Enablement Services:

MVNO : Mobile Commerce

www.unifiedsignal.com

Telecom Billing Enablement / Mobile Commerce Enablement

www.unifiedsignal.com
Company Product at a glance

“We wanted to create an enablement suite that allows our clients to resell any type of telecom service including mobile commerce. Our mission statement is to obtain better economies of scale, greater functionality, and increased profitability for our valued clients.”

Paris Holt
Chief Executive Officer

- Access to top carrier technology networks (integrated with major US wireless carrier networks)
- 100% Turnkey ASP Hosted Solution (Acquisition, Rating, Billing, Care, and Fulfillment)
- Convergent Billing and Rating Services (Cellular, Internet, VOIP / Int Long Distance, & Mobile Commerce)
- Supports Post Paid & Pay As you Go rating engine plus (Support for Multi Level Marketing Billing and Rating)
Why become a Unified Signal Client?

- Launch with the largest telecom product suite available: Integration completed with all major US wireless carriers for both voice and data services. Also launch VoIP, ILD, high speed Internet, & a global WiFi network.

- Increased Residual Income- Unified Signal Clients make higher profits and net on the average $10-$12 per customer per month with an average customer life of 24-36 months = $240 - $432 per customer profit.

- Multi Level Marketing Referral program support- Turn customers into commissioned sales people earning them money and increasing clients penetration.

- Mobile Commerce- Launching of Unified Signal’s mobile wallet will allow clients to eliminate costly credit card merchant fees and any associated bad debt.

- Increase Brand Loyalty- Better communicate with customers using Unified Signal’s proprietary mCommunications model to drive incremental traffic into MVNO distribution verticals.

Why Choose Us
Company Overview

- Offices in Seattle, Dallas, Houston, Ft. Lauderdale, and Philippines
- Strong BSS/OSS and CRM as well as IN, HLR, & SMSC for more network “Heavy” MVNO rollouts
- Systems been in development since 1998
- Seasoned senior management and client support team
- Domestic and international footprint
Unified Signal Billing Enablement Solutions

- Multiple service capabilities (cellular, Internet, VOIP, Cable, & banking)
- Powerful front end private label POS portals
- 100% automation
- 100% turnkey solution with full supplier integrations
- Complete billing flexibility (Prepaid / Post Paid / Hybrid)
- 99.999% uptime guarantee
- Rich data strategy (data application / VNO custom apps).

- Complete payment gateways (B2B & B2C)
- Integrated mobile banking product set
- AFIDS (Anti Fraud and Intrusion Detection System)
- Open architecture using .NET interfaces
- MVNOs have a low cost / quick speed to market
- Flexible dealer / distributor support portals
- Multi level marketing billing support.
Market Differentiation

- 15 years of experience enabling MVNOs
- Launched over 100 private label MVNOs
- Powerful private label mobile wallet module
- Customers have access to a state of the art WAP site to manage their mobile wallet / prepaid debit card balance
- Senior Management are industry leaders who have each been in the telecom industry for 20+ years
Enablement Services:

MVNO: Mobile Commerce

www.unifiedsignal.com

Credit Check:

Taxation:

Business ACH:

B2C Credit Card:

B2C Check/Savings:

PIN Top Up:

3rd Party Fulfillment:

B2C IVR:

B2C Bill Presentment:

B2C ILD Suppliers:

B2C Check/Savings:

B2C Credit Card:

Customer Service:

Global Money Transfer:

3rd Party Fulfillment:

Taxation:

Business ACH:

Debit Card Processor:

KYC ID Verification:

All Major US Wireless Carriers

ASP Hosted MVNO Solution

Unified Signal

Fulfillment Mgmt Systems:

Mobile Commerce Suite:

Admin Portals:

Genealogy / Commissioning:

Dealer Portal:

Customer Service:

Point of Sale Activation:

Data Application:

Supply Chain

MVNO:

MVNE:

Client

Customer:

MVNO Solutions
IT Server and Security Architecture

5 Layered Security Infrastructure

1. Carriers secure data network
2. AES 256 SSL encryption protocols within SSL layer
3. Proprietary security code handshake
4. Proprietary data storage and retrieval processes
5. Proprietary AFIDS (Anti Fraud and Intrusion Detection System)
MVNO Implementation Process

