



THE NEXT STEP IN THE EVOLUTION OF MONEY™

Quisk company overview

Helping financial institutions and others to digitize cash
and prosper in the new, mobile economy

November, 2013



Agenda

Opportunity

Who is Quisk

What we do

How it works

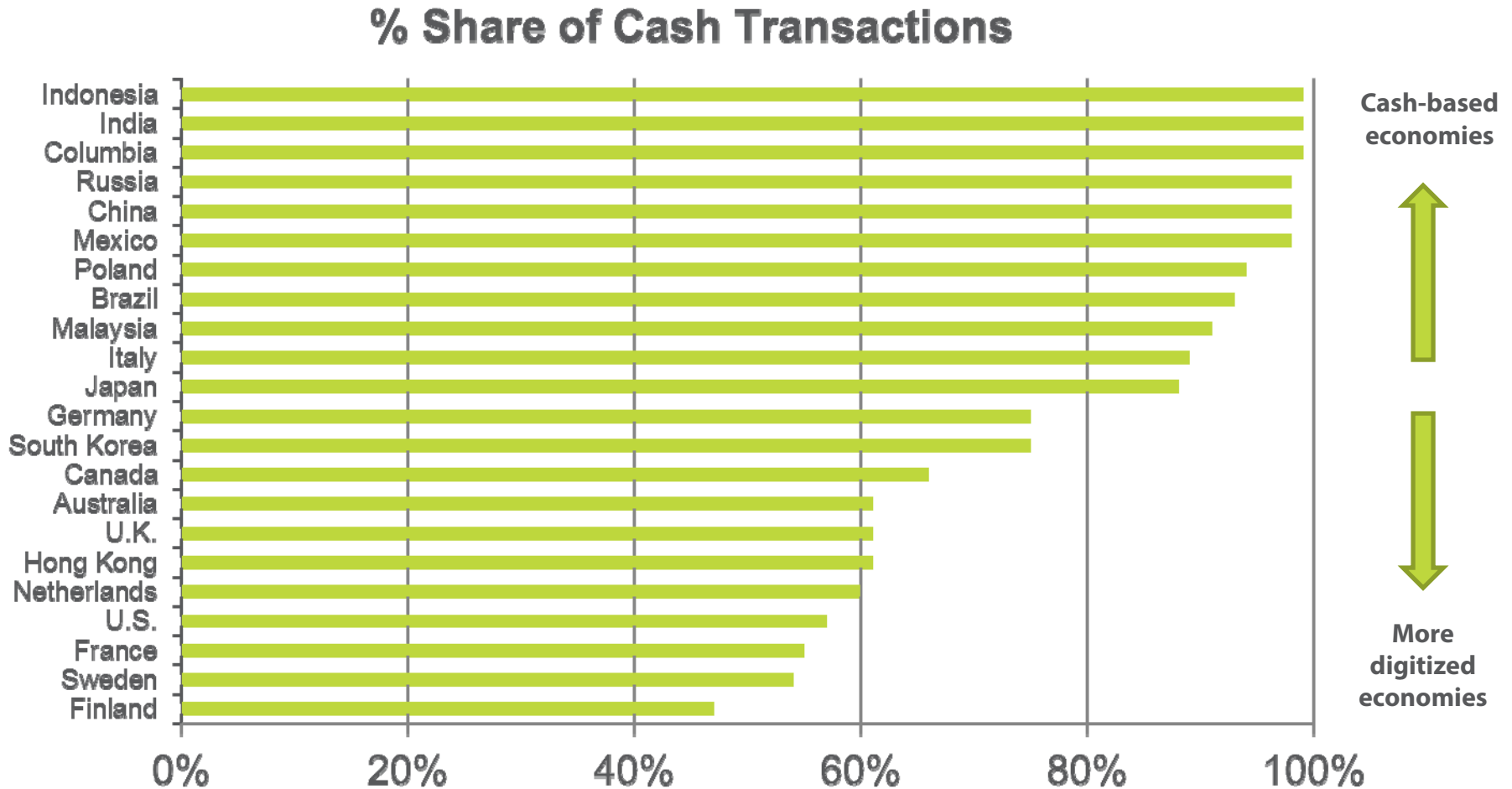
Why Quisk

Opportunity

