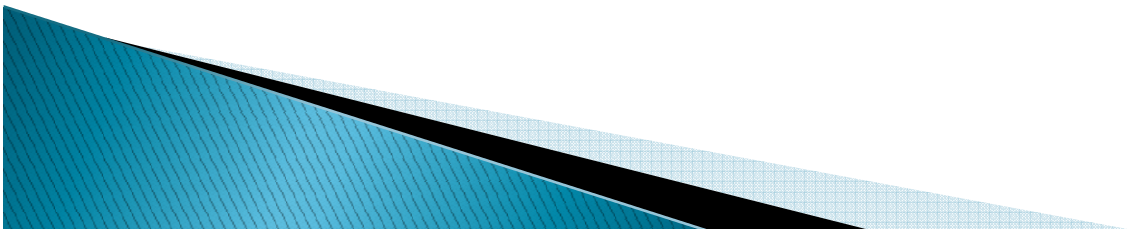# MobiCredit

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.

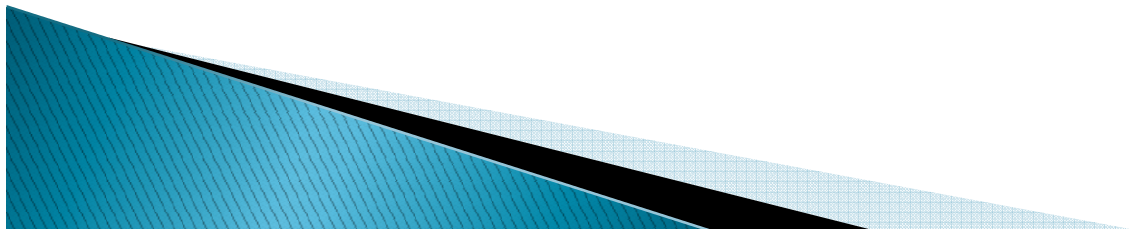- *RoboSoft* has offered design services to many international companies that we summarize below:
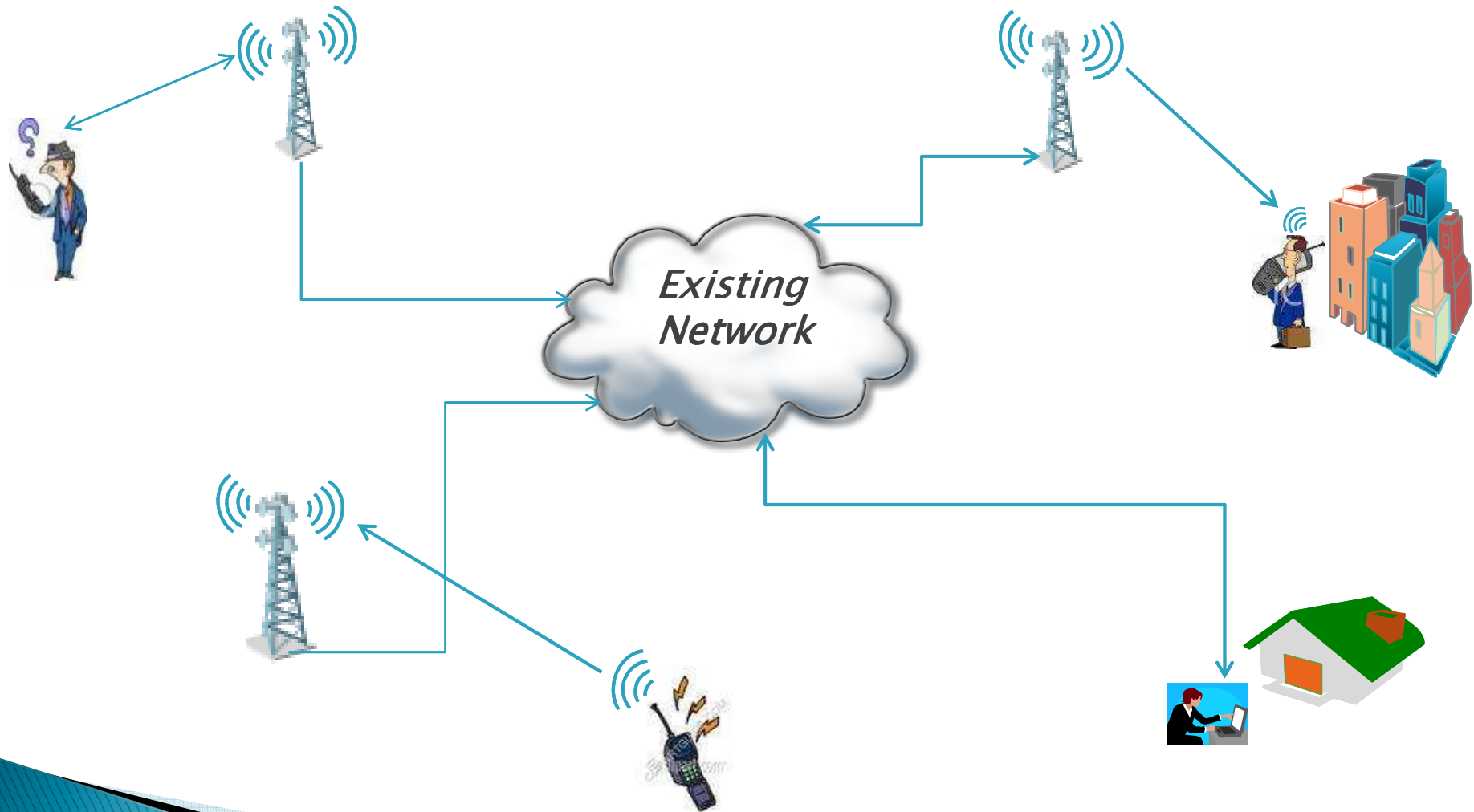
ROBOSOFT EXPERIENCE

