



ARS

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M2

Brian Wink

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C-SAM

Chintah Oza

Viral Shah

ARS is a marketing, interactive design and content management company committed to client service, innovation and results.

30+ YEARS

in business

3 OFFICES

Chattanooga, TN
Hoffman Estates, IL
St. Joseph, MI

250

employees

MARKETING

Strategy and Planning
Brand Building and Advertising
Social Marketing
Mobile Marketing
Email Marketing
Loyalty Programs and CRM
Integrated Campaigns
Web Analytics

TECHNOLOGY

Ecommerce Solutions
Content Management Systems
Social Community Platforms
Managed Services and Hosting
Rich Application Development

EXPERIENCE DESIGN

Information Architecture
User Experience Design
Web Development
Rich Interactive Experiences
Retail Promotion Design

CONTENT MANAGEMENT

Content Process Outsourcing
Acquisition
Categorization
Photography and Content Creation
Standardization
Database Management

- We have 30 years of experience in guiding consumers through store aisles, combined with 13 years (and a million daily transactions) of observing digital behavior
- We revolutionized the retail shopping experience, introducing the first in-store digital interface in Sears stores in 1994
- Then, we took Sears from the in-store digital kiosk to online sales in 1997
- We're ready to innovate again by optimizing the customer experience through mobile

WE BUILD IT

with
objectivity
speed
excellence

WE MANAGE IT

with
efficiency
commitment
flexibility

WE GROW IT

with
innovation
optimization
focus

M2 Systems provides innovative technological solutions and worldwide operational management to our clients, enabling them to compete in global markets while enriching value for their customers.

22 YEARS

in business

6 OFFICES

Dallas, TX
Maitland, FL
Salt Lake City, UT
Dubai, UAE
London, UK
St. John's, Antigua

100

employees

C-SAM provides the world's most comprehensive payment and information solutions for both virtual and real-world transactions.

- 11 patents
- 20 patents pending
- Leader in the mobile payment industry

12 YEARS

in business

5 OFFICES

Chicago, IL

Tokyo

Beijing

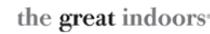
Mumbai

Mexico City

130

employees

Combined Global Client Network



Convenience.
Redefined.



Secure.
Convenient.
Intelligent.



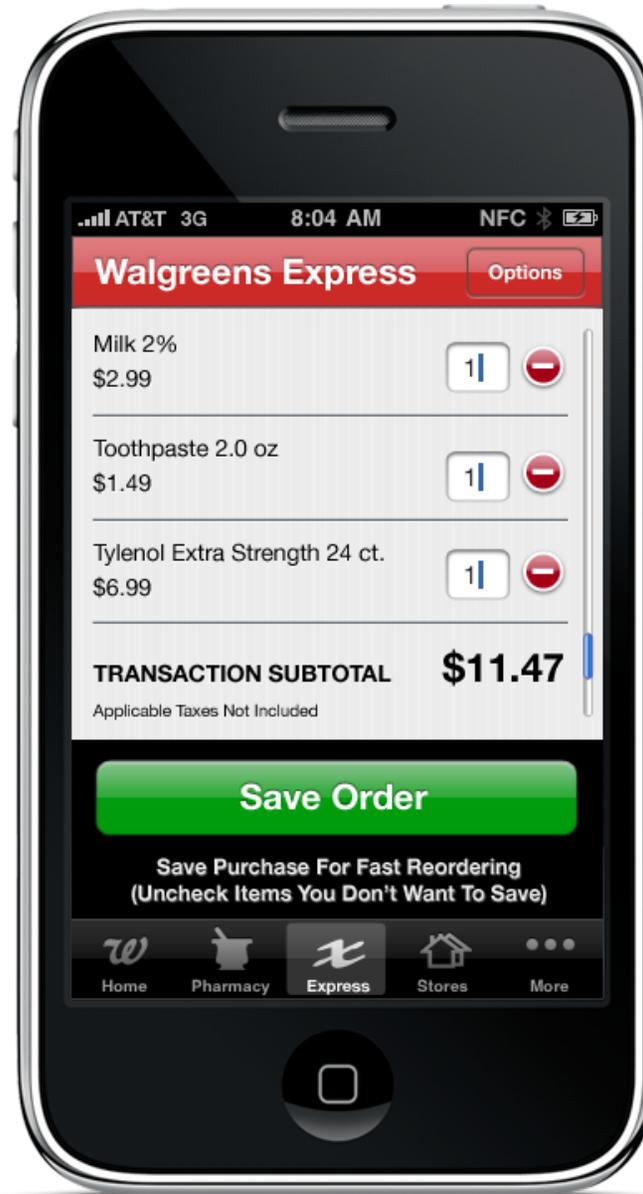
- Secure Instant Payments
- Prepaid card/ gift card
- Line of credit
- Card on file/ pay as you go

Shop.
Tap.
Go.



- Shop in store
- Instantly pay by “tapping” the phone
- Review a paperless onscreen receipt
- Confirm identity and authorize payment with PIN

Pay.
Capture.
Save.



- Instantly capture behavioral, contextual and geographic consumer data
- Save an order

Refill.
Pick up.



- Instantly refill prescriptions on the phone, from anywhere
- Provide “ready by” countdown
- Specify when and where to pick up
- Pick up in drive-thru

Refill.
Reorder.
Pick up.



- Instantly refill a saved prescription
- Instantly reorder saved purchases
- 20-minute window to fulfill order
- Mobile notification when the order is ready
- Drive-thru “Pickup Zone” integration



More
In Store.



