UNIFIED SIGNAL™

A CONVERGENCE OF VOICE & DATA SERVICES

Services Enablement Proposal

Enabling Brands to Expand into:

Telecom, Mobile Wallet / Debit Card, Music Streaming, and Medical / Wellness Services.

www.unifiedsignal.com

UNIFIED SIGNAL™

A CONVERGENCE OF VOICE & DATA SERVICES

Who is Unified Signal?

Wellness/Medical

Home Phone Service

Mobile Wallet & Debit Card

Music Streaming

Wireless Services (Voice, SMS, & Data)

"Enabling brands to launch a suite of private label services that can quickly unlock incremental revenue, profit, & market penetration for our valued clients"

UNIFIED SIGNAL™
A CONVERGENCE OF VOICE & DATA SERVICES

Services Enablement Overview

Enablement Services Strategy:

Services Supported:

- Wireless Services (Voice, SMS, MMS & Data)
- Home / Office Telephone Services including International Calling
- Mobile Wallet / Debit Card Enablement including International Money Movement
- Music & Video Streaming
- Coming Soon in 2018: Medical / Wellness Services

Supplier Access: Wireless Carriers, Banks, Processors, Telecom Networks, Media content

Unified Signal Turnkey Services Enablement Suite
(Customer Onboarding, Billing, Fulfillment, & Customer Service)

Target Customer

- ❑ Corporate Employees
- ❑ Families
- ❑ International Ethnic groups
- ❑ Social Media Demographic
- ❑ Youth and Aging Demographic

Client's Brand

Verticals Supported

- ❑ Corporate Channel
- ❑ Retail Stores
- ❑ Professional Sports
- ❑ Musicians & Actors
- ❑ Online Social Marketing
- ❑ Non Profits

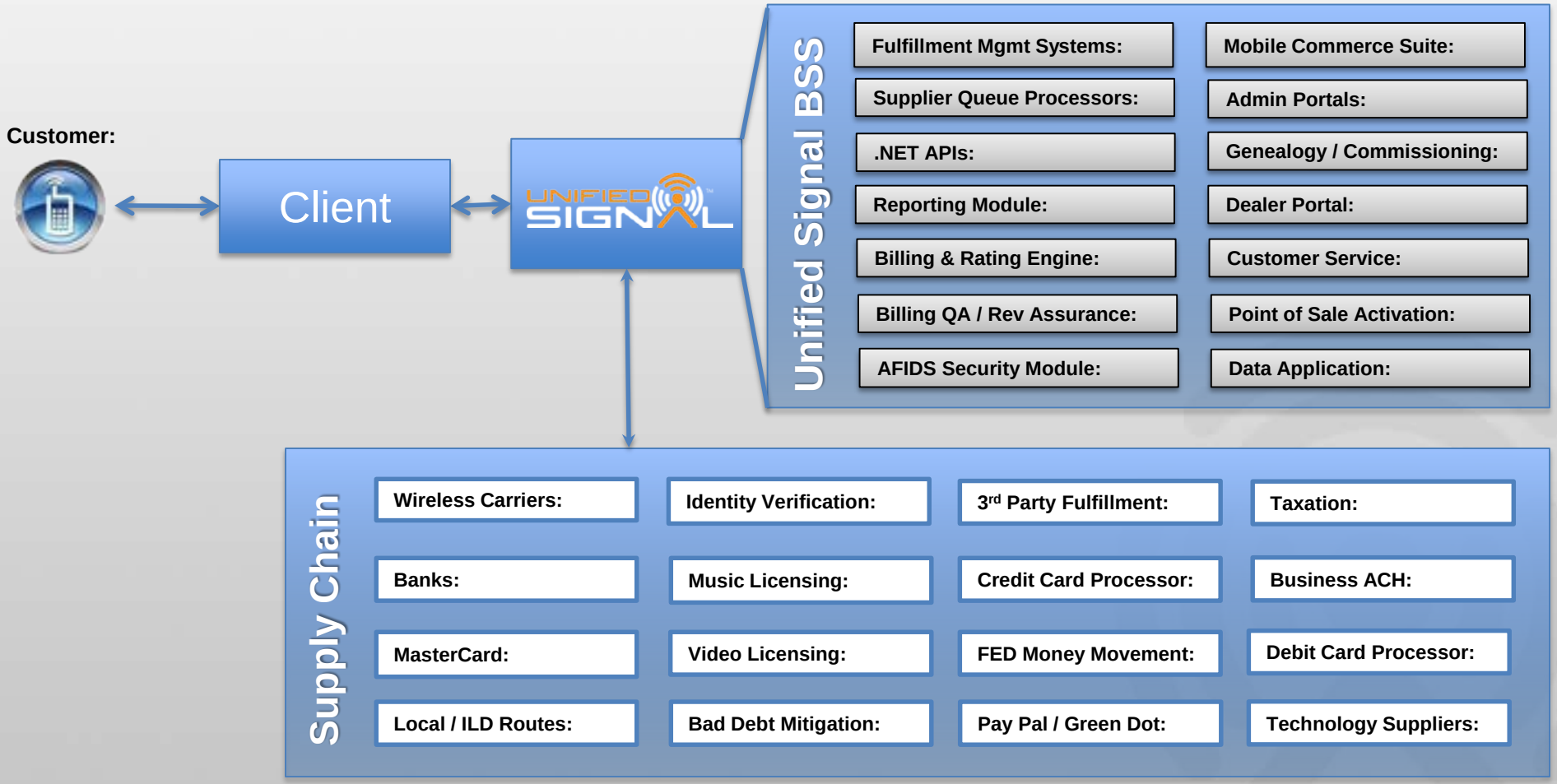
UNIFIED SIGNAL™
A CONVERGENCE OF VOICE & DATA SERVICES

Services Enablement Overview

Services Enablement Solution Ecosystem:

- Multiple service enablement capabilities (Wireless, Home Telephone, Internet, IoT, ILD, Mobile Wallet, Debit Card, Merchant Processing, Music Streaming, and soon Wellness Services)
- Powerful front end private label POS portals
- 100% supplier integration and automation
- 100% turnkey private label solution
- Complete billing flexibility (Prepaid / Post Paid / Hybrid)
- 99.999% service uptime guarantee
- Powerful private label Android & iOS Data App solution supporting all service offerings.
- Complete payment gateways (B2B & B2C)
- Integrated mobile banking product set
- Proprietary AI based security system: AFIDS (Anti Fraud and Intrusion Detection System)
- Open architecture using .NET interfaces
- Clients have a low cost / quick speed to market
- Flexible dealer / distributor support portals
- Multi level marketing billing support.

SAAS Cloud Hosted Solution Ecosystem:



Unified Signal Software Suite Overview:

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 Customer

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 Management

Unified Signal High Level Product Summary:

- **Unified Signal can provide clients with a complete wireless enablement solution including:**

1. Integration and access to major US wireless carriers;
2. Corporate plan management along with cross carrier friends and family share plans;
3. Powerful carrier audit management system proven to find many carrier billing errors;
4. Complete API suite that allows clients to control their user interfaces;
5. State of the art AI security layer to ensure hackers can not penetrate;
6. Ability to enable additional brands of service in just days with little cost;
7. Billing system supports the billing of: pre & post paid cellular with WiFi / VoLTE calling, home phone service, Internet, international long distance calling, mobile wallet & debit card, energy, music / IPTV video streaming, and medical services;
8. User friendly and feature rich customer self-care module as well as customer service representative version, so as to allow customer service reps a more efficient way of managing customers.

- **Unified Signal can provide clients with the ability to offer equipment financing to it's customer base:**

1. 85% approval rate and for remaining 15% we can offer a leasing solution;
2. Complete API based solution with no pushing customer to third party sites;
3. Clients have no bad debt and receive funds within 2-3 business days;
4. Clients can use Unified Signal's customer fulfillment resources to purchase and fulfill all phones approved through equipment financing.

Unified Signal High Level Product Summary:

- **Unified Signal can provide clients with its Wi-Fi Calling / VoLTE backhaul technology solution:**

1. No setup cost for implementation;
2. Reduce wireless carrier costs by 33%-50%;
3. Integration into all 4 major carriers;
4. Android and iOS solution with all Peer to Peer Calling at NO Charge;
5. Number Management (supports new number provisioning as well as customers porting in existing number);
6. Domestic / International Class 5 switching;
7. Complete APIs suite including integration source code;
8. SaaS / cloud based and built into our core billing platform;

- **Unified Signal can provide clients with a complete private label Mobile Wallet / Debit Card solution:**

1. Client's customer base would have the ability to move money all over the world for FREE and in real-time;
2. Customers could pay for their wireless services using their mobile wallet and / or Debit MasterCard, which will significantly reduce or remove the 2% - 3% cost of processing credit cards and at the same time virtually eliminating bad debt;
3. Mobile wallet / debit MasterCard product suite can generate between $2-$6 per customer per month in NET profit as well as reduce churn between 33% - 40%;
4. Complete White label / API solution.
5. Supports full Payroll card program functionality.

Unified Signal High Level Product Summary:

- **Unified Signal can provide clients with a complete mobile data application to support all services supported by Unified Signal:**

1. Completely private label with available source code so clients can manage and take full control of the application;
2. Android / Samsung watch support;
3. iOS / Apple watch support;
4. Customers can manage their mobile wallet, debit MasterCard, and wireless account including home telephone cloud calling services;
5. Customers can create and manage trouble tickets from data app;
6. Unified's mobile wallet data application has a built in feature called "mCOMMUNICATE", which would allow clients the ability to cost efficiently target, market, and upsell its customer base with additional value-added services.

- **Unified Signal can provide clients with the ability to bundle high definition music streaming services to its customer base:**

1. 34 Million music tracks;
2. High definition format that's higher definition than even Tidal or Spotify;
3. Completely private label service including data application;
4. Service can include radio streaming much like Pandora;
5. Service can be bundled with wireless service providing for a unique product offering to consumers.

Unified Signal High Level Product Summary:

- **Unified Signal can provide clients with a complete beacon solution:**

1. Use Beacons to initiate mobile wallet payments at retail POS locations. Customers can pay for its clients services using Unified's mobile wallet solution initiated from location based beacons. Clients have little to no cost to collect payment and no bad debt;
2. Beacons can be positioned in all retail locations that offer clients products and client will receive customer traffic pattern analysis that can be data mined to create better and more targeted value added service offerings;
3. Beacons can be used to trigger real-time proximity based advertisement messages to customers. So customers that go into locations where our client's services are sold, will now be able to communicate in near real-time with those customers using any custom message / offering of choice;
4. Data acquired from customer, can provide valuable information which can help increase customer satisfaction and optimize customer profitability.

- **Unified Signal can provide clients with the ability to offer Home Phone / Vonage type services:**

1. All local and international termination completed using Unified Class 5 switches;
2. Implemented an advanced voicemail system providing customers with unlimited voicemails and service includes "speech to text or email" technology included in the baseline voicemail product;
3. Integration into wireless phone so customers can control call routing. For example, call first goes to local phone and then if no answer, call can be routed to wireless phone and vice versa.

Unified Signal High Level Product Summary:

- **Unified Signal can provide clients with additional Distribution:**

1. Unified Signal has acquired distribution rights into 50,000 retail locations across the US;
2. Locations are convenient stores, check cashing stores, and other small PODs;
3. Currently locations are **not** selling any type of Wireless Services or Debit Card services;
4. Locations prefer 1 time commission and small longer term residual;
5. Unified Signal recently acquired this distribution to help select clients become successful in a very complex industry;
6. Unified Signal could enable clients to be a powerful MVNO with multiple brands to better control retail distribution.

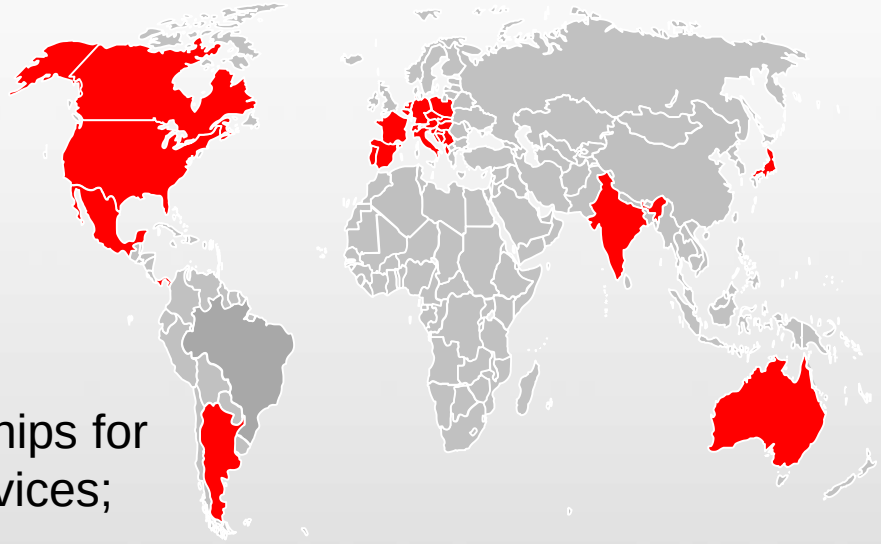
- **COMING SOON: Unified Signal can provide clients with the ability to offer IPTV video streaming services to its customer base:**

1. Launch a video streaming product such as Hulu as a value added service;
2. Adding services such as IPTV significantly lowers churn and increases customer satisfaction;
3. Completely API based;
4. Client can create a proprietary “Client Branded Channel” to promote company products and services;
5. Service and equipment can be private labeled.

Unified Signal Major Milestones:

- Approx. $30M invested to build core technology platform from 1998 to 2017, with funds coming primarily from Paris Holt (founder) and from operating profit from company. Company is virtually debt free and has launched over 150 MVNOs and activated well over 1.5 million customers over the last 19 years.
- Successfully integrated with all major wireless carrier networks including: (Sprint, Verizon, AT&T Wireless, & T-Mobile).
- 1st Quarter 2014, launched the innovative mobile wallet product suite and cross carrier share plans.
- In June 2014, Unified Signal acquired DataJack for their data only enablement technology, strong development team, VoIP infrastructure, and Class 5 switches. This technology was used to launch the companies WiFi / VoLTE / home local telephone service enablement suite in January 2017.
- 3rd Quarter 2015, Unified Signal acquires InterMar and its 50,000 plus points of retail distribution to help its MVNO clients grow and expand.
- 2nd Quarter 2016, Unified Signal launches its proprietary international money movement technology allowing consumers to move money internationally in real-time and for FREE.
- 4th Quarter 2016, Unified Signal expands into music industry and launches Kurtis Blow's Hip Hop Global Mobile. This marked the entrance into the music streaming industry.
- January 2017, after 2 years of R&D, Unified Signal launches its proprietary Wi-Fi / VoLTE calling suite enabling customers to offer Vonage type services.

Company Overview:

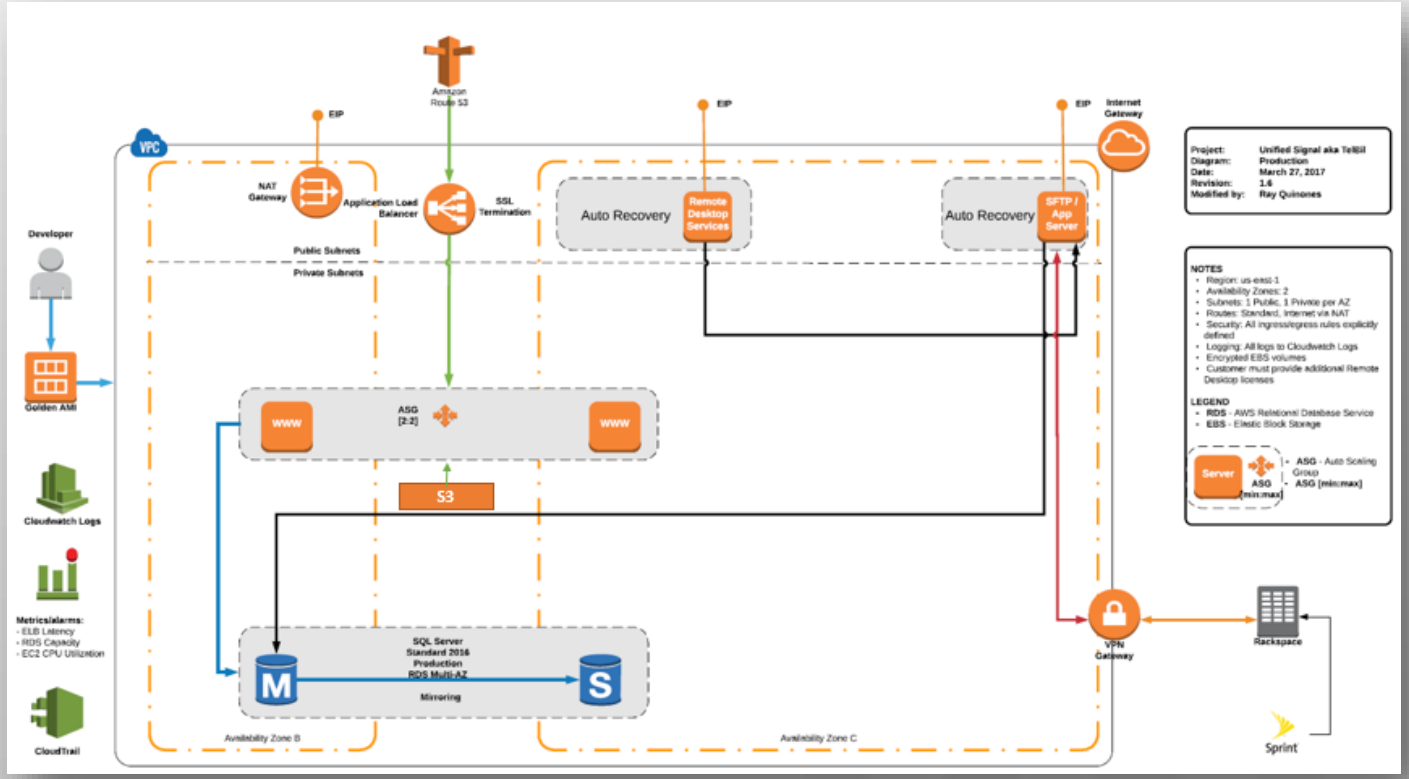


- Headquartered in Seattle, Washington;
- Strong sales management and development team;
- Strong direct U.S. and International carrier partnerships for wireless, VoIP, music streaming, and debit card services;
- Strong relationships with its suppliers which allows for the company to provide its services at the most competitive rates in the industry;
- Incomparable strong 19 year proven track record;
- Utilizes a proprietary and internally owned and operated world class acquisition, billing, and care platform;
- Company has developed into an actual carrier with its own class 5 switches that terminates its own wireless originated traffic from Wi-Fi calling or calls made using the carrier's LTE network. This allows Unified Signal to provide its clients with the lowest wholesale carrier costs in the industry which translates to lower retail rates and / or higher profit margins for clients.

