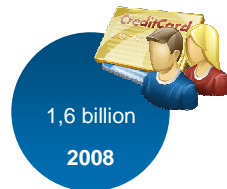


Use NGN networks to provide information and financial services to individual customers

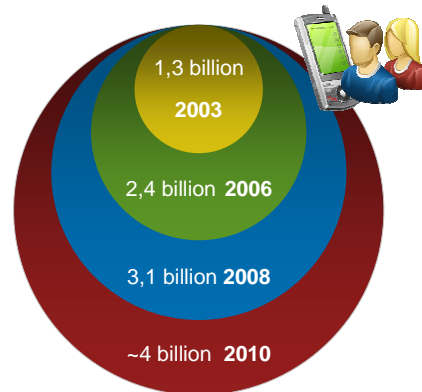
Prerequisites and factors



Payment card users worldwide



Mobile services users worldwide



According to Edgar Dunn & Company, 2007-2008 and AFON survey



60%^{*1} take the mobile phone to bed



72%^{*2} use the mobile phone as the alarm-clock



73%^{*2} use the mobile phone instead of the watch



33%^{*2} fear that they lose the mobile phone rather than the wallet



^{*1} BBDO survey 3,000 users worldwide

^{*2} 5,500 Nokia users

- **The penetration rate of mobile services and NGN networks is very high**
- **The only worldwide spread mass retail non-cash mean of payment is bank card mainly branded by international payment systems**
- **Limited penetration rate of existing payment systems due to necessity of sufficient investments in payment infrastructure (Bank branches, kiosks, POS terminals, etc.)**
- **Low security level due to technological imperfection of business schemes. Lots of low volume fraud the losses shift to the market participants.**



Mobile information and financial services





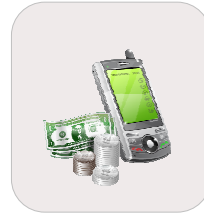
Mobile information and financial services

=

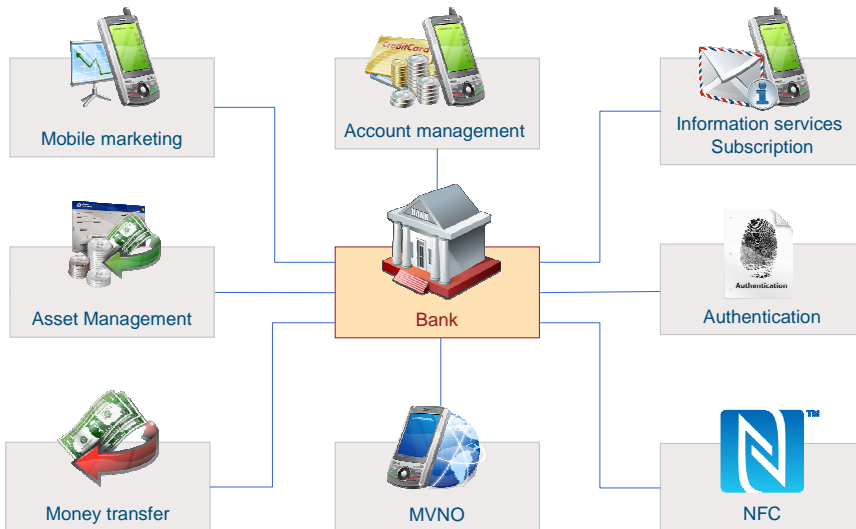


Mobile banking

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M-commerce



Mobile information and financial services



Mobile Bank Services



Most convenient

Most available

Most secure



If powered by Mobile Operator capabilities

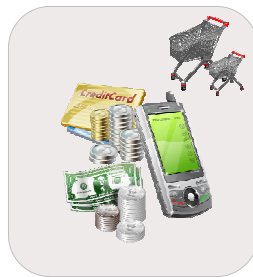
Mobile banking provides **innovative and secure way of remote access** to traditional banking services:

- **Personalized information**
 - Various Notifications
 - Subscription and Service Requests
 - Channel for personalized or special offers
- **Banking services**
 - Account management
 - Transaction policies definition
 - Remittances
 - Currency conversion
 - Transaction requests
- **Payments**
 - Bill payments
 - Top ups