- Mobile orders provides “20 minutes” in which to drive additional purchases
- Offer the customer “Smart Incentives” based on granular data
- Offer contextual promotions
- Offer “NearCast” promotions
- Apply “Market Basket” strategies on a granular level

Secure.
Convenient.
Intelligent.

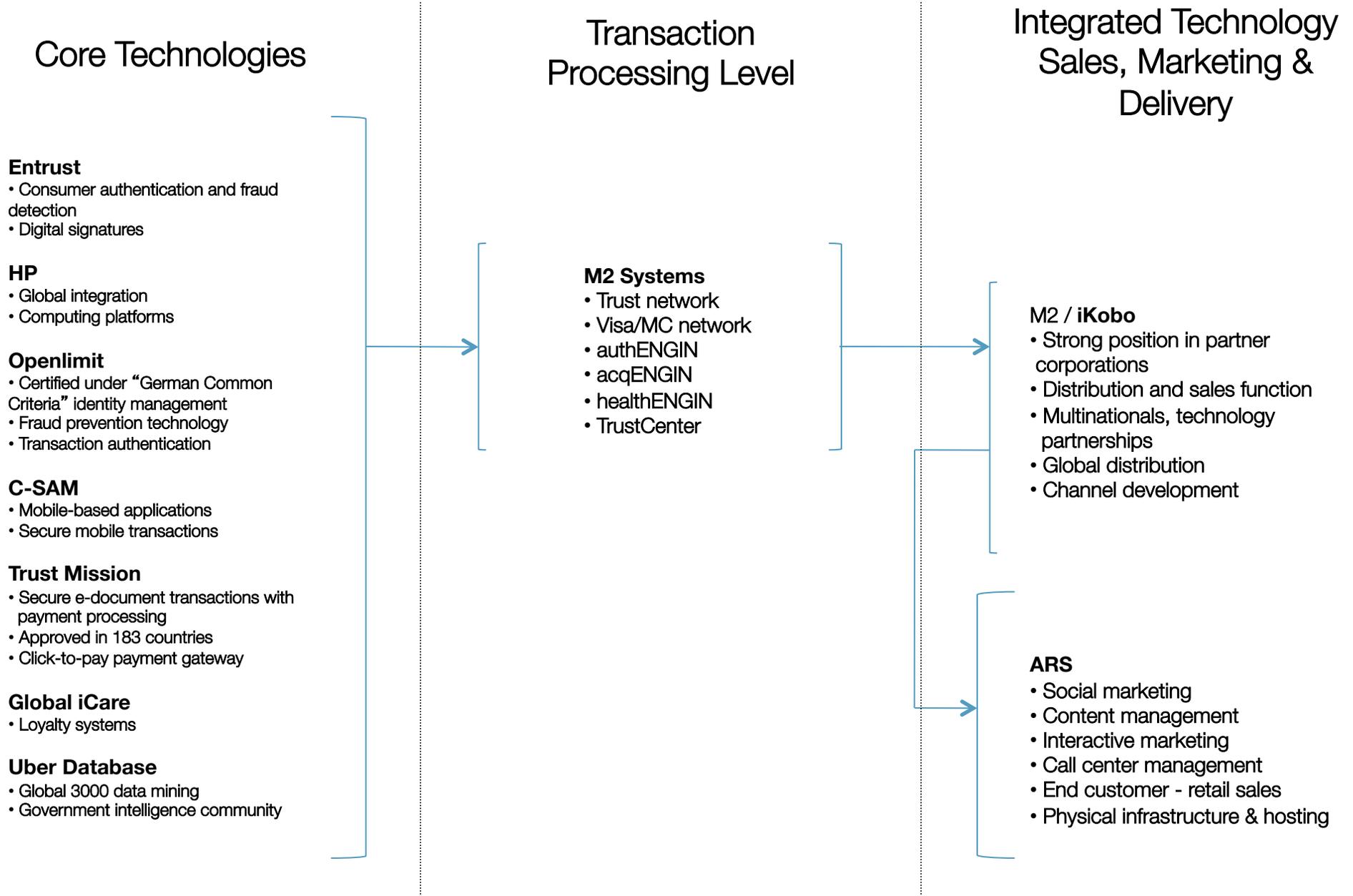


- Pay instantly and securely
- Save purchases for instant reordering
- Refill saved prescriptions instantly
- Pick up orders and prescriptions with drive-thru convenience
- Instantly capture behavioral, contextual and geographic consumer data
- Provide “Smart Incentives”



M2 Systems builds and aggregates unique, diverse technologies, integrating them into payment solutions for consumer and corporate markets worldwide.

- Building and operating global, integrated, diverse payment solutions for consumer and corporate markets
- Our values: integrity, honesty and a passion for our clients' success
- Our competitive advantage is offering quality applications that define convenience
- Patented technologies



globe wallet Send Funds

Bienvenido Joel Harris [Finalizar sesión](#)
Saldo de cuenta: \$587.53

MI CUENTA LOAD/WITHDRAW FUNDS SEND MONEY SERVICIO AL CLIENTE TÉRMINOS TARIFAS

Bienvenido Joel Harris
GlobeWallet Card

GlobeWallet Card Balance:	\$587.53	Ver los últimos movimientos
GlobeWallet Card Number:	4*****0118	Update Pin
GlobeWallet Card Status:	Active	Change Profile

GlobeWallet Prime Account

GlobeWallet Prime Account Balance:	\$20.00	Ver los últimos movimientos
GlobeWallet Prime Account Number:	8213980080000333	Update Pin
GlobeWallet Prime Account Status:	Active	Change Profile

[Ver los últimos movimientos](#) | [Cambiar el perfil/PIN](#) | [Preguntas frecuentes](#) | [Términos y condiciones](#) | [Tarifas y límites](#) | [Localizador de cajero](#)