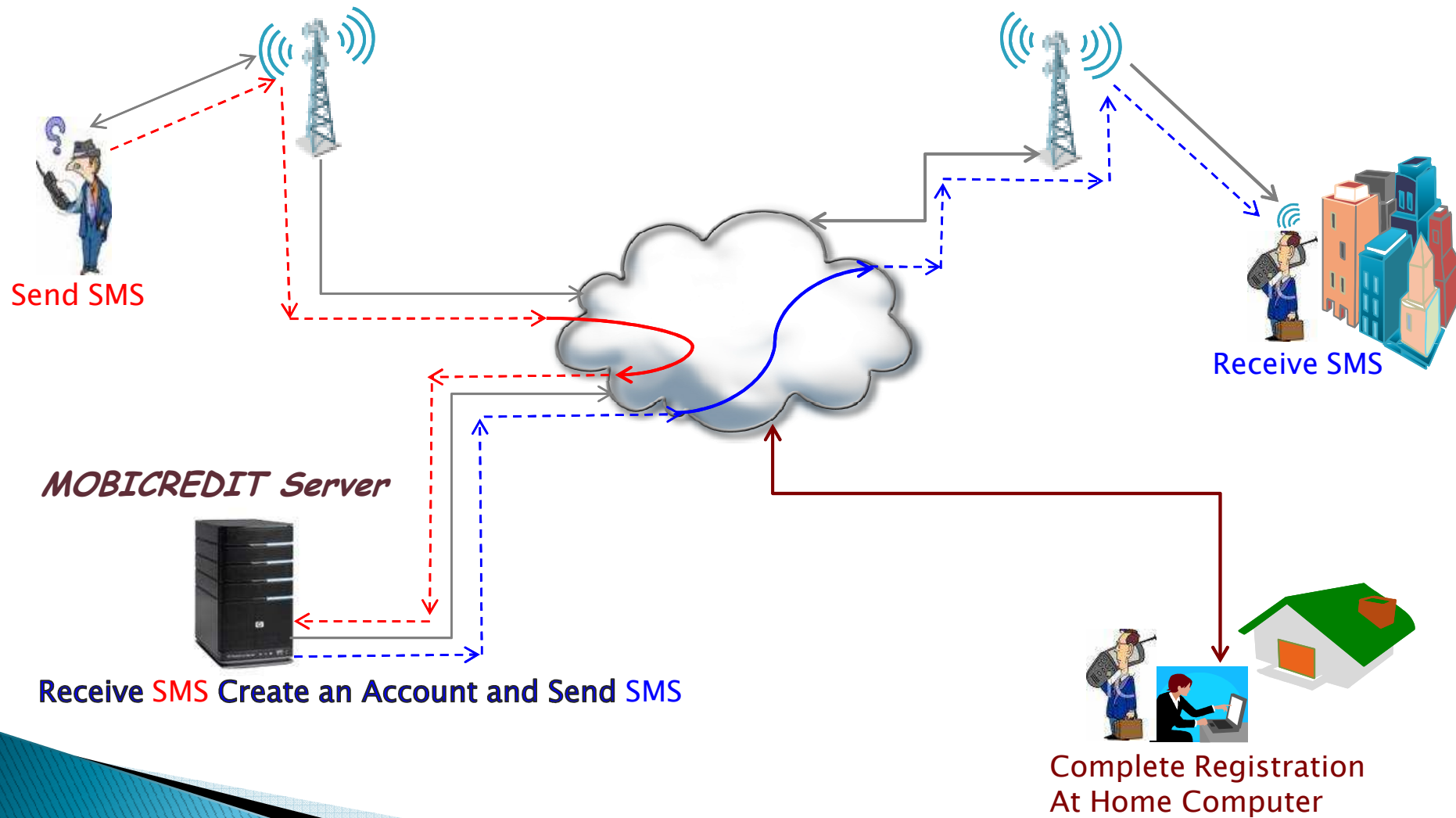| Period	Project	Summary	Beneficiary
1999–2000	V–Com	Alarm system & remote Control by telephone	Global Tech – Qatar
2001–2003	E–Link	Complete Restaurant Solution + Wireless Printers Design	Self + Distributors
2003–2004	ERP Implementation	Charisma ERP	Rodipet S.A. Romania
2005–2008	POS Design + Implementation	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