IT Server and Security Architecture:

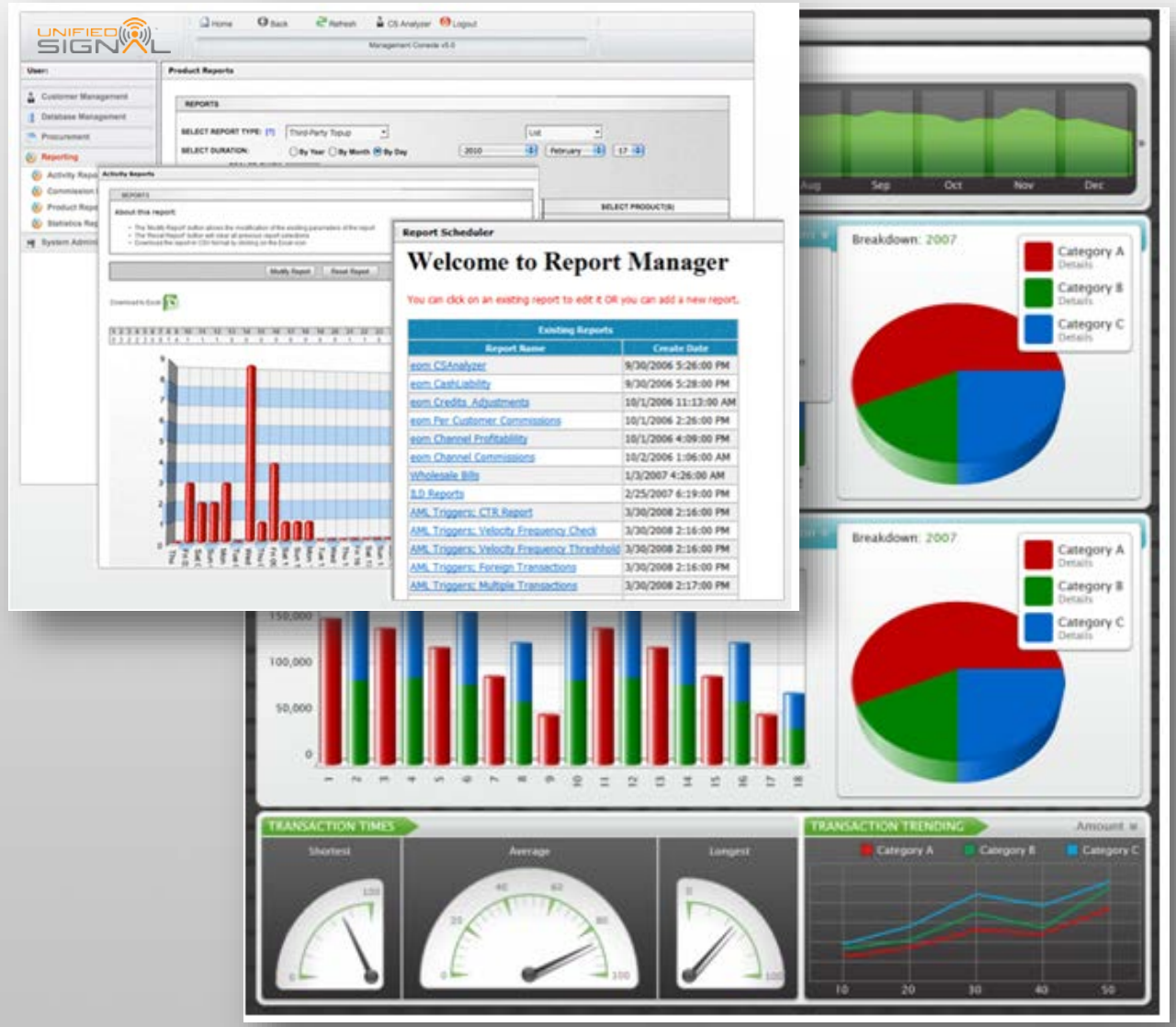
5 Layered Security Infrastructure

- Wireless Carrier's secure data network;
- AES 256 SSL encryption protocols within SSL layer;
- Proprietary security code handshake & third / fourth party authentication;
- Proprietary data storage and retrieval processes;
- Proprietary AFIDS (Anti Fraud and Intrusion Detection System);
- AWS cloud hosted using autoscaling.



AFIDS Security Module: (Anti Fraud and Intrusion Detection System)

- Extremely Proprietary module used to protect customer information and prevention of fraud;
- Involves “Ai” programming that allows the system to self monitor and actually evolve using sophisticated layers of intuitive reporting and self monitoring and self adjustment;
- 2 step SMS security verification process to log into customer’s account;
- Software works with cloud hosted solution to ensure outside penetration does not happen.



Mobile Wallet / Debit Card Enablement Suite:

Unified Signal Mobile Wallet product is divided into 2 product suites (Mobile Wallet and Debit Card each with its own balance):

1. Mobile Wallet Program (Virtual Savings Account):

A simple private label PayPal type of service where customers can **load** money via cash, credit card, micro-loan, US checking / savings account, and receive money from other mobile wallet users. Customers can move funds **off** their account to any US checking / savings account, to other mobile wallet users, make ILD calls, request payments from other mobile wallet users, or move money to a Debit Card. Mobile Wallet accounts have no monthly fees and money is FREE to move to anyone anytime. Progam is multi-lingual and supports any and all fiat currencies used around the world.

2. Debit Card Program (Virtual Checking Account):

Customers can choose to add on an optional prepaid debit card which provides customers access to domestic and international ATM networks as well as the ability to use their funds anywhere Visa / MasterCard is accepted. Money can be FREELY moved from a customer's mobile wallet account to their debit card in real-time and all using a state of the art privale label data application or APIs. Customers can also order a companion card and mail that card to loved ones abroad or international customers can order cards in their local country. All Unified Signal customers can freely move money money to each other anywhere in the world, in real-time, and for FREE. Customers can then use their funds anywhere Visa / MasterCard is accepted as well as take funds out at virtually any ATM around the world.

"Our objective with this product is to provide customers as well as merchants with a way to accept payments for goods and services and allow people to move money to other people all over the world for FREE and in real-time. The ultimate goal is to one day eliminate the need for physical currency."
- Paris Holt, Chief Executive Officer

PayCard / Payroll Support:

Unified Signal's Mobile Wallet / Debit Card supports payroll distribution:

Payroll cards are a payment solution to help businesses reduce payroll costs, increase efficiency, and build employee loyalty. The ideal alternative to paper payroll checks is a reloadable prepaid debit card that can be used to pay both W2 and 1099 workers. Each pay period, the employee's pay is instantly loaded onto the card. Employees can then use their card everywhere Visa / MasterCards are accepted, and can get cash out at millions of ATMs worldwide.

Funds al all FDIC Insured and program is locked down and secure, making this program a much safer and cost efficient solution than carrying around paychecks.

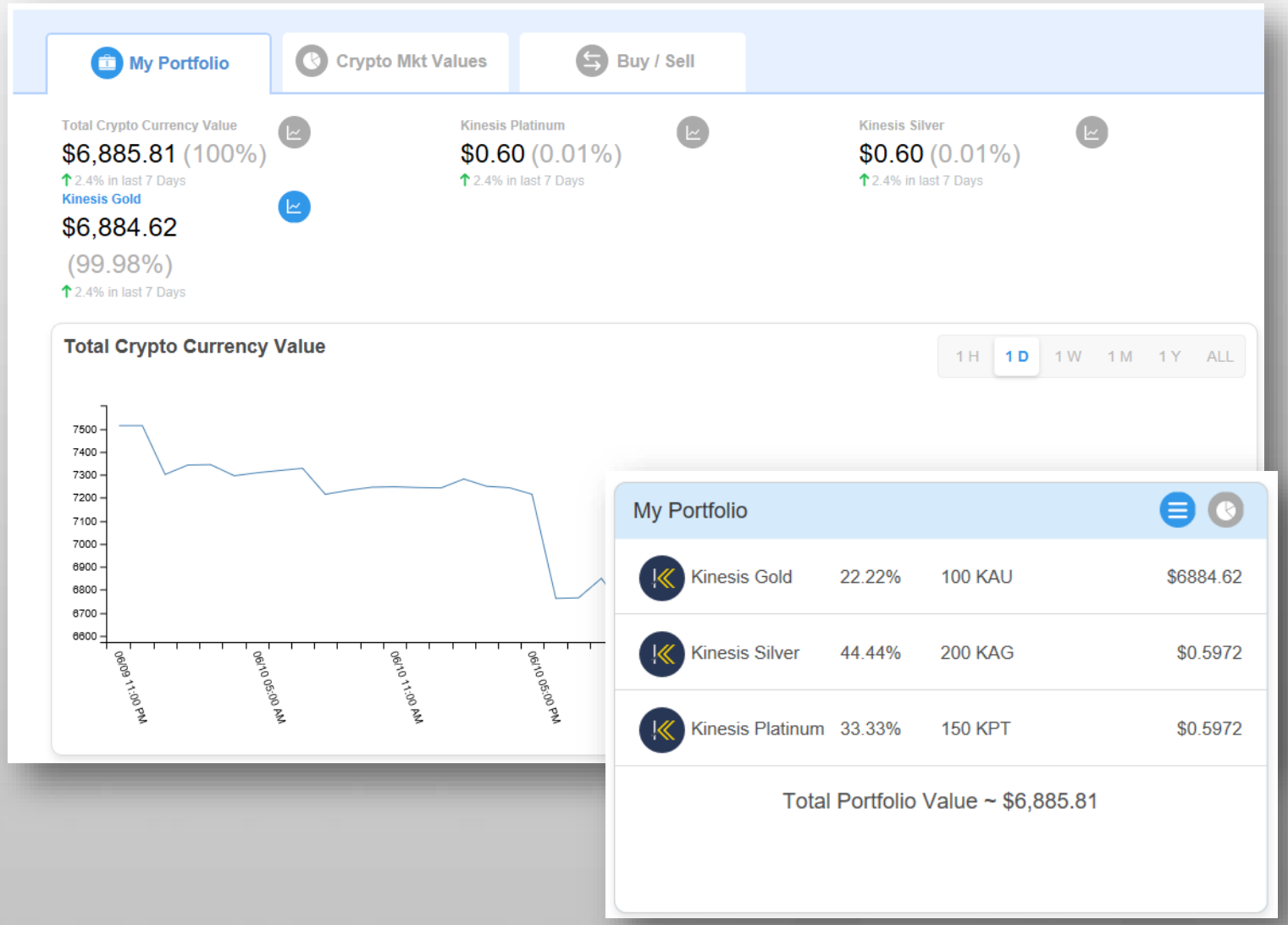
Functionality:

- Issue payroll from terminals or ship cards directly to employees;
- Employers significantly reduce payrolls costs;
- Completely automate payroll with APIs;
- Completely whitelabel;
- Employee receive funds in real-time and at no charge;
- System supports payday loan support;
- System supports free and real-time money movement to friends and family anywhere in the world;
- Supports virtual savings account and checking account for unbanked demographic;
- Private label data application and debit card;
- Load debit card via check capture or via mobile wallet.

Crypto Currency Support: Unified Signal Crypto Currency Enablement Module:

Functionality:

- Unified provides actual crypto currencies the ability to build an exchange, including a complete CRM customer management platform;
- Clients can keep tabs on the crypto currencies of interest;
- Customers can review their crypto currency portfolio online and using Unified's private label data application;
- Easy 1-2 week API integration to integrate into Unified Signal's BSS/OSS;
- Unified can increase supply and demand for crypto currencies.

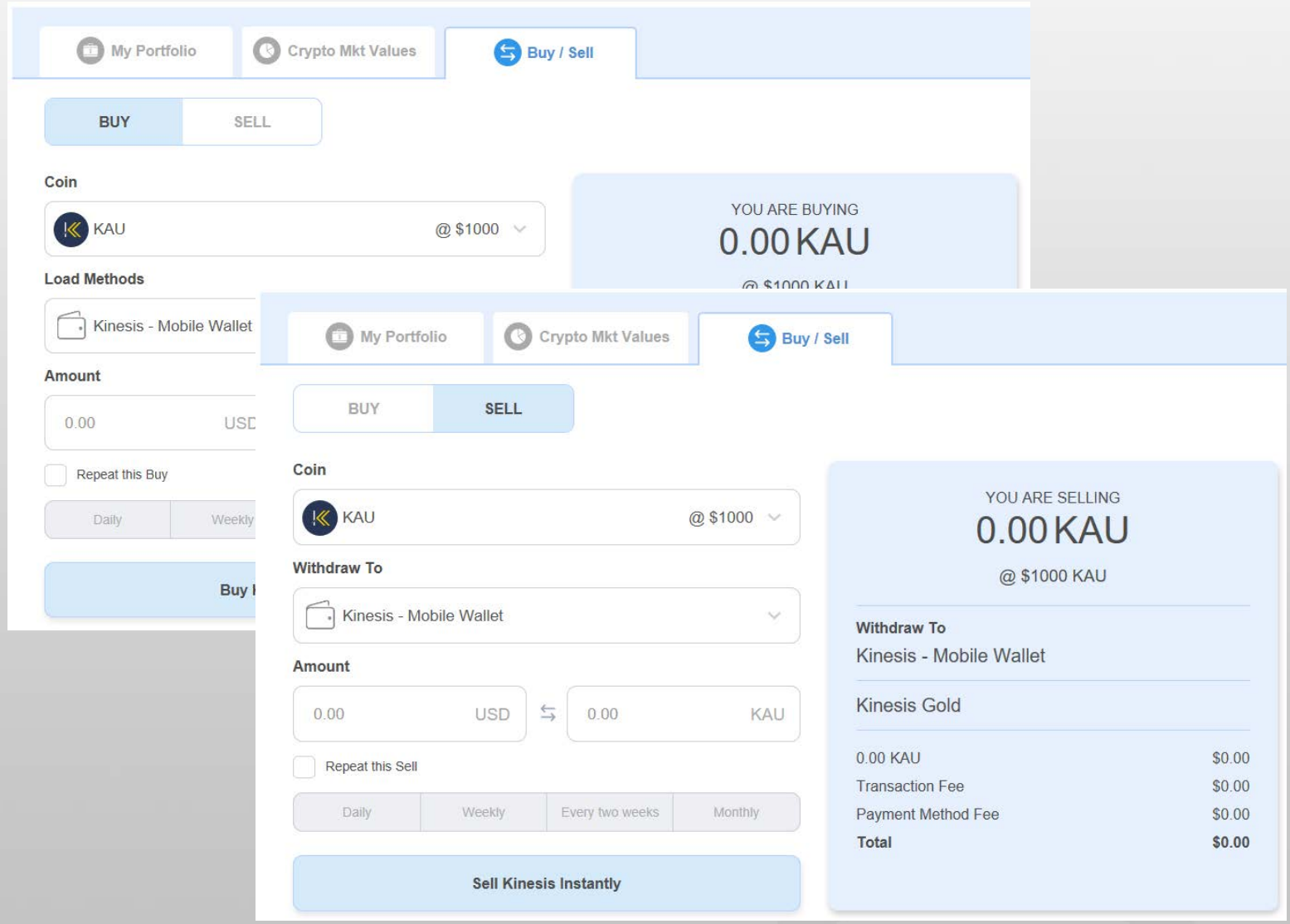


Crypto Currency Support:

Unified Signal Crypto Currency Enablement Module:

Functionality:

- Clients can allow their customers to buy / sell select crypto currencies using their mobile wallet / debit card;
- Customers can schedule repeated buy and sell orders;
- Customers can liquidate their crypto currency in real-time to their debit card allowing complete liquidity for their crypto currency;
- Customers can move crypto currency to other users in real-time anywhere in the world as well as send money in real-time to any other mobile wallet / debit card holder around the world and for FREE.



UNIFIED SIGNAL™
A CONVERGENCE OF VOICE & DATA SERVICES

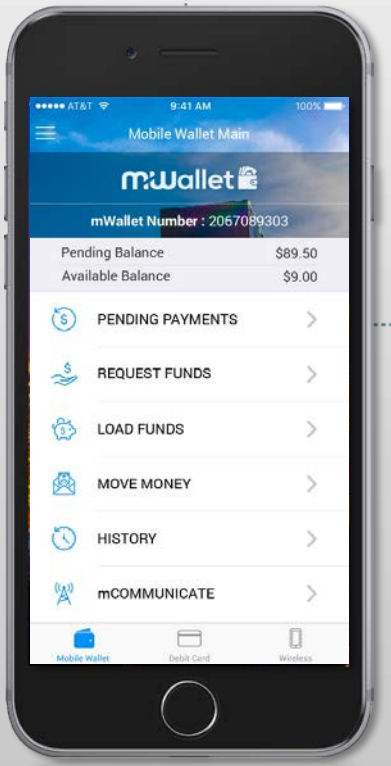
Mobile Wallet / Debit Card EcoSystem

Mobile Wallet / Debit Card Enablement Ecosystem:

Money On Methods

- Receive Money from other people
- Western Union / MoneyGram*
- US Checking / Savings Accounts
- Request Funds (Goods & Services)
- Cash at Retail Locations
- Credit Card Load
- PayPal*
- ACH / Wire Transfer*
- Direct Deposit/ Payroll*
- Crypto Currency
- System Referral Commission
- Custom Integrations

* Method requires Debit MasterCard



Mobile Wallet Balance

Debit Card Balance

- ✓ Interconnectable
- ✓ Ease of Use
- ✓ Secure
- ✓ Cost Efficient
- ✓ Whitelabel
- ✓ Customizable

Money Off Methods

- Send money to other people
- World Wide* ATM
- US Checking / Savings Account
- Anywhere Visa / MasterCard is accepted*
- Cash at Retail Locations
- Pay External Bills
- International Long Distance Calling
- International Checking / Savings
- Payroll Services
- Crypto Currency
- PayPal*
- Custom Integrations

* Method requires Debit MasterCard

B2B Merchant Processing for physical retail locations:

Allows **traditional on-premise** merchants the ability to integrate their physical cash registers into the Unified Signal's mobile wallet technology stack, therefore allowing customers to pay for goods and services through their Unified Signal enabled mobile wallet and all with **NO** processing fees saving merchants from paying 1.5% to 3.5% of their revenue to credit card processing fees as well as virtually eliminating any and all bad debt.

