

Presentation for:

# Wireless Communications Alliance

Mohammad Khan  
President & Founder

February 21, 2006



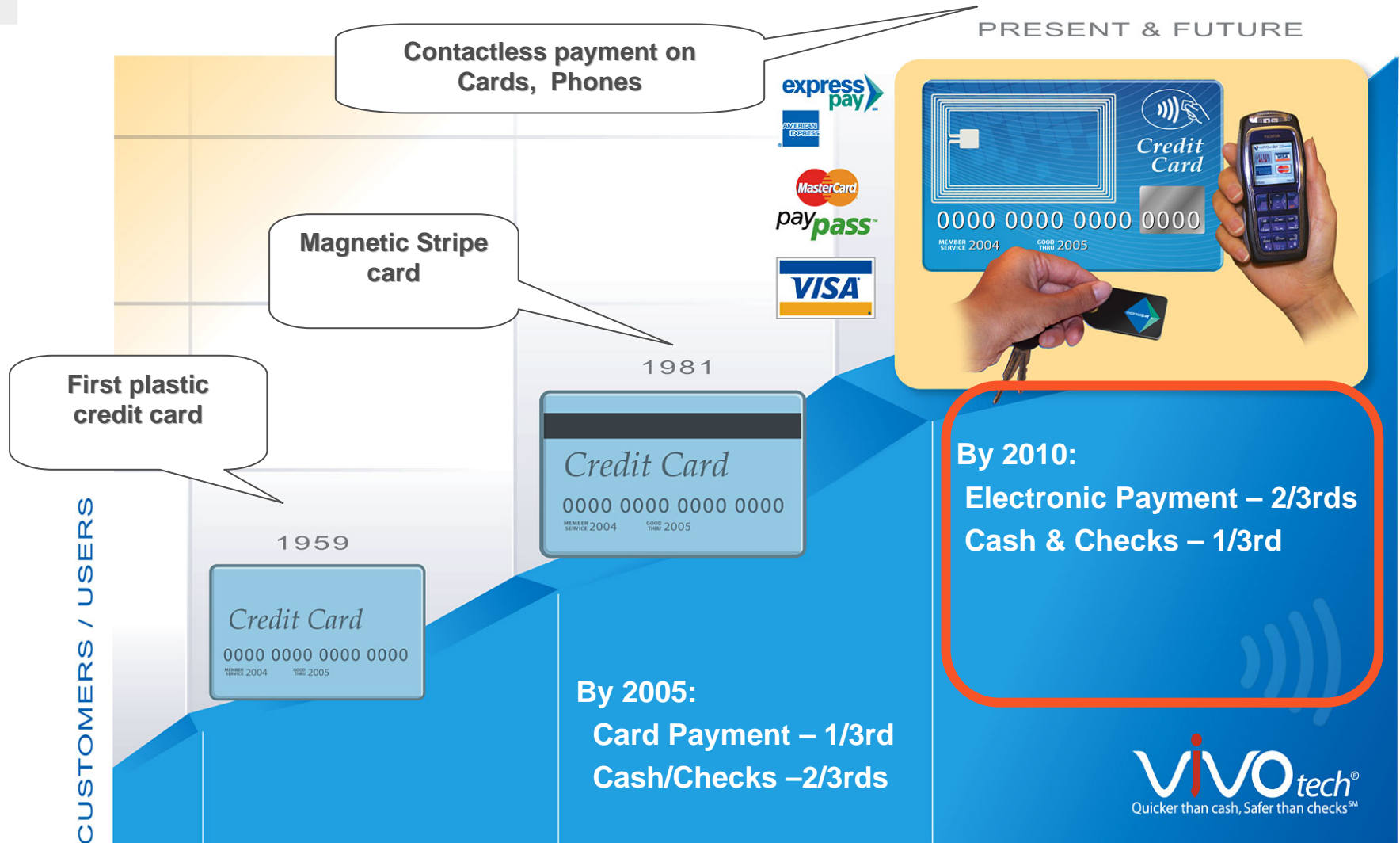
# ViVOtech Evolution: 2002 - 2006

## From first venture funding in '02...to market leader in '06

- Founded with Vision to enable the third wave of electronic payments
  - Contactless and Mobile NFC
- Shipped more than 135,000 Contactless readers
  - 80% US share
  - McDonald nationwide installed by VeriFone with ViVOtech Contactless “Inside”
- Innovative market leading NFC phone payment strategy
  - Live with Cingular, Visa, Chase, Nokia, Philips, and Atlanta Spirit
- Raised \$27m from Tier 1 V.C.'s and Strategic Investors
  - DFJ, Alloy Ventures, and Nokia
- Revenues growing quickly – positive financial performance
  - Expect to be cash flow positive Q406

# Electronic Payment Evolution in The U.S.

## Contactless Payments



# Contactless Payment Offers Great Value Proposition

## Speed & Convenience

- 50% Faster than Cash
- 20% Shift
  - Use of electronic vs. cash transactions
- 20% Lift
  - Increase in the amount of a transaction
- “Top of the Wallet” effect
- Increased Security relative to magnetic stripe



# Faster Transaction than Cash

***A Contactless/RF Payment Transaction with No Signature Required is 60% Faster than Cash – determined by MasterCard in the initial PayPass test!***

Source: MasterCard Press Release, December 12, 2002



# Millions of Contactless Cards/Fobs in 2005

— To provide essential concentration of contactless cardholders, issuers are first targeting 8 – 10 major markets in 2005 with many more cities targeted in 2006. —



Chase is issuing 5+ million cards in Georgia, Colorado, New York, and Philadelphia areas. Additional contactless cards to be issued in more targeted regions this year.