Send SMS

Receive SMS

MOBICREDIT Server

Receive SMS **Create an Account and Send** SMS

Complete Registration
At Home Computer

MOBICREDIT with e-Commerce

Send SMS

Receive SMS

MOBICREDIT Server
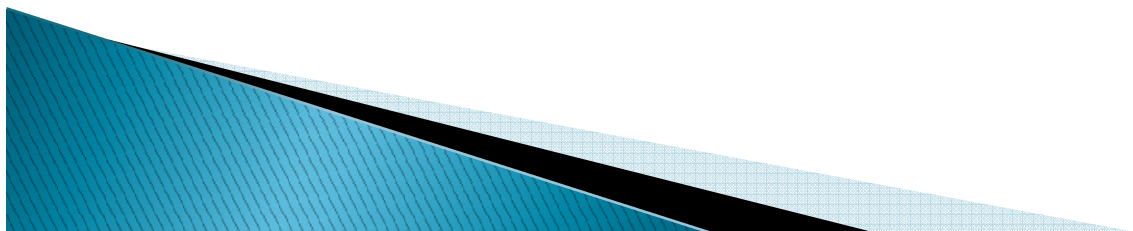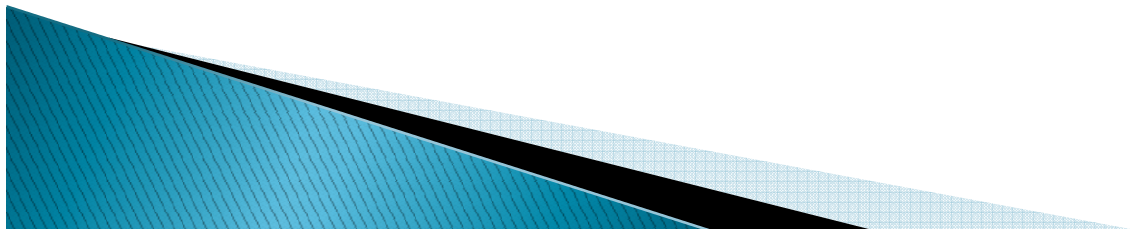
e-commerce
And
e-banking

