

OneTouch Online Purchasing™

Consumers Reject Lengthy Intrusive Purchasing Processes

Experience with online purchasing indicates that consumers avoid websites that require them to fill-in forms and expose private information as part of the purchasing process. *Many consumers are not using the Internet for purchases at all because they do not want to give their credit card information on-line.*

Consumers also are tired of learning a different purchasing process for each site.

OneTouch Purchasing Will Increase Online Commerce

OneTouch purchasing enables consumers to pay for their online purchases through trusted companies that already have all the required consumer credit information and are billing consumers regularly for other services. Banks and telecom service providers are good examples of such companies.

How It Works

To enable Universal OneTouch purchasing, banks, telecom service providers and participating online merchants individually sign a standard service agreement and install the Federated Payment™ software. Our product suite enables consumers to purchase from ANY content provider that installs our patent pending Federated Payment technology anywhere in the world. *Due to the distributed architecture of our product with its built-in viral-like expansion capability, content providers do not need to pre-register with, nor even be aware of the bank or telecom service provider of each consumer.*

Once the agreement is in place, OneTouch based on the Federated Payment application completes the transaction to everybody's benefit.

Consumer Benefits

- Safe and convenient online purchasing
- Single Sign-On to multiple merchants using the same login/password
- Uniform single button purchasing from any internet browsing device
- No need to provide credit information to multiple unknown merchants
- No need to subscribe to any additional payment services

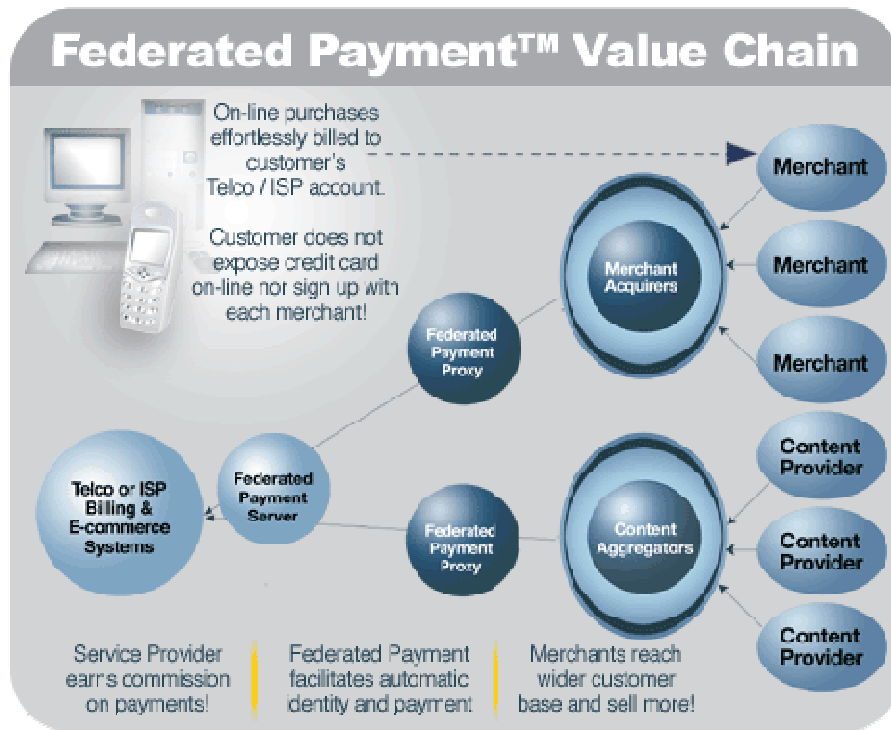
Bank/Telecom Service Provider Benefits

- Monetize billing infrastructure to generate additional revenue
- Create "stickiness" to increase customer loyalty and reduce churn
- Profit from hyper-growth internet content without direct acquisition

Merchant Benefits

- Additional sales channel
- Higher revenue share
- Clear audit trail by objective third party

OneTouch dismantles the obstacles to Ecommerce by empowering consumers to charge their "phone bill" or "bank account" and avoid exposing financial and identity details on the web via third parties



Consumer Purchase Scenario

In the above diagram, OneTouch facilitates charging digital content purchases such as video, music, ring tones, etc. to the phone bill from any electronic purchasing medium -- whether it's a PC at home or the office, or a mobile phone. It is similar to PayPal, but requires no new account, and no complicated checkout. Using eBIZ.mobility's innovative Federated Payment technology and OneTouch single sign-on service, merchants need to know nothing about the consumer; only that they will get paid for the transaction. *Only the consumer's trusted bank or telecom service provider knows their identity.*

Requirements

- Any PC with Internet browser that accepts cookies
- Any digital cellular phone that has an Internet browser

About Federated Payment

Federated Payment is eBIZ.mobility's pioneering approach to building a trusted identity and payment relationship between consumers, merchants, and service providers. *Consumers can purchase from any merchant that supports Federated Payment even if their bank or telecom service provider has no prior direct billing relationship with this merchant.* eBIZ.mobility has implemented OneTouch using Federated Payment for full interoperability of consumer electronic payment. Our goal is Infinite ecommerce. No barriers. No borders.

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