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



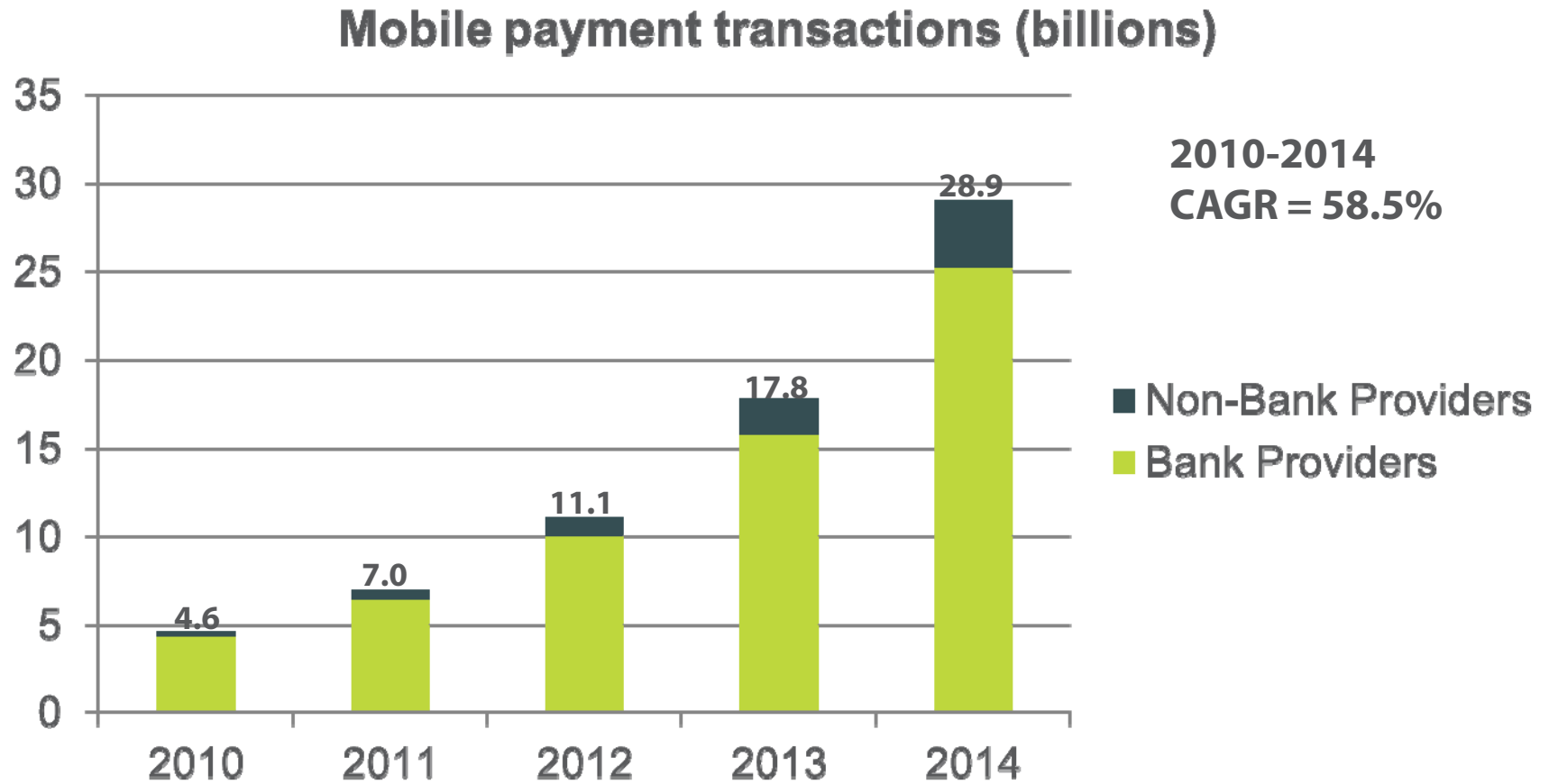
Opportunity: More transactions are going digital, but cash is still used extensively in many countries



Source: McKinsey Global Payments Map, 2009. Note: This is their most recent global payments research.

