

Quisk company overview

Creator of a new cash-based digital payment type

October, 2014

Agenda

Opportunity

Who is Quisk

What we do

How it works

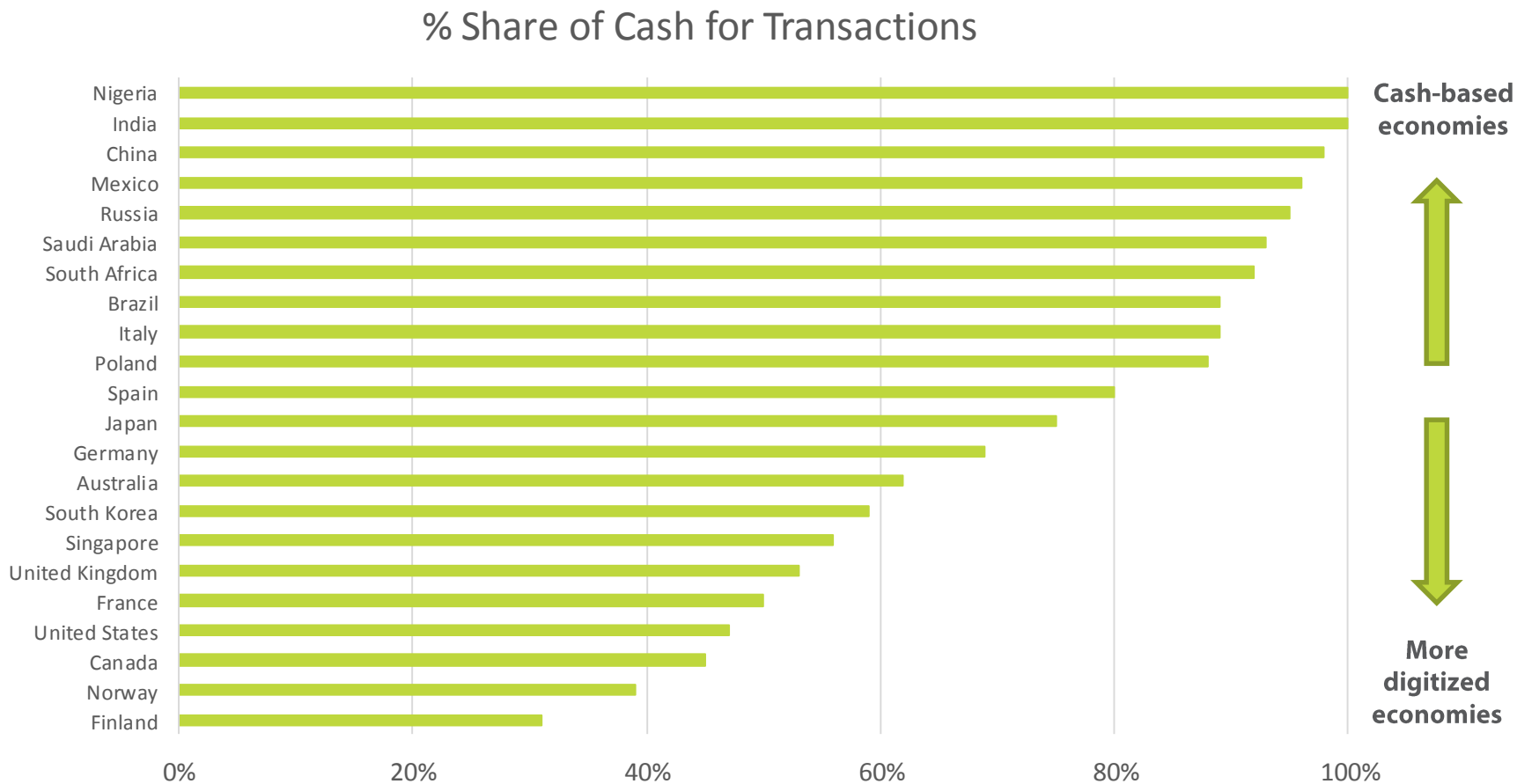
Why Quisk

The Opportunity

- Over 6 billion mobile phone numbers
- Only 2 billion bank accounts
- Over 4 billion credit cards
- 85% of all retail transactions conducted in cash