1. Business Consulting
2. Contract
3. MVNO Blueprint
4. Graphics
5. Pricing setup / config
6. Distribution rules
7. Carrier setup
8. SSL / secure FTP
9. POS setup / config
10. Supplier set up
11. Testing
12. Beta Launch
13. Full Launch

MVNO 30-45 day Implementation
MVNO Eco System / Supply Chain

- **Client**
- **Supplier Selection**
- **Pricing Negotiations**
- **Integration**
- **Testing**
- **Continuous Improvement.**

- **Sales**
- **Marketing**

- **Pricing / P&L Modeling:** Unified Signal
- **Marketing Strategy:** Unified Signal
- **Sales Strategy:** Unified Signal
- **Business Development:** Unified Signal
- **Product Development:** Unified Signal
- **Mobile Commerce Strategy:** Unified Signal
- **IN / HLR Network Services:** Internal Systems
- **Data App Supplier:** Internal Technology
- **B2C ILD Suppliers:** Internal Network Routing
- **B2C IVR:** Internal Systems
- **B2C Bill Presentment:** OSG
- **Carrier Access via APIs:** US and International Carriers
- **Phone / Product Delivery:** USPS / UPS / FedEx
- **B2C Credit Card Process:** First Data / Authorize.net
- **B2C Check / Savings Proc:** Phoenix Payments
- **PIN Top Up:** Epay / Blackstone / Blackhawk
- **3rd Party Fulfillment:** Varies Based on Equipment
- **Shared / Dedicated Call Ctr:** Unified Signal
- **Credit Check:** Equifax
- **Taxation:** CCH
- **Business ACH:** B2B Access to NACHA
- **Client**
- **MVNO Eco System**

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Enablement Services:

- **MVNO:** Mobile Commerce
- **www.unifiedsignal.com**
Unified Signal MVNE Software Suite Modules

- **Client**
  - Sales
  - Marketing

- **Supplier Selection**
- **Pricing Negotiations**
- **Integration**
- **Testing**
- **Continuous Improvement.**

- **SQP - Supplier Queue Processors:** Wireless Facility Carrier Net Ops
- **.NET APIs:** POS, IVR, DMS, CMS, Data App, SQP
- **Reporting Module:** Online, Secure FTP, SMS, & email
- **Billing & Rating Engine:** Consumer, Corp, Multi Level Supp.
- **Retail / Wholesale Billing QA:** QA, Rev. Assurance, & Alerts
- **AFIDS Module**
  - Anti Fraud and Intrusion Detection Systems
- **Mobile Commerce Functional Suite:** Prepaid Debit Card, B2B & B2C Mobile Wallet, MCN, Data App, ILD
- **Admin Portals:**
  - MVNO Admin
- **Genealogy / Commissioning:**
  - ISO, Master Agent, & Agent
- **Dealer Portal:**
  - Activate, Replenish, & Manage Cust.
- **CMS - Customer Member Services:**
  - CSR & End Consumer Self Care
- **POS - Internet Point of Sale:**
  - Activate & Provision
- **Phone Data Application:**
  - Consumer Account management
- **FMS - Fulfillment Mgmt Systems:**
  - Inventory & Fulfillment mgmt
Wireless POS - Internet Point of Sale

1. Private Label
2. Can completely customize look and feel
3. Multi Lingual
4. .NET infrastructure
5. APIs available so client use existing system
6. Completely integrated and automated with wireless carriers
Unified Signal POS - Internet Point of Sale

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6. Completely integrated and automated with wireless carriers
CMS - Customer Member Services (cellular)

1. Customer self care and CSR version
2. Trouble ticket creation, tracking, and process mgmt
3. Fraud protection / security levels
4. Customer Satisfaction Index creation
5. Built to be customer centric and to ensure reps can make sound business decisions
CMS - Customer Member Services (cellular)

1. Customer self care and CSR version
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4. Customer Satisfaction Index creation
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Enablement Services:

MVNO: Mobile Commerce

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MVNO Admin Portal -

1. Reporting / MIS
2. Manage customers and trouble tickets
3. Manage user access and security
4. Monitor MNO transaction processing
5. Create and manage genealogy and distribution
6. Inventory mgmt

