

mBLOX PAYMOBILE™ OVERVIEW

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.

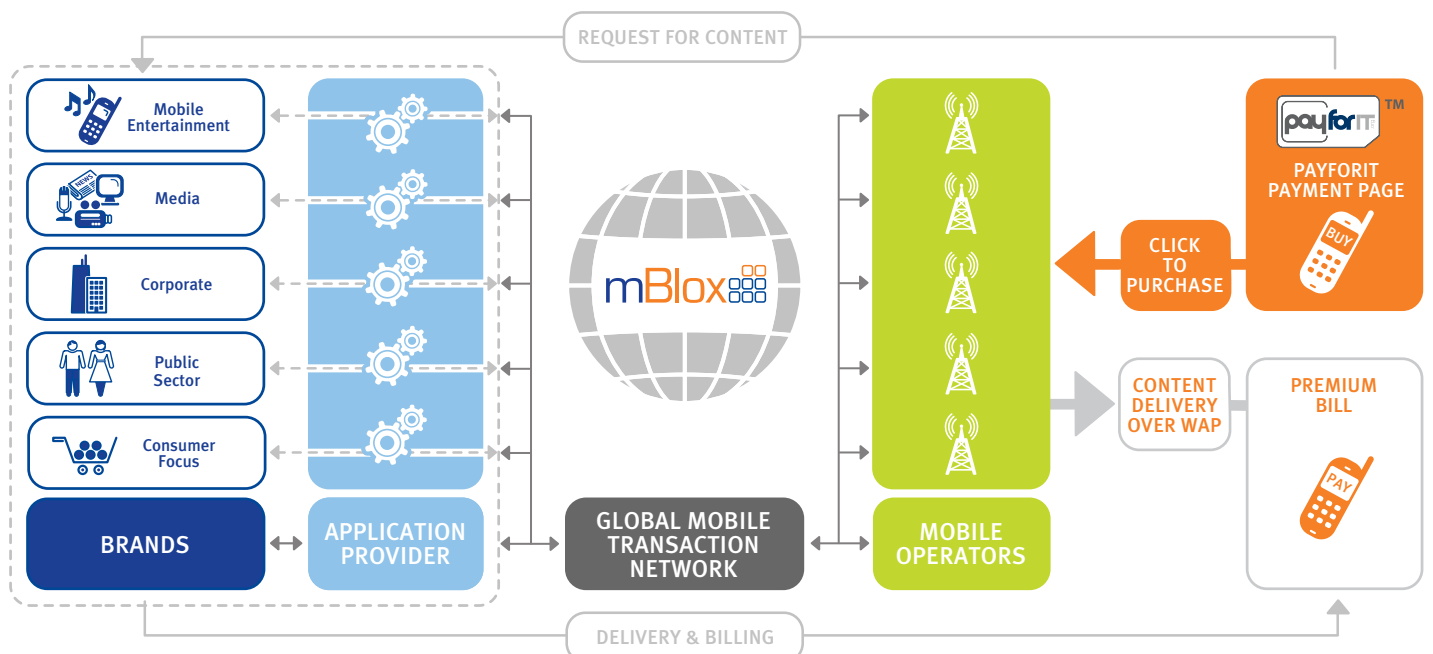
At the heart of our network, is the mBlox Mobile Transaction Platform which is architected, designed and deployed on a global scale, with global reach, and is backed by superior service and technical support teams. mBlox has been intensively developing and evolving our platform and supporting business 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 instill 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 the UK, mBlox PayMobile™ is based on the PayFort standard, which is the new payment service designed to make it easy to pay for low cost services on the mobile phone. The PayFort 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. PayFort 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™



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Features and Benefits

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.

PayFortl 'Accredited Payment Intermediary' (API)

As an API, mBlox is a trusted partner empowered to manage PayFortl billing transactions under the cross-operator 'Trusted Mobile Payment Framework'. At competitive prices, mBlox empowers our clients with:

- Subscription set-up – MO SMS opt-in not required
- Subscription payments
- One off transactions
- Flexible multi-tariff and dynamic pricing
- Seamless consumer refunds
- MSISDN pass-through
- Audit tracking and maintenance

Positive Brand Perception

As consumer's usage of PayFortl increases, companies will leverage the trust and confidence of the PayFortl brand, creating an environment that encourages repeat purchases and customer loyalty.

Better Commercial Terms

mBlox PayMobile™ provides many commercial advantages over traditional premium SMS:

- Higher outpayment rates
- Significantly improved transactions and billing audits
- Immediate consumer credit checks prevents the risk of unbilled content
- Flexible pricing allows increased revenues
- Automated customer refunds

Reduced Customer Care Problems

Better clarity of pricing mitigates the risk of customer 'bill shock', reducing the level of consumer complaints to support centres. Coupled with automated customer refunds and enhanced auditing, customer support efficiencies are enhanced and overheads reduced.

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

Age Verification

As part of the Internet Billing solution, mBlox provides 100% cross-operator age verification enabling safe access and distribution of adult content and services.

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

www.mblox.com

Australia
T +61 (0) 2 9360 3917
F +61 (0) 2 9475 5022
sales_australia@mblox.com

France
T +33 (0) 1 70 38 51 50
F +33 (0) 1 70 38 54 12
sales_france@mblox.com

Germany
T +49 (0) 2 11 13 866 220
F +49 (0) 2 11 13 866 221
sales_germany@mblox.com

Singapore
T +65 62485761
F +65 62485762
sales_apac@mblox.com

Spain
T +34 (0) 91 790 12 12
F +34 (0) 91 790 12 77
sales_spain@mblox.com

Sweden
T +46 (0) 8 791 2700
F +46 (0) 8 791 2790
sales_sweden@mblox.com

United Kingdom
T +44 (0) 20 8432 1260
F +44 (0) 20 8432 1290
sales_uk@mblox.com

USA
T +1 408 617 3700
F +1 408 617 3799
sales_americas@mblox.com