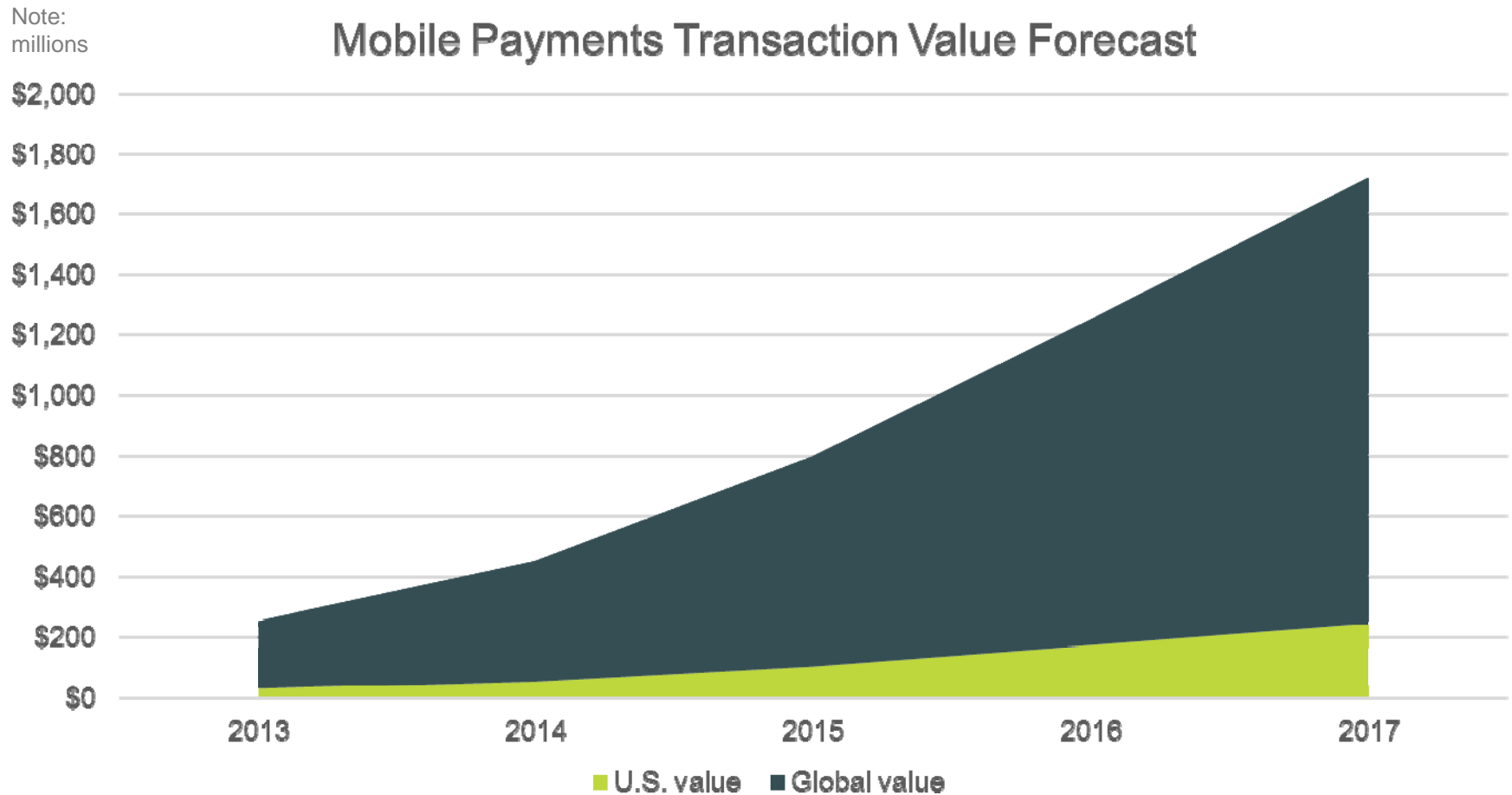


Opportunity: Global mobile payment transactions are accelerating and banks are main providers



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

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



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

Who is Quisk

Quisk is a global technology company that digitizes cash and empowers financial institutions and others to prosper in the new, mobile economy.

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 and loyalty programs.



Who is Quisk

Senior leadership team:

Steve Novak

Jorge Fernandes

Robert Ford

Praveen Amancherla

Dan Glessner

Ziad Alshobaki

Bill Baustien

Mary Garfein

Extensive **payments industry** experience with leaders, such as Visa, Cybersource, MasterCard, Paypal, and VIVOftech (NFC).

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 **digitize cash** and provide safe, simple and secure financial services and cash-less transactions for anyone with a mobile phone number.