Security SAFE
Lock Alerts

Electronic Wallet
(Mobile Interface)

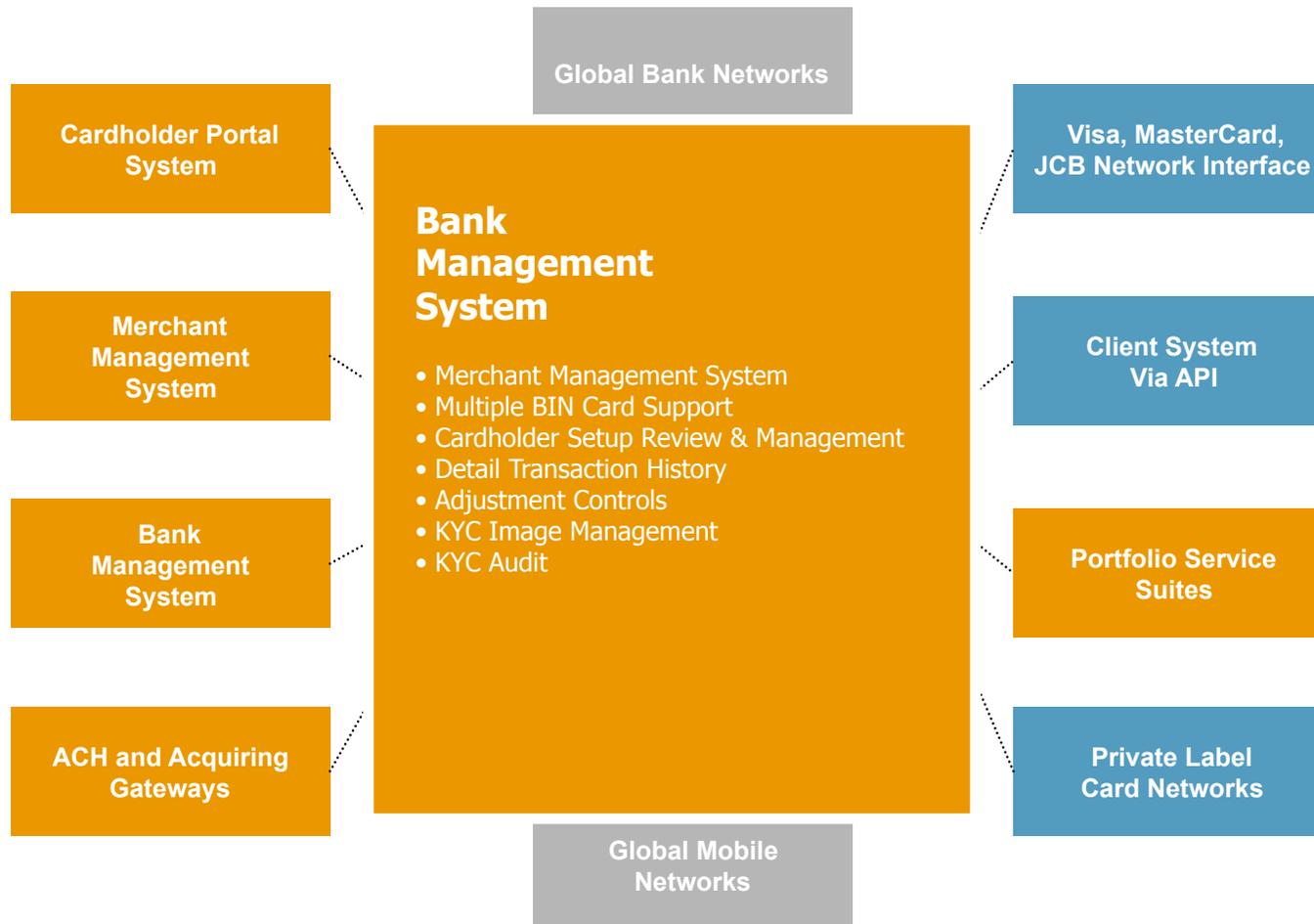
Multiple Currencies



Visa, MC or ATM Card

Multiple Languages

- Financial application product set
- Network interfaces to Visa, MasterCard and JCB
- Multi currency accounts
- Integrated SMS platform
- Fraud management and rules-based real-time scoring
- External API for supporting third-party access
- Web service graphical interface
- Back office management system
 - ✓ Fees
 - ✓ Settlement
 - ✓ KYC
 - ✓ Bank reconciliation
- Custom development



DISCOVERY, REQUIREMENTS & VALIDATION

- Planning, requirements analysis, software and technology review and evaluation, security and firewall design, solution design, system development and implementation processes, testing and evaluation methods
- Develop a Statement of Work (SOW) covering system design, deliverables, timelines, responsibilities, pricing and ongoing maintenance

APPROVAL

- Review each deliverable recommended in the SOW
- Team will reach a conclusion as to the project's final specifications
- Provide an approval sign-off that constitutes acceptance of the iKobo - M2 Systems SOW
- Establish a clear definition from the team as to their desired end product

IMPLEMENTATION

- Project status and change control
- Planning and status meetings
- Deliverables review
- Project closure
- Management approach
- Communications
- Scope management

MANAGEMENT & MAINTENANCE

- Design and initiate an ongoing maintenance and support plan for the delivered project
- Provide options to improve the overall system through the M2 Systems Constant Improvement Program (CIP)
- CIP team meets regularly with client to introduce advances in technology which can result in system-wide improvements



Most comprehensive mPayments solution for virtual world (over-the-air) and real world (near-field communication) transactions

