



MCodeOne

FAST • SIMPLE • SECURE



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How it worked

Why it ended



Bartering allowed people to trade services for goods they needed.

Widespread bartering proved unsustainable because of disagreements over what constituted a fair exchange.



People recognized that commodities themselves had unique value, and it enabled people to assign uniform worths to different commodities, such as gold etc.

The need to physically transport enough of each commodity to buy desired item ultimately made commodity money impractical.



Light weight coins made it easier to assign fixed values and pay in larger or smaller denominations.

While coins remain in use, they largely have been phased out by cash and credit.

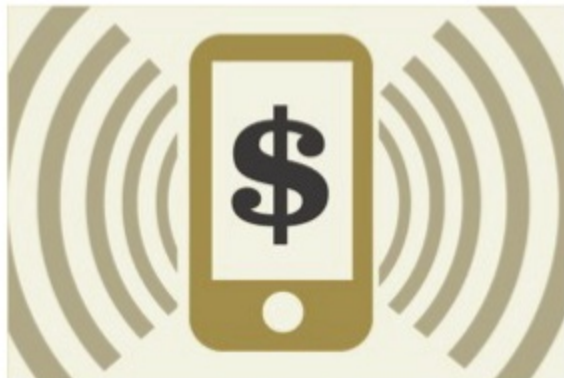
How it worked



Paper money was the first payment type to have no intrinsic value of its own. Rather, the dollar were redeemable for a fixed amount of gold or silver at a bank or depository institution.



Consumers were able to purchase what they needed from the retailers immediately and pay for it later, with banks and credit card companies acting as intermediaries.



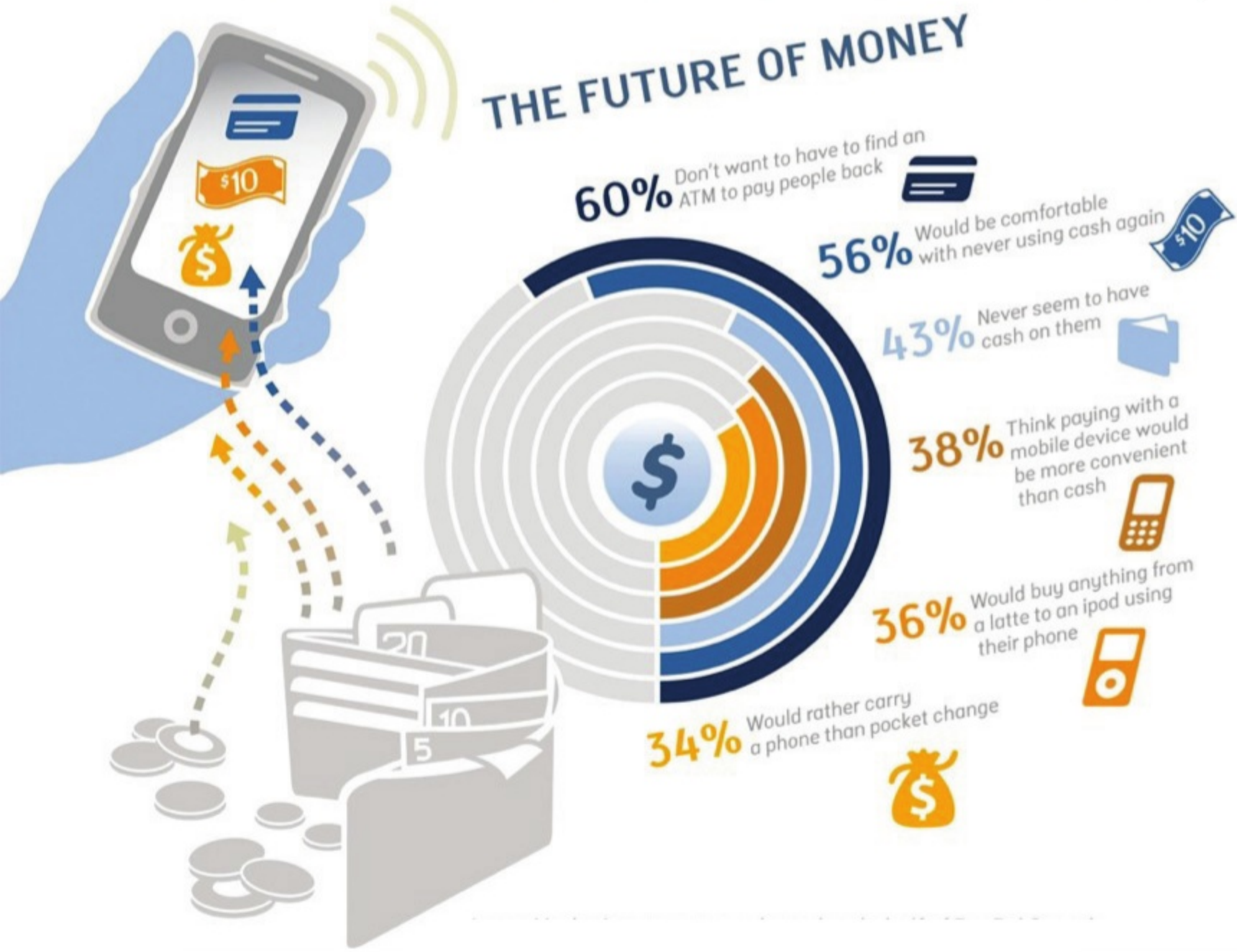
Now a days, consumers and merchants can transact with each other leveraging the emergence of smartphones and mobile payment applications.

