

May 5 – 11:00 a.m. – 11:45 a.m.

Opportunities in Mobile Authentication

Speakers:

- **Douwe Mik**, Founder & CEO, IdentForReal
- **Nick Ogden**, CEO, Voice Commerce Group
- **Bertrand Damiba**, President and Co-Founder, SecuriMobile



Voice Commerce Group Presentation

May 2010

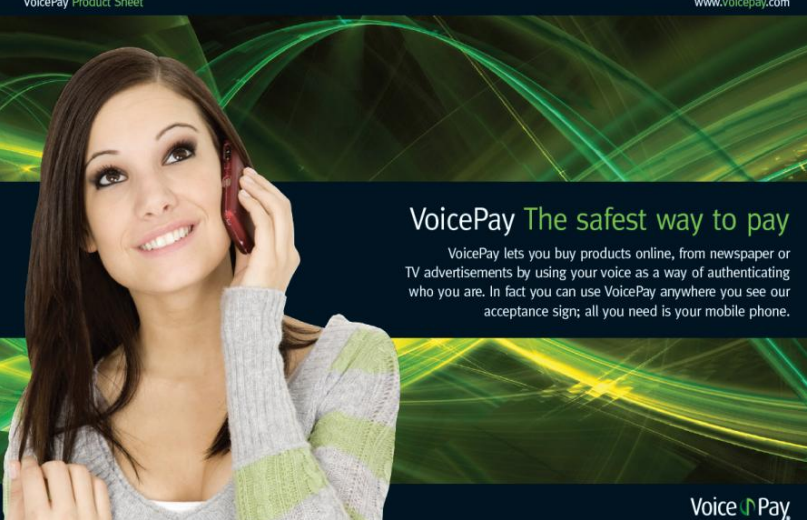


Background

- Voice Commerce Group was formed in 2003
- Developed services that use our voice “signature” to enable transactional and financial events
- We enable the next generation requirements of consumer mobility and commercial transactional integrity
- Based in Cambridge and Dubai
- Voice Commerce Limited (UK) is regulated by the Financial Services Authority (FSA) in the United Kingdom as a Payment Institution within the EU under the Payment Services Directive (PSD)
- Required to maintain Capital Adequacy ratios set by the UK FSA
- Card Scheme membership with Visa; MasterCard (in process)
- Global acquiring agreement with AMEX
- Member of the PCI security standards council
- Creating Cashflows “The Business Bank”


So what does the Voice Commerce Group do?

VoicePay Product Sheet www.voicepay.com



VoicePay The safest way to pay

VoicePay lets you buy products online, from newspaper or TV advertisements by using your voice as a way of authenticating who you are. In fact you can use VoicePay anywhere you see our acceptance sign; all you need is your mobile phone.

Voice  Pay

VoiceTransact Product Sheet www.voicetransact.com



VoiceTransact The power of the voice

VoiceTransact is a family of financial services and products that are aimed at helping you grow and simplify the way you do business. From payment card processing in the online and mobile world through to services that enable you to trust and know your customer using their voice signature, VoiceTransact delivers easy to use, cost effective solutions.

Voice  Transact



- Is a consumer e-account that enables
 - Identity verification and payments
 - Identity and verification
 - At the specific request of the account holder
- By
 - Using your unique voice signature that is attached to your e-account, you sign for every transaction that you make, just like signing a physical cheque with your signature
- Requires
 - A mobile handset with no additional application or software, as the spoken word is all that is required to authenticate any transaction
- Secure
 - Financial Transactions are guaranteed against fraud
 - Identity authorisation
- Standards
 - Guaranteed interoperability over the Voice Transact Network

Voice TransactTM



- The Voice Transact Network which covers 51 countries and our service platforms enable, audit, reconciles, and as appropriate deliver financial settlement for our two transactional events
 - Identity and Verification (ID + V)
 - Identity Verification and Payment (IDV + P)
- Full certified and integrated into the global payments networks of Visa, MasterCard, Amex and others.
- Voice Transact delivers four core business services
 - Payments processing, payment acquiring and payment management
 - Mobile Authentication for our transactional events
 - E-billing and transactional management
 - Trust Centres network, where voice signatures are aggregated between participating organisations.



Trust Centre Participating Organisation Program

- Tiered Participation Program
 - Tier One - National Founding Partners
 - Tier Two - Large Business Organisations
 - Tier Three – Smaller Businesses and Enterprises
- Operational Services available to all Participants
 - Payments processing, payment acquiring and payment management
 - Mobile Authentication for our transactional events
 - E-billing and transactional management
 - Voice signature Interchange between participating organisations