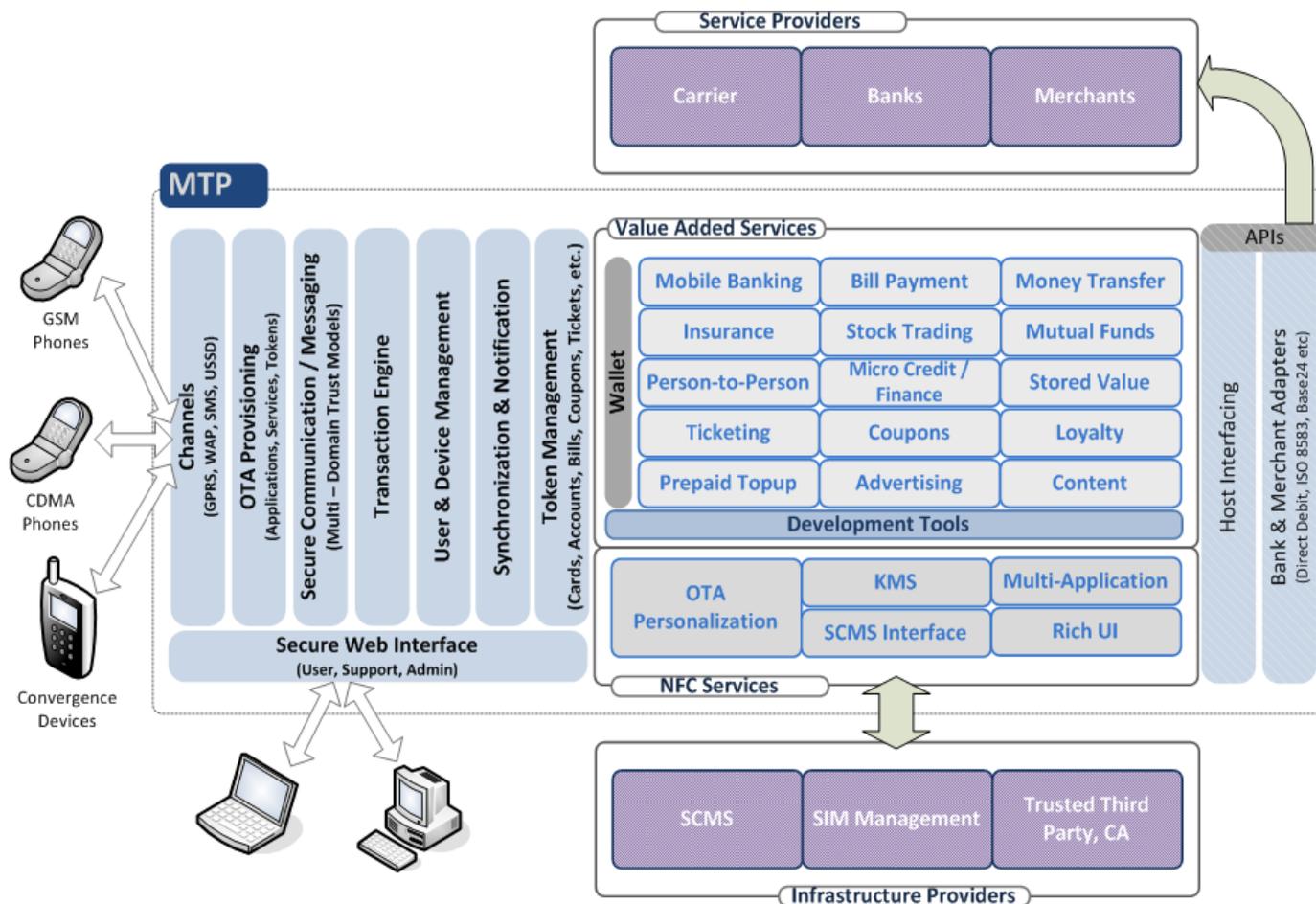




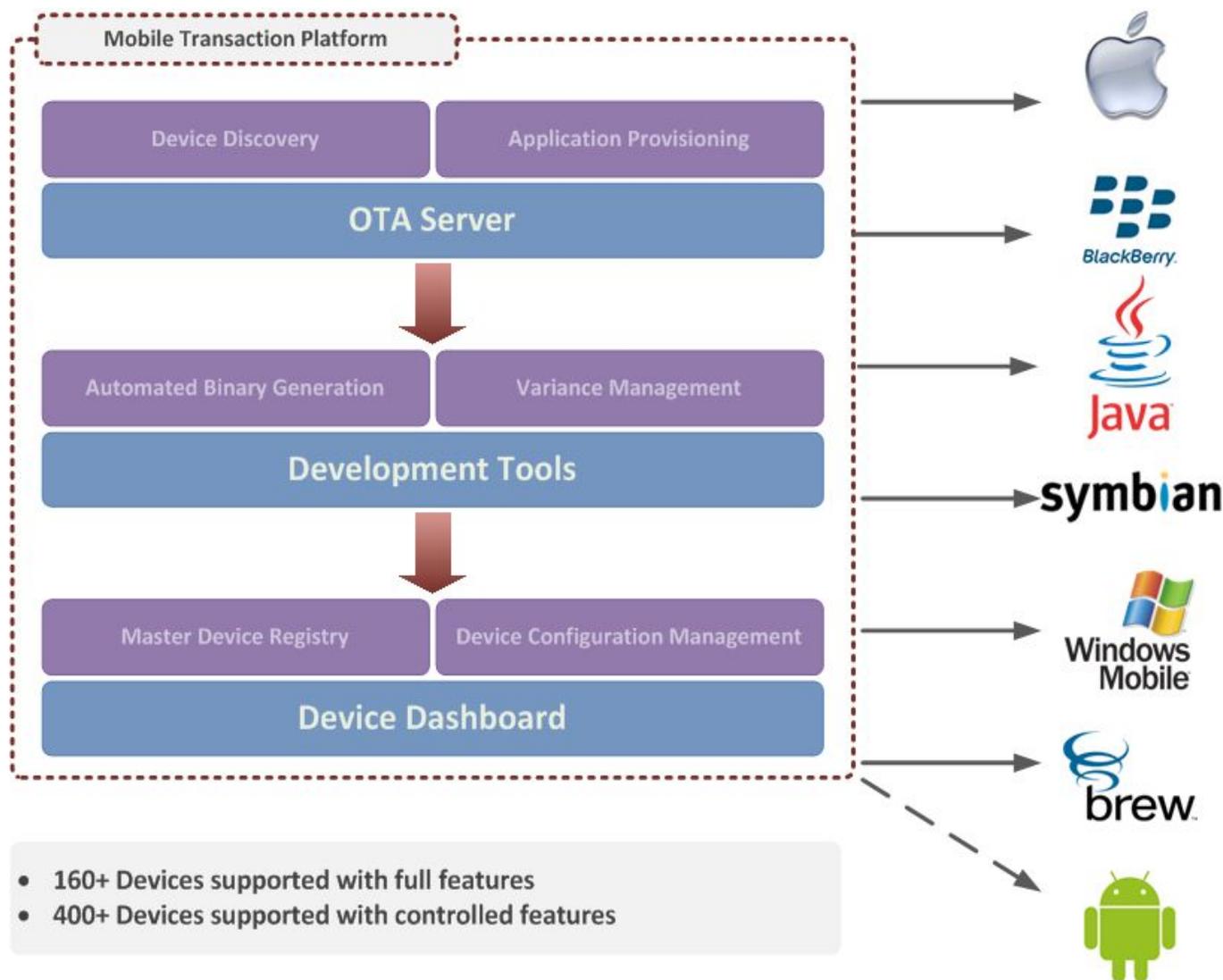
Provide “Instant Payment” on mobile phones, offering convenience, flexibility and security

- Instant mobile payments
- Over-the-air issuance and branding
- Multiple tokens — cards, coupons, bills, etc.
- Multiple applications and security schemes
- Real and virtual world transactions
- Digital receipts
- Opt-in profile-driven ads, promotions and value-added services