Where it stands

Dollars remain in us, but they are declining in popularity as credit cards offer greater flexibility and convenience.

Today, the credit card closely rivals cash as the top payment method.

Industry experts believe mobile payments will become the preferred standard for consumers and merchants alike.



The Growing Mobile Payments Market



The Mobile Payments transactions already total **\$240 billion** annually, but thats just the tip of the iceberg. Juniper Research reports that the market will grow **2x** to **3x** in the next **5 years**.

By 2015:

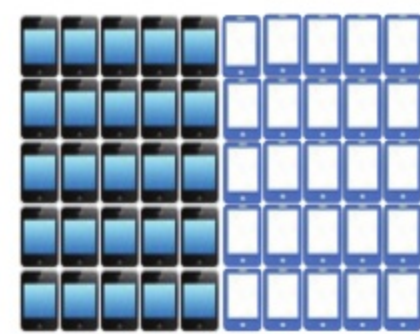
The value of all mobile money transactions is expected to reach

\$ 670 billion.

Digital goods will make up nearly **40%** of this market. Asia, Western Europe and North America will be responsible for **75%** of all mobile payment transactions.



predicts that by **2014**, **50%** of cell phones will use Mobile Payments



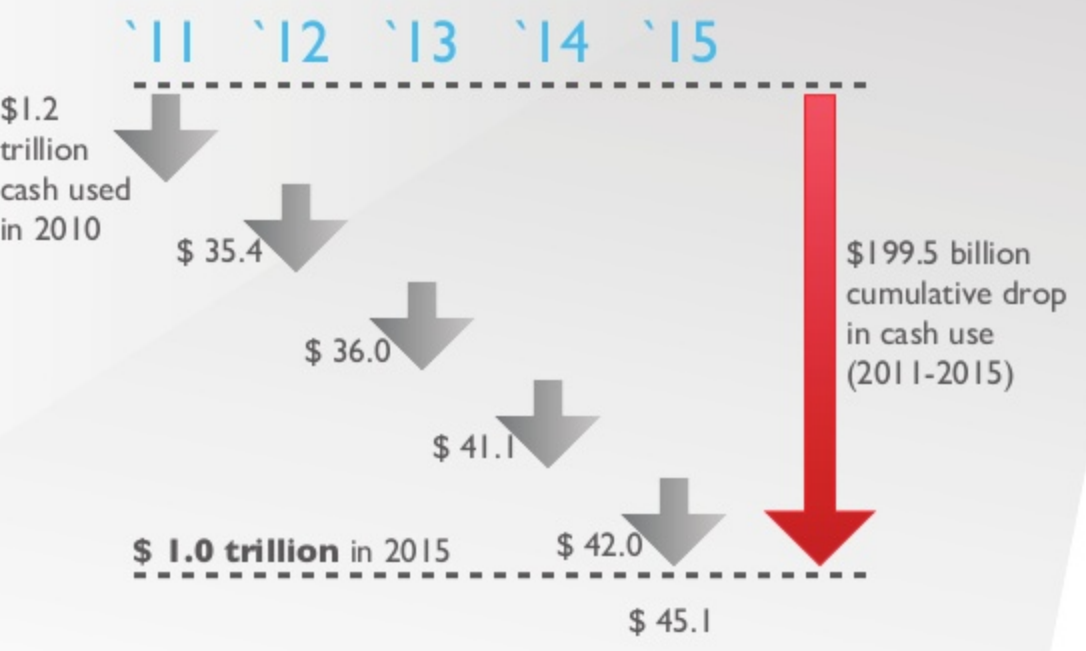
Today



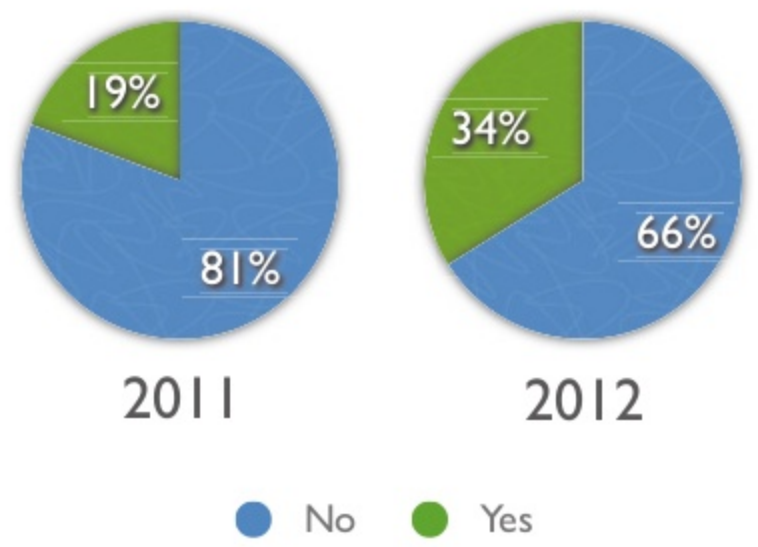
1 in 5 cell phones worldwide use Mobile Payment.

How Will You Be Paying?

Cash is declining in popularity as a form of payment in the United States



Percentage of Americans who have used their mobile phone to make a purchase



More on Mobile Payments



17 million out of 106 million PayPal account holders are using mobile regularly.

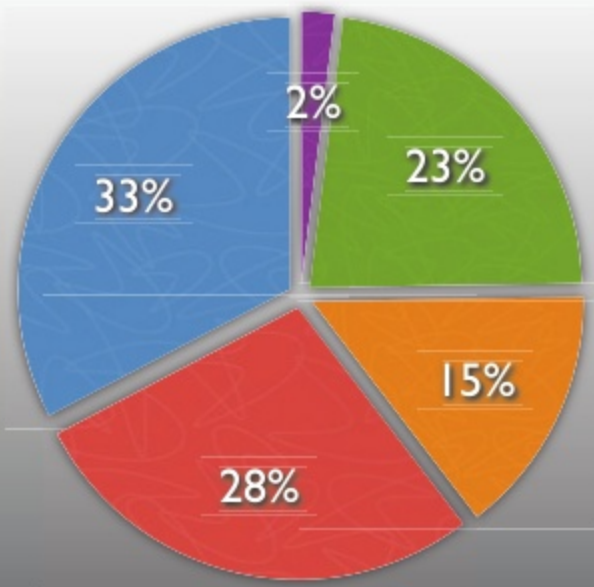


In the US eMarketer estimates that m-commerce sales will reach \$11.6 bn in 2012.



