

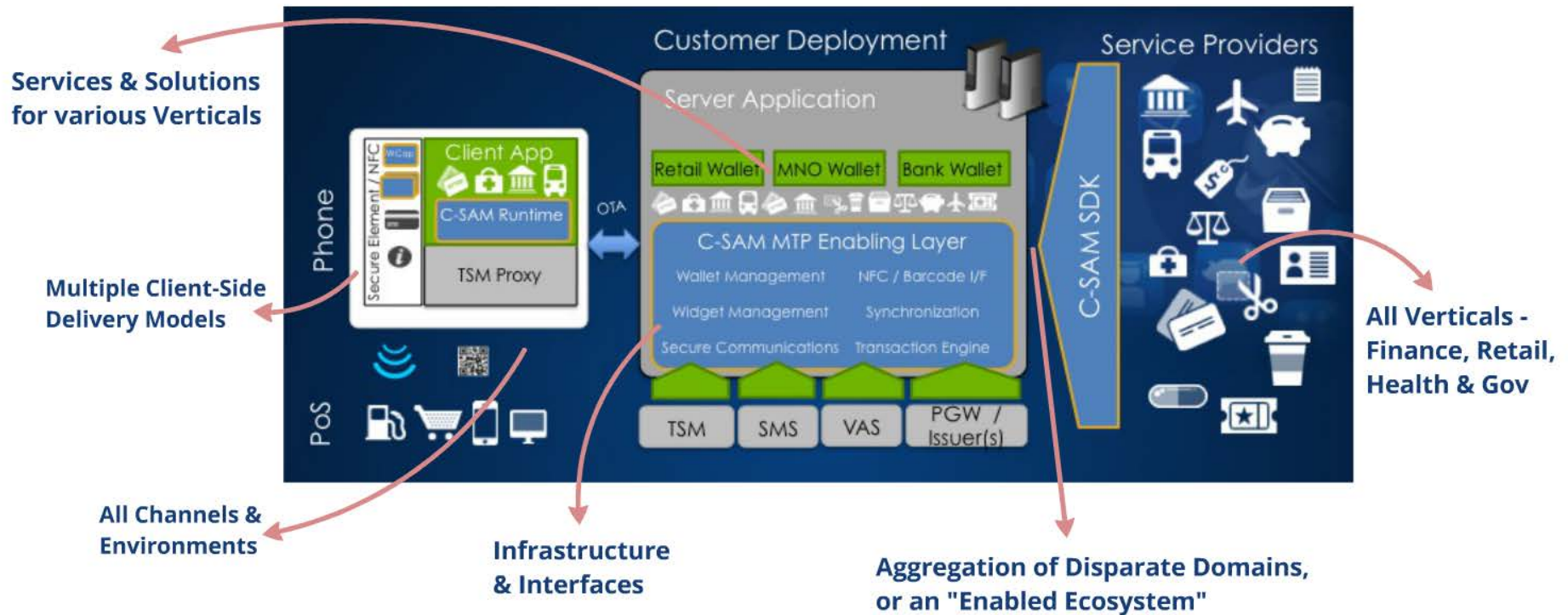


Lifestyle

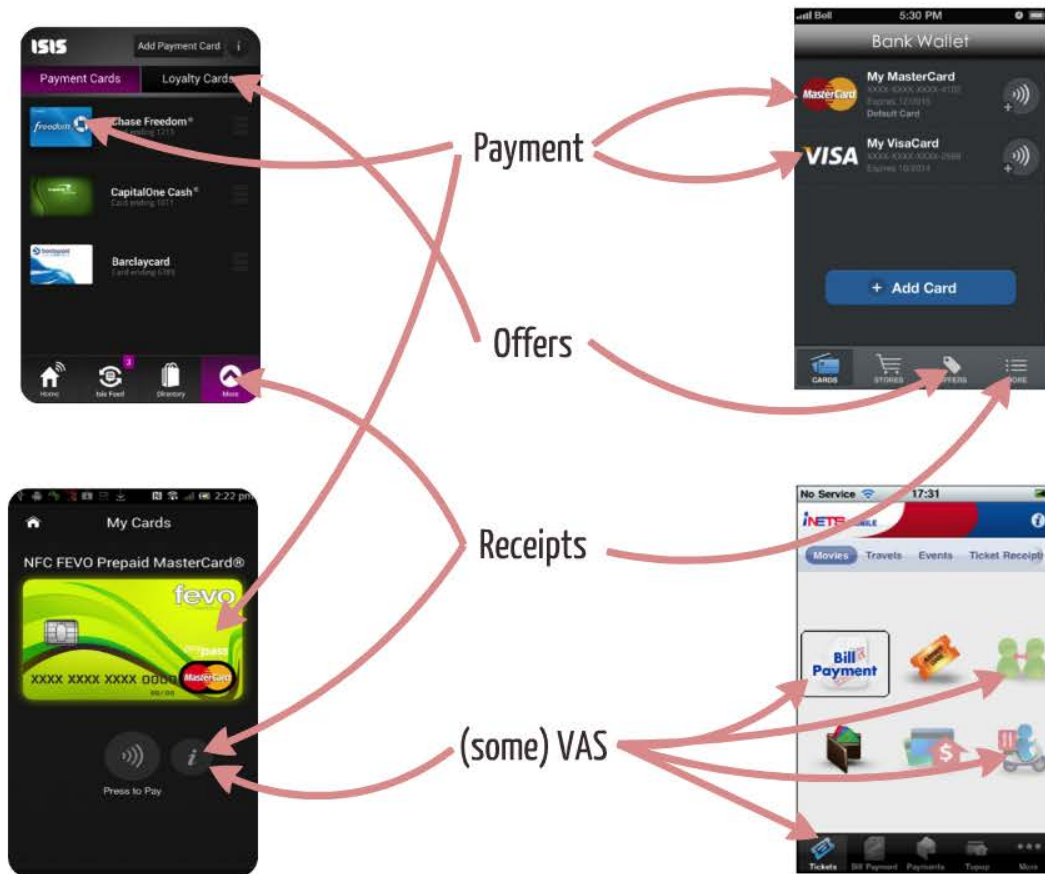
Contextual Experience for Secure Enabled Ecosystems



We have all the "Building Blocks", and, we hide all the "Complexity"!



So, where are we now...



...we have figured out how to recreate a "digital" replica of our leather wallet on the cell phone...

How do we create true value for Consumers & Merchants?

How do we unlock the great promise of digital commerce for consumers?