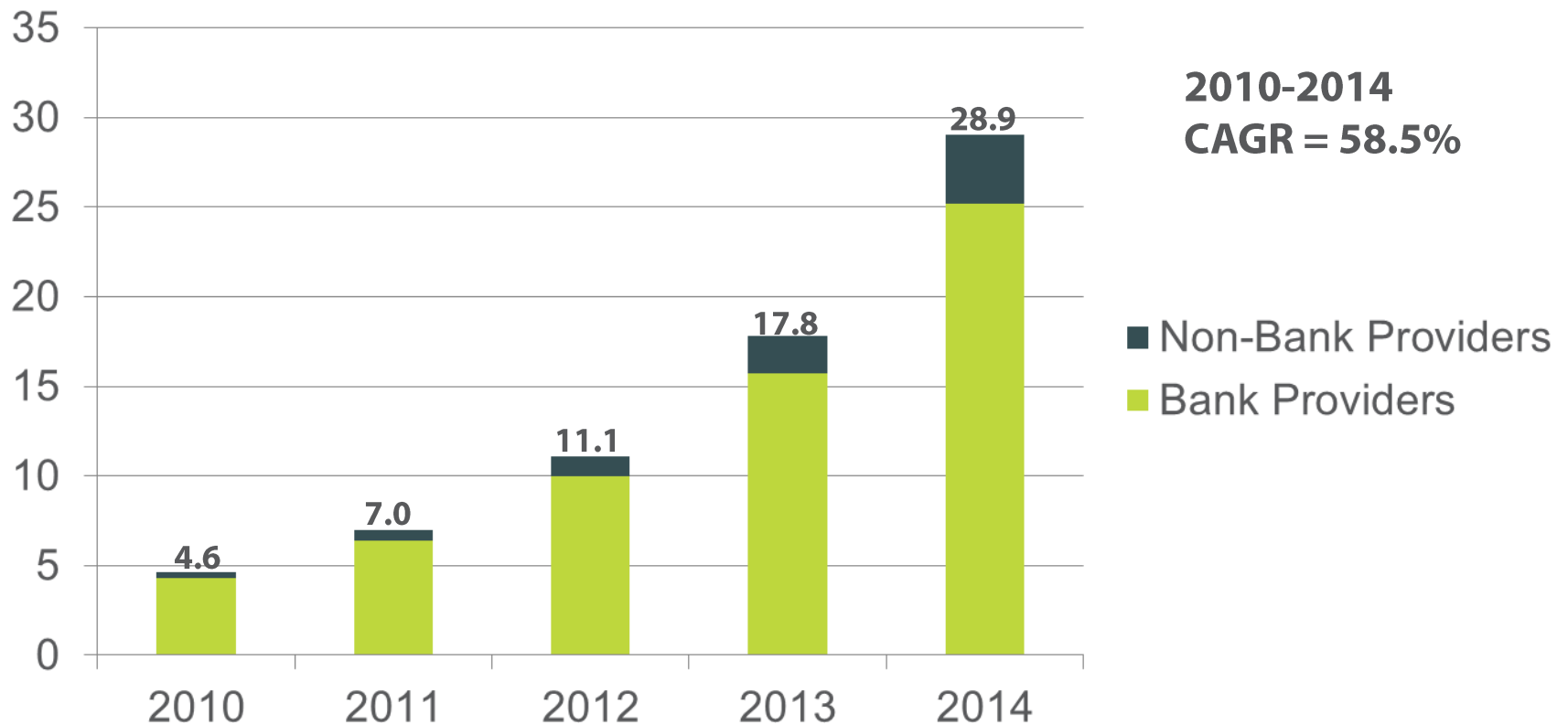
Opportunity: More transactions are going digital, but cash is still used extensively in many countries



Source: McKinsey Global Payments Map, 2013.

