Home Services Recharge Account Account Info Contact

General Terms How to open a new Account How to Recharge an account Recharge with Credit Card

Mobile Number: +(40) 744 569377

Amount: 100

☒ I have read the general terms and I agree.

Next

€ \$

Trusted sites | Protected Mode: Off

Inbox - ... CallistoX... mobicre... Radio Ic... http://lo... Release *.wav - S... Microsof...

9:55 AM



Secure Payment

★ Favorites ★ Suggested Sites Web Slice Gallery

ePayment - online payments. build-up your sales.

Home RSS Print Page Safety Tools »


epayment.ro



Limba: RON - Leu românesc
Română

Afișează prețul în:

PRODUSE/SERVICII COMANDATE			
Denumire produse/servicii	Cantitate	Preț unitar*	Valoare
reincarcare - /445693// - unitati - 123	1	123,00 RON	123,00 RON

* Pret fără TVA.
Moneda în care se face plata este RON (LEI NOI)

Subtotal: 123,00 RON
Total TVA: 0,00 RON
Total de plată: 123,00 RON

DATE FACTURARE

Câmpurile marcate cu * sunt obligatorii. Datele introduse în acest formular trebuie să fie corecte, altfel comanda poate fi anulată. ([ajutor completare](#))

Prenume*:

Nume*:

C/B de identitate : / (serie/număr)

Emis de:

CNP*:

Adresa*:

Oraș*:

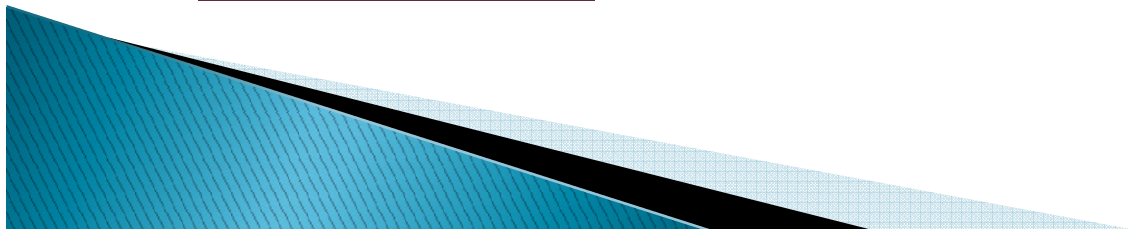
Cod poștal*:

Țara*: Romania

Stat/Județ*: --> Selectează...

Customer's Benefits

- ▶ ATAP (**Any Time Any Place**) transaction.
- ▶ Instant transaction
- ▶ Instant feed back and confirmation.
- ▶ Quick Account Review.
- ▶ Web site access for statement of account.
- ▶ Receive Invoices from MobiCredit or third parties for each transaction.
- ▶ Encrypted and password protected transactions.
- ▶ Profile for each user.
- ▶ Low cost
- ▶ DEBIT CARD attached to each MobiCredit Account



Web Access

for account History and detailed Balance


http://82.79.236.174/mobicredit/Extras.aspx - Windows Internet Explorer

http://.../mobicredit/Extras.aspx


Google Search + Bookmarks Check Translate AutoFill Sign In





Favorites Suggested Sites Web Slice Gallery

http://.../mobicredit/Extras.aspx Page Safety Tools



SMS center :
0752-060 514



Home Servicii Incarcare Cont Info Cont Contact

Profile Extras

Data	Tranzactie	Debit	Credit	Sold
7/1/2009 12:00:00 AM	Balance Forwarded	360.1	0	360.1
7/7/2009 6:50:22 PM	Panda Lotto	0	10	350.1
7/7/2009 6:50:22 PM	Commission: Panda Lotto	0	1	349.1
7/18/2009 4:50:37 AM	Balance Request	0	0.5	348.6
7/20/2009 1:08:46 AM	Panda Lotto	0	21	327.6
7/20/2009 1:08:46 AM	Commission: Panda Lotto	0	1	326.6
7/22/2009 4:23:14 AM	Panda Lotto	0	14	312.6
7/22/2009 4:23:14 AM	Commission: Panda Lotto	0	1	311.6
7/23/2009 8:39:57 AM	Panda Lotto	0	20	291.6
7/23/2009 8:39:57 AM	Commission: Panda Lotto	0	1	290.6
Sold Final: 290.6				

Yahoo! Messenger

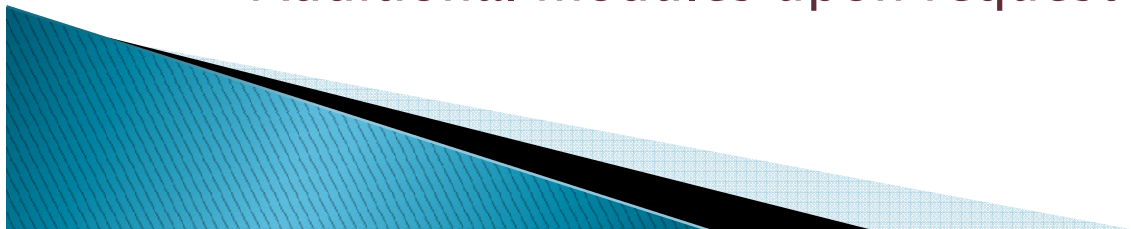
System Components

▶ *Hardware:*

- Web Server
- Database Server
- Router
- SAN
- Internet Connection

▶ *Software:*

- MobiCredit Web site application
- SMS gateway
- SMS Sender
- Help Desk Application
- Management Application
- Additional modules upon request



Modules Implemented

- *System modules:*

- Balance Check
- New Password request
- Transfer to MobiCredit Account

- *Third Party modules:*

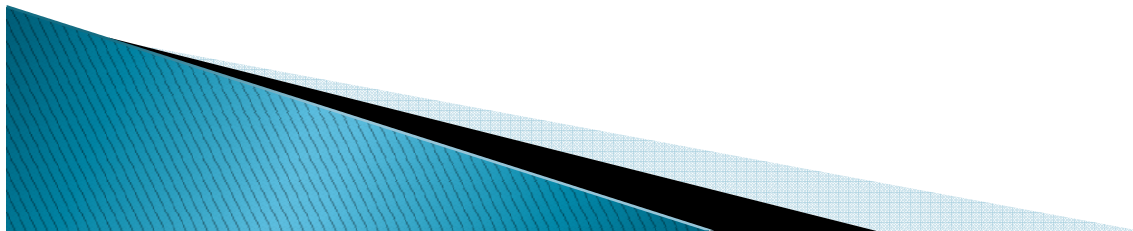
- Transfer to Private Accounts
- PandaLotto
- Utility Invoices (Electricity, Water, Phone, Gas, ...)
- InCity Card
- National Lotto
- Credit Card Deactivation
- Donations
- Vending Machine
- International Calling Cards
- Parking
- Web Payment



More to come upon request.

Income generation

- ▶ Subscription fees \$0.25 /subscriber/ Month
- ▶ By transaction \$0.25 / transaction
- ▶ Third party (1 or 2% of the transacted amount based on agreement.)



Security

Each Message initiated by the user has to be confirmed and authenticated.

MobiCredit server will initiate a USSD session for each message, thus enabling the user to enter his encrypted password for confirmation.

Once the password is entered, the whole encrypted message is decrypted by MobiCredit for matching confirmation.