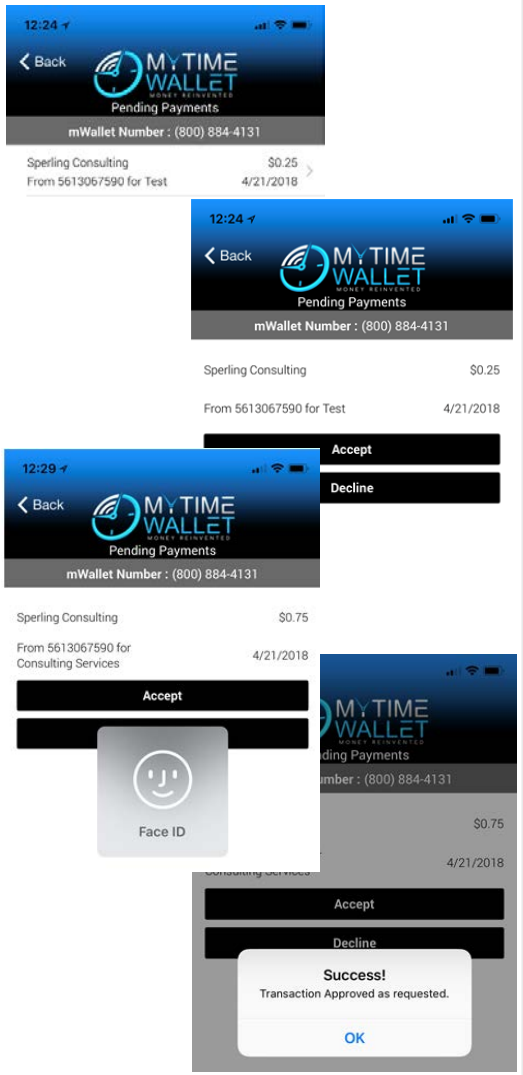
Applications:

- Retail brick and mortar retail stores;
- Taxi cab / ride share;
- Street commerce;
- Government supply chain;
- Non manned vending machines;
- Charitable donations;
- SOHO- Small business ability to collect money for goods and services.

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

Merchant collects customer's mobile wallet number and processes transaction using simple API suite

Customer uses their phone to authorize transaction



Approximate time to complete: 3-5 seconds

Money is debited from customer's account and credited to merchant's account in real time

Merchant Benefits:

Merchant pays no merchant transaction fees vs. 1.5% to 3.5% of revenue for credit card processing.

Virtually eliminates bad debt and credit card theft.

Speeds up transaction

UNIFIED SIGNAL™
A CONVERGENCE OF VOICE & DATA SERVICES

Pending Payments (Merchant Processing)

B2B Merchant Processing for eCommerce transactions:

Allows **online eCommerce** merchants the ability to accept payments from customers quicker and in a more secure mannor. eCommerce merchants can accept these customer payments all while incurring **NO** processing fees saving merchants from paying 3% to 5% of their revenue to credit card merchant processors and again all transactions are guaranteed to have no bad debit.

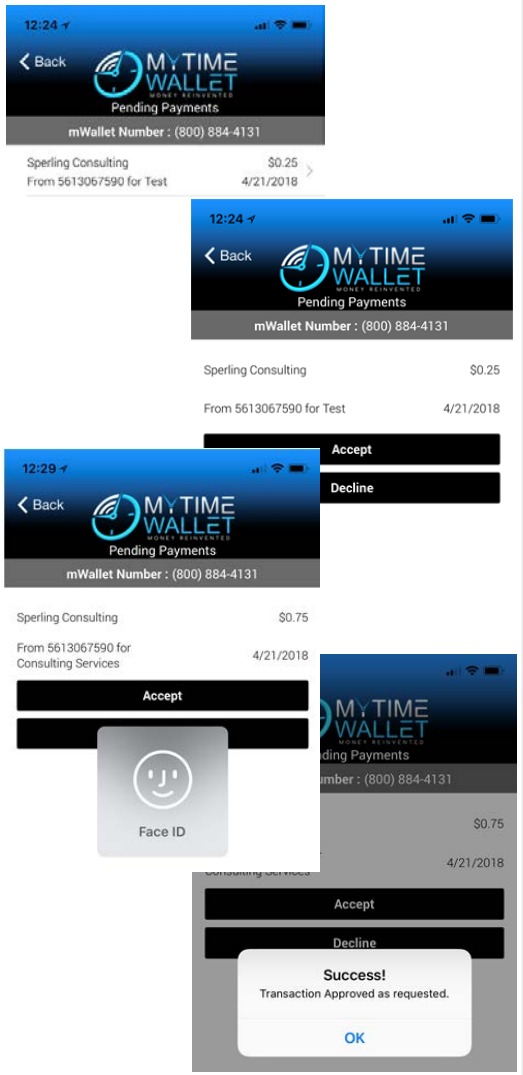
Program Benefits:

- Makes traditional ecommerce transactions faster, more secure, easier for customers, and all at no cost to the merchant;
- Allow online merchants to capitalize on cellular phone based ecommece which is growing exponentially in the marketplace;
- No bad debt, no more storing credit card information, therefore no more cyber hacks to get sensitive credit card information.

Consumer buys goods and services from an eCommerce merchant.

Merchant asks for customer's mobile wallet number and via APIs, creates a pending payment request to customer

Customer uses their phone to authorize transaction



Approximate time to complete: 3-5 seconds

Money is debited from customer's account and credited to merchant's account in real time. All customer and shipping information is also transferred to merchant via API output.

Merchant Benefits:

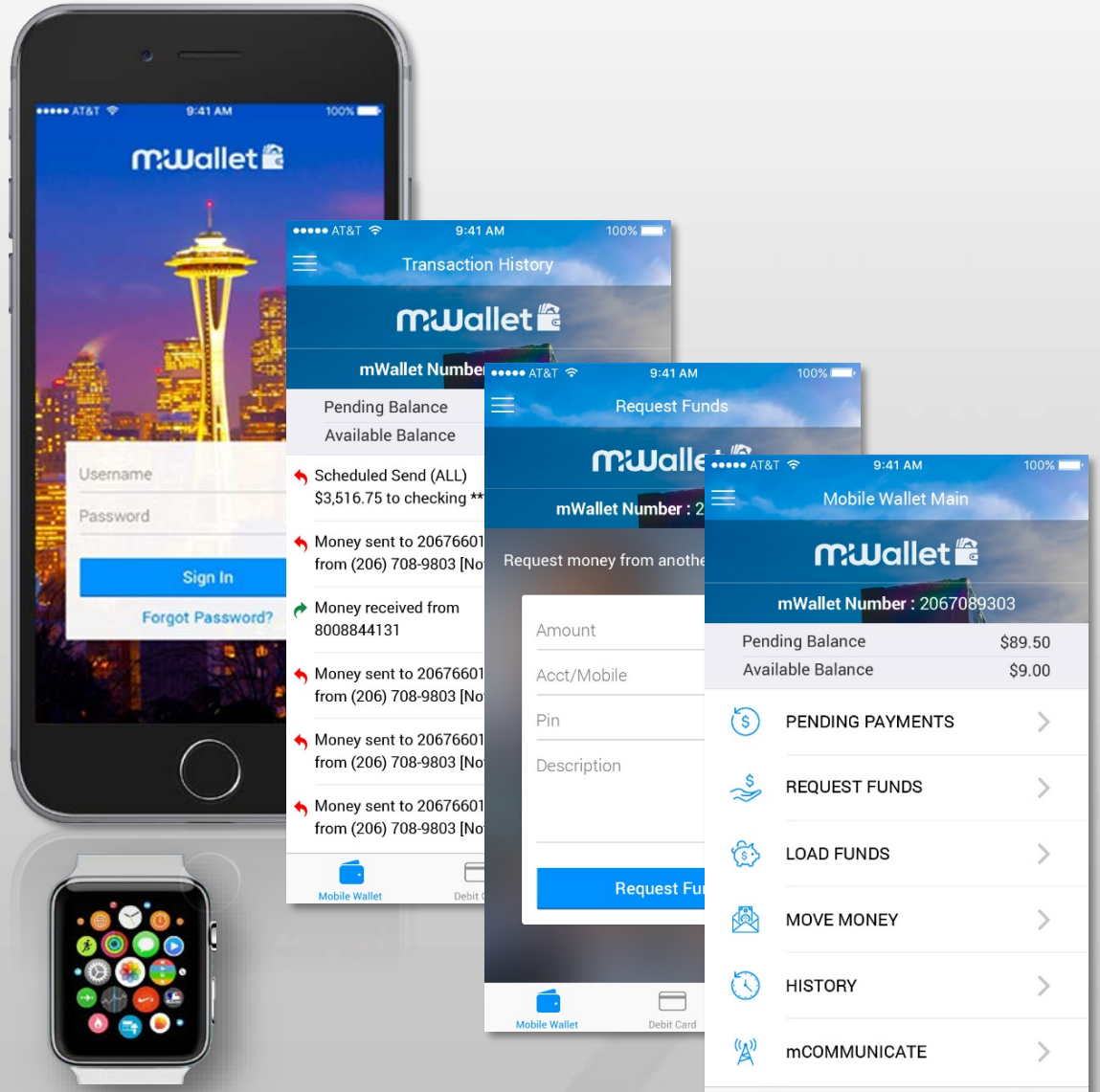
Merchant pays no merchant transaction fees vs. 3% to 5% of revenue for credit card processing.

Virtually eliminates bad debt and consumer credit card fraud.

Significantly speeds up transaction and makes it much easier to purchase items using phone.

Private Label Mobile Phone Data Application:

- Balance and transaction history;
- Domestic and International money movement;
- Pay for Goods and Services (Pending Payments);
- Load funds onto system via credit card, checking / savings, and cash;
- Move money off system via checking and savings, ATM, Visa / MasterCard;
- Manages Mobile Wallet Account and Debit Card Account all on one private label data application or integrate Unified Signal APIs to build your own data applications;
- Developed iOS and Android applications to support finger print recognition, face recognition, and smart watch support.



Apple and Android watch support

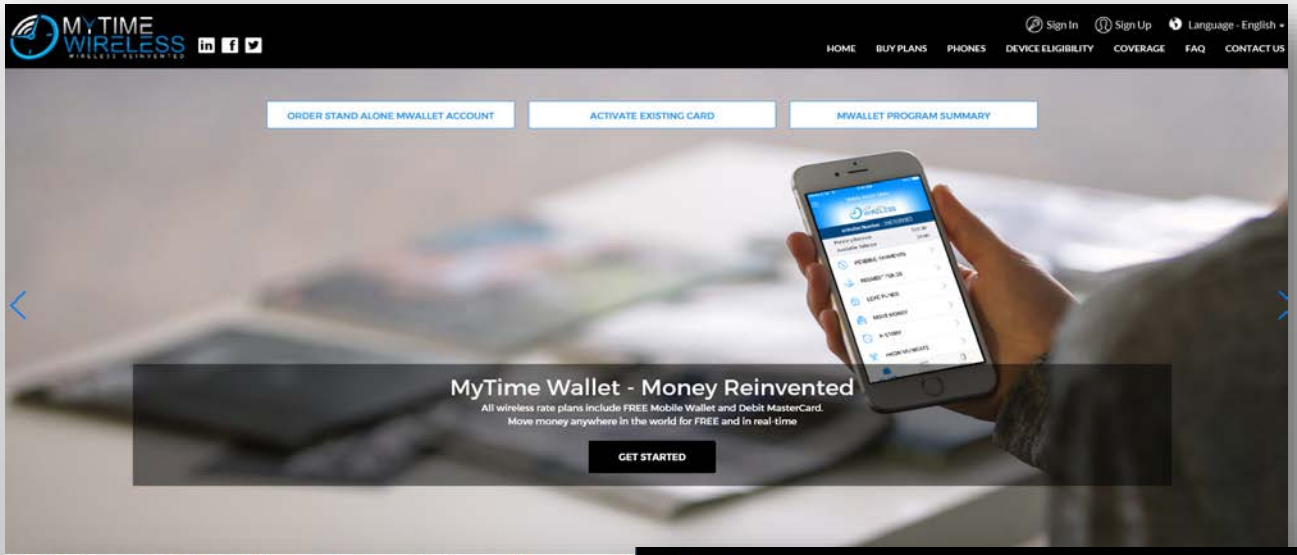
FMS- Fulfillment Management Systems:

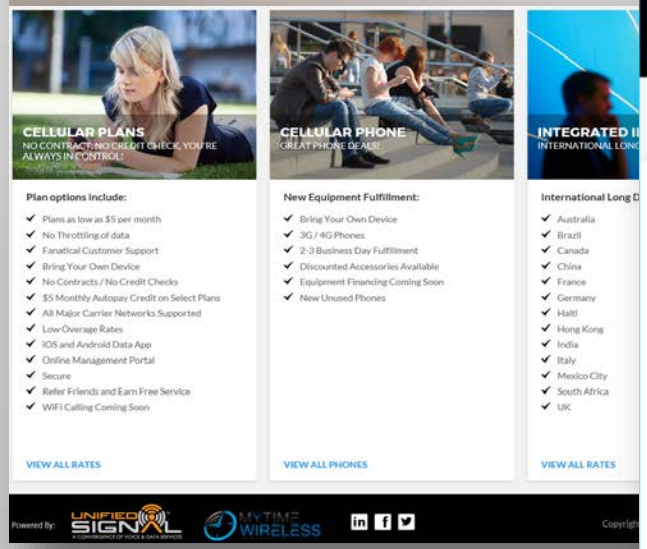
- Clients and their distribution can complete their own end customer fulfillment or have fulfillment completed for them;
- Clients can have one central place to address all their inventory needs;
- Phones, accessories, and any add on equipment can be ordered and fulfilled with limited upfront capital and fulfilled to customer's premise;
- Unified Signal can handle complete logistics and end customer fulfillment or bulk distributor fulfillment;
- Unified Signal supports end consumer equipment financing over 12 / 18 / 24 months at a very low interest rate.

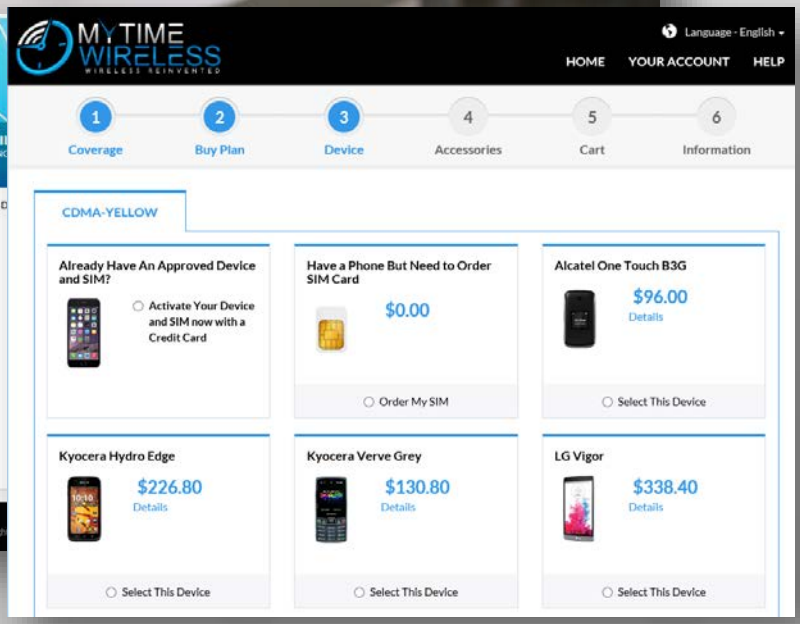
POS- Internet Point of Sale:
Activate & Provision

Wireless POS- Internet Point of Sale:

- Private label;
- Can completely customize look and feel;
- Multi lingual;
- .NET infrastructure;
- APIs available so client can build their own point of sale;
- Completely integrated and automated with all needed suppliers;
- Supports all carriers;
- New phones and BYOD;
- Support of equipment financing.



