

## The best mobile payment solution for Web and WAP content



### mBlox PayMobile™ Overview

At the forefront of next generation mobile transactions, mBlox PayMobile™ incorporates a mobile payment framework coupled with mBlox's unparalleled global strength and expertise in mobile billing solutions. mBlox offers companies a recognized, reliable and comprehensive mobile billing service with greater platform flexibility and customer insight than ever before. mBlox PayMobile™ enables you to drive revenues from Web and WAP content sales, increase the rate of repeat purchases, increase consumer satisfaction and provide a trusted, user-friendly experience to your customers.

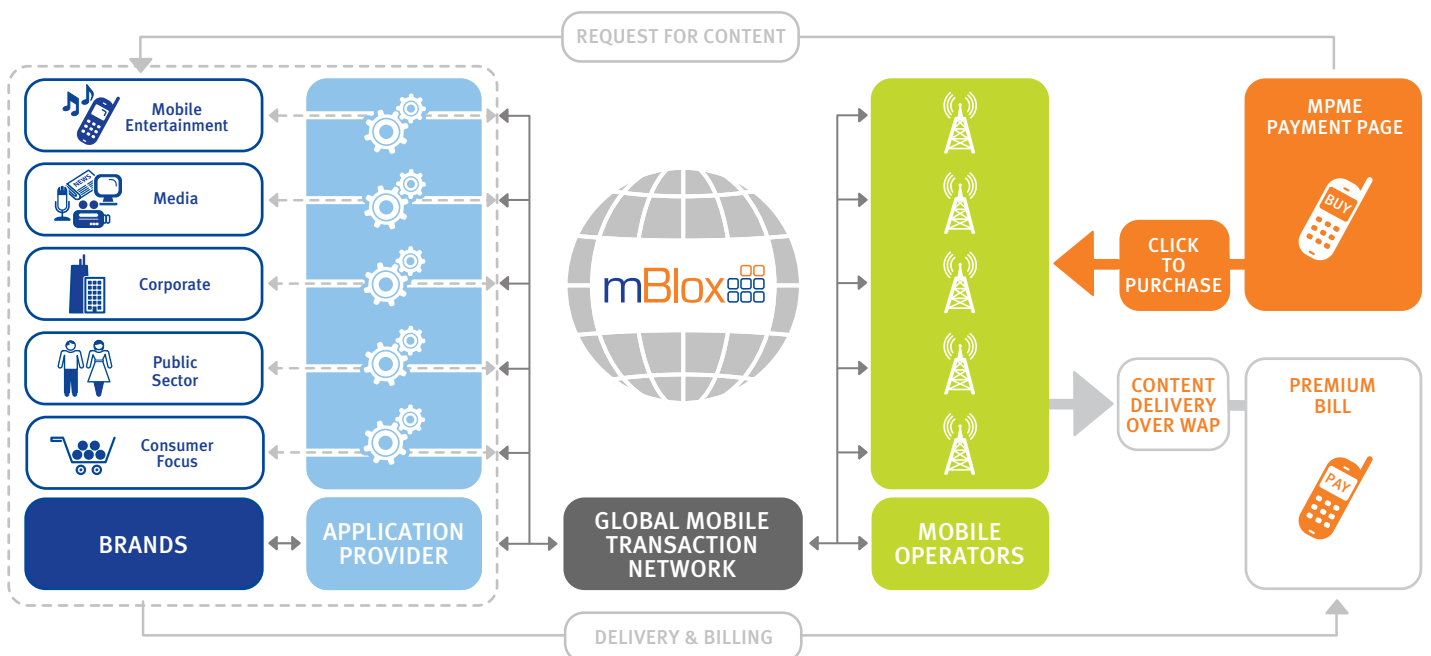
At the heart of our network, is the mBlox Mobile Transaction Platform which is architected, designed and deployed on a global scale, with global reach, and is backed by superior service and technical support teams. mBlox has been intensively developing and evolving our platform and supporting business processes since 1999. mBlox is committed to providing clients with dependable message transport, accurate financial settlement and extensive geographic coverage in more than 180 countries. Focused exclusively on the infrastructure services of delivery and billing, mBlox is the industry leader connecting content providers with their customers.