M-commerce

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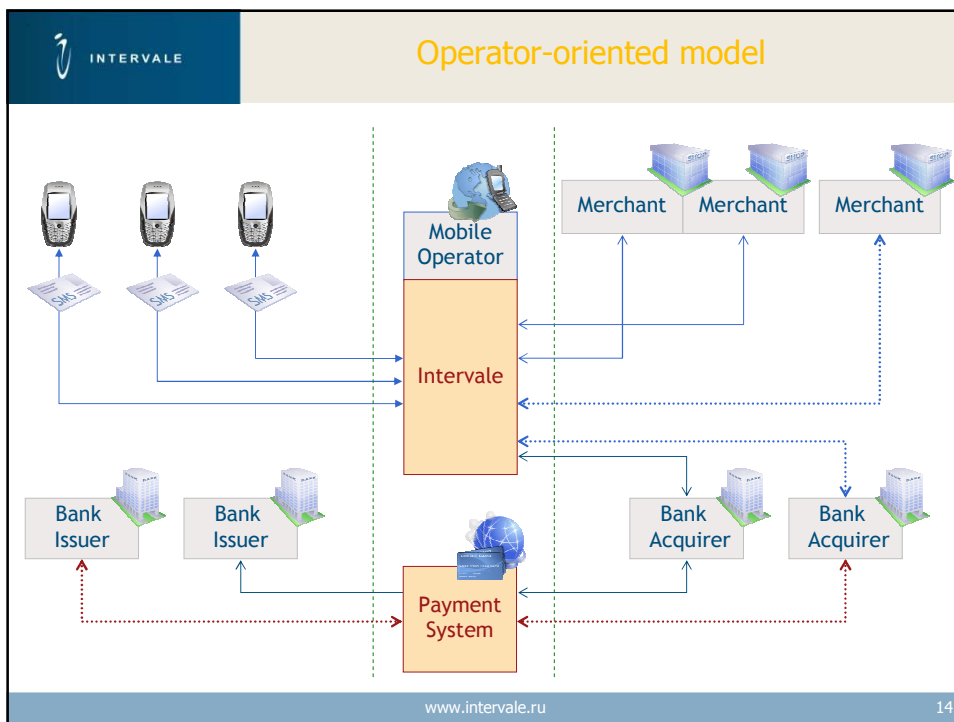
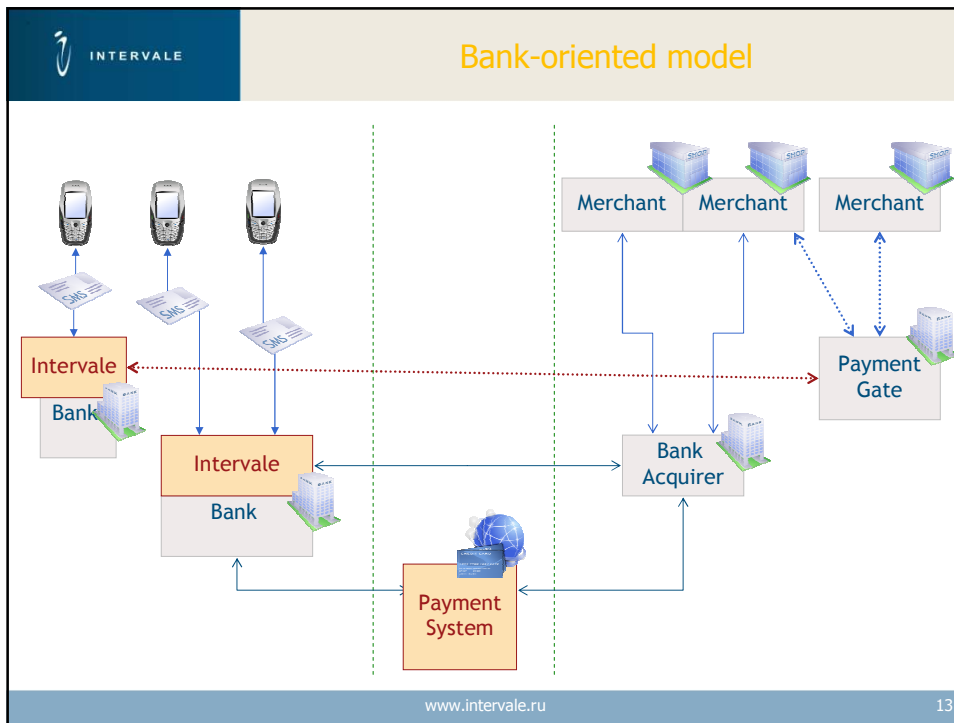