Admin Portals:

MVNO Admin
MVNO Admin Portal:

1. Reporting / MIS
2. Manage customers and trouble tickets
3. Manage user access and security
4. Monitor MNO transaction processing.
5. Create and manage genealogy and distribution
6. Inventory mgmt
Genealogy / B2B Commissioning

1. MVNOs can offer their distribution 5 tiered commissioning levels

2. ISO, Master Agent, Agent, Dealer and one additional level which is usually assigned to employee

3. System automatically pays different levels via B2B ACH with no transaction fees charged
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2. ISO, Master Agent, Agent, Dealer and one additional level which is usually assigned to employee

3. System automatically pays different levels via B2B ACH with no transaction fees charged
Distributor/Dealer Portal

MVNOs distribution receives their own portal to:

1. Activate customers
2. Perform their own store level customer service
3. Upload ESN / IMEIs
4. Product training
5. Real time reporting
6. Manage employee logins
7. Announcements
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1. Activate customers
2. Perform their own store level customer service
3. Upload ESN / IMEIs
4. Product training
5. Real time reporting
6. Manage employee logins
7. Announcements

Dealer Portal:
Activate, Replenish, & Manage Cust.
MVNOs and even MVNOs distribution can view supplier job queues which monitor all transactions that system is performing or needs to perform:

1. All queues should be 0 which means there are no pending transactions
2. Provides trust and accountability in system operations
MVNOs and even MVNOs distribution can complete their own end customer fulfillment or have fulfillment completed for them:

1. MVNOs can have one central place to address all their inventory needs
2. Phones can be ordered and fulfilled with limited upfront capital
3. Suppliers can handle complete logistics and end customer fulfillment or deal bulk drop ship
Billing and Rating Engine

MVNO can create any type of rate plan:

1. Billing engine can bill for any type of service (pre and post paid)
2. Addresses commissioning
3. Attachment of features
4. Family Plan Billing options
5. Blackberry compatible

**Rate Plan Management**

- Filters
  - To begin please select an MVNO.
  - Select MVNO: [ ]
  - Show Expired: [ ]
  - Manage Categories

- Rate Plans
  - Search Results

**Rate Plan Information**

- Rateplan ID:
  - Plan Name / Included Minutes
  - Rates / Margins
  - Features
    - Airtime Cards
    - Bill Cycles
    - Ancillary Fees
    - PINs / Starter Cards
    - Post Paid Details
    - Control Parameters
  - General Control Parameters
    - Zero Zero Plan
    - Free Airtime
    - Max Airtime
    - Anytime Minutes Plan
    - Minutes to Add
    - Minutes Included
    - Minutes Deducted
    - Overage
    - Threshold
    - Cutoff Minutes
  - Taxes
    - Federal Taxable
    - State Taxable
    - Tax Group Code
    - Tax Item Code
Billing and Rating Engine - Post Paid Billing

Post paid billing and bill presentation are support including:

1. Enterprise Billing
2. Family Plans
3. Online Bill presentation along with paper billing via XML integration with OSG
Retail / Wholesale Billing QA

Supplier integrations including MNOs are rated as well as customers. All levels can review their payment flow to ensure all payment processing is correct:

1. B2B NACHA Batch reconciliation
2. Commission reconciliation
3. Carrier Monthly Bill Reconciliation
4. 3rd party supplier reconciliations
Over 120 .NET SOAP XML APIs which allows MVNOs to use an existing legacy billing system or create their own system. APIs include:

1. Activate / Deactivate
2. Manage Customer
3. Mobile Commerce
4. System also generates rated or unrated CDRs for each MVNO and places them in a secure FTP site for MVNOs to pick up
### Custom Reporting Module