There are roughly ten smartphones for each POS device worldwide.

MOBILE PAYMENT MARKET SHARE



- Latin America
- Western Europe
- North America
- Asia/ Pacific
- EMEA

Myths on Mobile Payment

THE FEES ARE TOO HIGH



The fees are significantly lower than traditional wireless terminals, which can cost around \$1,000 to rent. There are typically no set up and cancellation fees.

I DO HEALTHY AMOUNT OF BUSINESS BY ACCEPTING CASH ONLY



If you are not offering a credit card solution you are missing out. The average order sizes of those paying with credit cards are often much larger than cash or check orders.

IT WOULD TAKE TOO LONG TO GET PAID



Most mobile payment applications transfer money to your account within a few business days.

Facts on Mobile Payment

ITS TOO COMPLICATED TO SET UP



It takes only a few minutes to sign up and start taking payments.

MOBILE PAYMENTS AREN'T SECURE



Mobile payment processing can be just as safe processing with a credit card terminal. Look for solutions from a reputable company that encrypts credit card data via the app and the card swiper hardware.

IT'S NOT WORTH IT

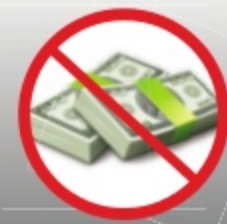


More than 70 percent of recent statistics say they've made sales they wouldn't have made without their mobile payment application. More than 75 percent say that they prefer mobile payments over the previous payments methods.

What is MCodeOne?

AN INNOVATIVE MOBILE PAYMENT PLATFORM

MCodeOne enables..



