



mobility

Making Money Mobile



telesoft
A Bharti Enterprise

mobiquity



Payment and transaction methods are constantly evolving – from the physical exchange of bank notes and coins, to written checks, and credit and debit cards. How we make payments and carry out transactions is also changing. Whilst many people still perform transactions in person, carrying out transactions over the phone or via the web is becoming increasingly popular. Today, people want convenience and the mobile phone is proving to be one of the greatest providers of convenience to many people.

Bharti Telesoft's mobiquity platform embraces the mobile phone as a convenient payment and transaction medium. mobiquity is a mobile commerce Service Delivery Platform, with APIs to banking and credit card gateways. As a multi-bearer platform, it allows subscribers to use SMS, GPRS, USSD and IVR to access mobiquity and third party services, and provides operators with a choice of delivery channel.

To access services hosted on the mobiquity platform, the user registers for mobile commerce services and chooses a preferred means of communication. For applications that demand a higher level of security, the subscriber downloads the application to the handset. Once registered as an authorized user and issued with a PIN, the user is ready to transact with mobiquity, sending requests over the phone and receiving notifications when transactions are complete.

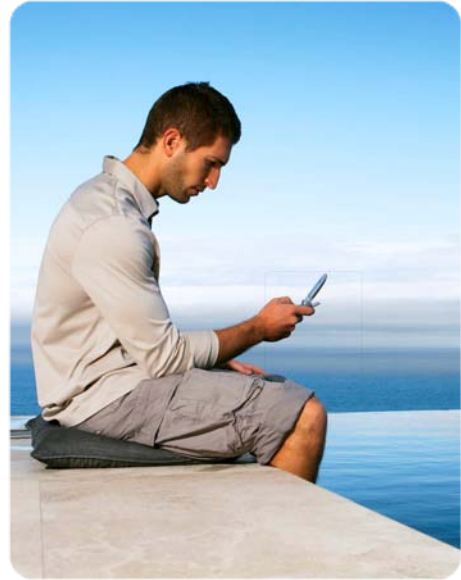
mobiquity hosts Bharti Telesoft's own applications, and with its open APIs, also enables service providers, such as mobile operators and banks, to host third party applications, making it a highly flexible service delivery platform for mobile commerce. The solution is simple, economic, secured, and customer-oriented. It fulfills subscribers' everyday needs for banking services, paying utility bills, ticketing, and other services.

Following successful deployment of the server and client modules on the mobiquity platform, new services can be added, including :

- **Mobile Banking:** Banks and mobile service providers are able to provide banking services
- **Ticketing:** Booking and purchasing of tickets for travel and entertainment purposes
- **Wholesale Trade:** Enables commodity and B2B trading
- **Money Transfer:** Allows remittance of monies
- **Bill Payments:** Payment of utility bills via the mobile
- **Loyalty Programs:** Rewards customers for use of mobiquity-related services
- **Prepaid Airtime Top-Up:** Allows customers to top-up their mobile accounts
- **Micro-Credit Transactions:** Enables low value transactions

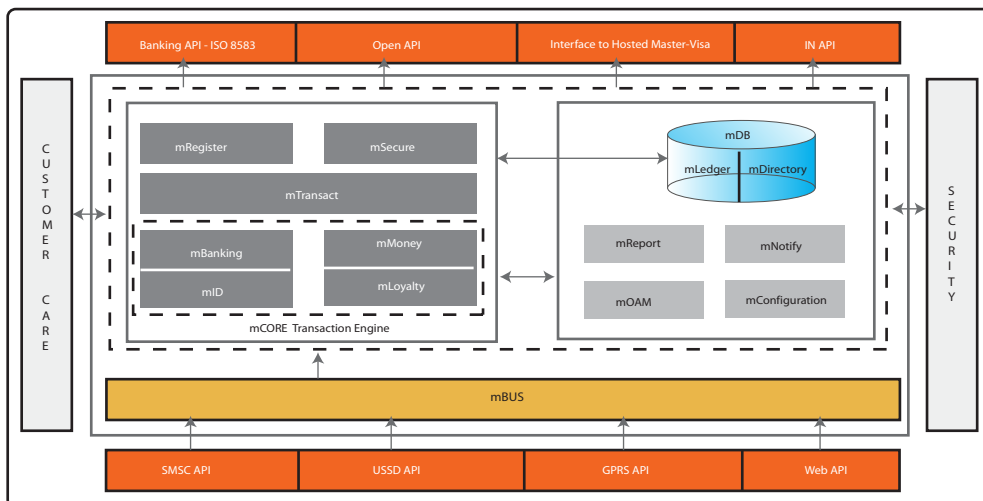
Key Differentiators

- **Multi-Bearer Access:** Enables use of SMS, USSD and GPRS to address a wider market and eliminates the dependence on GPRS to provide a secured transaction.
- **Speedy Transaction:** A single session with the transaction/authorization server makes each transaction fast and efficient.
- **Over The Air Security:** To improve security, the user can download a MIDlet from the platform onto the handset. The handset's MIDlet encrypts the data and uses GPRS or SMS as a bearer to transmit the data over the air. The data sent is protected not only with encryption but also against replay attack. The downloaded MIDlet can be further secured with forward locking, using mobiquity's DRM functionality. Data travels from mobiquity to the transaction engine/payment gateway over SSL, providing a secured environment throughout the transaction process.
- **Lightweight Security Component:** The Lightweight Security Component can be quickly downloaded, along with the MIDlet, using GPRS, Bluetooth, infrared or data cable transfer on the mobile. This guarantees secured, speedy, and efficient processing.
- **No Change of SIM Card:** This delivers a more cost effective solution and avoids logistical issues, as well as generating a greater appeal to encourage penetration among a mass audience.
- **Independent of Technology:** The technology solution can be used whether the operator uses CDMA or GSM technology.
- **Credit Card Interface:** Uses an established integrated interface with the VISA and MasterCard networks through a hosted VISA certified site.
- **Open API:** mobiquity is a highly flexible platform, which can be enhanced in line with end-user requirements.



The mobility platform consists of the following modules:

- **mCore** – The core transaction engine with sub-modules for registration, transaction, security and custom-built applications
- **mDB** - The database where the profile of the user, the transaction logs, configurations and notification modules are stored
- **mBus** – An interface bus, which allows the subscriber to communicate with the platform using SS7 or IP interfaces through various gateways
- **Gateway API** - Consists of various gateways and interfaces to credit card, banking and IN platforms and provides additional open interfaces for other applications



mobiquity Architecture

Bharti Telesoft

Bharti Telesoft provides value added products and solutions and business support systems to wireless and wireline telecom service providers. Bharti Telesoft's flexible, telco-grade applications span the core areas of an operator's business: Content Delivery and Management, Messaging, Call Management, Roaming, Prepaid, Provisioning and Customer Care, Billing, and Managed VAS services. Bharti Telesoft has deployed products and solutions in over 35 countries to service providers operating over 100 networks and serving 150 million subscribers. Bharti Telesoft is part of Bharti Enterprises, a group encompassing India's largest telecom service provider, Bharti Airtel. For more information, please visit www.bhartitelesoft.com

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