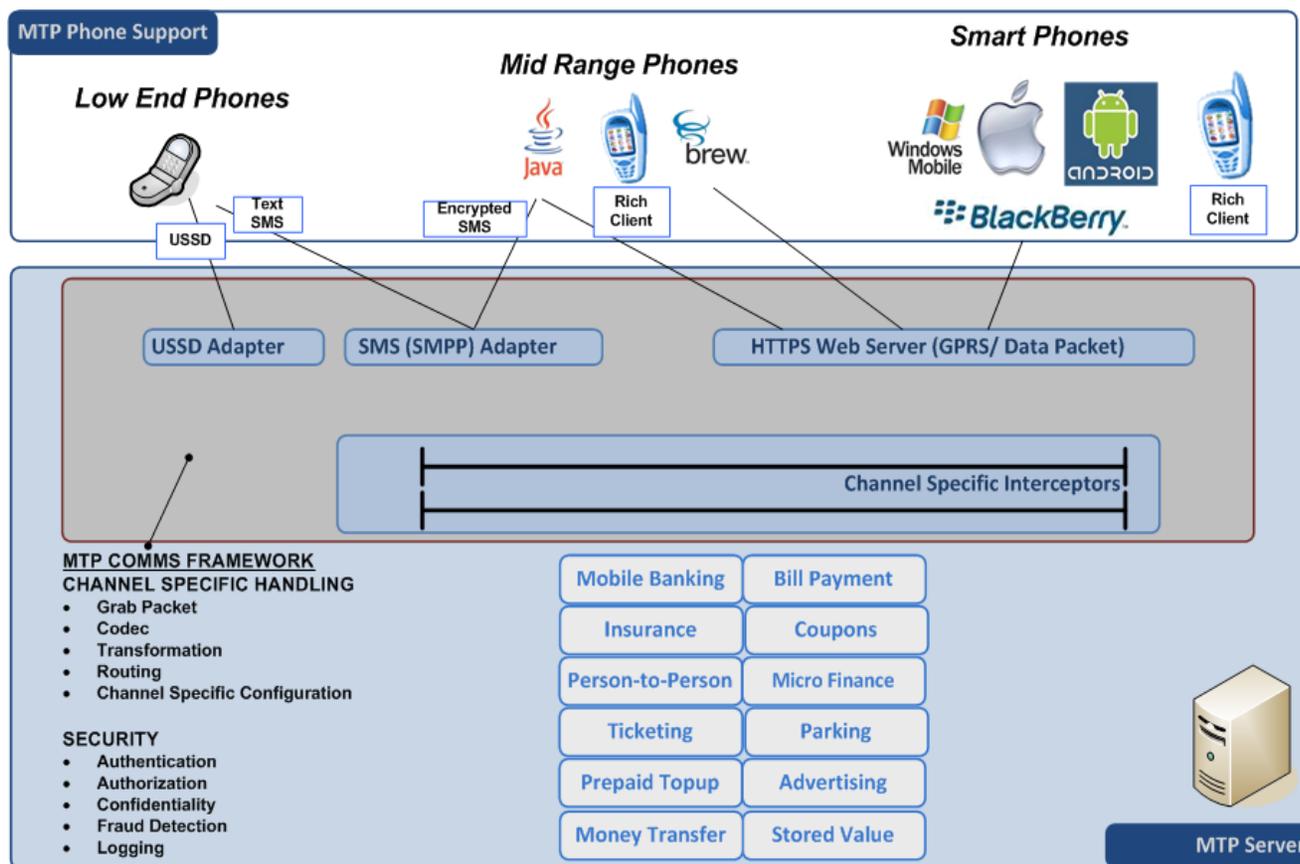
C-SAM | Mobile Transaction Platform



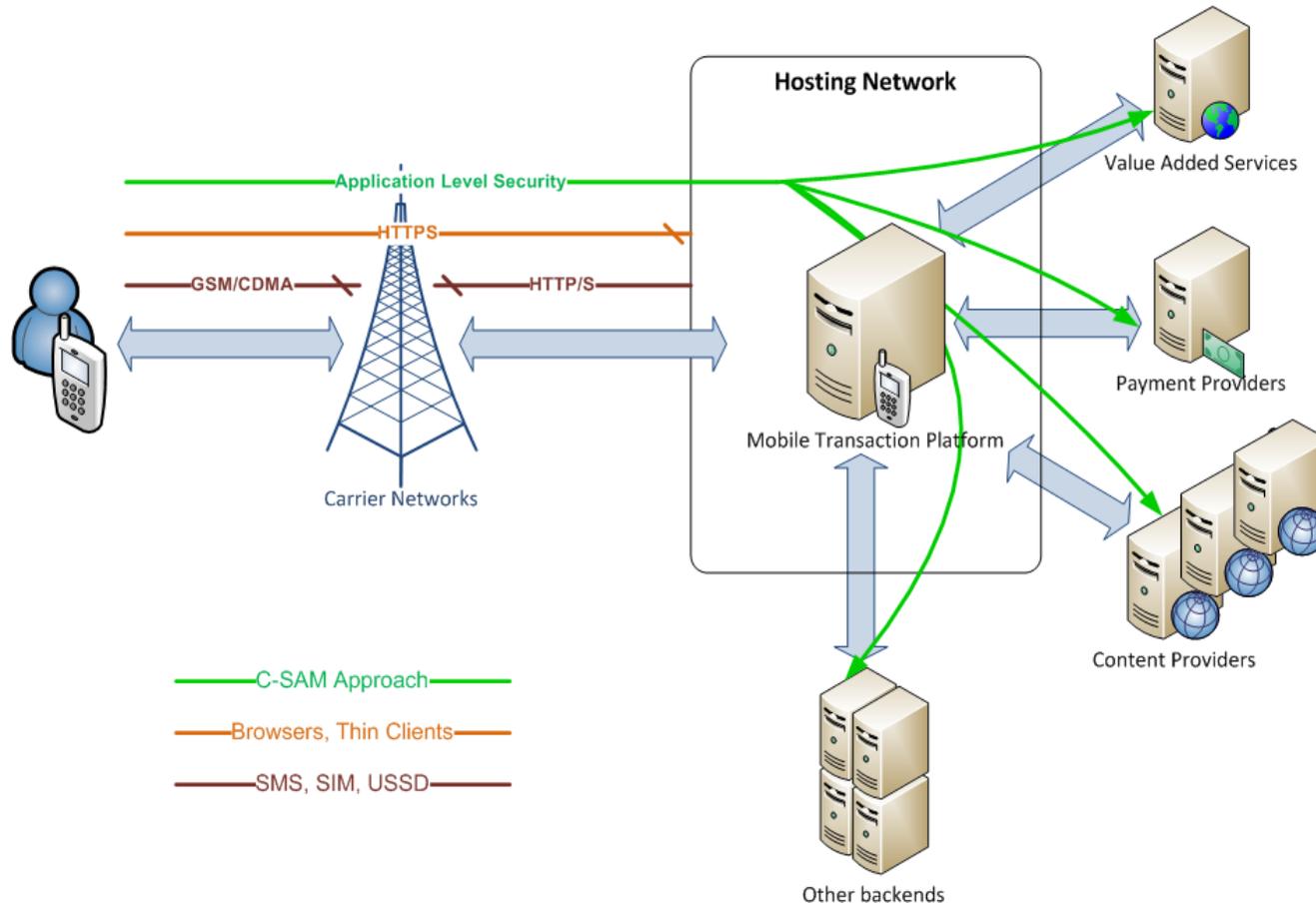
C-SAM has a 4th generation, modularized web-service-based platform that is highly scalable, secure and proven in the field



C-SAM's platform is network and handset