All of American Express' new Blue Cards being issued now have ExpressPay contactless payment technology.



MBNA is issuing affinity credit cards for sports stadiums in multiple cities based on MasterCard *PayPass* contactless technology.



Citi is issuing 2.5 million debit cards using MasterCard *PayPass* contactless technology in key fob and card form factors.



Keybank will issue all of its debit card profile based on contactless cards based on MasterCard *PayPass* technology.



HSBC is launching contactless payment cards based on PayPass contactless technology. It will be issuing contactless debit cards in New York area through HSBC Bank USA.

# Tens of Thousands of POS Locations Being Enabled in 2005

## ➔ Nationwide roll outs:



## ➔ Stores enabled at least in one of the target cities:



## ➔ Stadiums being enabled:





# ViVOtech Hardware Offering

## Countertop



## Mounted



## OEM/Integrated





# Fobs and Cards

**ViVOtech can provide a wide range of fobs and cards.  
Some of the options are described here:**

CR-80 card



Standard  
ViVOtech  
“punch-out”  
fob from  
CR-80 card



Custom shape,  
punch-out



Custom  
shape



# ViVOtech Software Offerings\*

\* non-ViVOpay

## END-TO-END SOLUTION



ViVOwallet

ViVOpos

ViVOnet

ViVOprovisioning

ViVOplatform

# ViVOWallet Software for NFC Phone

- **ViVOWallet software for NFC phones allows :**

- Consumers multiple payment options:

- Pay at physical stores
- Pay for online purchases
- Make online bill payments
- Ticketing applications for movie, sports, concerts
- Reload of pre-paid minutes at Kiosk
- Service discovery applications

- Consumers to download payment cards OTA (Over-The-Air)

