



MobileATM™ v1.0 For Banks

Traditional ATMs are expensive to procure and maintain. Traditional ATMs are available at selected and limited locations. Traditional ATMs may be out of service or out of cash.

MobileATM™ is where your mobile is. MobileATM™ is the ATM of tomorrow, Today!

MobileATM™ is Secure

Utilizes best of breed Encryption Standards in addition to the GSM security. MobileATM™ is highly secure and cannot be compromised.

MobileATM™ is My Bank

Your bank travels with you and your money is with you Any Where, Any Time, 24/7, 365

MobileATM™ Solution

Software for clients mobiles. A Server Solution for the Bank with full integration with the banking software.

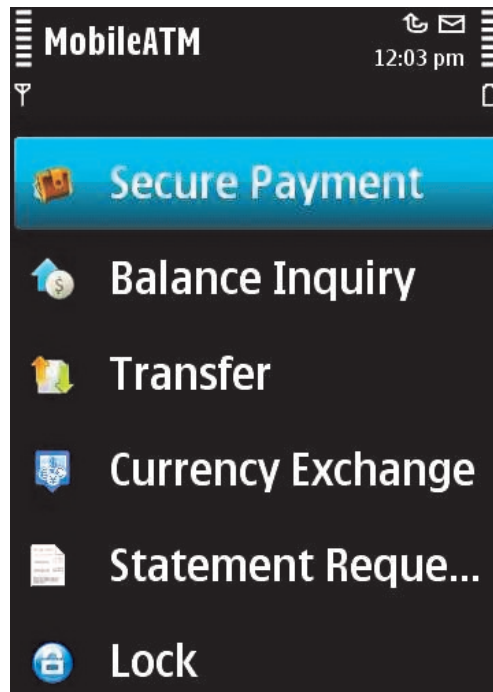


MobileATM™ is a green solution

<http://www.i-jaffa.net>
info@i-jaffa.net

MobileATM™ v1.0 For Banks

Converts Your Mobile to an ATM



- **Secure and Fast Mobile Payments**
- **Secure Wire Transfers**
- **Balance Inquiry**
- **Currency Exchange**
- **Statement Request**
- **Bill Payments**

Secure and Fast Mobile Payments

With MobileATM™, a mobile number is mapped to bank account(s). The payment amount will be deducted from the payer bank account to the recipient bank account, instantly and securely. Once the payer is authenticated, the payment goes thru and both payer and recipient are notified. And the Bank logs all the transactions as well. All this is fully encrypted and secure. With the MobileATM™ Secure Payment, no need for cash and no need to travel to the traditional ATMs to get cash.

The bank, per the client request, can limit the maximum daily Mobile Payments limit (e.g. not to exceed \$50 a day), and can also impose a per payment limit (e.g. not to exceed \$10 per payment).

With the MobileATM™ Secure Payment, one can buy any merchandize, pay restaurants and cafés, pay bills (electricity, water, phone, gas, etc) any time without the need to have cash!. It is the payment method of the future.



Jaffa.Net Software & Communications



MobileATM™ Benefits For Users

- No Visa Card, No Problem!
- Control your money anytime and from anywhere
- Optimize Currency Exchange rates for your benefits
- Pay your bills anytime from anywhere
- No more driving to ATMs
- Never get out of Cash

For Banks

- Better customer retention
- Lower Cost: less expensive traditional ATMs
- High Return on Investment (RIO)
- Green solution (less cash circulation and less paper work)
- Everywhere and Anytime Banking

For Businesses

- Lower Cost: Converts Mobile device into a Point-of-Sale (POS)
- Better Control of Revenue: less cash at Cashiers
- Increase Sales
- Better bill payments

MobileATM™ Benefits and Features



Secure Wire Transfer

Similar to secure Mobile Payment, MobileATM™ empowers users to wire transfer money from his/her account(s) to any recipient account from anywhere at anytime.

Currency Exchange

MobileATM™ empowers users to exchange currency from one account (e.g. US\$ account) to his/her other currency account (e.g. JD account) from anywhere at anytime.

Bill Payments

MobileATM™ empowers users to pay their bills (electricity, phone, water, etc) at anytime from anywhere. It also empowers businesses to send payment requests to clients.

If payment request is approved by the clients, the bill will be paid instantly.

MobileATM™ Server

The Server at the Bank (or business) includes:

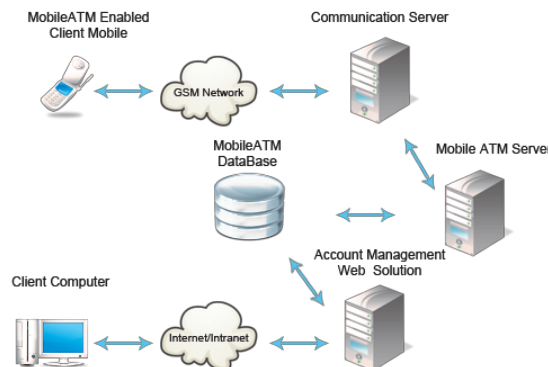
- Communication server to integrate with the GSM network
- MobileATM™ Server includes security
- A database Server
- A Web based solution

The MobileATM™ can easily be integrated with the banking or business solutions.

Other Mobile Applications form Jaffa.Net

- **Secure Mobile Payment for Telco and GSM**
- **Secure Mobile Payment for Business**
- **WhereRU**

About Jaffa.Net: a well established software and communication company (since 1998). Jaffa.Net products portfolio includes: Check Clearing System for banks, Money Exchange, Courts, School, ERP, and HR. Jaffa.Net also provides cloud based solutions.



Jaffa.Net Software and Communications
VIP Center, 3rd floor
Al-Mobaadin St., Al-Bireh
Ramallah, West Bank
Palestine
Tel: +970-2-241-2020