Complete Registration
At Home Computer
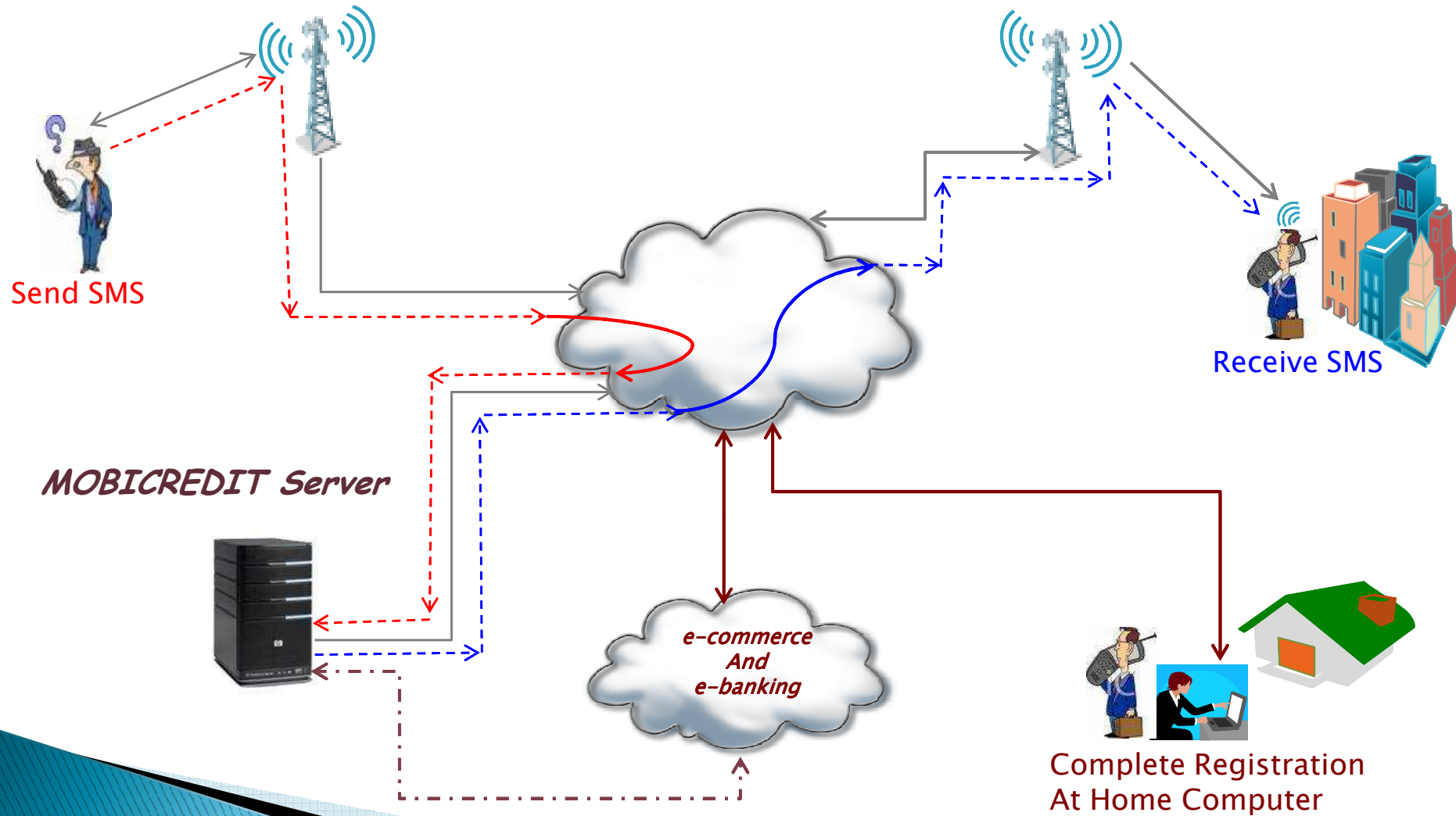
MOBICREDIT Topology

