



**mChek.**  
**The Mobile Money solution**  
**that gives**  
**25 million**  
**SIM cards the edge.**

To get started, email [marketing@mchek.com](mailto:marketing@mchek.com)



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#### mChek's partners\*

- ✓ Mobile Network Operators: Airtel, Dialog (SL).
- ✓ Payment Card Associations: VISA, MasterCard.
- ✓ Banks: Citibank, ICICI Bank, HDFC Bank, State Bank of India, Corporation Bank, NDB Bank (SL), Seylan Bank (SL).
- ✓ Insurance Companies: Max NewYork Life, ICICI Prudential, Reliance Life Insurance.
- ✓ Merchants: MakeMyTrip, Yatra, redBus, BookMyShow, Future Bazaar, SifyMall, Indiatimes.
- ✓ Over 500 offline merchants live in Sri Lanka.

\*Partial list

PARTNERS



**Trusted by leading brands**

**mChék™**

“For all those who thought mobile commerce was a pipe dream, mChék on Airtel has just shown the way to do it. The cashless society is here and it's gone mobile.”



From the Jurors,  
GSMA Global Mobile  
Awards, Barcelona, 2008.

## mChek at a glance

- ✓ Winner of GSMA Global Mobile Awards, 2008.
- ✓ VISA approved.
- ✓ Regulator-friendly architecture.
- ✓ Universal mobile payment solution that works on
  - all mobile phones.
  - all financial instruments: All cards (credit, debit and prepaid), bank accounts, stored-value wallet, etc.
  - all financial services: Money transfer, international remittance, payments (remote and over-the-counter), mobile mall, mobile POS terminal, micro-finance/government disbursements, etc.
  - all GSM and CDMA networks with multiple authentication platforms: SIM toolkit application, J2ME application, BREW application and server based - Voice (IVR) and USSD.
- ✓ Zero CAPEX, Software-As-A-Service (SAAS) delivery model.

With more than 25 million SIM cards shipped and more than 500,000 active users across multiple geographies, MNOs, banks and mobile phones, mChek is truly a market-proven platform. The mChek solution can be integrated and live in less than 60 days.

### Summary of mChek's benefits:

#### For consumers

- ✓ Convenience of 24x7 mobile wallet availability.
- ✓ Easy accessibility for multiple financial identities.
- ✓ Bullet-proof security.

#### For banks

- ✓ Increased customer convenience and enhanced customer loyalty.
- ✓ Transparency for risk-management and fraud tracking.
- ✓ Reduced cost of transactions and back-end operations.
- ✓ Easy scalability.

#### For mobile network operators

- ✓ Competitive differentiation.
- ✓ Increased customer convenience and enhanced customer loyalty.
- ✓ Reduced bill collection costs.
- ✓ Increased revenue.
- ✓ Reduced time to market.

#### For merchants

- ✓ Fraud-resistant and low-cost transactions.
- ✓ Use of mobile phone as low-cost, portable POS terminal.

GO LIVE IN  
**60 DAYS**

A photograph of two men in an office environment. One man, wearing a light blue shirt, is seen from the back, high-fiving another man who is wearing a light green shirt and smiling. They are standing behind a cubicle wall. The background shows office shelves and a door.

## A win-win solution

mChek, the proven Mobile Payments solution, is now available across the globe.

MNOs, banks, merchants and consumers are embracing and enjoying mChek's mobile security and payments platform, thanks to its optimal combination of ubiquity, simplicity and banking-grade security.

mChek works with existing technology and provides win-win business models for all stakeholders who wish to leverage the exploding growth in mobile phone accounts across the world.

With more than 25 million mChek-secure wallets in the market today, and a solution approved by VISA and other leading players in the banking industry, mChek is the proven Mobile Payments solution.