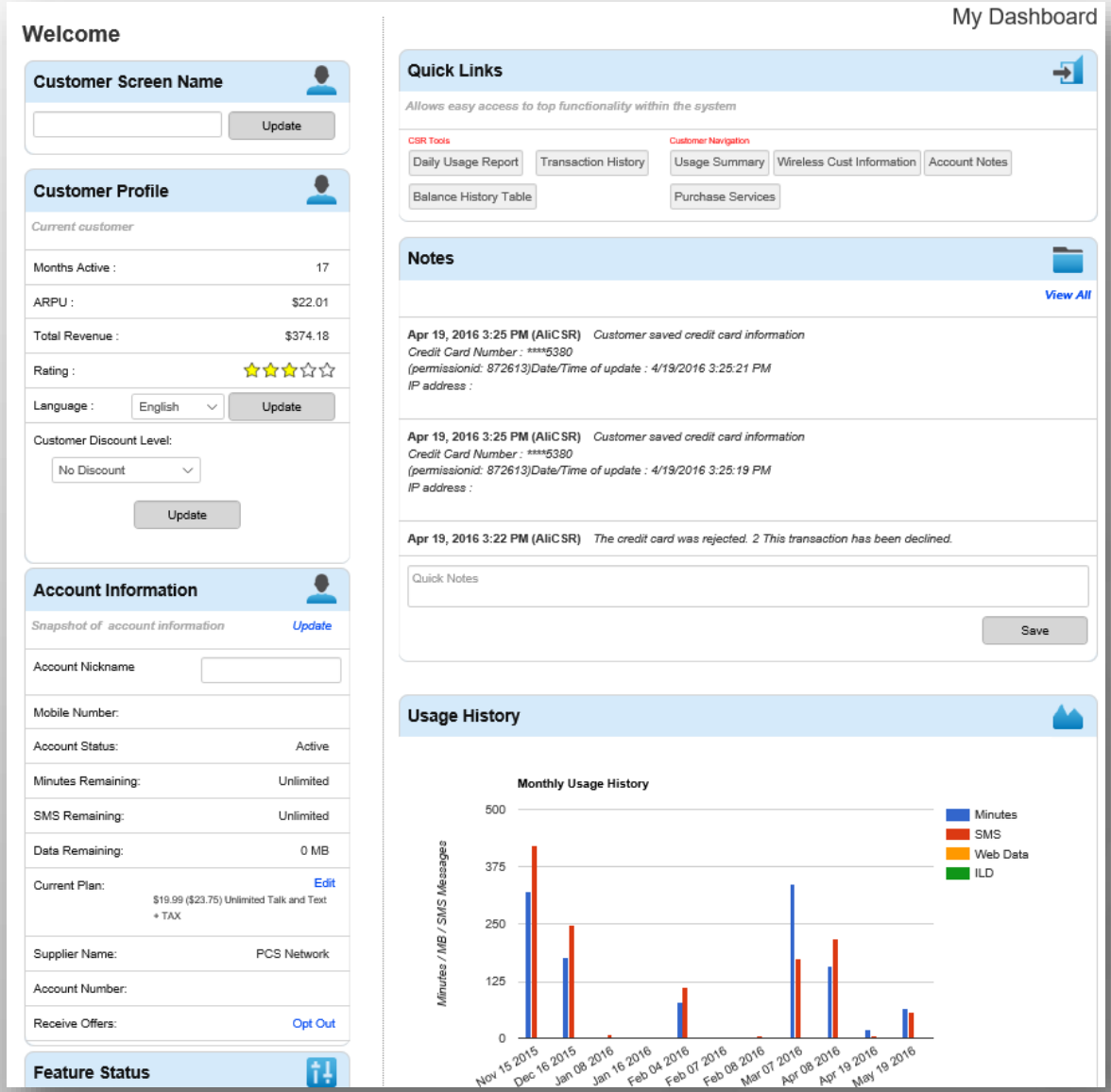




CMS- Customer Member Services:
CSR & End Consumer Self Care

CMS- Customer Member Services:

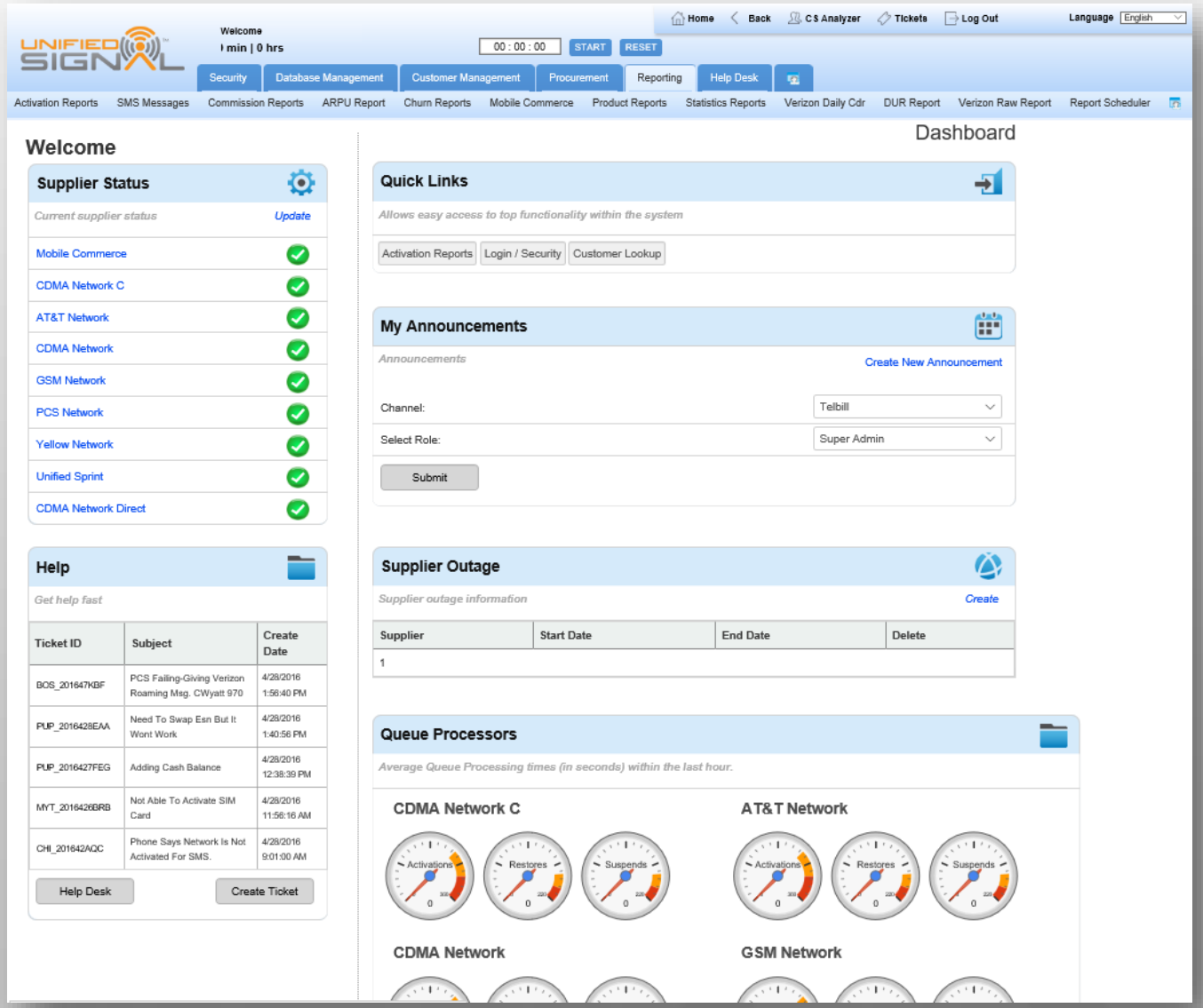
- Customer self care and customer service rep versions;
- Trouble ticket creation, tracking, and process management;
- Fraud protection / security levels;
- Customer satisfaction index creation;
- Multi-Lingual;
- Easy to use and train;
- Built in customer rating system to help reps better understand how to handle customers.



Admin Portals:
Client Admin

Client Administrative Portal:

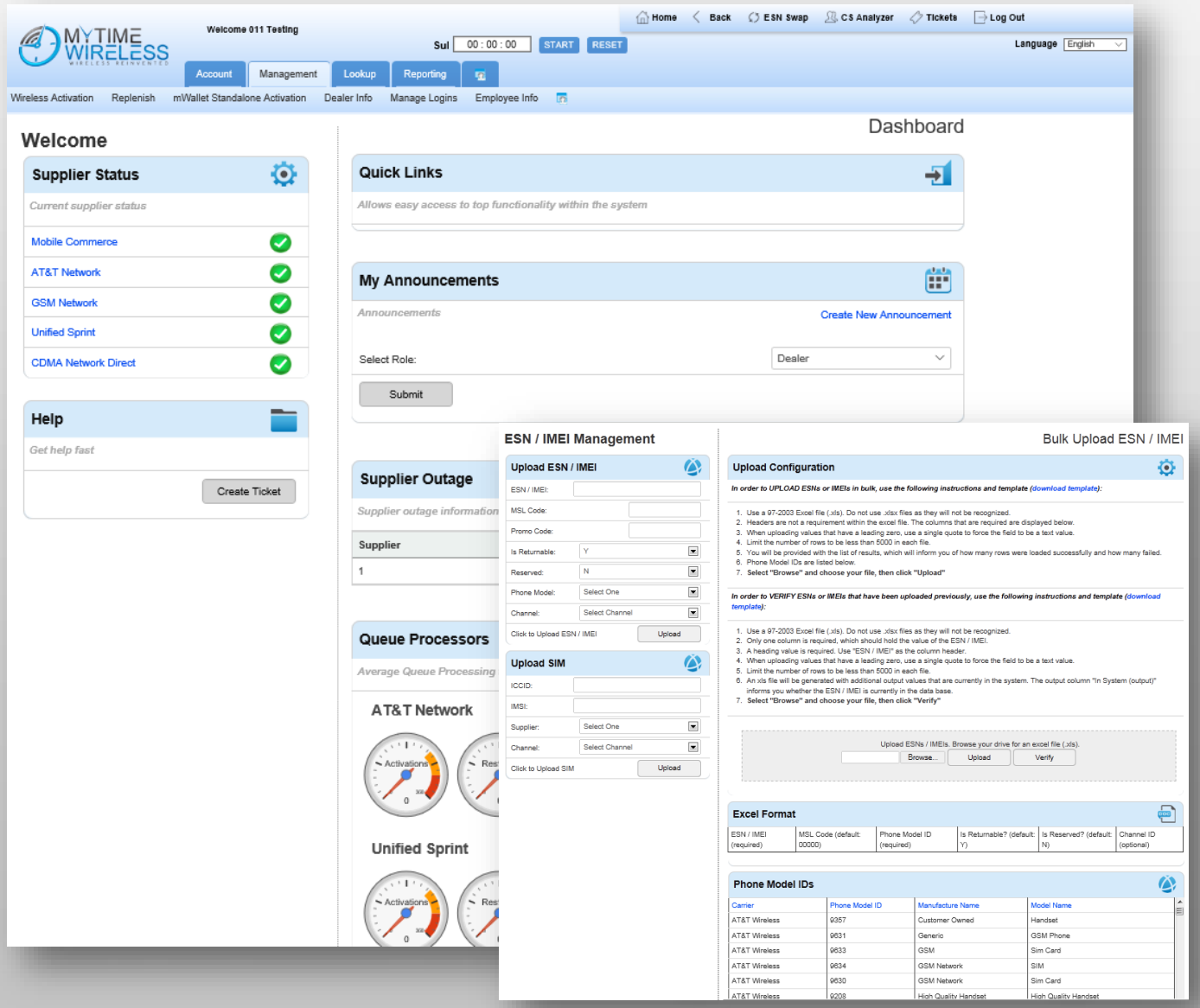
- Manage customers and trouble tickets;
- Manage user access and security;
- Monitor carrier transaction processing;
- Create and manage genealogy and distribution;
- Real-time inventory management;
- Real time reporting;
- Queue processor management.



Distributor / Dealer Portal:

Dealer Portal:
Activate, Replenish, & Manage Customer

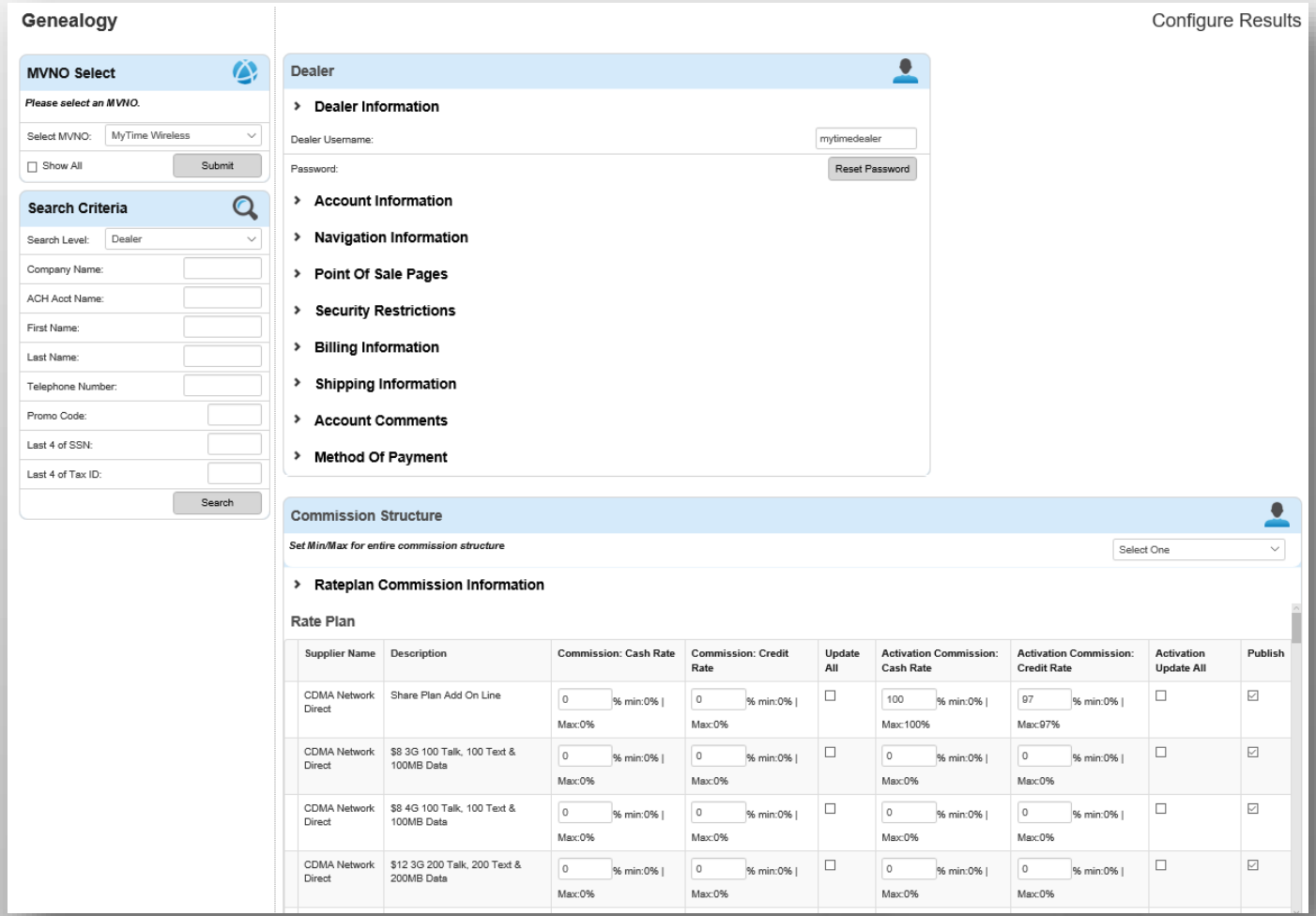
- Activate and/or replenish customer accounts;
- Perform their own store level customer service;
- Monitor supplier outages;
- Help ticket access;
- My Announcements control;
- ESN swaps;
- Manage logins for other possible clerks / admins;
- Set and manage commissions;
- Commissions reporting;
- Mobile wallet management.



Genealogy / B2B Commissioning:
ISO, Master Agent, & Agent

Genealogy- B2B Multi-tier Commissioning:

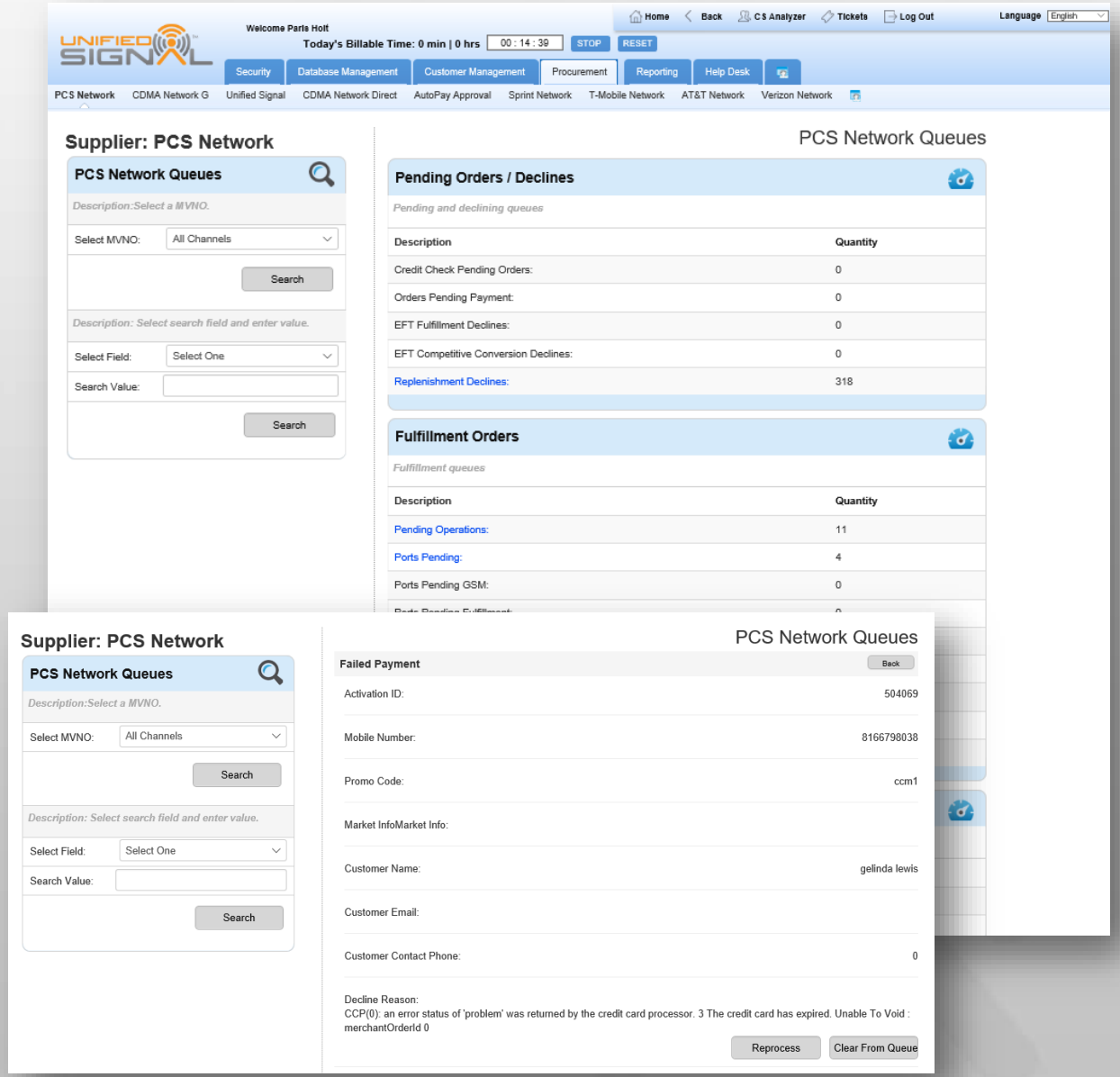
- Clients can offer their distribution 5 tiered commissioning levels;
- Commission levels: ISO, Master Agent, Agent, Dealer, and one additional level which is usually assigned to employee;
- System automatically uses mobile wallet to collect commissions from dealers and can pay each level of genealogy automatedly using mobile wallet;
- Create dealers and all rules associated with each dealer.