agnostic, leveraging a three-tiered approach which combines unique platform and proprietary tool capabilities, with a comprehensive device dashboard

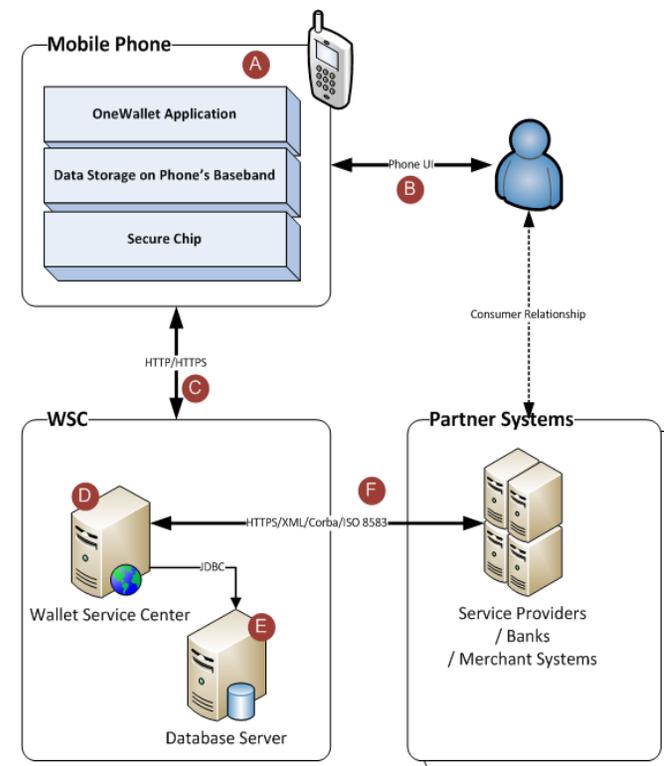


C-SAM's platform supports multiple channels including Rich-Client, Text SMS, secure SMS, USSD, WAP / .Mobi