About Us

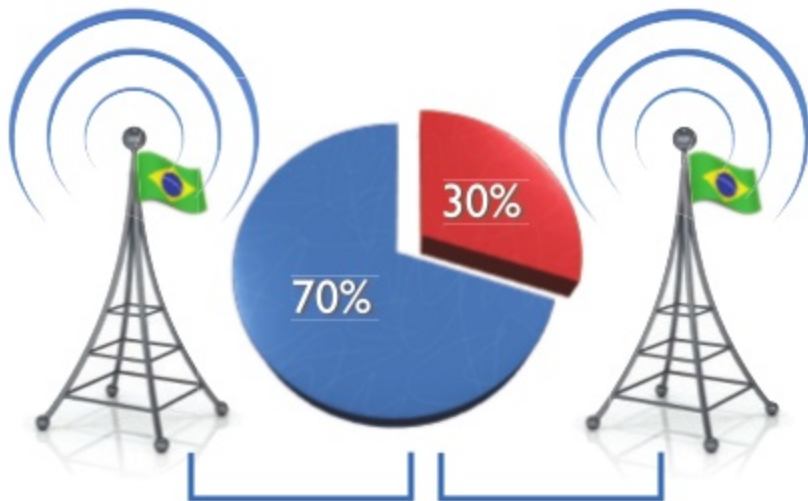
INCORPORATED



ESTABLISHED



MCODEONE SOLUTION TESTING



FUNCTIONAL STAGE

PRE-OPERATIONAL PHASE

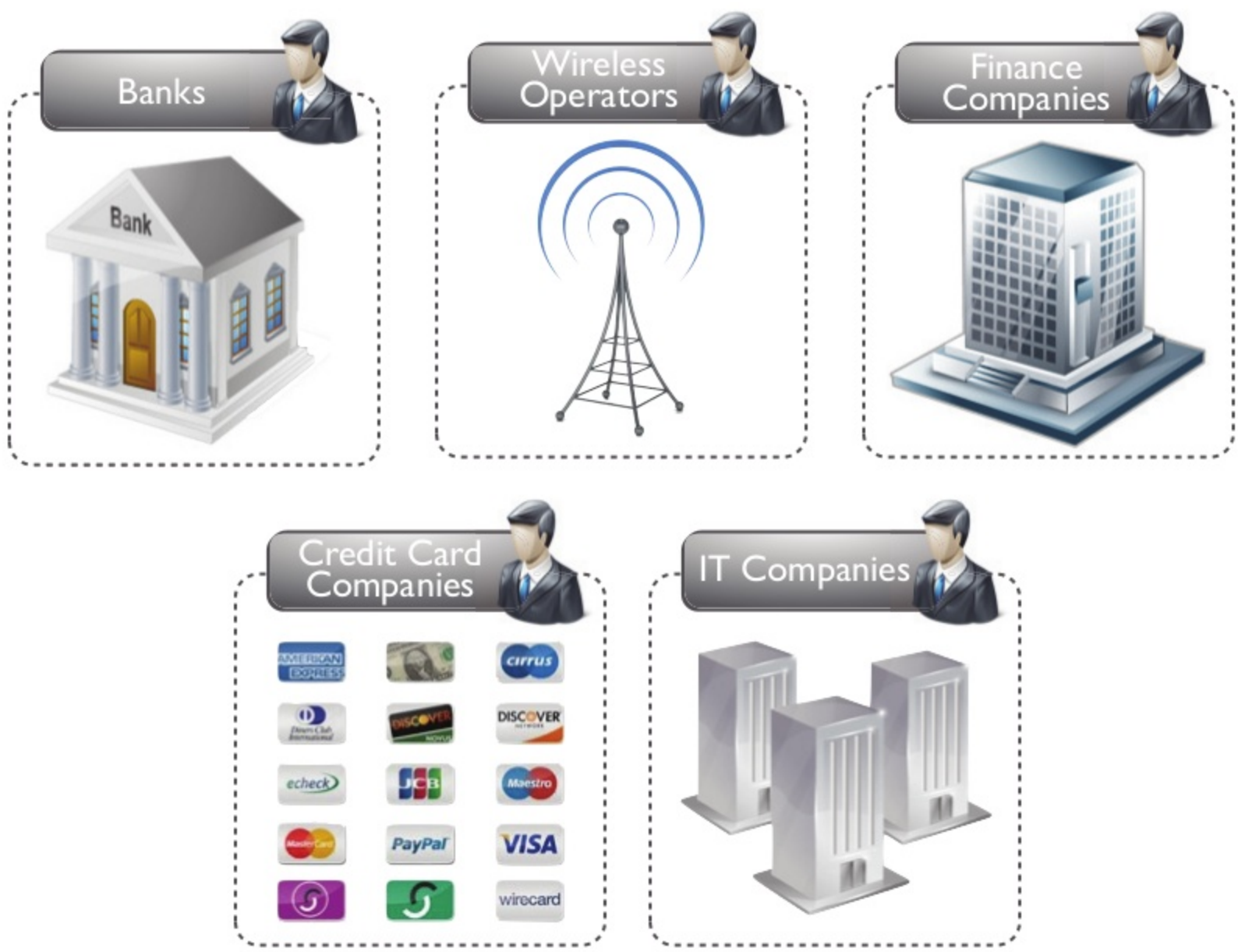


CAPITALIST
PARTNERS

LARGE SCALE



Associated Partners



Features of MCodeOne

1 Compatible with current flow of the world payment market



2 High Security Level



3 Wide Range of Functionalities



Presence & Non-Presence Purchases

Money Transfer/ Remittance



High Coverage

4



World Wide Standard for Mobile Payment Market

5



Against Mobile Operators/
Manufacturers or Flag & Issuer

6

Multi-Functional

Multi-User

Global

CLIENTS DEVICE



Carries credit cards, debit cards, employee benefit cards etc issued by different institutions..

WALMART &
OTHER ISSUERS



PUBLIC SWITCH
SERVER IN CLOUD
COMPUTER

MCodeOne
FAST • SIMPLE • SECURE



ACQUIRERS

Functioning of MCodeOne



REGISTRATION

Hello WalMart,
i would like to
register..



REGISTERS



MERCHANT



HOST SERVER

Initiating Payment

1 Install MCodeOne



An illustration showing a blue CD/DVD with a green arrow pointing towards a black smartphone, representing the installation of the MCodeOne app.

2 Select Transaction Type



An illustration of a green dollar sign with a circular arrow around it. The word 'PAY' is in green and 'RECEIVE' is in blue. A hand cursor icon is pointing at the 'RECEIVE' text.