Discover how mChek can turn your Mobile Payments initiative into a runaway success.

mChek. NOW AVAILABLE  
**WORLDWIDE**

# 2-FACTOR AUTHENTICATION

## Your preferred mobile payments partner



mChek PassCode is a patent-pending second-factor strong authentication solution located in the user's mobile phone. It ensures greater security Internet banking/brokerage or enterprise VPN from mobile phones, providing MNOs and banks with new revenue streams and lower costs of operations.

### Advantages of mChek PassCode



**Anywhere access:** mChek PassCode is generated on the user's mobile phone and works even if there is no mobile network coverage.



**Easy deployment:** mChek PassCode can be installed on all GSM/J2ME and CDMA/BREW phones.



**Security:** mChek PassCode provides a secure and simple access for tracking that enables easy, anytime audit of all processes to all customers.



**Fast integration:** mChek PassCode is hosted on an open, flexible architecture that ensures seamless integration into the already deployed infrastructure of enterprises. It thus has a minimal impact on existing processes, and significantly reduces the time to go live.



**Versatility:** mChek PassCode seamlessly integrates across multiple enterprise and consumer applications like VPN access, ERP, CRM, Customer Franchisee and Supplier Portals, Reporting Tools, Sales-Force Automation Solutions, Loyalty Solutions, Trade Management Solutions, etc. The incremental cost/effort of deployment is negligible for any user-group that is mobile enabled.



**The last word in safety**

# SIMPLICITY OF SMS

## SAFETY OF ENCRYPTION

### Mass deployed



mChek works with all existing mobile phones on GSM and CDMA networks.

- ✓ mChek SIM Toolkit application is being shipped on more than 4 million SIM cards every month, and is certified on 32 KB or higher capacity SIM cards from several leading SIM vendors including Gemalto, Oberthur, G&D, Sagem/Syscom and Watchdata.
- ✓ mChek Smart-client application supports over 350 handsets on J2ME, BREW and Windows Mobile platforms, without requiring a GPRS service post-download. mChek will soon be shipped by leading handset manufacturers in certain geographies.
- ✓ Server-based wallet using voice (IVR) and USSD.

### Banking-grade security



With end-to-end encryption, the mChek application provides the safest mode of payment available today. mChek is approved by VISA International and provides secure, non-repudiable, card-present transactions.

- ✓ The world's first company to be certified PCI DSS 1.2.
- ✓ Smart-card based solution architecture.
- ✓ 128-bit, 3DES, end-to-end encryption.
- ✓ Certified ISO 27001.

### Links to any financial instrument



mChek links seamlessly to any bank account, credit card, debit card, stored-value wallet or any other payment instrument. It dovetails into the existing infrastructure, and is a highly cost-effective solution for banks and merchants.

## Many ways to transact



mChek delivers a secure, fast and convenient usage environment for consumers, while enhancing revenues for MNOs, banks and merchants.



**Recharge & bill payments:** Easy recharge and payment of MNO or other utility bills like telephone, mobile, electricity, insurance premiums, etc.



**Mobile mall:** The mChek Mall provides a hosted, searchable and mobile-optimized content-management platform with payment capability.



**Money transfer:** mChek users can transfer money to any VISA card for domestic or cross-border money transfer. mChek can also be integrated into other money transfer platforms, such as Western Union. It thus drives loyalty and ARPU to MNOs and their retailers.



**Over-the-counter (OTC) payments:** mChek enables a privacy-protected, fraud-free transaction during over-the-counter purchases, without disclosing payment account credentials to the merchant. It directly helps reduce cash-usage. The mChek mobile POS uses the merchant's existing mobile phone for rapid expansion of the merchant network.



**Card present remote transactions:** mChek brings the security and non-repudiability of 'card present' transactions to e-commerce, thereby reducing fraud and minimizing charge-backs.



**Retailer 'kiosk' services:** mChek services can be deployed for end-user usage or as a low-cost kiosk for use by Telco or other retailers, creating greater value and loyalty with retailers.

**SECURE FAST  
CONVENIENT**