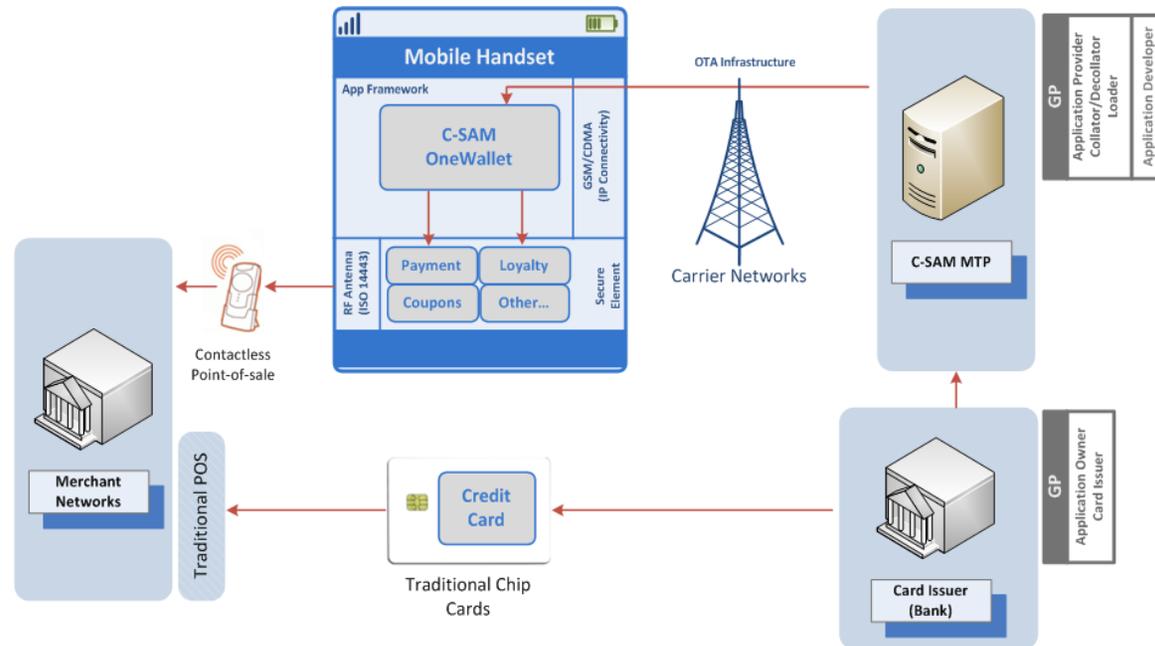
C-SAM provides application layer security, similar to the ATM infrastructure, over and above the security available through the bearer networks

OneWallet	<ul style="list-style-type: none"> Secure Storage with AES 128bit Encryption Configurable Storage Policy PIN Never Stored Global Platform Compliant Secure Application Distribution with Signing
User Interaction	<ul style="list-style-type: none"> PIN Based Authentication Lock-out on 3 Consecutive Retries Auto Logoff
Over-The-Air Communication	<ul style="list-style-type: none"> HTTPS for Communication Security Server Authentication using RSA 1024 based Digital Signature (HTTPS) User Authentication using HMAC 2 Factor Authentication Support Encrypted SMS using 128bit AES
Wallet Server	<ul style="list-style-type: none"> Key Management with HSM Support Data Splitting with Distributed, Encrypted Storage Detailed Audit Trails/Logging Role based Authorization Framework OWASP Compliant Web Portal Configurable Security Policies Secure Network Hosting behind DMZ and PCI Compliance
Relational Database	<ul style="list-style-type: none"> Data Encryption using AES 128/256 bit keys. Passwords/Activation Codes Hashed with SHA1/SHA2
Host Interface	<ul style="list-style-type: none"> SSL with Mutual Authentication Point-to-Point VPN or LAN/WAN Access

