Payment and Identity as “Walled Gardens” Crumble

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E-commerce Everywhere
Agenda

- Who is eBIZ.mobility
- The Problem: Barriers to Web Commerce
- The Solution: A New Payment Model
- Benefits
- Solution Extension: Attribute Sharing for Payment
- Identity
- Web Commerce now has a payment alternative
Who We Are

eBIZ.mobility provides the only commercial solution, called OneTouch Online Purchasing™, that enables consumers to purchase digital content anywhere on the web and charge it to a billing account with their Bank or Telecom Service Provider.

OneTouch is an alternative payment method to credit cards using the existing billing infrastructure of banks and Telecom service providers:

- Consumers can easily purchase online content – coupons, games, music, ringtones, and videos without fear of identity theft or credit card fraud
- Banks, Telcos, ISPs, and other “trusted entities” increase profits from payment processing
- Merchants increase sales

www.onetouchpurchasing.com
OneTouch at a Glance

- OneTouch Online Purchasing™ is an award winning scalable open internet payment solution
- Enables any trusted service provider to profit from online payment processing and avoid becoming a low margin bit pipe
- Uniquely helps Mobile Network Operators replace their evaporating walled gardens
- Expanding presence with banks and service providers worldwide
- Partnership with MACH Cibernet- the No. 1 mobile clearing house
- Growing merchant portfolio through relationship with Javien Inc. (MySpace Music, MTV Networks, etc.), and direct sign-up
- Monetize the 40% of internet users who do not have credit cards
- Positions Banks and Telecom Service Providers to offer Identity services

_eBIZ.mobility enables the Download Gold Rush to Materialize_
Revenue is Lost Due to Current Payment Models

- Telecom service providers are losing their monopoly and revenues from their portals because consumers prefer purchasing on the open web
- Apple iPhone & Android (Google phone) raise expectations for mobile web browsing
- Banks lose deposits because consumers transfer funds to other online purchasing accounts
- Content merchants pay too much for payment processing
- Content merchants convert only 20% of site visitors to paying customers (they look but they don’t buy)
- Consumers fear identity theft and credit card fraud
- Youth market and unbanked market do not have easy access to credit—especially in Europe

Currently Everybody is Losing- eBIZ.mobility Provides the Solution!
How do we Enable the Gold Rush to Materialize?

Inhibitors:
Consumers fear Identity Theft & Credit Card Fraud
“They look but they don’t buy”
Biggest buyers (under 18 crowd) do not have credit cards

Enablers:
Mobile Network Operator Billing for all digital content
Real-time user authentication & payment authorization
Existing Clearing & Settlement Infrastructure

OneTouch is the Answer
eBIZ.mobility

Profit from the Web with the OneTouch Application

World Wide Web
Digital Content

Service provider, bank, or
Other trusted entity becomes a
“PayPal” for consumers

Web
Payment
Application

Bill to Account- Prepaid or Postpaid

Unlimited Content Available through the Web
Step-by-step Solution- First Time Customer

Let’s see how OneTouch looks to a Consumer buying a ring tone, by following screenshots of an actual purchase.
Step-by-step Solution- Recurring Customer

Let’s view a purchase now for a recurring Consumer where registering the device has already been done.
eBIZ.mobility

Infinite Ecommerce. No Borders. No Barriers

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Identity: Attribute Sharing

Besides using Federated Identity concepts for payment, let’s view a natural extension of OneTouch for controlled attribute sharing.
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## Identity Platform

- OneTouch naturally positions Banks and Telecom Service Providers to be Identity Providers for the masses
- Already provide two-factor authentication
- Authentication and attribute sharing shown for payment scenario
- Authentication and attribute sharing for entire current Identity industry
Web Commerce Now Has A Payment Alternative

- OneTouch Phase 1: Digital Downloads
  - Music
  - Videos
  - Games
  - Dating
  - Betting
  - Subscriptions
  - Etc.
- OneTouch Phase 2: Real Goods and Services in partnership with financial institutions
- No border & no FOREX restrictions!
- We take down the barriers to getting paid for digital content on the Internet

*There is no technical limitation to the types of online purchases that can be transacted with OneTouch*
OneTouch Online Purchasing™ for Telecom

- Become a “PayPal” to subscribers and profit from global internet without direct merchant acquisition
- Leverage existing assets for new source of revenue with minimum investment
- Offer secure payment processing
- Monetize the prepaid accounts of millions of unbanked consumers with online payment processing
- Improve customer satisfaction and “stickiness”

Without OneTouch Telcos become low margin bit pipes
OneTouch Online Purchasing™ for Banks

- Circumvent consumers needs to transfer deposits to online payment mechanisms
- Monetize accounts through online payment processing
- Become a “PayPal” to subscribers and profit from global internet without direct merchant acquisition
- Keep more revenue share through secure alternative to credit cards

Without OneTouch Banks lose deposits to other online payment mechanisms
OneTouch Value to Online Merchants

- Expand payment channels to mobile, Telco, and bank accounts without direct relationship
- Global sales channel- Spain and UK are the first beachheads
- Opens new demographics
  - Youth market
  - Unbanked & credit challenged
  - “Account overloaded” consumers
- Cost effective micropayment solution not subject to mobile monopoly
- Increase sales with a-la-carte single purchase option

OneTouch enables access to urban youth with no chargeback fees nor penalties!
OneTouch is Easy to Install and Operate

- Bank/Telecom Service Provider - Enroll and choose one of the following:
  - Option 1: Use fully hosted service from eBIZ.mobility
  - Option 2: Provide their API for OneTouch to connect
  - Option 3: Deploy OneTouch as an IMS application

- Merchant - Enroll with Javien, eBIZ.mobility, Aggregator, or Shopping Cart

- Consumer - Enroll with Telecom Service Provider (flexible branding)
  - No application downloaded to phone or PC
New Era is Beginning

- Establishing foothold in Europe
  - Bankinter: covers all Spain
  - Breathe Networks: beachhead in the key UK market
  - IMS Platform Vendors to Mobile Operators
- Expanding Merchant Portfolio
  - Javien
  - osCommerce Payment Module
  - Direct automated merchant sign-up
- Leveraging Telco Channel Sales Teams
  - The Americas
  - Europe
  - Asia
  - Rest of World
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