





An ISO 27001:2005 Certified Company

SOLUTION OVERVIEW

Fully Mobile

- Only mobile Infrastructure No requirement of ISTN, PSTN
- Convenient set-up

Functionality

- No additional hardware requirement
- No use of NFC terminals
- Negligent logistic issues

Anonymity

 NO exchange of information eg: mobile, account numbers etc.,



Simplicity

- 3 CLICK functionality
- Real-time authorization

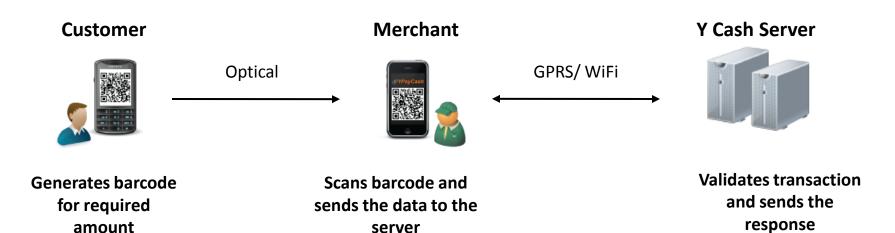
Flexibility

- Linked to credit cards/debit cards/pre-paid cards
- Country Specific Solutions

Targeted for Proximity Payments



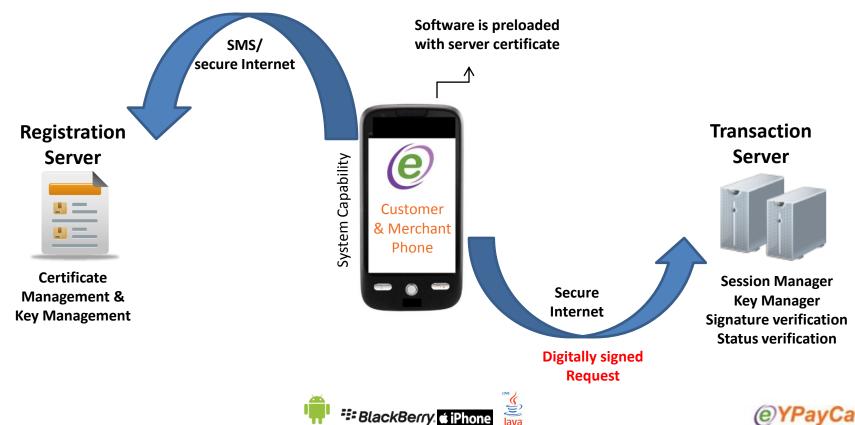
PROCESS FLOW



End-to-End Mobile Payment Platform. The payment process is secure, realtime and almost as quick as a cash transaction



THE FRAMEWORK



CIOSCUD

CLIENT SECURITY







Session Key (encryption & MAC Key)

Optical



8

Packaged
With Merchant
Encryption & Signature



Validation of customer & merchant cryptographically

Asymmetric Key	RSA/ECC 1024
Symmetric Key	AES 128
Operative	Controlled by PIN
Storage	Secure Storage

No Risk of Duplication or Re-use

@YPayCash

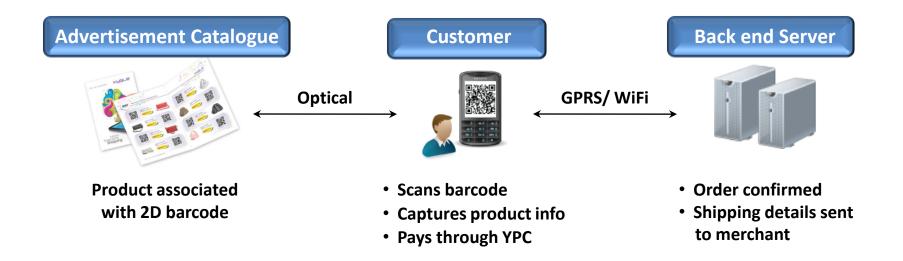
SOLUTION COVERAGE

Single phone app covering all payment mode



@YPayCash

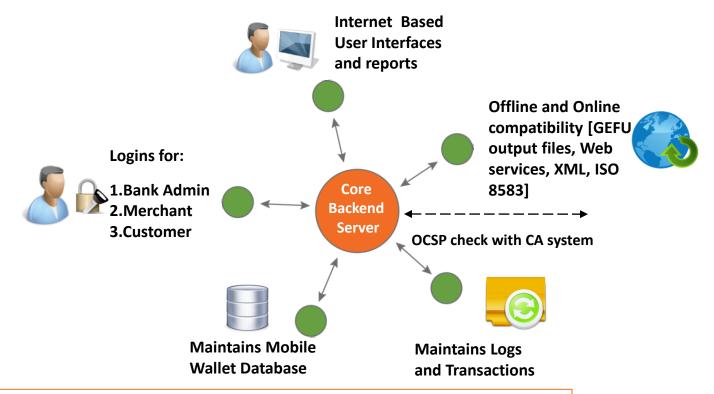
VIRTUAL MOBILE SHOPPING



Converts advertising channels to sales channels



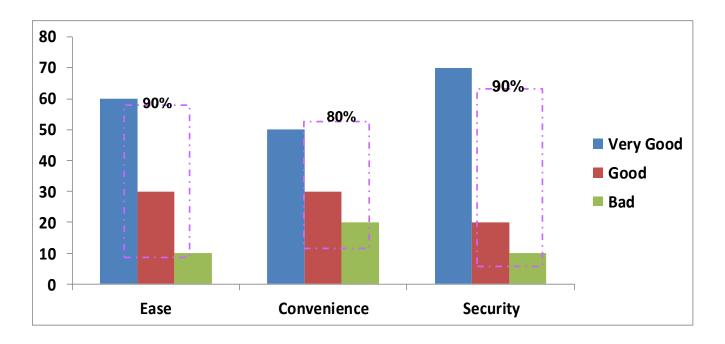
TECHNOLOGY PLATFORM FEATURES



Portal for management of customers, merchants and service providers



SOLUTION IS LIVE



Authorized by Reserve Bank of India (India's Central Bank)
Tied up with 2 Banks for Rollout



SUMMARY



Uniquely Positioned to transform Payment Ecosystem



THANK YOU