3 Flag



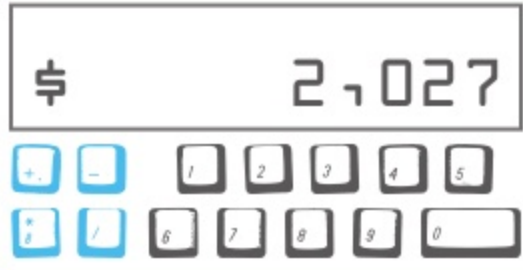
An illustration showing a stack of credit cards, including Visa and American Express, with the word 'Flag' written above them.

4 Select Card Type




An illustration showing two credit cards side-by-side. The left card is blue and labeled 'CREDIT CARD'. The right card is red and labeled 'DEBIT CARD'. Both cards display the number 1234 5678 9876 5432.

5 Enter Transaction Value



An illustration of a numeric keypad. The top row shows a dollar sign (\$) and the number 2,027. The keypad includes buttons for digits 0-9, a decimal point, and a minus sign.

6 Enter The PIN



An illustration showing four asterisks (*) in a row, representing a PIN.

Information Specifics

Customer Information



Transaction Data

Pay/Receive



Card Type



Bill Amount

AMOUNT
\$ 2,027

Date & Time



Installments



Flags



RESOLVED USING



GENERATES UNIQUE
TRANSACTION CODE



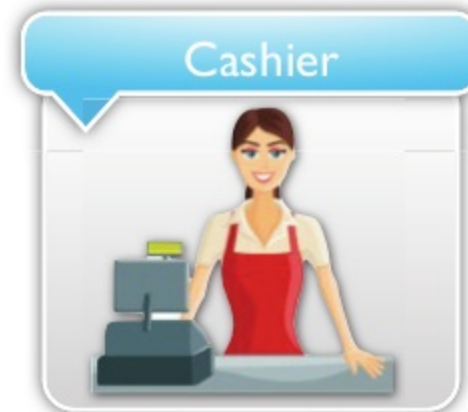
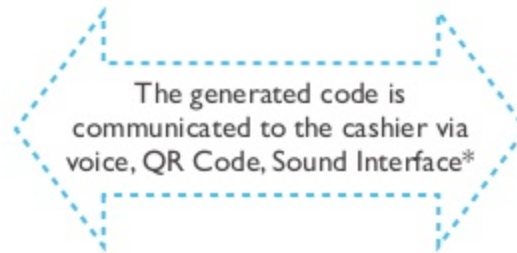
CodeOne

No Connections are required at
this moment





No Connections are required at this moment



..ensures complete security of data as no critical information is resident in the clients mobile device.



Payment Processing