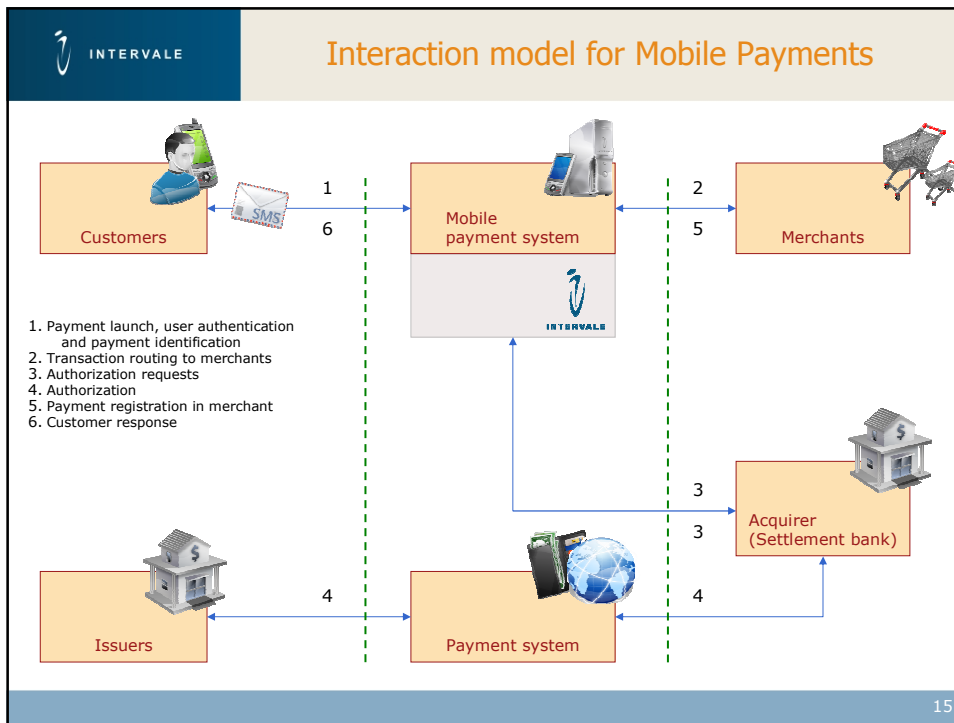
Mobile payments

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NFC





Security



Security

User identification and authentication system provides security of Mobile payment system transaction messaging. This system consist of software-hardware solutions based on **wireless communication security principles**.

Main features:

- Synergy of wireless communication and international payment systems secure technologies;
- Data confidentiality - all the messages are enciphered;
- Guaranteed data integrity – using personal digital signatures

Projects



Successful main implemented projects

Mobile banking and M-commerce bank-oriented models

- Gazprombank (Java , Windows Mobile and iPhone applet, SMS)
- Halyk-bank (STK applet, Java, Windows Mobile and iPhone applet, SMS)
- Raiffeisen Bank Russia (Java and Windows Mobile applet, SMS)
- Rosbank (Java, Windows Mobile and iPhone applet, SMS)
- Sberbank (Java and Windows Mobile applet, SMS)

Operator-oriented models

- MTS (STK applet, Java , Windows Mobile and iPhone applet, SMS, bank account)
- Megafon (WAP, operator account)

Summary



Summary

- **Currently, the penetration rate of mobile services and NGN networks development allows to organize new types of services not only directly associated with the main purpose of networks.**
- **NGN networks may become a new infrastructure for convenient and safe conduction of financial transactions.**
- **Information and financial services based on NGN networks include not only mobile banking and mobile commerce services and in addition thereto may become "infrastructure" basis for providing public services to individual customers.**



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Mobile services solutions developer and mobile financial transaction provider
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Intervale Kazakhstan Ltd.

Representative office and Mobile Service Provider
Kazakhstan

Intervale Europe Ltd.

Representative office
Czech Republic

Intervale Ukraine Ltd.

Representative office
Ukraine

Year of foundation – 1999

Customers – banks, processing companies, mobile operator in Russia, CIS and Europe

Subsidiary**SmartCardLink**

Mobile Service Provider
Moscow, Russia

**Mobile Payments Ltd.**

Mobile Service Provider and mobile financial transaction provider
Belarus





The solution is taken as a basis for the standards being developed within **ITU** (the leading United Nations agency for **information and communication technology issues**) in collaboration with **ISO** and **UPU**

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