SQP- Supplier Queue Processors:
Wireless Facility Carrier Net Ops

SQP- Supplier Queue Processors:

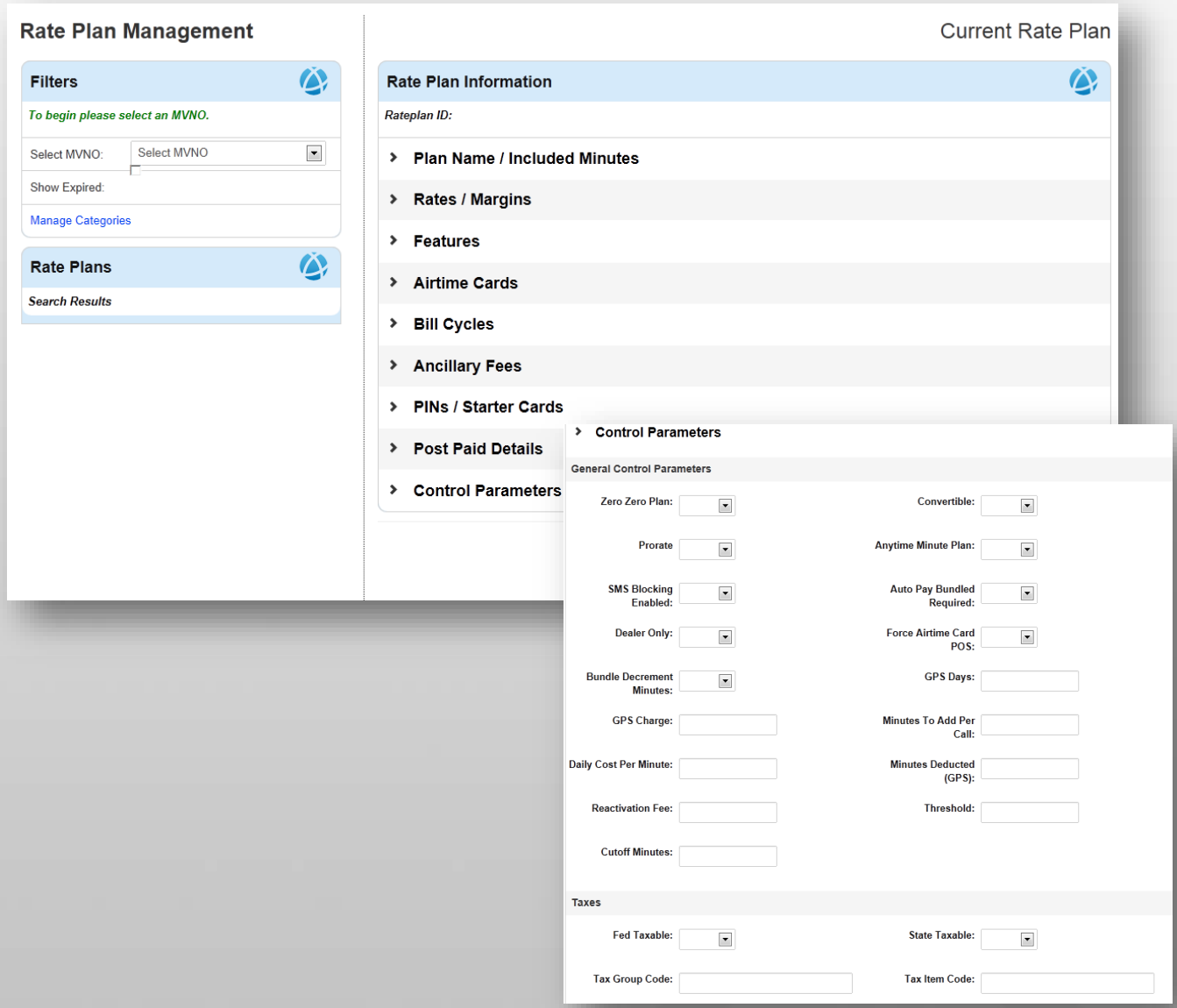
- Heart of Unified Signal's billing and rating engine;
- Clients can monitor and view all job queues which monitor all transactions that system is performing or needs to perform;
- All queues can be managed electronically so as to eliminate paper transactions;
- Provides trust and accountability for system operations and if any one supplier goes down, the system queues up the transactions for when such suppliers come back online;
- Manage fulfillment of inventory if client wishes to complete fulfillment services.



Billing & Rating Engine:
Consumer, Corp, Multi Level Supp.

Billing and Rating Engine:

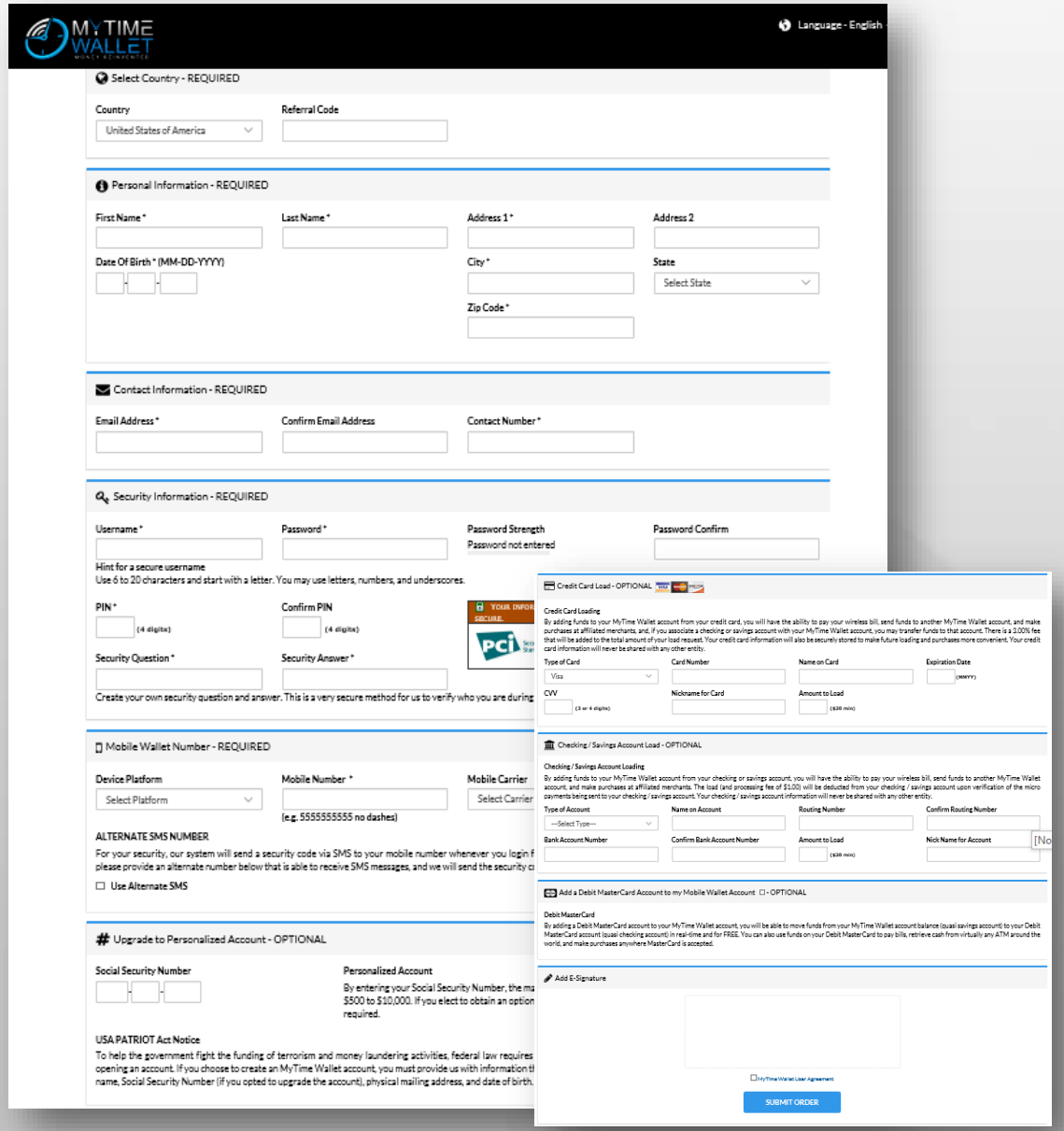
- Clients can create any type of rate plan;
- Billing engine built to bill for any type of service (pre and post paid);
- Addresses commissioning;
- Attachment of features;
- Family plan billing capability;
- Corporate plan billing;
- Cross carrier data share plans;
- Online bill presentment along with paper billing via XML integration with bill print suppliers;
- Full CDR remediation.



POS- Internet Point of Sale:
Activate & Provision

Mobile Wallet- Internet Point of Sale:

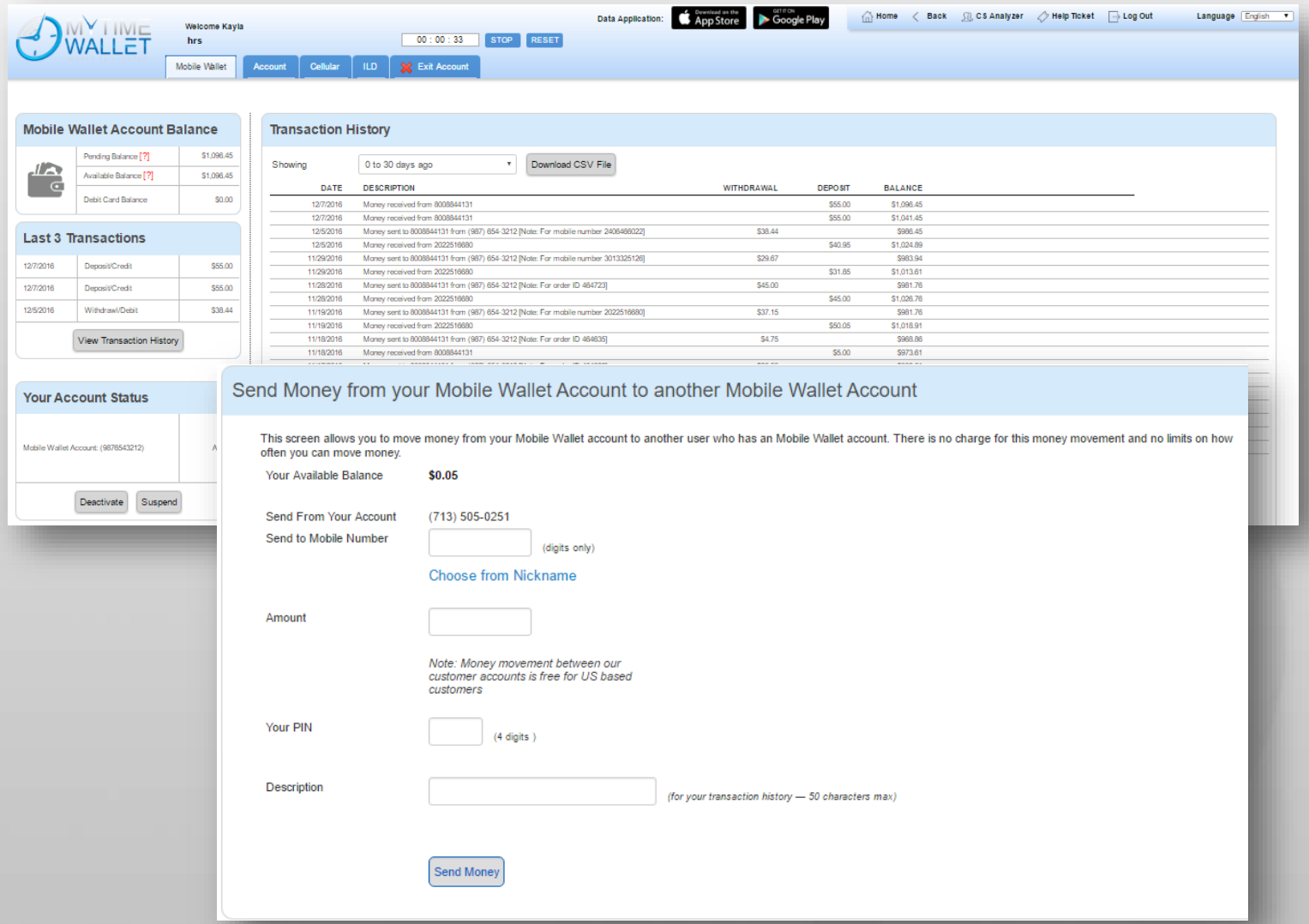
- Private label;
- Completely customizable look and feel;
- Multi lingual and multi currency (solution supports over 150 fiat currencies);
- .NET infrastructure;
- APIs available so client can build their own user interfaces;
- Completely integrated and automated with payment processing suppliers for credit card loads;
- Complete US and international IDV / KYC (identity verification);
- Customers can load via checking / savings account at point of sale;
- Support to activate in over 100 different countries all over the world;
- Customers can opt to have a debit card mailed to them, which will allow money to be moved from mobile wallet to debit card in real time and for FREE.



CMS- Customer Member Services:
CSR & End Consumer Self Care

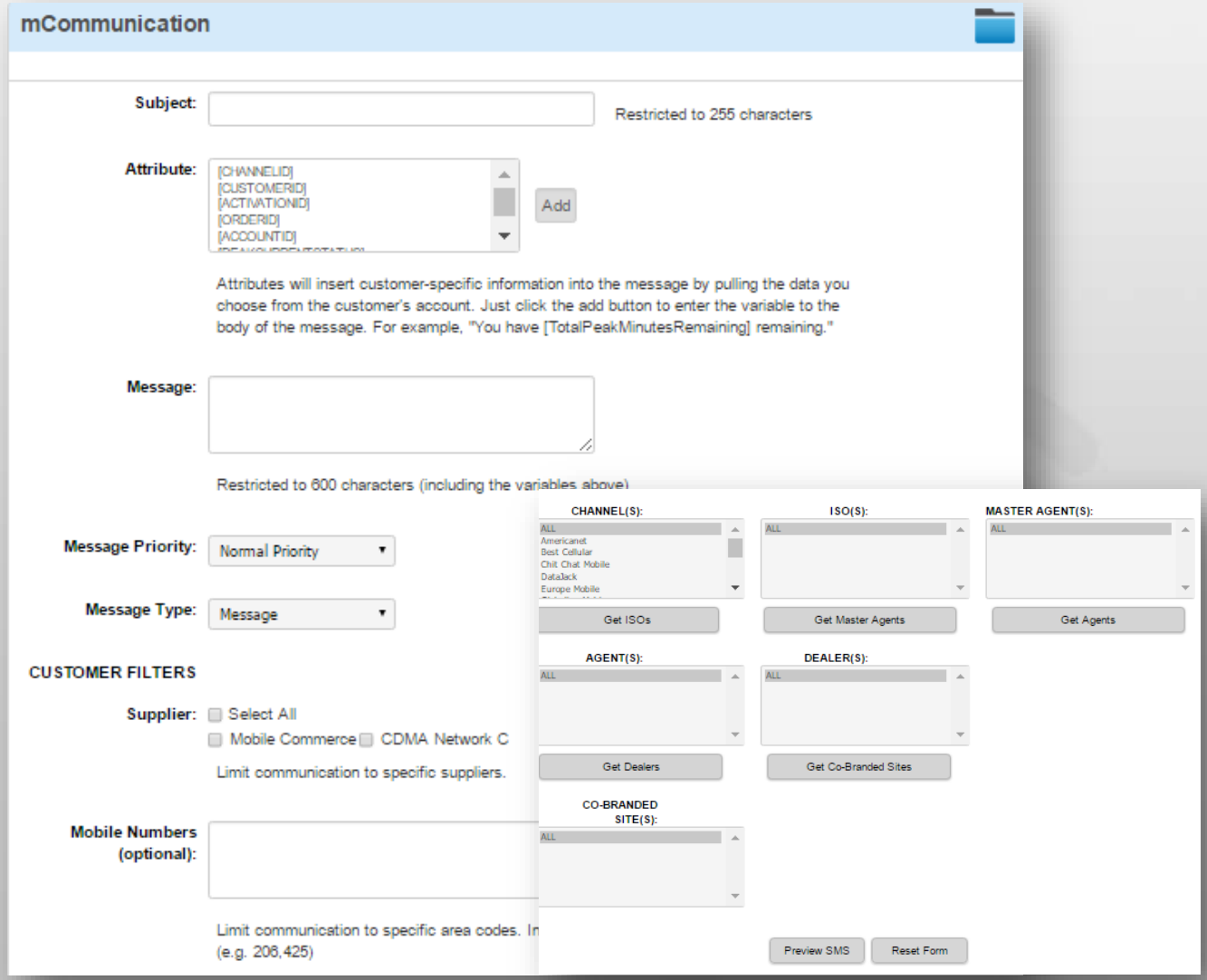
CMS- Customer Member Services for Mobile Wallet:

- Customer information management;
- Password / PIN management;
- Create payment methods;
- Send money;
- Load money;
- Schedule loads and payments;
- Transaction history;
- Secure login with 3rd party authentication;
- Multi Lingual;
- Move money from mobile wallet to debit card;
- Nickname management.



Mobile Commerce Communications Suite:

- Ability for distributors to communicate with end consumers via mass email, SMS, or Unified Signal data's data application all through one custom and easy to use UI;
- Customize the subject, message, and priority;
- Segment customer base by distributor or demographic area and tailor messages to certain customer groups;
- Upload and manage your own coupons, advertisements, etc;
- Can be used to remind customers to pay bills or call customer service for an urgent issue that needs to be addressed or simply to push traffic to retail stores via custom designed ads.