Opportunity: Global mobile payment transactions are accelerating and banks are main providers

Mobile payment transactions (billions)

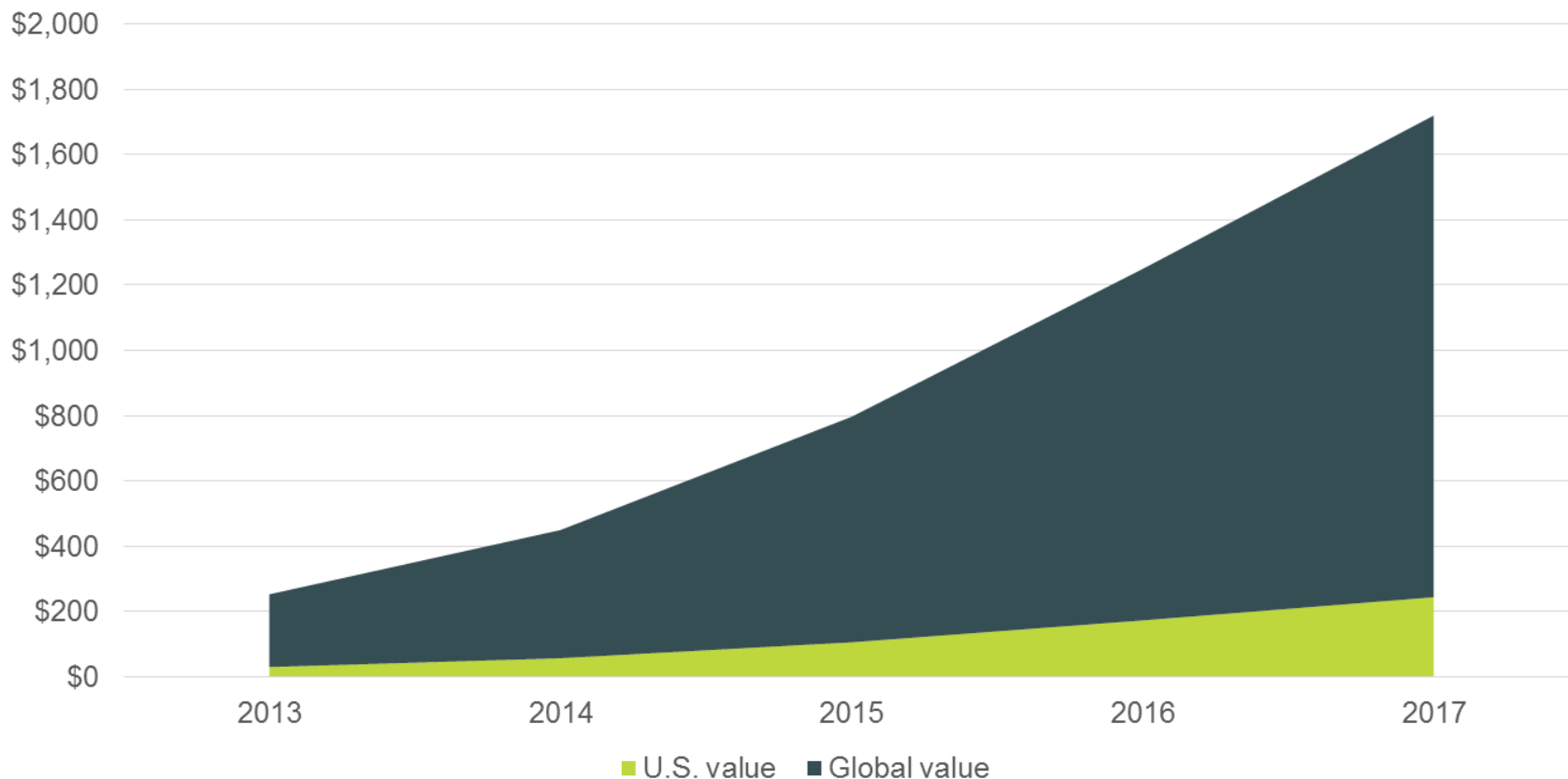


Source: Capgemini and The Royal Bank of Scotland World Payments Report, 2013.

Opportunity: Highest mobile payments growth is outside of the U.S.

Note:
millions

Mobile Payments Transaction Value Forecast



Note: BI Intelligence forecast. Mobile payments are offline transactions powered by mobile on merchants or consumer-side.

Who is Quisk

Quisk is a Silicon Valley-based start-up that enables cash-less transactions and safe and secure financial services for *anyone* with a mobile phone number.