How do we drive mobile commerce and mobile payment adoption...get consumers to use it 10 times a day, instead of 2 times a month...

We have to SIMPLIFY the experience...

-why should the consumer know what NFC means, or
-why QR codes cannot be read by all scanners, or
-why all merchants don't accept all credit cards, or
-why Pin-Debit is a preferred tender-type, or
-why techies think BlackBerrys are more secure, or.....

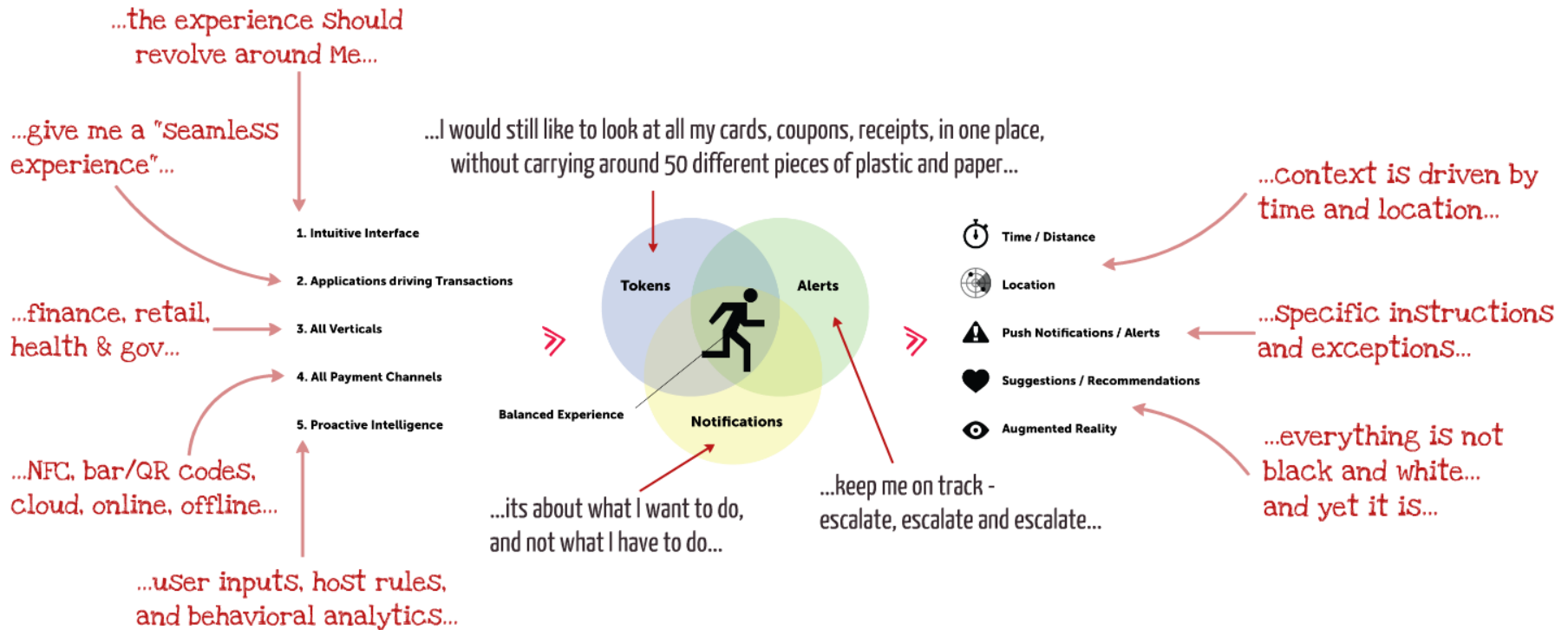
...we have to let the Application LEAD the Transaction...