.NET APIs:
POS, IVR, DMS, CMS, Data App, SQP

.NET APIs:

Over 250 .NET SOAP XML APIs which allows clients to use an existing legacy billing system or create their own system. APIs include:

- Activate / Deactivate;
- Manage Customer;
- Mobile Commerce / Debit Card;
- Mobile Wallet / Merchant Processing / Wi-Fi / VoLTE backhaul / Music Streaming;
- System also generates rated or unrated CDRs for each Client and places them in a secure FTP site for clients to pick up in the event client wishes to use existing legacy billing platform.

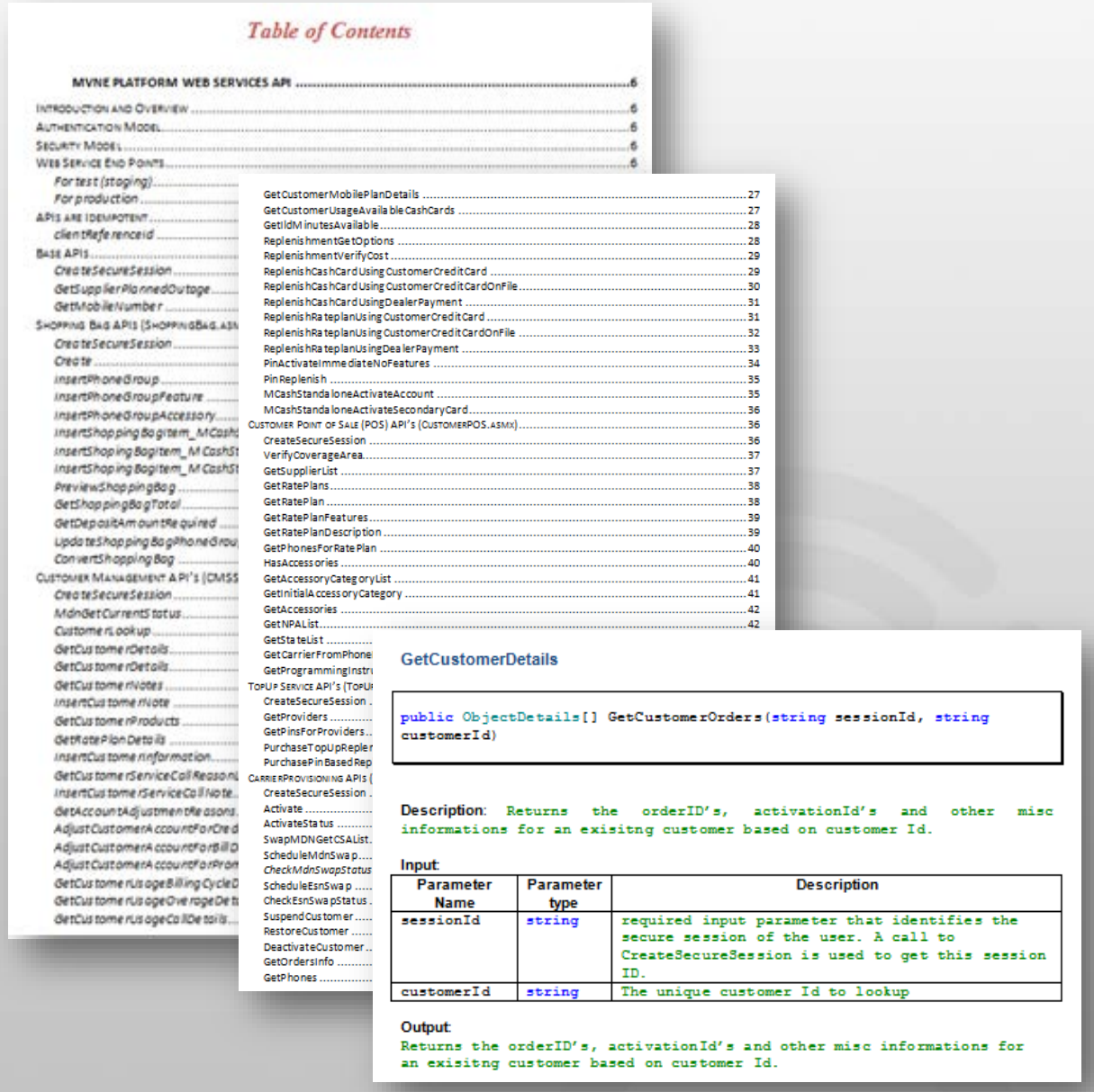


Table of Contents

MVNE PLATFORM WEB SERVICES API 6
INTRODUCTION AND OVERVIEW 6
AUTHENTICATION MODEL 6
SECURITY MODEL 6
WEB SERVICE END POINTS 6
For test (staging) 6
For production 6
APIS ARE IDEMPOTENT 6
clientReferenceId 6
BASE APIS 6
CreateSecureSession 6
GetSupplierPlannedOutage 6
GetMobileNumber 6
SHOPPING BAG APIS (SHOPPINGBAG.ASMX) 6
CreateSecureSession 6
Create 6
InsertPhoneGroup 6
InsertPhoneGroupFeature 6
InsertPhoneGroupAccessory 6
InsertShoppingBagItem_MCash 6
InsertShoppingBagItem_MCashSt 6
InsertShoppingBagItem_MCashSt 6
PreviewShoppingBag 6
GetShoppingBagTotal 6
GetDepositAmountRequired 6
UpdateShoppingBagPhoneGrou 6
ConvertShoppingBag 6
CUSTOMER MANAGEMENT API'S (CMSS 6
CreateSecureSession 6
MdnGetCurrentStatus 6
CustomerLookup 6
GetCustomerDetails 6
GetCustomerDetails 6
GetCustomerNotes 6
InsertCustomerNote 6
GetCustomerProducts 6
GetRatePlanDetails 6
InsertCustomerInformation 6
GetCustomerServiceCallReasonL 6
InsertCustomerServiceCallNote 6
GetAccountAdjustmentReasons 6
AdjustCustomerAccountForCre 6
AdjustCustomerAccountForBill 6
AdjustCustomerAccountForPron 6
GetCustomerUsageBillingCycleD 6
GetCustomerUsageOverageDet 6
GetCustomerUsageCallDetails 6
GetCustomerMobilePlanDetails 27
GetCustomerUsageAvailableCashCards 27
GetIdMinutesAvailable 28
ReplenishmentGetOptions 28
ReplenishmentVerifyCost 29
ReplenishCashCardUsingCustomerCreditCard 29
ReplenishCashCardUsingCustomerCreditCardOnFile 30
ReplenishCashCardUsingDealerPayment 31
ReplenishRateplanUsingCustomerCreditCard 31
ReplenishRateplanUsingCustomerCreditCardOnFile 32
ReplenishRateplanUsingDealerPayment 33
PinActivateImmediateNoFeatures 34
PinReplenish 35
MCashStandaloneActivateAccount 35
MCashStandaloneActivateSecondaryCard 36
CUSTOMER POINT OF SALE (POS) API'S (CUSTOMERPOS.ASMX) 36
CreateSecureSession 36
VerifyCoverageArea 37
GetSupplierList 37
GetRatePlans 38
GetRatePlan 38
GetRatePlanFeatures 39
GetRatePlanDescription 39
GetPhonesForRatePlan 40
HasAccessories 40
GetAccessoryCategoryList 41
GetInitialAccessoryCategory 41
GetAccessories 42
GetNPAList 42
GetStateList 42
GetCarrierFromPhone 42
GetProgrammingInstr 42
TOPUP SERVICE API'S (TOPUI 42
CreateSecureSession 42
GetProviders 43
GetPinsForProviders 43
PurchaseTopUpRepler 43
PurchasePinBasedRep 43
CARRIERPROVISIONING APIS (..... 43
CreateSecureSession 43
Activate 43
ActivateStatus 44
SwapMDNGetCSAList 44
ScheduleMdnSwap 44
CheckMdnSwapStatus 44
ScheduleEsnSwap 45
CheckEsnSwapStatus 45
SuspendCustomer 45
RestoreCustomer 45
DeactivateCustomer 45
GetOrdersInfo 46
GetPhones 46

GetCustomerDetails

```
public ObjectDetails[] GetCustomerOrders(string sessionId, string customerId)
```

Description: Returns the orderID's, activationId's and other misc informations for an exisitng customer based on customer Id.

Input:

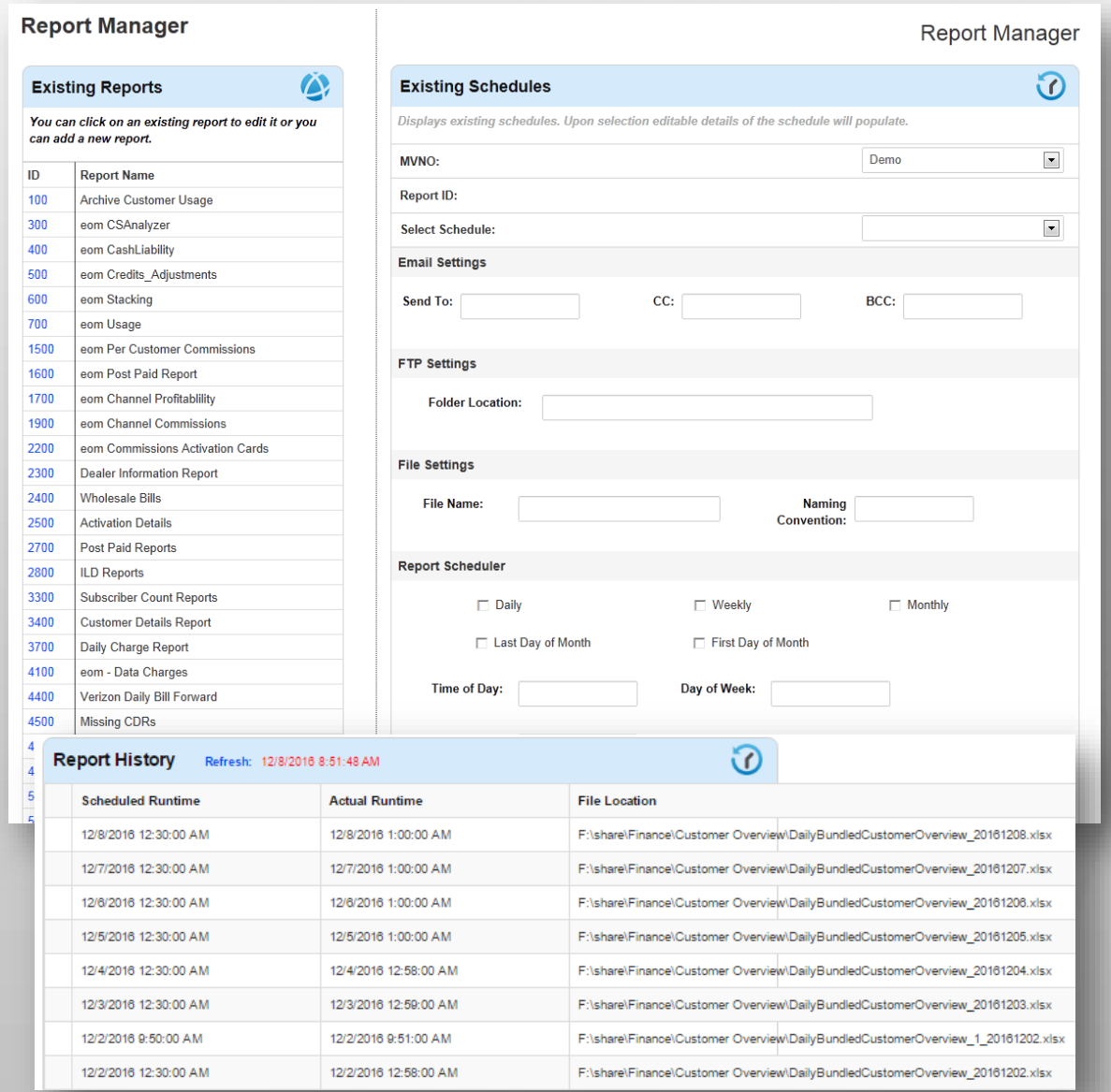
Parameter Name	Parameter type	Description
sessionId	string	required input parameter that identifies the secure session of the user. A call to CreateSecureSession is used to get this session ID.
customerId	string	The unique customer Id to lookup

Output:
Returns the orderID's, activationId's and other misc informations for an exisitng customer based on customer Id.

Reporting Module:
Online, Secure FTP, SMS, & email

Custom Reporting Module:

- Clients can create custom reports and / or alerts. Schedule to run by: month, day, minute, or by trigger;
- Reports are sent to secure FTP site, email, SMS, and reports can generate system actions;
- New reports requests can be sent to Unified Signal and implemented in hours vs. days / weeks and at little to no cost to client;
- Reports can be exported to excel;
- Reports can be created to enhance Unified Signals AFIDS security protocols, making the system increasingly more secure and self monitoring.



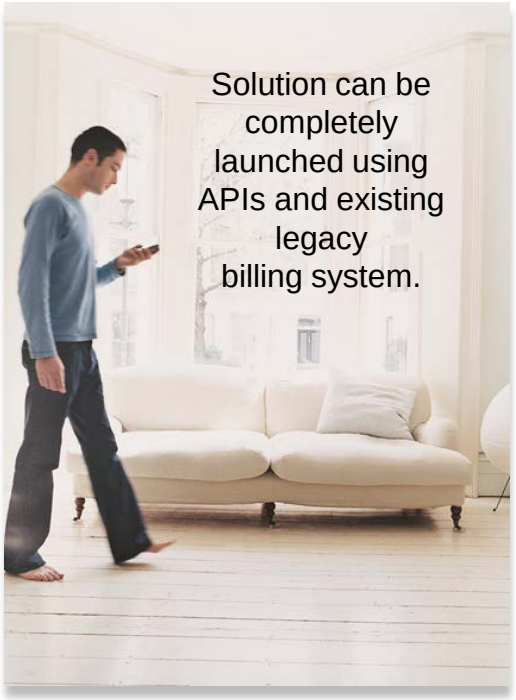
Benefits of UNSI Wi-Fi / VOLTE Data Backhaul Calling / Messaging:

"This product is 3 years in the making and is a pivotal technology to launch to our clients. Our WiFi / VOLTE data backhaul product allows clients to increase profits, lower retail pricing, and even target a market segment that they could never have been able to reach in the past."

Paris Holt
Chief Executive Officer

- Significantly reduce carrier costs (up to 40% - 50%) which will increase profitability per customer and again increase subscriber valuations.
- Better coverage and call quality for customers which drives better customer experience and therefore reducing churn and increasing subscriber valuations.
- SaaS / Cloud based solution which decreases time to market and allows Unified Signal to not charge setup / implementation fees.
- Unified Signal provides and supports the end to end solution including all class 5 switching; and solution includes a complete API suite so clients do not need to switch billing platforms if they already use a legacy billing system.
- Solution works in all WiFi areas **AS WELL AS** in areas supported by the carrier's wireless data network. Solution works for Android and iOS devices.

Wireless Customer Benefits and Features:

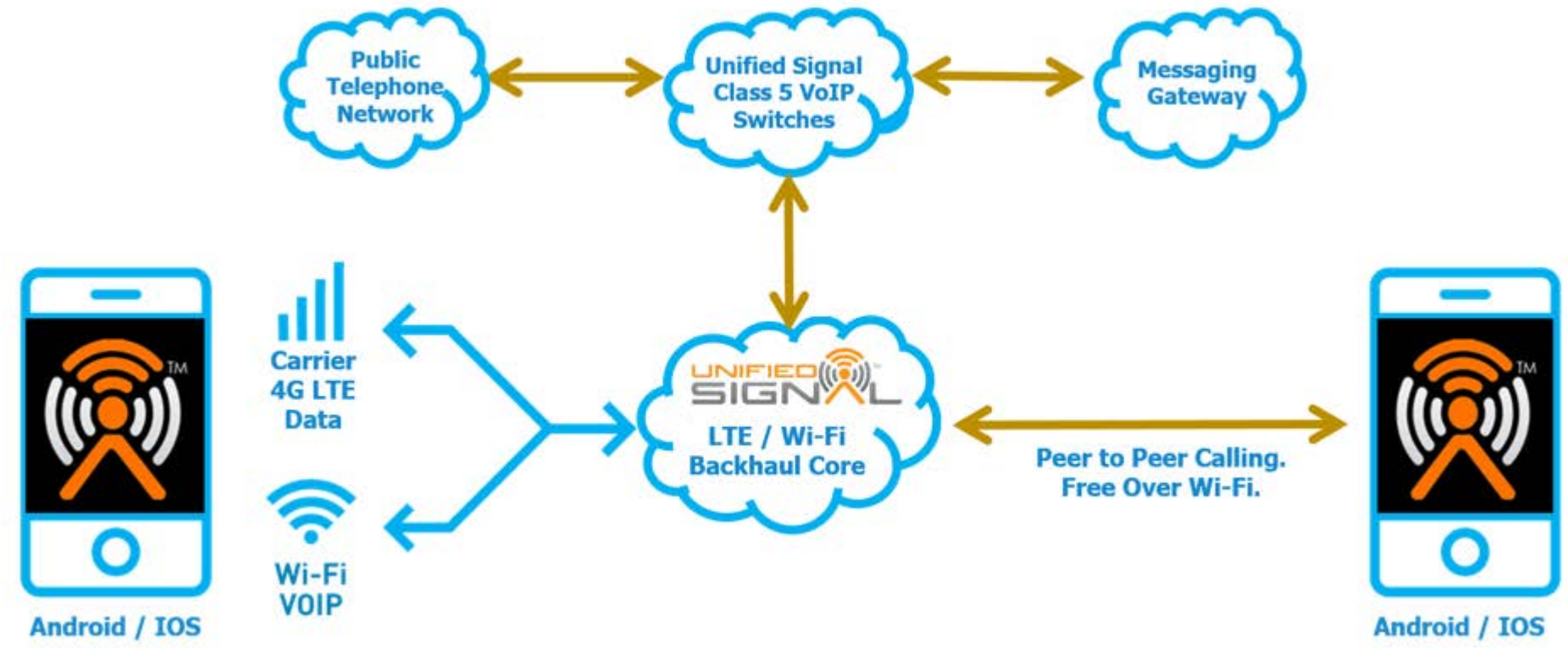


- Android uses a one number solution (incoming and outgoing calls). Customers have one number identity and client does not have to manager additional numbers from LERG for incoming call routing.
- Easy customer set up and customer can bring their own phone vs having to buy a special proprietary phone.
- SMS and MMS are also supported as well as the ability for customers to port in their existing mobile number.
- Product can be created and marketed to all customers who already have their core wireless service direct with the carrier as well as for existing MVNO enabled wireless customers.
- Product can be quickly and easily integrated in national and international Wi-Fi networks so customer can use their phone all over the world as if they were in their home market.