1. MVNOs can create custom reports and or alerts and schedule them to run by: month, day, minute, or by trigger.

2. Reports can be sent to secure FTP site, email, SMS, or reports can generate system actions.

3. New reports requests can be sent to Unified Signal and implemented in hours vs. days / weeks.

### Existing Reports

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<thead>
<tr>
<th>ID</th>
<th>Report Name</th>
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<tbody>
<tr>
<td>100</td>
<td>Archive Customer Usage</td>
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<tr>
<td>300</td>
<td>eom CS/Analyzer</td>
</tr>
<tr>
<td>400</td>
<td>eom Cash Liability</td>
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<tr>
<td>500</td>
<td>eom Credit Adjustments</td>
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<td>600</td>
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<td>eom Per Customer Commissions</td>
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<tr>
<td>1700</td>
<td>eom Channel Profitability</td>
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<td>1900</td>
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<td>2200</td>
<td>eom Commissions Activation Cards</td>
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<td>2300</td>
<td>Dealer Information Report</td>
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<tr>
<td>2400</td>
<td>Wholesale Bills</td>
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<td>2600</td>
<td>Activation Details</td>
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<td>2700</td>
<td>Post Paid Reports</td>
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<td>ILD Reports</td>
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<tr>
<td>3300</td>
<td>Subscriber Count Reports</td>
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<td>3400</td>
<td>Customer Details Report</td>
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<tr>
<td>3700</td>
<td>Daily Charge Report</td>
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<tr>
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<td>eom - Data Charges</td>
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<tr>
<td>4400</td>
<td>Verizon Daily Bill Forward</td>
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<tr>
<td>4500</td>
<td>Missing CDRs</td>
</tr>
<tr>
<td>4700</td>
<td>Remaining Minutes Deficit Report</td>
</tr>
<tr>
<td>4800</td>
<td>Bad Debt Report</td>
</tr>
<tr>
<td>5000</td>
<td>Suspended Customers Because of Overage</td>
</tr>
</tbody>
</table>

### Existing Schedules

<table>
<thead>
<tr>
<th>Schedule Type</th>
<th>Options</th>
</tr>
</thead>
<tbody>
<tr>
<td>Daily</td>
<td>Daily, Weekly, Monthly</td>
</tr>
<tr>
<td>Weekly</td>
<td>Daily, Weekly, Monthly</td>
</tr>
<tr>
<td>Monthly</td>
<td>Daily, Weekly, Monthly</td>
</tr>
</tbody>
</table>

**Time of Day:**
- [ ] Last Day of Month
- [ ] First Day of Month

**Day of Week:**
- [ ] Sunday
- [ ] Monday
- [ ] Tuesday
- [ ] Wednesday
- [ ] Thursday
- [ ] Friday
- [ ] Saturday

**Day of Month:**
- [ ] [ ]

**Run Variable Schedule:**
- [ ] Daily
- [ ] Weekly
- [ ] Monthly

**Variable Schedule:**
- [ ]
- [ ]
- [ ]
- [ ]
- [ ]
- [ ]
- [ ]
AFIDS Module (Anti Fraud and Intrusion Detection System)

1. Extremely Proprietary module used to protect MVNOs against system penetration as well as MNO errors
2. Involves “AI” type programming that allows the system to self-monitor and actually evolve using sophisticated layers of intuitive reporting and self-monitoring and self-adjustment
Mobile Wallet Ecosystem

Money On Methods

- Internal Move Money
- Checking / Savings Account
- Cash at Retail Locations
- Cash In MoneyGram
- Direct Deposit / Payroll
- System Referral Commission

Money Off Methods

- Internal Move Money
- Checking / Savings Account
- Cash at Retail Locations
- Cash Out MoneyGram
- Custom Integrations

- Interconnectability
- Ease of use
- Secure
- Cost Efficient

- Money Off Methods

- Credit Card Load
- International Checking / Savings
- Custom Integrations
- Mobile Wallet Balance
- Prepaid Debit Card Balance

- GreenDot
- Visa / MasterCard*
- World Wide* ATM
- International Checking / Savings
- Billing Bill Pay w/ 10,000 suppliers
- Wireless Service Bill Pay
- PayPal
- Pending Payments

* Method requires launch of Prepaid Debit card

Mobile Commerce Functional Suite:
Prepaid Debit Card, B2B & B2C Mobile Wallet, MCN, Data App, ILD

www.unifiedsignal.com
Technology provides for 2 types of products customers can choose from and both products are tied to a cellular phone data application:

1. A simple private label PayPal type of service where customers can load money via cash, credit card, checking / savings account, and PayPal and move money off their account to any checking / savings account, PayPal, or receive cash at 66,000 participating retail locations across the US. This type of account has no monthly fees attached and customers can freely move money to other customers and purchase goods and services using their cellular phone.