-plastic metaphor is built on a "disjointed experience"...you decide what you want to buy, goods or service, and then decide how you want to pay.....
-recreating a digital replica of the leather wallet on the cell phone largely promotes the same disjointed experience...
-digital commerce - mobile or otherwise - will thrive only when the application leads the transaction, or in other words, we have a "seamless experience".....

...and then we have to bring ALL the Applications that matter TO the Consumer!

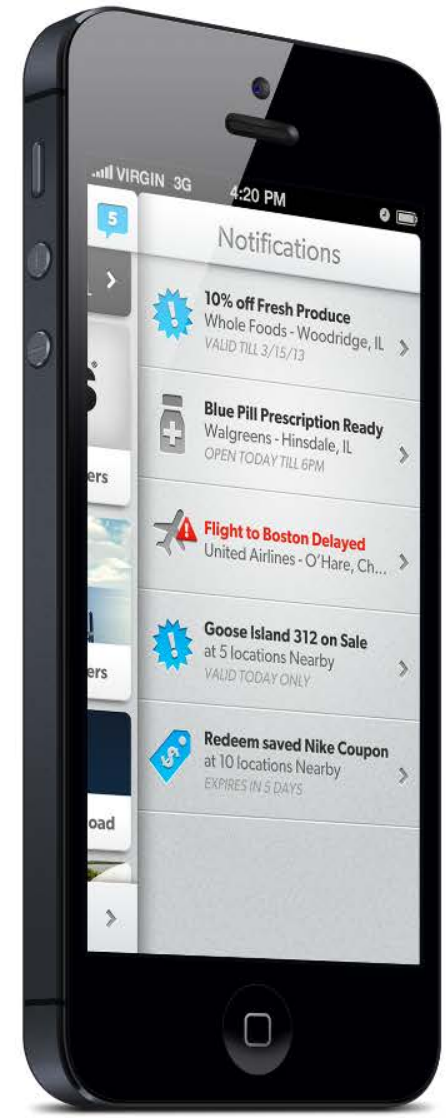
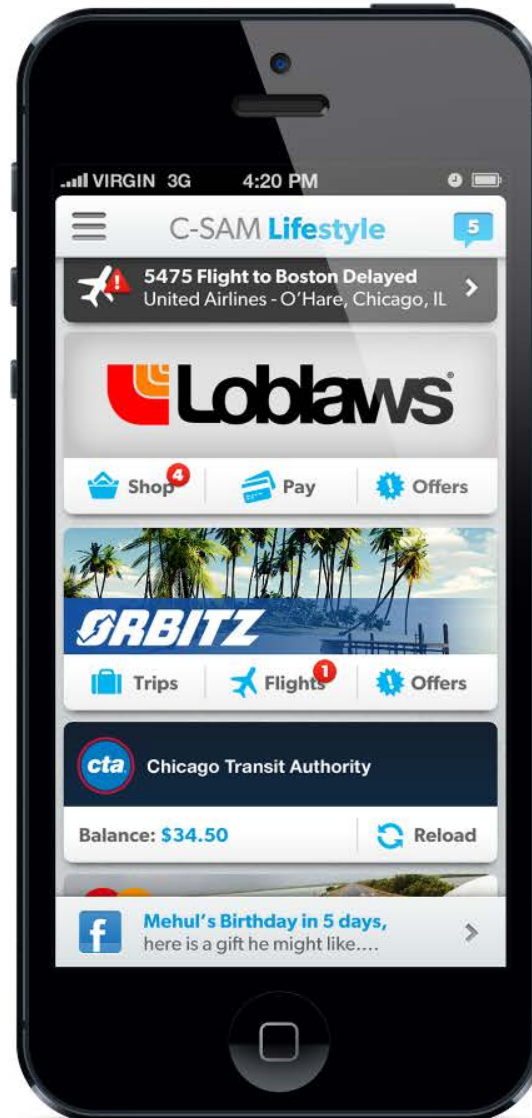
-the consumers needs to get on the subway, buy coffee (and gum), get the newspaper, pay into the office pool, order lunch, pay the guy who paid for lunch, get groceries, pickup the great deal at the shoe shop on the way home, take the kids to the dentist (or worst, the ER!), pay taxes (why?!), pay bills, find parking, pay for parking, pay for the speeding ticket
-securely transacting 10 times a day versus 2 times a month!
-with all the intelligence, in the phone and the cloud, and everything in-between, why do we still have to keep going to the applications rather than the applications coming to us.....