Consumer Differentiation & Target Market:

- This technology can be used strictly to reduce wireless carrier costs or can be used to generate additional profit so clients can bundle FREE music and or video streaming with the customer's rate plan.
- For the first time in telecom history, new types of rate plans can be created and marketed to consumers: Example: Customer pays $5 per month which could include an active mobile number and 100 included minutes / SMS / MB of Data. Customers then pay $.004 for all voice overage minutes, $.002 per SMS, and $.015 per MB. Average usage customers, will save 40% off what they are paying now with the carrier and families can save over $600 per year.
- Great for ethnic community as when family members all over the world sign up, then peer to peer calling is free therefore eliminating costly ILD bills. This combined with our FREE international move more technology, is a powerful combination.
- Great for corporate plan customers as phone will work anywhere in the world as long as customer is in a Wi-Fi calling area. Free peer to peer calling is a great value for large corporations as they can easily cut their wireless bills by 60% per month or more.

LTE / Wi-Fi Calling and Messaging:



Wi-Fi / VoLTE Calling Operating System Compatibility:

SAMSUNG LG HUAWEI
htc MOTOROLA
ZTE中兴 KYOCERA

- Enables support on all OEM Android smartphones – Android 4.0 and above
- Preload client for new devices
- Downloadable client for existing devices

iPhone

- Apple implemented Wi-Fi calling as embedded feature in iOS8
- Supported on iPhone 5C and newer

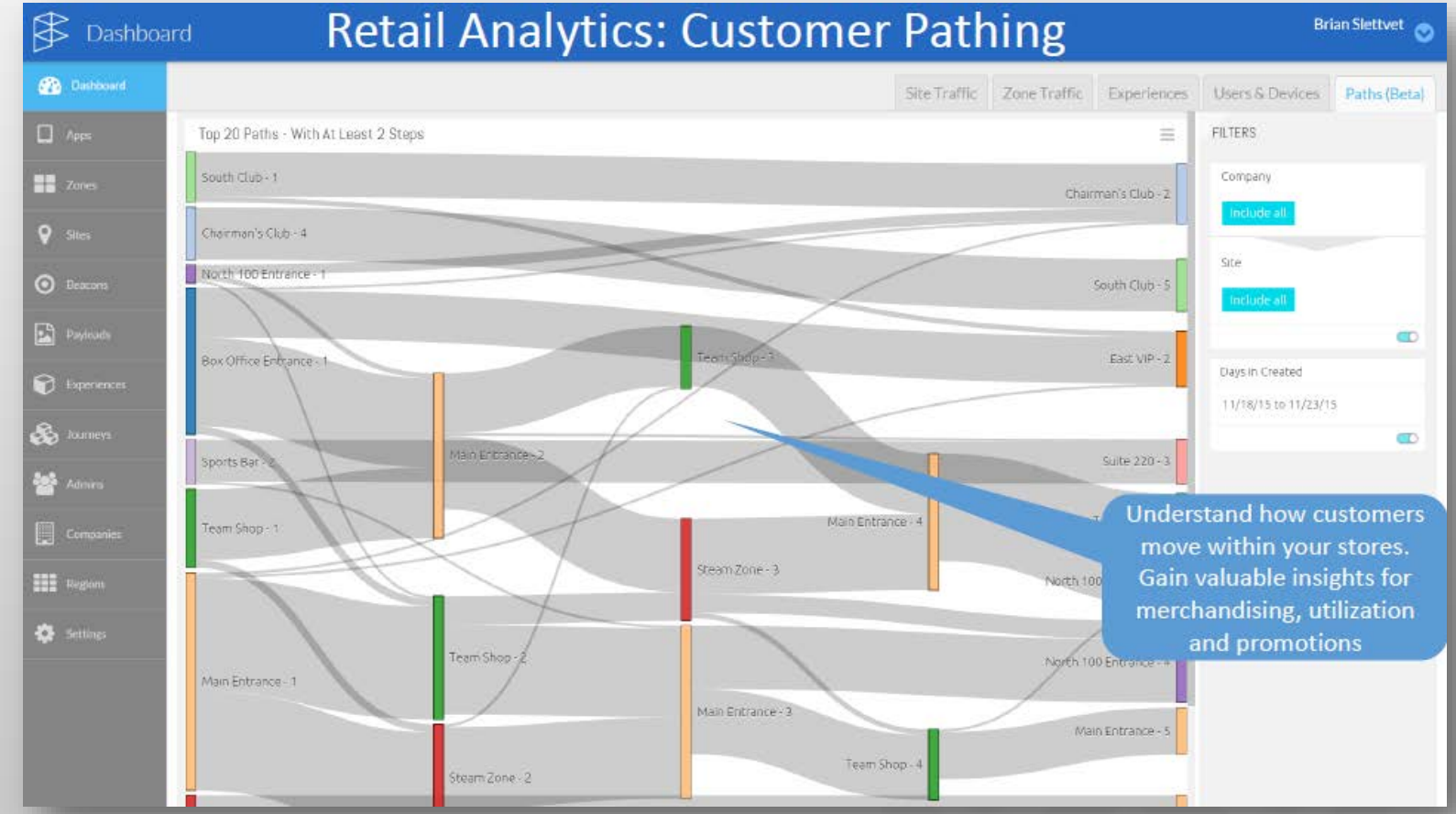
Beacon Based Functionality Suite

- Use Beacons to initiate mobile wallet payments. Customers can pay for products using Unified's mobile wallet solution initiated from location based beacons. Clients have little to no cost of payment processing and no bad debt;
- Beacons can be positioned in a retail environment to provide clients with customer traffic pattern analysis;
- Beacons can be used to trigger real time proximity based messages / advertising to customers;
- Data acquired from customer can provide clients with valuable consumer data which can help clients increase customer satisfaction and optimize customer profitability.

Beacon Based Real Time Traffic Pattern Analysis:

Applications:

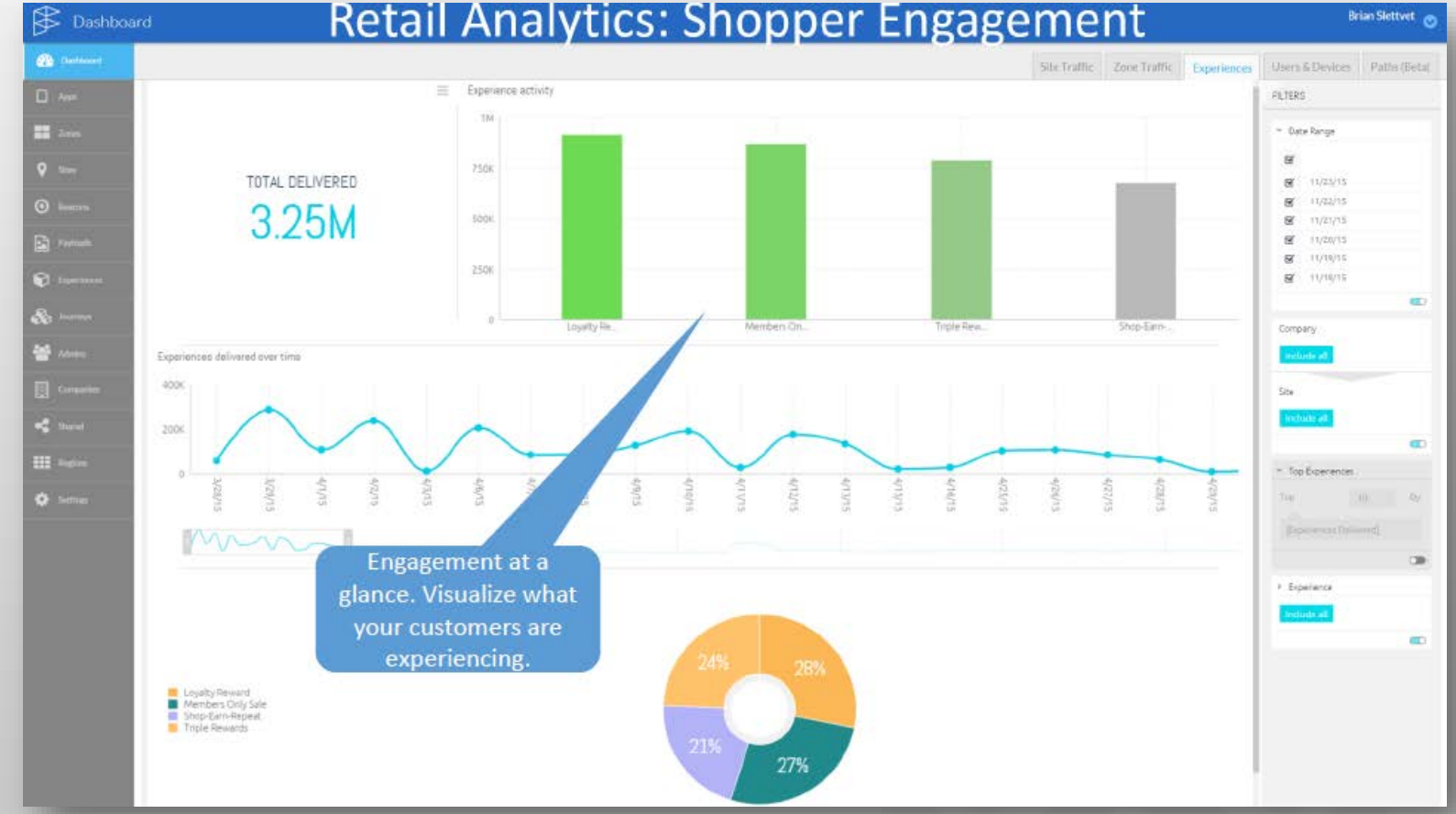
- Retail brick and mortar facilities as well as outside venues;
- Track customer movements to better optimize sales positioning;
- Determine where customers are visiting most and when to help optimize staffing and promotional offerings;
- Help maintain security in areas that are not available to the public;
- Help manage customer experiences and better control payroll expenses.



Beacon Initiated Customer Communications / Advertising:

Applications:

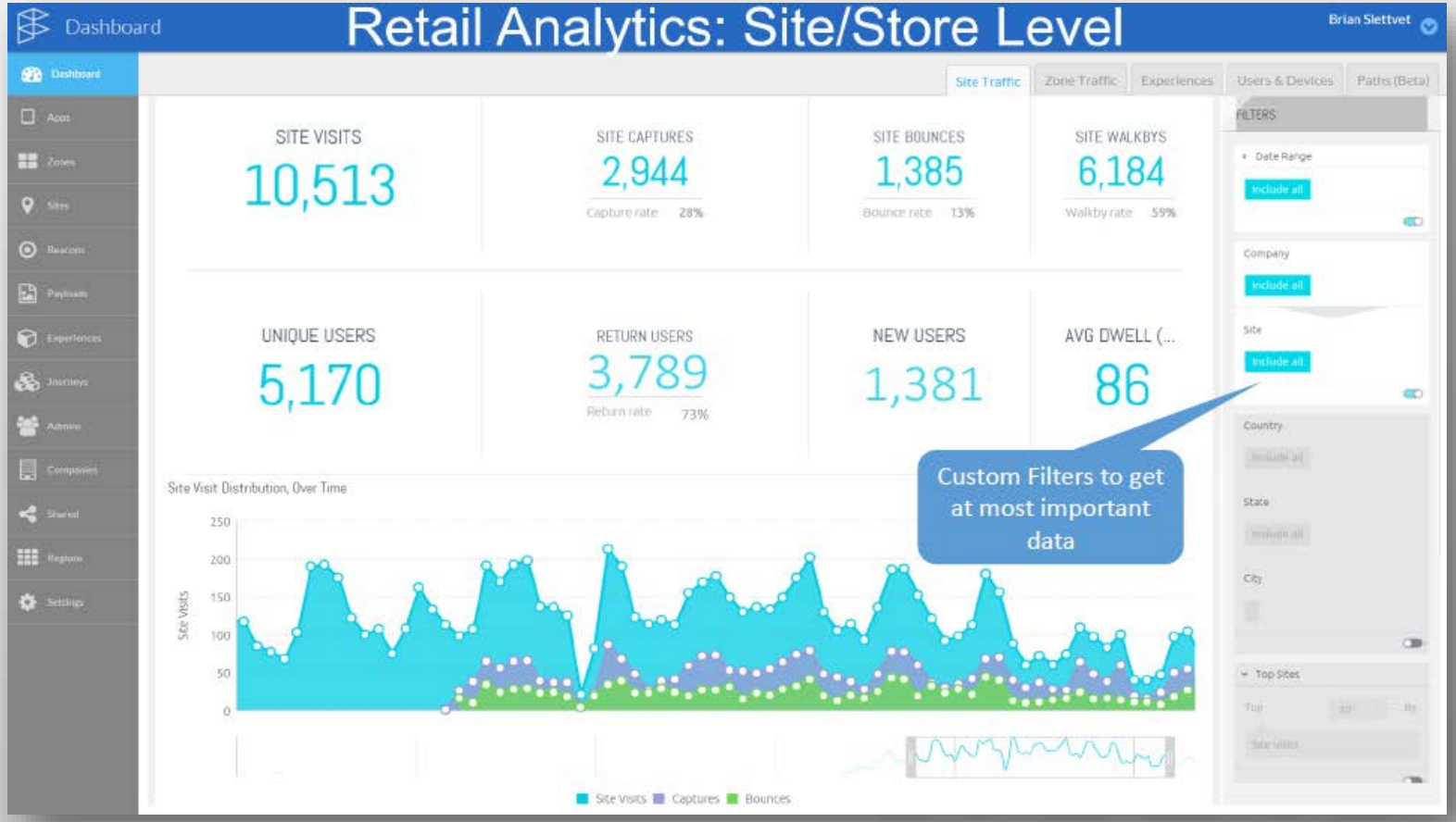
- Target customer communications based on proximity based beacons;
- Create special consumer offers and refine customer experiences based on actual consumer movements;
- Push special offers to customers upon visiting special locations;
- Provide customers with product information and promotional videos based on location;
- Provide detailed reports on all interactions with customers for future data mining and target marketing.



Consumer Data Mining / Target Marketing:

Applications:

- Track and store customer demographic information and buying behavior of your customers;
- Build a consumer profile which can trigger email, mCommunicate, or SMS communications from Unified Signal clients to their customers to increase buying behavior;
- Leverage the acquired data to better create special and custom promotions, offerings, and experiences to your customers;
- Increase customer satisfaction and brand loyalty.

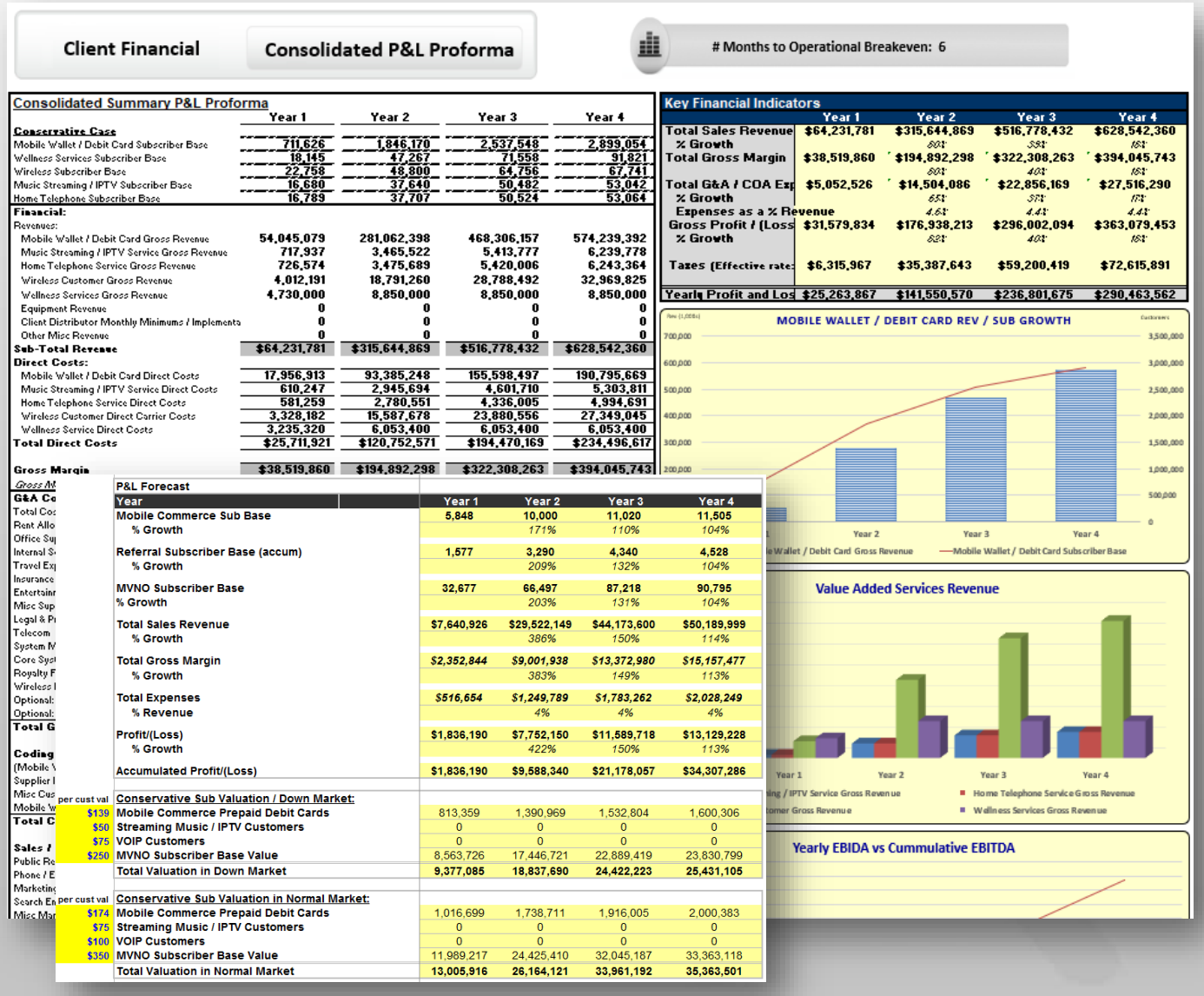


Pricing / P&L Modeling:
Unified Signal

Pricing / P&L Proforma Modeling:

Unified Signal provides much more than billing and rating support. Unified Signal also helps clients:

- Pricing analysis and pricing / promotional development;
- Create a detailed and accurate pricing model linked to a P&L financial model which helps clients model their business and better forecast profitability;
- Corporate valuations;
- Churn management;
- Rate plan / feature / program development.