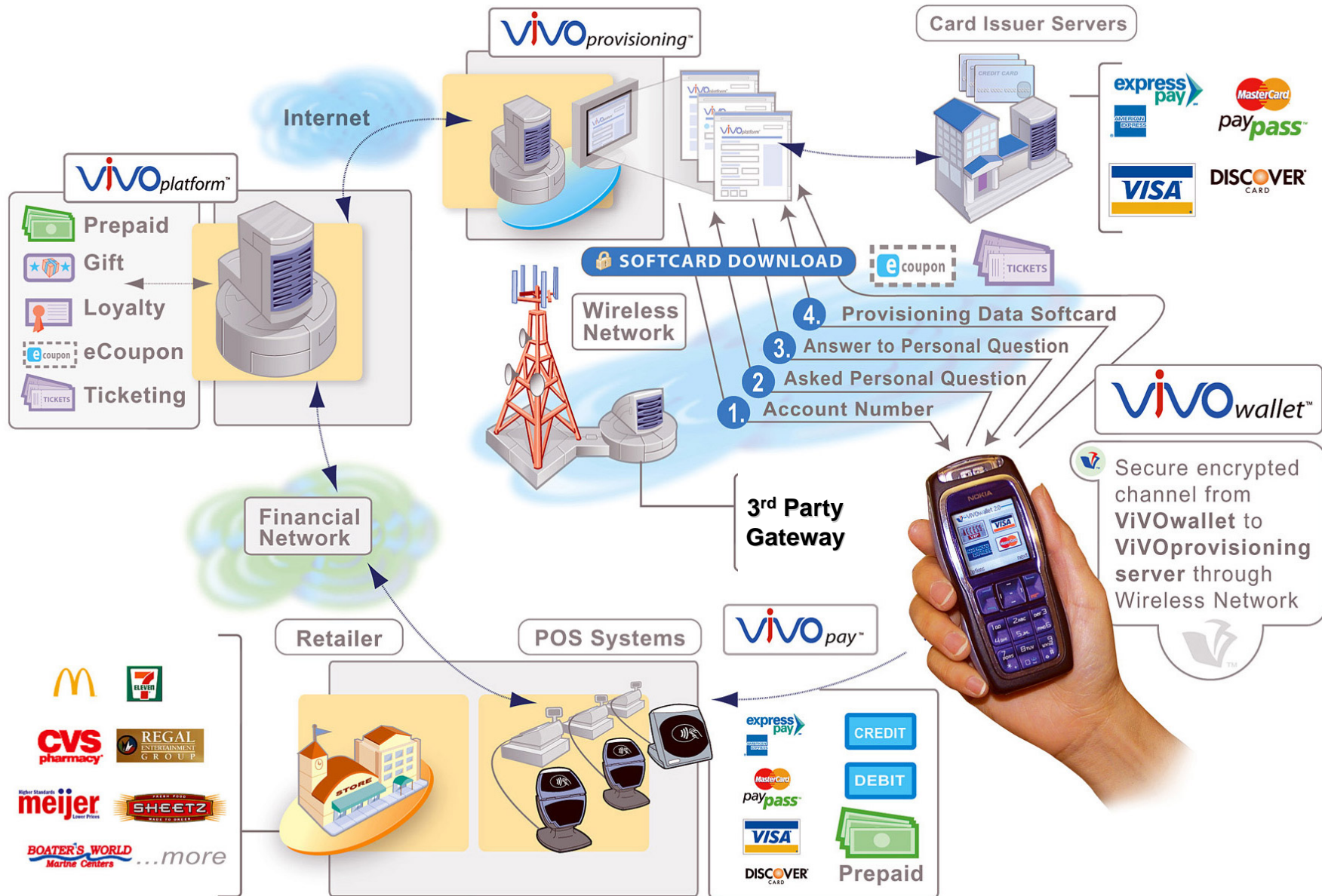
- Card issuers and merchants to offer loyalty programs and mPromotions

- Both banked and un-banked consumers to benefit

- Payment industry to boost cash replacement



# ViVOnfc ECO System







**Mohammad Khan**  
President & Founder  
[khanm@vivotech.com](mailto:khanm@vivotech.com)  
+1 415-609-0208 (mobile)