We provide a cloud-based digital services and transaction processing platform—which leverages **existing core banking and POS infrastructure**—for integrated mobile payments and digital marketing. **We digitize cash.**



Who is Quisk

Senior leadership team:

Steve Novak

Praveen Amancherla

Dan Glessner

Ziad Alshobaki

Bill Baustien

Mary Garfein

Jaysin Nguyen

Robert Ford

Extensive **payments industry** experience with leaders, such as CyberSource and Visa.

Experience with **acquirers**, such as First Data Corporation, and **prepaid card** leader, Stored Value Solutions.

Experience with **mobile** providers, such as Palm, and **security** leaders, such as Symantec and Trend Micro.

What we do

Quisk partners with financial institutions and others to enable consumers to convert cash in their bank account into a **new digital payment type** that can be used to pay merchants, send money, pay bills and purchase online.



How Quisk works

- Quisk offers **cloud-based platform** to enable banks to offer new consumer product
- **Banks work with merchant acquirers** to sign up merchants (leveraging their existing POS systems)
- **Banks offer Quisk accounts** to new and existing consumer customers in compliance with **KYC, AML**, and other country-specific regulations
- **Consumers**, using their **mobile phone number and PIN**, make retail purchases, P2P transfers, cash in/cash out, online purchases, Bill Pay, P2M payments and more

Quisk drives value for ecosystem members



For **Financial Institutions**, Quisk drives value by creating your secure cloud-based solution which leverages your existing infrastructure and offers to:

- Generate new revenues
- Strengthen customer relationships
- Increase ROI



For **Merchants**, Quisk drives value by creating your secure cloud-based solution which leverages existing retail Point-Of-Sale infrastructure and offers to:

- Grow revenues and increase customer loyalty
- Increase ROI and transparency
- Realize opportunity to dramatically lower costs



For **Wireless Operators**, Quisk enables you to partner with financial institutions to:

- Monetize installed base with new revenue opportunities
- Differentiate your service to new customers
- Strengthen customer relationships



For **Consumers**, Quisk delivers an alternative to cash and credit cards which is:

- Safe and convenient
- Simple
- Secure
- And saves money!

Quisk solution elements



Why Quisk

Quisk is the *first* central bank-sanctioned all-digital bank-based mobile payments and digital marketing/loyalty system in the world.

Only Quisk is able to deliver a mobile payment system that is integrated with a marketing and loyalty system which does not require a smart phone or smart phone app, or web access. Consumers only need their mobile phone number and PIN.
Simple, easy and secure.



Quisk and ADCB win Best Mobile Payment Initiative in 2012

http://www.zawya.com/story/ADCBs_pioneering_Quisk_Mobile_payment_service_wins_Best_MPayment_Initiative_award_at_The_Mobile_Show_2012-ZAWYA20120423111837/

