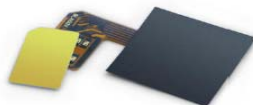


## M-Commerce applications, myth or a reality? How can we dramatically improve the number of NFC compliant handsets today?



Are m-Commerce applications a myth or a reality?

We announce a highly secure, low consumption, extractable and ultra thin NFC add-on that can fit in most GSM handsets to make them compatible with NFC standard without any external dependency and offer a SIM Toolkit interface to manage the onboard applications. This add-on invented by Bladox, called Waver, can work in different modes: card emulation today, peer to peer and reader mode tomorrow. All secure smart card masks can be integrated into this add-on. It can also be administrated remotely thanks to Global Platform compliance.

### Internet payment and/or electronic transactions

In order to securely pay or sign documents from their mobile phone over the Internet, the handset holder will be able to authenticate himself to the virtual merchant, make a purchase or a booking in a shop, and automatically complete the web pages and pay (using an EMV application) or sign in all confidence.

### Proximity payment and/or electronic transactions

RFID tags, multimedia kiosks, point of sales and PC equipped with NFC readers create a whole new world of electronic transactions. It'll be easy to remotely update personal data, select and enrol new loyalty programs preferences, and use personal advantages on open networks in a fully secure way.

Waver can generate one time passwords, store hundreds of different loyalty programs, be compliant with electronic signature standards and much more...

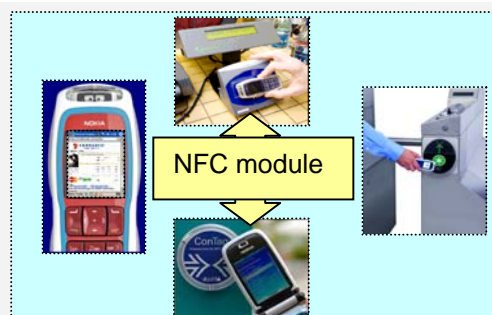
In the two scenarios, the handset holder will be able to perform all kinds of payment or electronic transactions independently of the service provider in confidentially.

The Waver retailer (service provider) is fully autonomous regarding the applications life cycle and how the add on is distributed and managed. **Mercury Technologies** provides multi-services, highly secured value added applications using Bladox Waver add on following that principle.

### Customers / Markets

Mobile Internet targeted applications include:

- EMV Paypass payments
- Virtual prepaid EMV cards delivery and top-up
- Virtual gift cards and m-coupons applications
- Street marketing / Single brand and multi brands loyalty applications
- E-government and social applications
- E-ticketing
- Peer to peer and reader mode applications



**Our main customers include major banking smart card issuers, e-tickets providers, major retail stores, city operators and private issuers.**

### Product offer

Our product offer includes an hardware and software architecture to host and manage numerous Java Card applications. We offer an SDK to evaluate the product and its main functionalities. Different demonstrations including loyalty, paypass EMV payments and e-ticketing are also available.

**About Bladox** <http://www.bladox.com/>

Bladox invented and manufactures since 2003 hardware add ons for mobile phones allowing customers to design SIM Toolkit applications and now NFC applications without external dependencies.

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**About Mercury Technologies** <http://www.mercury-technologies.fr/>

Mercury Technologies is an engineering and R&D company focusing on multi-services and multi-applications smart card applications for the Internet market.. Mercury Technologies successfully designed high value added EMV applications.

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