

We're Making M-Commerce Move.

Interoperability is already happening at eBIZ.mobility. No matter where the customer, merchant or content provider are located, our patent-pending **RMG™** payment gateway guarantees your revenue per transaction. So everyone profits from M-commerce everywhere.



RMG™ Provides Seamless Interoperability Right Now

- ▶ Bridges premium content, contactless card payment, and other services
- ▶ Per transaction authentication and authorization
- ▶ Per transaction currency exchange
- ▶ Superior reliability, security and scalability using either SS7 or secure IP
- ▶ Works transparently with existing financial and clearing processes
- ▶ Partnering flexibility

Why limit M-commerce? Guarantees pay better.

M-commerce is big. Payment habits are changing, as seen daily throughout Asia and other markets. Along with 1.5 billion current mobile phone subscribers, the phenomenal growth of contactless smart card payments is driving M-commerce to projected revenues of \$380 billion annually by 2010 (*Source: BWCS Consulting, UK*). More importantly, leading industry organizations estimate that at any moment 2% of all mobile phone subscribers are roaming, and that this small group of roamers accounts for 10% of all mobile traffic.

If you're a roamer, then you know: to reduce financial risk, service providers often block digital content or contactless smart card payments for subscribers outside of their home areas.

But no one profits from a blocked purchase. eBIZ.mobility's **Roaming Mediation Gateway™ (RMG™)** makes it possible to guarantee payments for M-commerce transactions, using an innovative, open, standardized technology that bridges networks, businesses and payment schemes. Secure commerce means more good business.

Great revenues, big profits, up-and-down the value chain

The **RMG™** payment gateway guarantees low risk, cross-network M-commerce services:

- for all mobile users (roamers included)
- across all payment options (prepaid, post-paid, now-paid and contactless smart cards)
- based on transaction value

Everyone earns more: smart card issuers, clearing houses, billing vendors, network operators, service and content providers.

What's more, the **RMG™** solution brings flexibility and freedom to M-commerce payment networks. Build lucrative partnerships with trusted merchants, or work with off-network or third party mobile merchant acquirers. If you are waiting for a solution to deploy universal payments, **RMG™** is already compatible, worldwide.

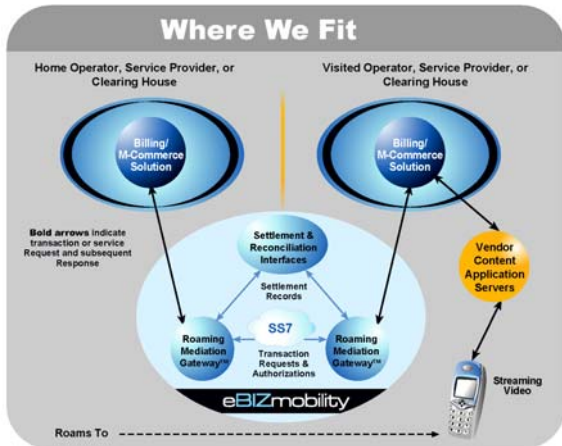
How our unique RMG™ maximizes your revenues

RMG™ per-transaction authorization and authentication in real-time means guaranteed payments and more business.

M-commerce with **RMG™** means you can profit by transaction (for example, benefiting from great margins available on premium content downloads) instead of by fixed bit-pipe fees.

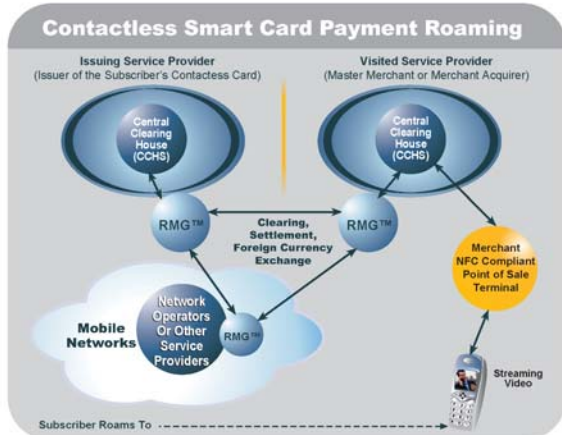
Adding fast-growing contactless smart card payment and foreign currency exchange services with **RMG™** means your customers enjoy hands-free purchasing wherever they are, while you benefit from attractive new markets – and increased ARPU.

Finally, **RMG™** flexibility extends your merchandise range. You benefit from the freedom to work with both multiple merchant acquirers and trusted merchants.



eBIZ.mobility RMG™ works smart everywhere

The **RMG™** payment gateway operates between different mobile operators to route and authorize M-commerce transactions in real-time. **RMG™** is secure and inherently flexible, to enable interworking with any payment scheme for any commercial transaction.



Top. When a roaming consumer downloads familiar content (like a news clip) to their mobile phone, the transaction is authorized by his or her home service provider in real-time, from any location.

Bottom. When a traveling consumer uses their contactless smart card, it is treated as a local card and all transactions are calculated in the local currency, regardless of location.

Partnering: Complete Solutions for Roaming

eBIZ.mobility's interworking solution fits every market player, from mobile network operators, to contactless smart card issuers. We're already partnering with market leaders in:

- stored value RF chip solutions
- clearing and settlement
- mediation/billing systems
- payment systems and payment services
- OSA/Parlay frameworks

Our growing partnerships ensure that the **RMG™** payment gateway is the M-commerce solution of choice for today and tomorrow.

eBIZ.mobility



RMG™ Payment Gateway

- ▶ Fault tolerant, clustered node
- ▶ Supports both SS7 and IP networking
- ▶ Shared SS7 point code
- ▶ Hardware, software and database redundancy
- ▶ Application-level high availability and automatic failover
- ▶ Highly scalable
- ▶ NEBS-3, ETSI certified carrier grade platform
- ▶ Flexible, future-proof components

 www.ebizmobility.com

Tel. +972-2-999-3381 • Fax +972-2-999-4339 • info@ebizmobility.com

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M-commerce Everywhere