

## PSOCA Mobile

### Secure Card-based Internet Payment Over the Mobile Phone

### 3<sup>rd</sup> Generation Mobile-Phone-Wallet

### New Applications for Mobile Telephones

The battle to bring new applications to mobile telephones started long ago. Outstanding contributions have been made to date, such as mobile radio, mobile television and video telephone. With PSOCA Mobile, your company can leap forward with another milestone application. PSOCA Mobile will give any company a strategic weapon in the competitive field of remote payment.

In brief, PSOCA Mobile brings the Consumer's credit card to the mobile phone. More accurately expressed: Virtual PSOCA cards are implemented as a partner card account to the Consumer's credit card for use online. Whenever a signature can be given, the Consumer uses his plastic card. Whenever there is no signature possible, the Consumer uses his or her virtual PSOCA card.

### PSOCA Mobile

PSOCA is an invention allowing card-based payments on the Internet to be performed in a *secure and easy-to-use* way. General information is provided on PSOCA one-pager information or on the PSOCA web site.

PSOCA can be deployed on a mobile telephone or any other handheld computer. With this, customers can perform secure customer-not-present transactions with any Internet merchant worldwide.

### The Strategic Value of PSOCA Mobile

PSOCA Mobile has the potential to be placed at the core of your market strategy. It represents the long sought after vehicle - how to bring ubiquitous payments to the mobile phone.

### Benefits associated with PSOCA Mobile

The Mobile Telephone Company together with its Issuing Bank solely operates PSOCA Mobile.

With PSOCA Mobile, the Consumer has access to his or her virtual credit card via their mobile telephone.

He or she can activate the card at the point of payment, and afterwards the card is automatically deactivated again.

The Operator of PSOCA benefits through

- Sales of PSOCA virtual cards (annual fee)
- Sales of traditional credit cards, which may constitute a prerequisite for a PSOCA virtual card (annual fee)
- And transaction commission for use of plastic cards and use of PSOCA virtual cards.

Further documentation is available, e.g.

- One-page information PSOCA Overview (A)
- One-page information PSOCA Technology (B)
- PSOCA click-demo
- PSOCA web-based prototype
- Sample business case for card issuers
- Consumer marketing approach and material

3MFuture Ltd.

Europe Office

Phone +49 7531 916600

<http://www.3mfuture.com/psoca>

[info@3mfuture.com](mailto:info@3mfuture.com)

The image shows a mobile phone interface for a payment process. On the left, a web form titled 'payment information' is displayed, with fields for credit card type (Visa), card number, expiration date (1/2002), and billing address (LA, California, 90210, United States). A 'CONTINUE TO CHECK-OUT' button is at the bottom. In the center, a Nokia mobile phone displays a virtual PSOCA card with the number 3367 2458 8822 0001 and name Frank Winner. On the right, a larger graphic shows the '3 M FUTURE whiteCard VISA MasterCard' with the same card number and name, and an expiry date of 09/2006. Below the card, 'activated' and 'deactivate' buttons are visible. A summary box at the top right of the phone screen shows: subtotal: \$1,369.00, shipping: \$0.00, tax: \$0.00, balance: \$1,369.00.