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

Secure Payment

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
- <u>DEBIT CARD</u> attached to each MobiCredit Account
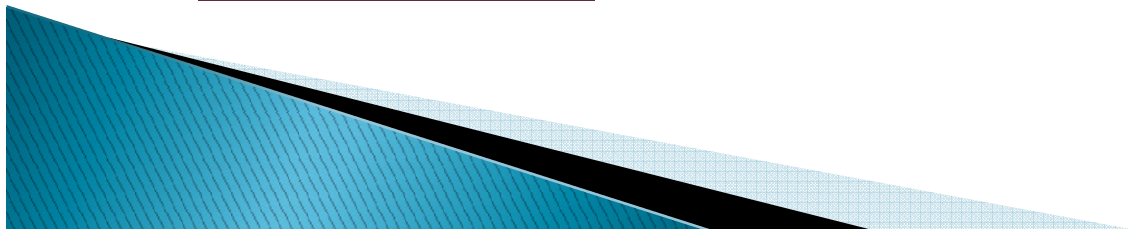
Web Access
for account History and detailed Balance

System Components

- *Hardware:*
  - Web Server
  - Database Server
  - Router
  - SAN
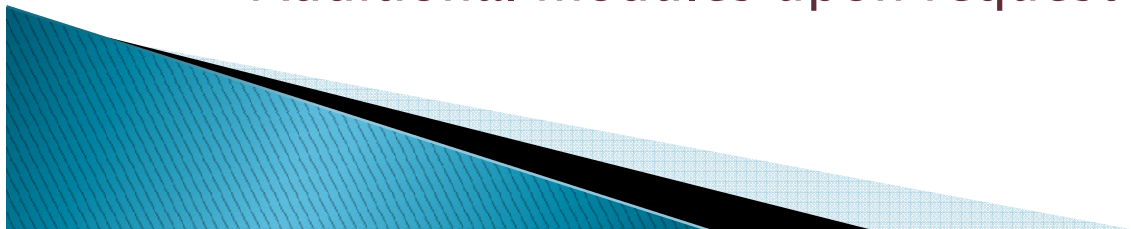 - Internet Connection
- *Software:*
  - MobiCredit Web site application
  - SMS gateway
  - SMS Sender
  - Help Desk Application
  - Management Application
  - Additional modules upon request

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.)
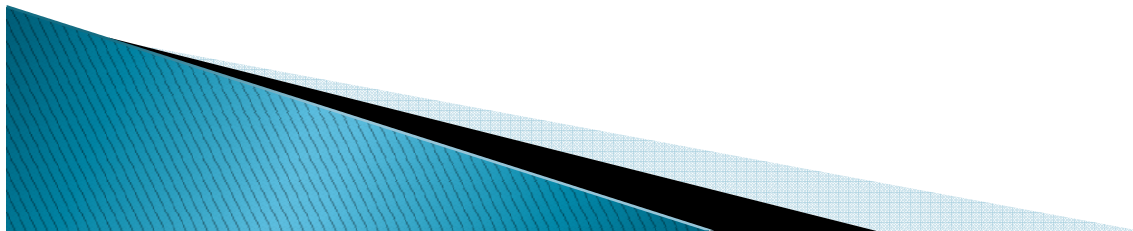
Security

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.