

## Company Overview

Quisk, Inc. is a Silicon Valley-based technology company that partners with banks and merchants to enable anyone to use their money *without* needing cash or cards.

Quisk is your money from your bank, but without the cash, without the cards, and without the wallet.

Today, over 6 billion people are using mobile phones around the world, yet 85% of all retail transactions are conducted in cash. While the innovation opportunity is great, existing approaches are problematic.

Some are incompatible with core banking systems. Some require expensive changes to in-store Point-Of-Sale (POS) infrastructure. Some require smart phones or lack a simple and convenient consumer experience. And most current approaches are credit card-centric or are offered through a wireless operator in competition with banks.

Now there is a solution: Quisk. Quisk partners with Financial Institutions to digitize cash and deliver a new type of bank account for payments and more. Quisk leverages existing banking infrastructure and retail POS equipment, embraces multiple technologies, including ALL mobile phones and carriers.

With patent-pending cloud-based technology, Quisk delivers significant benefits to all ecosystem members:



### For **Financial Institutions:**

- Generate new revenues
- Strengthen customer relationships
- Increase ROI



### For **Merchants:**

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



### For **Wireless Operators:**

- Partner with banks for new opportunities to monetize your installed base
- Differentiate your service to new customers
- Strengthen customer relationships



### For **Consumers:**

- Simple and convenient
- Secure
- Saves money

## Quisk is the quick and easy way to use money.

Quisk is the first company sanctioned by a central bank for an all-digital bank account with complete and secure banking functionality. *Only* Quisk delivers a cloud-based digital services and transaction processing platform to integrate mobile payments, rewards and loyalty programs—while leveraging existing financial institution and merchant infrastructure.

## Quisk Platform



### Singular

The Quisk platform supports both mobile commerce and digital marketing and loyalty programs in all currencies, countries, and for all types of mobile phones and all wireless networks.

### Smart

Our patent-pending platform technology is agnostic and future-proof. It can easily adapt to emerging User Interface technologies (e.g., NFC, biometrics, etc.) that may become more prevalent in the future.

### Scalable

Our cloud-based platform can easily scale to handle new financial institutions, new wireless operators, new merchants, and new countries of expansion. The Quisk technology is architected to handle vast increases in transactions volumes.

### Seamless

Our platform and solutions work with your existing core systems and payment infrastructure to avoid any needed POS retrofits or other significant technology investments.

### Secure

The protection of Quisk account data is our first priority. Our platform utilizes using state-of-the-art encryption technology, tokenization, and Quisk has complied with the latest PCI standards.

## Market-proven

### Quisk and Abu Dhabi Commercial Bank (ADCB)

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.



ADCB and Quisk were awarded Best Mobile Payment Initiative in 2012

### Quisk platform key features:

- First all-digital bank account with complete and secure banking functionality (operates at the same level as checking and savings)
- The only platform "Central Bank Approved" where in use
- Mobile hardware and mobile operator agnostic, enabling it to work with ALL phone numbers today and in the future
- Cloud-based platform which integrates mobile payments with digital marketing and loyalty programs
- Person-to-person (P2P) or Business (B2P) or Government (G2P) payments anytime, anywhere
- Web-based system administrator console and white-labeled consumer portal
- Alerts and notifications for simple and easy consumer experience
- Safe and secure—designed to complement your bank's existing security infrastructure

### Comparing Quisk to alternatives:

	Quisk	Cash	Credit Cards	PayPal
<b>Financial Institutions and Other Organizations</b>				
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	Cash	Credit Cards	PayPal
<b>Consumers</b>				
First central bank approved, all-digital currency	✓			
Accumulates loyalty points automatically	✓		✓*	
Use with any type of mobile phone	✓			
Get and deposit cash at retail Point-Of-Sale	✓			
Alternative to high-priced credit cards	✓	✓		
Safer and more secure	✓			

\* Note: Credit card loyalty is based on card brand level vs. Quisk solution can be based on loyalty programs of both financial institution and others.



Quisk, Inc. is a Silicon Valley-based technology company that partners with banks and merchants to enable anyone to use their money *without* needing cash or cards. Quisk provides a digital services and transaction processing platform for integrated mobile payments and digital marketing and loyalty programs.

Deploying patent-pending, cloud-based technology, the Quisk platform not only works with any mobile phone number on any type of mobile service, but also leverages existing Point-Of-Sale (POS) infrastructure. Quisk headquarters are in Sunnyvale, CA with an additional office in Louisville, KY. Quisk operates in the MENA region through its MOBIBucks FZ LLC subsidiary, which is based in Dubai, U.A.E.