...Guiding Principles...

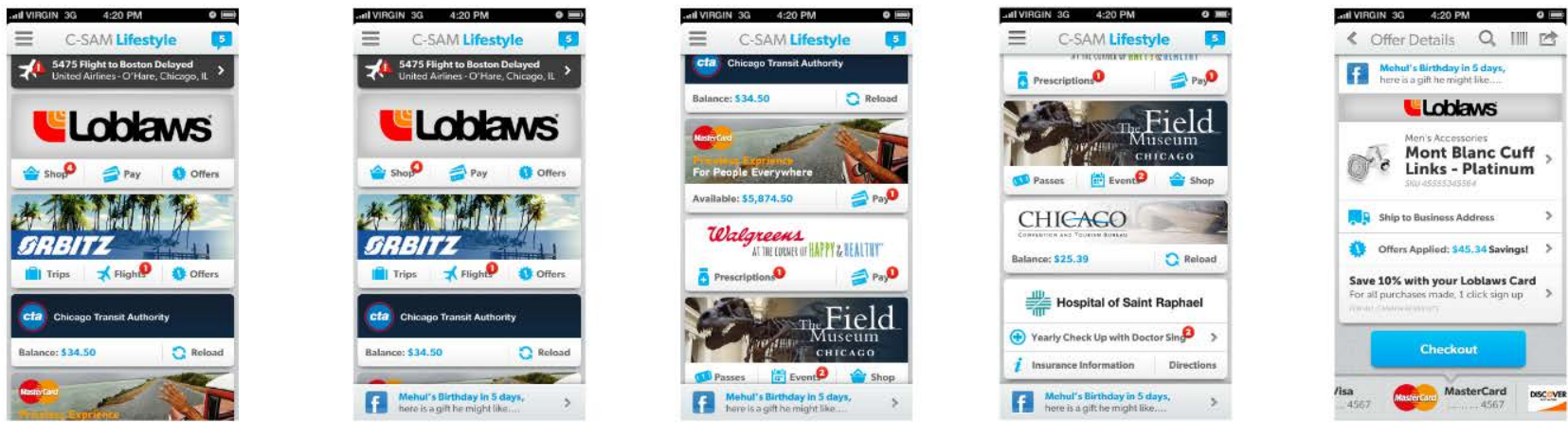


**Minimal Intrusions on the User, with Maximum Usability from the Ecosystem
Performance & Risk driven Escalation for Providers**

Introducing C-SAM Lifestyle...



All of these, and more, matter... this is the "Enabled Ecosystem"



...BRING ALL MY personalized applications to me,
thru a SIMPLE, SEAMLESS & CONTEXTUAL experience,
with the ability to SECURELY conduct ALL transactions
- payments, offers, and others -
over ALL channels!

Convergence of several trends may help us evolve from Cash-replacement to Cash-less...