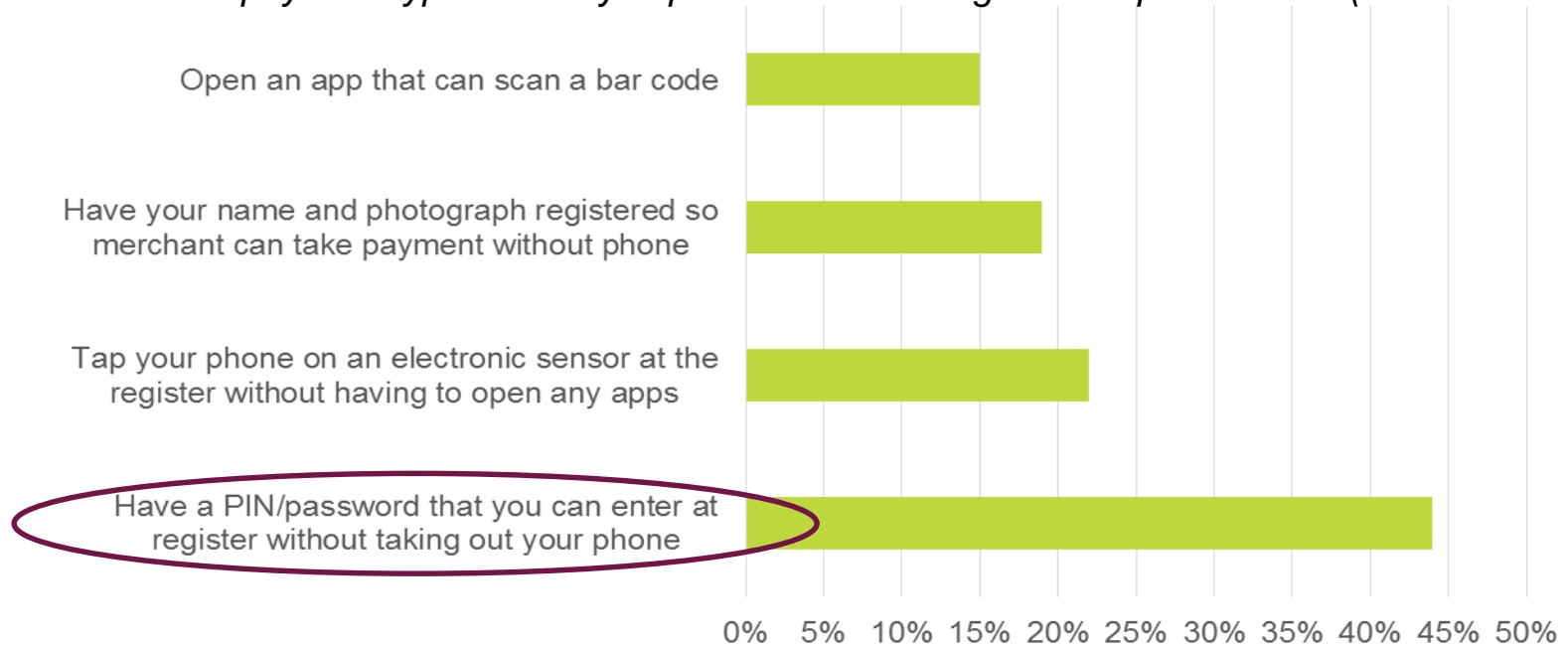
Quisk is the power behind the first all-digital bank account initiative being deployed by ADCB, one of the United Arab Emirates' leading banks. ADCB has a network of 172 Automated Teller Machines (ATMs) across the UAE and 48 branches in the UAE as well as two branches in India.

The new digital cash account simplifies and speeds the payment process, allowing bank customers with any mobile phone to conveniently pay by using their phone number and a secure PIN of their choosing.



Quisk delivers convenience and simplicity for consumers when making in-store payments

Which of these payment types would you prefer when making in-store purchases? (U.S. consumers)



Source: comScore Digital Wallet roadmap, 2013

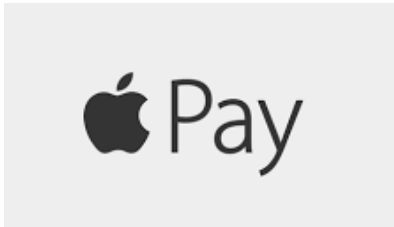
Only Quisk offers a simple and secure solution for consumers to make mobile payments *without* having their mobile phone with them.



Comparing Quisk to alternatives

	Quisk	Cash	Credit Cards	PayPal
Financial Institutions and Other Organizations				
First central bank approved, all-digital currency	✓			
Access the entire population (anyone with a mobile phone number)	✓	✓		
Greater immediate revenue opportunities	✓			
Leverage existing core systems/other infrastructure	✓			
Integrated digital payment with digital marketing/loyalty programs	✓			
Lower account risk exposure	✓			
Opportunity for lower merchant transaction costs	✓	✓		
Ease of existing or new Point-Of-Sale integration	✓			
Ease of sending mass payments	✓			✓

Quisk is fundamentally different than Apple Pay



iPhone 6-based “wrapper” for credit/debit cards for in-store payments on NFC-enabled POS systems within the U.S.



- *New* digital cash payment type
- *First* all-digital bank account with central bank approval
- Digitizes cash by directly linking to consumer’s DDA held at a bank
- Works with *any* type of mobile phone
- Works with *any* type of POS system
- Works with *any* mobile network operator
- Merchants and consumers *value* from integrated offers and loyalty rewards
- For usage *beyond* in-store, including online, P2P, P2M, Bill Pay, etc.



THE NEXT STEP IN THE EVOLUTION OF MONEY™

Thank you

Learn more at: www.quisk.co