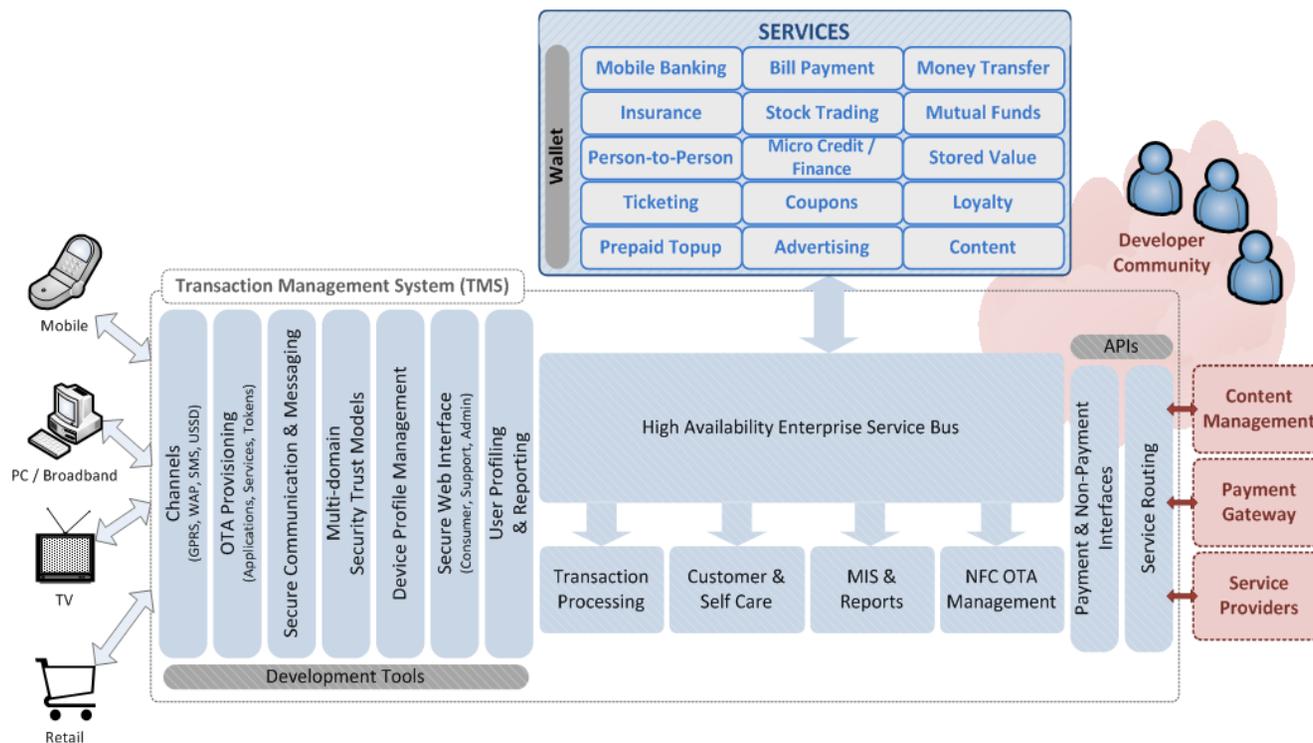


C-SAM's unique security architecture protects key vulnerability points, as well as enabling providers to aggregate disparate domains

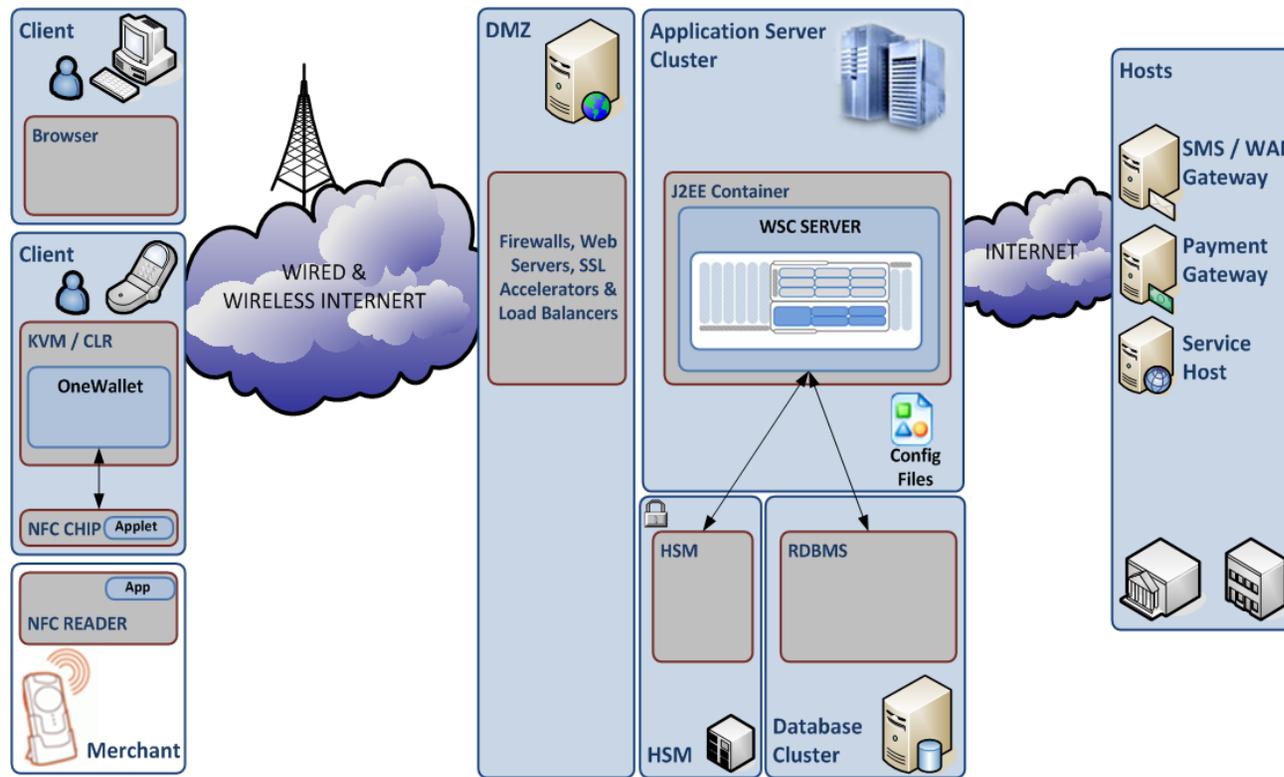
C-SAM's platform provides global platform-compliant NFC solutions for proximity payments as well as non-payment applications



C-SAM | Transaction Management System



TMS leverages the MTP, providing support for additional channels, development tools and third-party apps



C-SAM provides turnkey solutions to providers which include licensing, system integration, hosting, maintenance and support