This will ensure that the payment experience for consumers is consistent, transparent and user-friendly at all times. These improvements in user experience will help instil consumer confidence in paying by mobile, generating repeat business and improved conversion rates for merchants.

### mBlox PayMobile™ mobile payments for Web and WAP billing

In France, mBlox PayMobile™ is based on the Mobile Payment Mobile Enabler (MPME) standard, which is the new payment service designed to make it easy to pay for low cost services on the mobile phone. The MPME scheme promotes a trustworthy and consistent standard for paying by mobile, so that consumers can buy with confidence when making one-off payments or setting up subscription services via their phone. MPME is a cross-operator initiative aimed at ensuring the payment experience for consumers is consistent, transparent and user-friendly at all times. The simple, easy to use interface paves the way for higher purchase conversion rates and repeat business, in turn generating higher revenues back to the content provider.

### mBlox PayMobile™



## Features and Benefits

### The Global Experience, Local Expertise

A pure specialist in mobile billing and delivery, mBlox has connected businesses with their customers since 1999. We handle the commercial and technical challenges of Web and WAP billing transactions arising from the complexities of multi-operator networks with our extensive market knowledge and experience in each of the 15 countries we serve.

### mBlox Accredited Payment Provider for MPME

As an accredited payment provider, mBlox is authorized to manage WAP billing transactions under the Mobile Payment Mobile Enablers (MPME) scheme. This cross carrier scheme allows mBlox customers to monetize their services and provides access to a true WAP interface for subscription services and one-off purchases. MPME also allows end user billing directly from the Web and directly from an interaction with the applications that have been installed on the user's handset.

### Better Commercial Terms

mBlox PayMobile France provides many commercial advantages over tradition premium SMS:

- Higher outpayments rates
- No service type restrictions per tariff as with PSMS
- Higher price points
  - €8 for one-off purchases
  - €10 per month for subscription services
- Subscription services can be used to monetize WEB sites and services
- One-off payment and subscription services can be triggered from handset applications already installed

### mBlox MSISDN Alias

mBlox provides a highly valuable MSISDN alias solution, enabling clients to identify and track customers via a unique ID, where their mobile phone number has not been recorded. Whether it's increasing revenues or understanding your customers, the benefits are great:

- Build customer profiles and behavioral trends
- Improve product offerings
- Target mobile advertising
- Personalise product experiences

### Easy to Launch, Easy to Maintain

mBlox PayMobile France is designed to allow the launch of a new service in less than 3 weeks with minimal effort on the service editor's site and few changes to the end-user flow. No need to integrate specific URLs and no need to validate the service on hundreds of handsets. This service was designed to simplify the contractual and technical details including streamlined procedures and the maintenance.

## The mBlox Difference

Being competitive these days means focusing all the resources you can muster. Why lose any sleep to mobile delivery and billing challenges of Internet Billing? Join the many companies that already rely on mBlox's services and global mobile transaction network to handle their mobile billing needs. It makes sense for so many reasons:

### Industry Leadership

With long-standing carrier relationships and years of participation with industry organizations, we've built a reputation of trust and stature in the messaging marketplace.

### The Technical Edge

Superior system-level control — thanks to our carrier-grade SMSCs and our telecommunications network expertise and resources — gives mBlox the edge in solving the most demanding messaging problems.

### Pure Focus

We never compete with customers. Our efforts are focused purely on maintaining the highest quality network infrastructure.

### Industry Experience

mBlox's wealth of industry experience sets us apart — for example, we were the first network in Europe to offer mobile billing in the United States.

### Global Customer Support

Our three network operation centers in the United States, Europe and Asia-Pacific region deliver complete 24/7/365 regional support

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