Client Financial | Consolidated P&L Proforma

Months to Operational Breakeven: 6

Consolidated Summary P&L Proforma

Conservative Case	Year 1	Year 2	Year 3	Year 4
Mobile Wallet / Debit Card Subscriber Base	711,626	1,846,170	2,537,548	2,899,054
Wellness Services Subscriber Base	18,145	47,267	71,558	91,821
Wireless Subscriber Base	22,758	48,800	64,756	67,741
Music Streaming / IPTV Subscriber Base	16,680	37,640	50,482	53,042
Home Telephone Subscriber Base	16,789	37,707	50,524	53,064
Financial:				
Revenues:				
Mobile Wallet / Debit Card Gross Revenue	54,045,079	281,062,398	468,306,157	574,239,392
Music Streaming / IPTV Service Gross Revenue	717,937	3,465,522	5,413,777	6,239,778
Home Telephone Service Gross Revenue	726,574	3,475,689	5,420,006	6,243,364
Wireless Customer Gross Revenue	4,012,191	18,791,260	28,788,492	32,969,825
Wellness Services Gross Revenue	4,730,000	8,850,000	8,850,000	8,850,000
Equipment Revenue	0	0	0	0
Client Distributor Monthly Minimums / Implements	0	0	0	0
Other Misc Revenue	0	0	0	0
Sub-Total Revenue	$64,231,781	$315,644,869	$516,778,432	$628,542,360
Direct Costs:				
Mobile Wallet / Debit Card Direct Costs	17,956,913	93,385,248	155,598,497	190,795,669
Music Streaming / IPTV Service Direct Costs	610,247	2,945,694	4,601,710	5,303,811
Home Telephone Service Direct Costs	581,259	2,780,551	4,336,005	4,994,691
Wireless Customer Direct Carrier Costs	3,328,182	15,587,678	23,880,556	27,349,045
Wellness Service Direct Costs	3,235,320	6,053,400	6,053,400	6,053,400
Total Direct Costs	$25,711,921	$120,752,571	$194,470,169	$234,496,617
Gross Margin	$38,519,860	$194,892,298	$322,308,263	$394,045,743

Key Financial Indicators

	Year 1	Year 2	Year 3	Year 4
Total Sales Revenue	$64,231,781	$315,644,869	$516,778,432	$628,542,360
% Growth		392%	164%	122%
Total Gross Margin	$38,519,860	$194,892,298	$322,308,263	$394,045,743
		406%	165%	122%
Total G&A / COA Exp	$5,052,526	$14,504,086	$22,856,169	$27,516,290
% Growth		187%	158%	120%
Expenses as a % Revenue		4.6%	4.4%	4.4%
Gross Profit / (Loss	$31,579,834	$176,938,213	$296,002,094	$363,079,453
% Growth		560%	167%	123%
Taxes (Effective rate:	$6,315,967	$35,387,643	$59,200,419	$72,615,891
Yearly Profit and Los	$25,263,867	$141,550,570	$236,801,675	$290,463,562

P&L Forecast

Year	Year 1	Year 2	Year 3	Year 4
Mobile Commerce Sub Base	5,848	10,000	11,020	11,505
% Growth		171%	110%	104%
Referral Subscriber Base (accum)	1,577	3,290	4,340	4,528
% Growth		209%	132%	104%
MVNO Subscriber Base	32,677	66,497	87,218	90,795
% Growth		203%	131%	104%
Total Sales Revenue	$7,640,926	$29,522,149	$44,173,600	$50,189,999
% Growth		386%	150%	114%
Total Gross Margin	*$2,352,844*	*$9,001,938*	*$13,372,980*	*$15,157,477*
% Growth		383%	149%	113%
Total Expenses	*$516,654*	*$1,249,789*	*$1,783,262*	*$2,028,249*
% Revenue		4%	4%	4%
Profit/(Loss)	$1,836,190	$7,752,150	$11,589,718	$13,129,228
% Growth		422%	150%	113%
Accumulated Profit/(Loss)	$1,836,190	$9,588,340	$21,178,057	$34,307,286

per cust val	Conservative Sub Valuation / Down Market:				
$139	Mobile Commerce Prepaid Debit Cards	813,359	1,390,969	1,532,804	1,600,306
$50	Streaming Music / IPTV Customers	0	0	0	0
$75	VOIP Customers	0	0	0	0
$250	MVNO Subscriber Base Value	8,563,726	17,446,721	22,889,419	23,830,799
	Total Valuation in Down Market	9,377,085	18,837,690	24,422,223	25,431,105

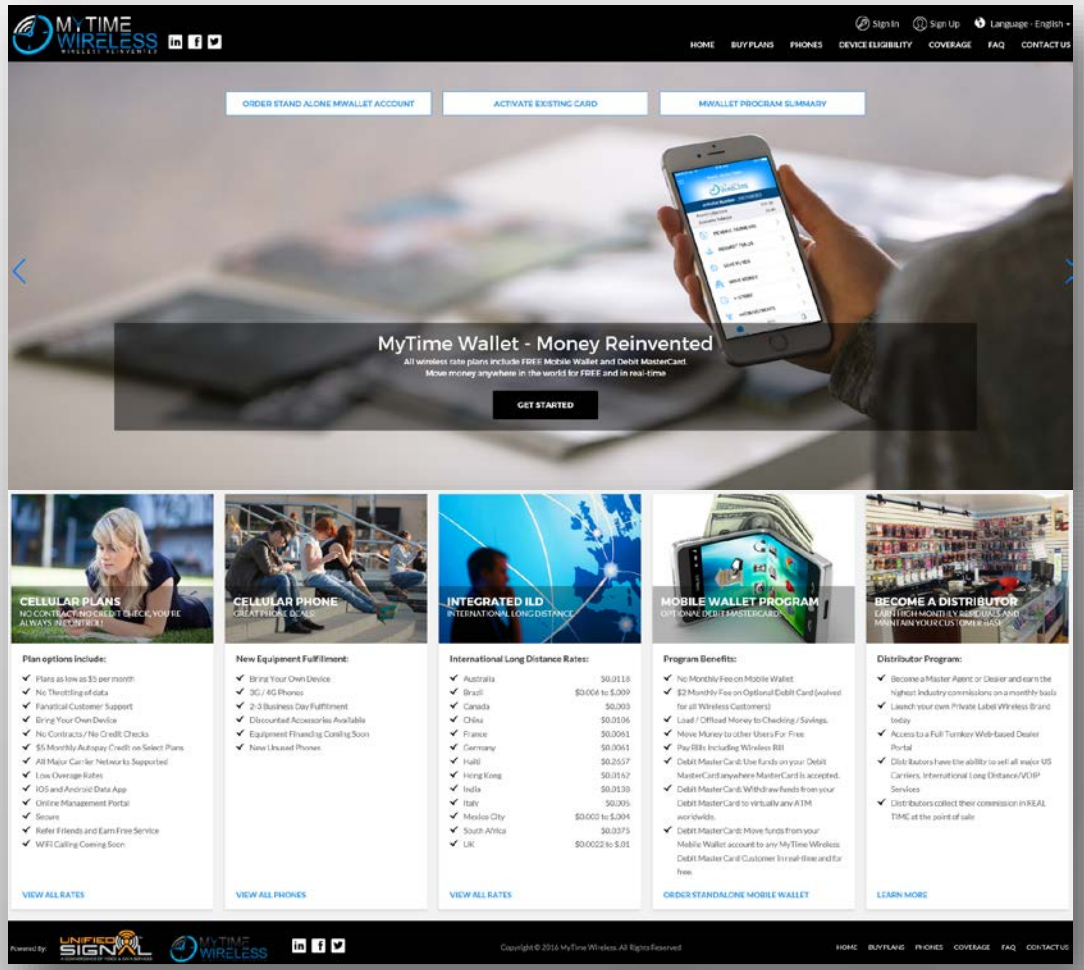
per cust val	Conservative Sub Valuation in Normal Market:				
$174	Mobile Commerce Prepaid Debit Cards	1,016,699	1,738,711	1,916,005	2,000,383
$75	Streaming Music / IPTV Customers	0	0	0	0
$100	VOIP Customers	0	0	0	0
$350	MVNO Subscriber Base Value	11,989,217	24,425,410	32,045,187	33,363,118
	Total Valuation in Normal Market	13,005,916	26,164,121	33,961,192	35,363,501

Marketing Strategy:
Unified Signal

Sales / Marketing Strategy Consulting:

Unified Signal also has a full service sales and marketing department providing Clients:

- Logo / corporate identity design;
- Website design;
- Collateral creation;
- Debit card design;
- Advertising design and promotional development;
- Actual marketing strategy and implementation;
- Access to Unified Signal's 50,000 retail points of distribution that it has marketing rights to via its InterMar acquisition.



Business Development:

Unified Signal has a very large global network of business contacts to provide its clients:

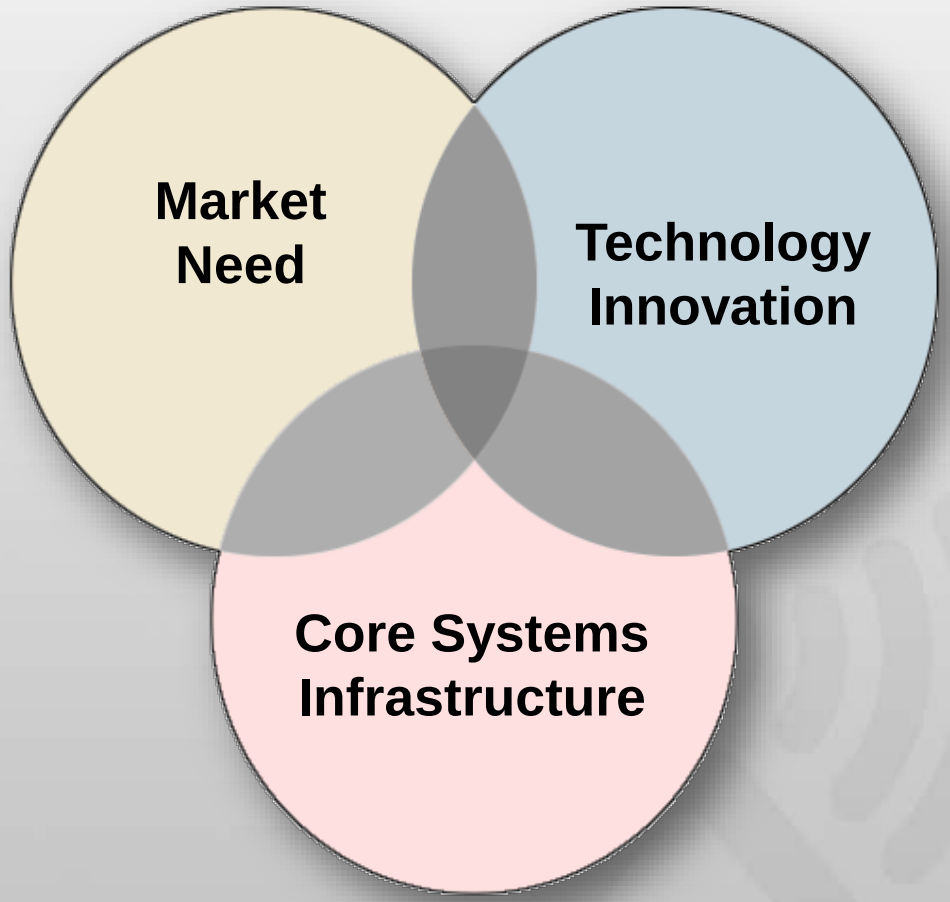
- Increased distribution;
- Top up locations;
- New products and service partners;
- Supplier relationships;
- Business troubleshooting;
- Mobile commerce / mobile payments.

Product Development:
Unified Signal

Product Development / Customization:

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

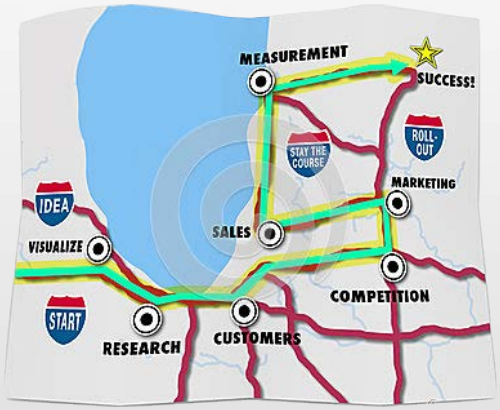
- Business requirements creation;
- Client approval;
- Coding;
- Testing and approval;
- Production beta launch;
- Production wide scale launch.



2018 Research & Development Road Map:

Unified Signal is consistently investing a great deal of capital into R&D (Research and Development) which is divided into 3 distinct categories:

1. Block Chain enabled Health and Crypto Wallet;
2. Internationalization of Debit Card origination;
3. Addition and integration of new products and services to bundle on 1 ubiquitous bill. (Wellness Services and IPTV.



System feature enhancements 2018 roadmap:

- Just Added: Addition of Private Label Music Streaming Services much like Spotify, Tidal, and Apple Music Streaming;
- International Expansion of Debit Card Origination to every country around the world;
- Launch of Unified Signal's Health Wallet and Block Chain secured Crypto Wallet, allowing crypto currency users to move their crypto currency to a debit card in real-time. This money movement will allow users to use their crypto currency anywhere that accepts Visa / MasterCard and withdraw their crypto currency at virtually any ATM around the world.
- Wi-Fi / VOLTE Backhaul phase 3 which is integration into global Wi-Fi networks allowing customers to use their phone in over 60 million Wi-Fi locations around the world;
- Adding ability for clients to sell and bundle Cable, IPTV, and other Video streaming services to its customers;
- Adding Ability to offer Medical / Wellness Services to their product portfolio as well as security services and energy services.

Unified Signal High Level Product Summary:

- **COMING in 2018: Unified Signal Medical / Wellness Services:**

  Unified Signal is launching a wellness product that has 5 modules and will be priced around $200 with monthly service at $1.00 per month. Modules include:

  1. **Genetic Profile / History:** Genetic summary of where a person comes from similar to what 23andMe and ancestry.com does for $120. Maternal and Paternal analysis is completed.
  2. **Disease Screening:** Customer receives a screening for 3,300 genetic related diseases including: Diabetes, Alzheimer's, Chrones Disease, Celiac Disease, Down Syndrome, Parkinson's, Autism, ALS, and cancers such as: pancreatic, melanoma, breast, prostrate, colon, and even the elusive P16 gene mutation. This screening will let people know if they have the genetic disposition for these diseases. This will allow people to reach medical attention before the condition becomes symptomatic. This could save millions of lives around the world.
  3. **Metabolism Analysis:** Determines if a person has a high / average / low metabolism which plays into future medical decisions and drugs used to treat certain conditions. This information can also help people determine what foods are best for them.
  4. **Allergic Substance Review and Analysis:** This module will let the person know what things they are allergic to including: foods, pollen, trees, and other outdoor pathogens.
  5. **Gene to Drug Reaction Analysis:** This module analyzes how a person's genes will interact with every drug that has been approved by the FDA. This is a **very** important analysis to be sent to every person's doctor so as to avoid prescribing drugs that will not react well with a patient. This report will also help general physicians provide a proper long term health plan for their patients. As new drugs are released by the FDA, the system will analyze the new drug and if there is a negative reaction found, then its added to the report and the customer is notified.

Wellness Bundled Services Pricing Strategy:

Distributors of the Unified Signal Wellness Services can create a combined bundle of services that actually subsidize the price of the test, therefore making the test FREE for customers:

1. **Example Retail Offering:** For $75 per month (2 year service agreement) customers receive:
    1. Unlimited Cellular Service (any carrier of choice) for 2 years which includes 2 mobile numbers (1 can be used for business and 1 for personal). Users can add additional family plan users at 50% discount off normal carrier retail rates.
    2. INCLUDES 24 months Home Phone Service including device customers can use to plug in their home telephone.
    3. INCLUDES 24 months Music Streaming account with access to over 30 million high definition songs that the whole family can listen to and enjoy. No more buying individual songs or listening to Pandora ads.
    4. INCLUDES Unified Signal DNA Test Kit including 2 years of service updates.
    5. INCLUDES Mobile Wallet and Debit Card account which is inclusive of the FREE domestic and world-wide real-time money movement feature. No more costs to move money to anyone in the world.
2. **Client Cost / Profit:** Average Unified Signal client monthly cost for the above bundle is: $60 per customer per month. Client profit is: $10 per customer per month or $240 for the 24 months.
3. **Bank Financing:** Customer will be financing $1,800 = ($75 x 24 months). Normal retail value for this bundle is $3,154 over the 2 years so consumers receive a huge bundling discount. Distributors will receive their profit of $240 within 5 business days of transaction being processed. There will be no merchant processing costs and no bad debt which means no bad debt collections expense. The bank takes on all collection and bad debt responsibility. Once the contractual 24 months are up, customer can continue on service and client will receive profit every month for those customers.

Next Steps of Continued Dedication:

- Delivery of full program summary;
- Contract creation / execution;
- Address and scope any needed custom development work;
- Client set up, coding, and configuration;
- 3-4 week implementation cycle;
- Client acceptance / testing;
- Full production launch;
- Continuous feedback and development loop to maintain FANATICAL CLIENT SUPPORT.