2. Customers can also choose an optional feature to link their mobile commerce account to a prepaid debit card which will allow them to spend their funds on account anywhere Visa / MasterCard is offered as well take money out at any ATM world wide.
Mobile Commerce - Internet Point of Sale

1. Private Label
2. Can completely customize look and feel
3. Multi Lingual
4. .NET infrastructure
5. APIs available so client can use existing system
6. Completely integrated and automated with payment processing suppliers
CMS - Customer Member Services

1. Customer Information
2. Password / PIN mgmt
3. Create Payment methods
4. Send money
5. Load money
6. Schedule loads and payments
7. Transaction history
8. Secure
9. Multi Lingual

Mobile Wallet

CMS - Customer Member Services: CSR & End Consumer Self Care
Private Label Data Application

1. Bet Balance and Transaction history
2. Domestic and International money movement
3. Mobile Wallet (pending payments)
4. Load funds onto system via credit card, checking / savings, and cash
5. Move money off system via checking and savings, ATM, Visa / MasterCard
6. Works on 90% of all phones around the world
**Mobile Wallet Product Suite**

Applications:
1. Retail brick and mortar
2. Internet e-commerce sales
3. Street Commerce
4. Government supply chain
5. Non manned vending machines
6. Charitable Donations
7. Request Money to multiple people

**Merchant Benefits:**
- Merchant pays a fixed $0.10 per transaction vs. 1.5% to 2.5% of revenue
- Virtually eliminates bad debt and credit card theft
- Speeds up transaction

**Money is debited from Customer’s account and credited to merchant’s account**

**Consumer buys goods and services from Merchant w/ Mobile Commerce Account**

**Merchant processes transaction using simple API suite**

**Customer uses their phone to authorize transaction**
Mobile Commerce Communications Suite

1. Ability to customize the subject, message, and priority
2. Alter message type: text only, text and graphic message, call back button
3. Segment customer base and tailor message to customer group
4. Upload and manage your own coupons, advertisements, etc
5. Used to upgrade Mobile Commerce Data Application
6. Can be used to remind customers to pay bills or call customer service for an urgent issue that needs to be addressed
Unified Signal provides much more than operational support. Unified Signal helps an MVNO:

1. Create a detailed and accurate pricing model linked to a P&L financial model which help MVNOs model needed capital costs and better forecast profitability
2. Corporate valuations
3. Churn management
4. Rate Plan / Feature development
Unified Signal also has a full service marketing department providing MVNOs:

1. Logo / corporate identity design
2. Website design
3. Collateral Creation
4. Prepaid Debit Card design
5. Advertising design and promotional development
6. Actual marketing strategy and implementation
Unified Signal has a very large global network of business contacts to provide its MVNO clients:

1. Increased distribution
2. Top up locations
3. New products and service partners
4. Supplier relationships
5. Business troubleshooting
6. Mobile Commerce / Mobile Payments

“Learning is an active process. We learn by doing... And only knowledge that is used sticks in your mind.”

*Dale Carnegie*
Unified Signal prides itself on helping its MVNO clients customize the system to support new functionality and has developed a time tested process to introduce new code quickly and cost efficiently:

1. Business requirements creation
2. Client approval
3. Coding
4. Testing and approval
5. Production beta launch
6. Production wide scale launch
Unified Signal is constantly investing a great deal of capital into R&D. The product road map can be divided into 5 distinct categories:

1. Globalization
2. Mobile Commerce
3. Technology evolution and expansion
4. Addition of new products and services to bundle on 1 ubiquitous bill
5. System feature enhancements

- **Addition of full turnkey switched based VoIP services**
- **International Expansion with European and South American MNOs**
- **Internationalization of POS and CRM Code**
- **Mobile Commerce version 2.0 Mobile Commerce Program inclusive of international money movement**
- **Expansion of its Mobile Commerce data application to Windows 8 Phone**
Next Steps:

1. LOI Creation / Execution
2. Contract Creation / Execution
3. Client fills out Implementation Manual
4. Address and scope any needed custom development work
5. Client set up, coding, and configuration
6. 30-45 day Launch Cycle for pilot launch
7. Client Acceptance
8. Full Production Launch
9. Continuous feedback and development loop