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



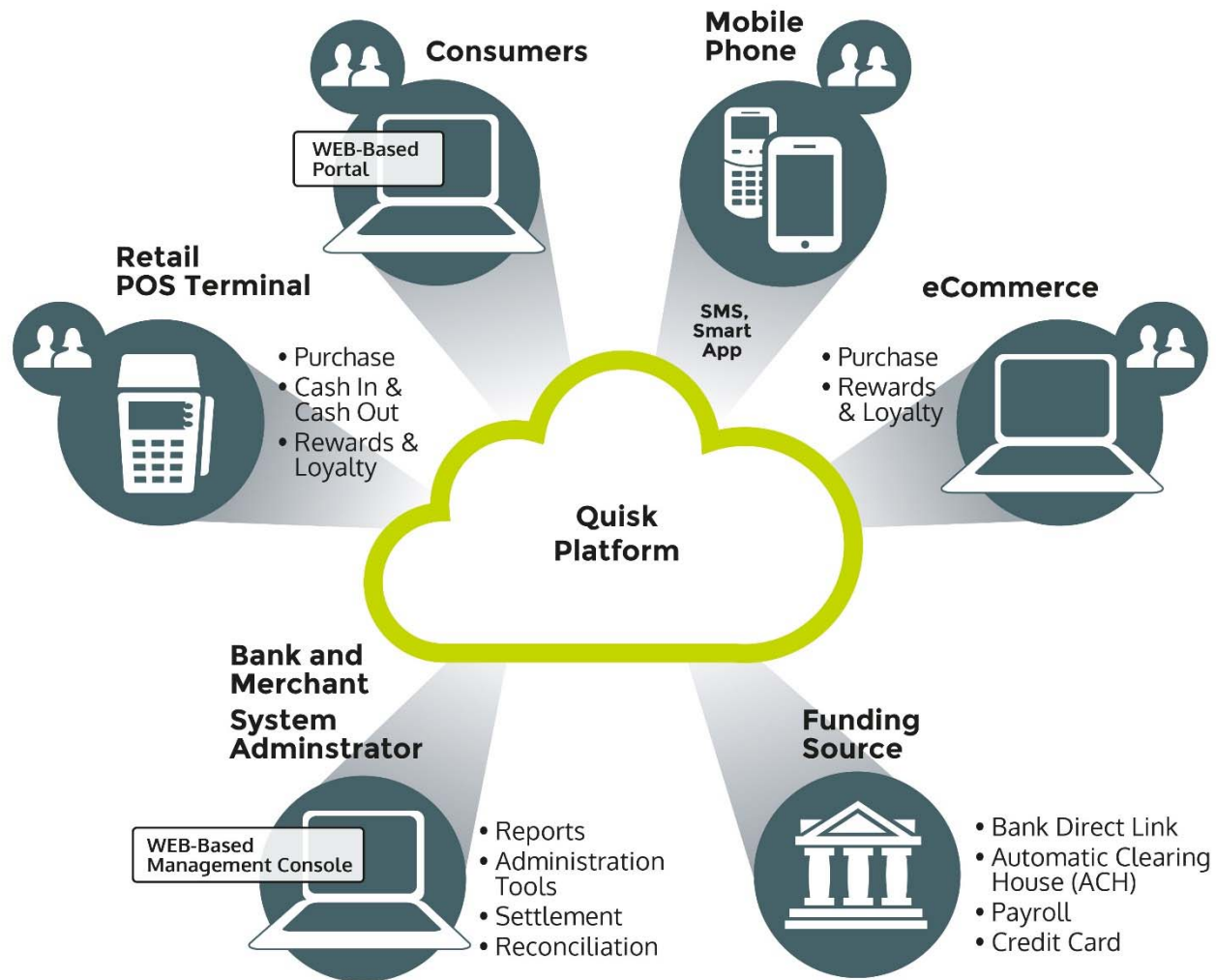
For **Consumers**, Quisk delivers an alternative to cash and credit cards which is:

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

How Quisk works

- Quisk offers cloud-based platform to enable banks to offer new consumer product
- Bank works with merchant acquirers to sign up merchants (leveraging their existing POS systems)
- Bank offers 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, and pay bills

Quisk solution elements



How it works: In-Store purchase use case



1. Consumer selects items to purchase and enters mobile phone number and PIN into POS
2. Merchant enters total purchase amount for transaction into POS
3. Consumer is asked to confirm transaction amount into POS
4. Quisk validates mobile phone number and PIN, account limits and other risk parameters
5. Quisk approves the POS transaction and sends consumer an SMS transaction receipt
6. If Quisk denies the transaction, the consumer receives an SMS decline notification

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.



Why Quisk

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

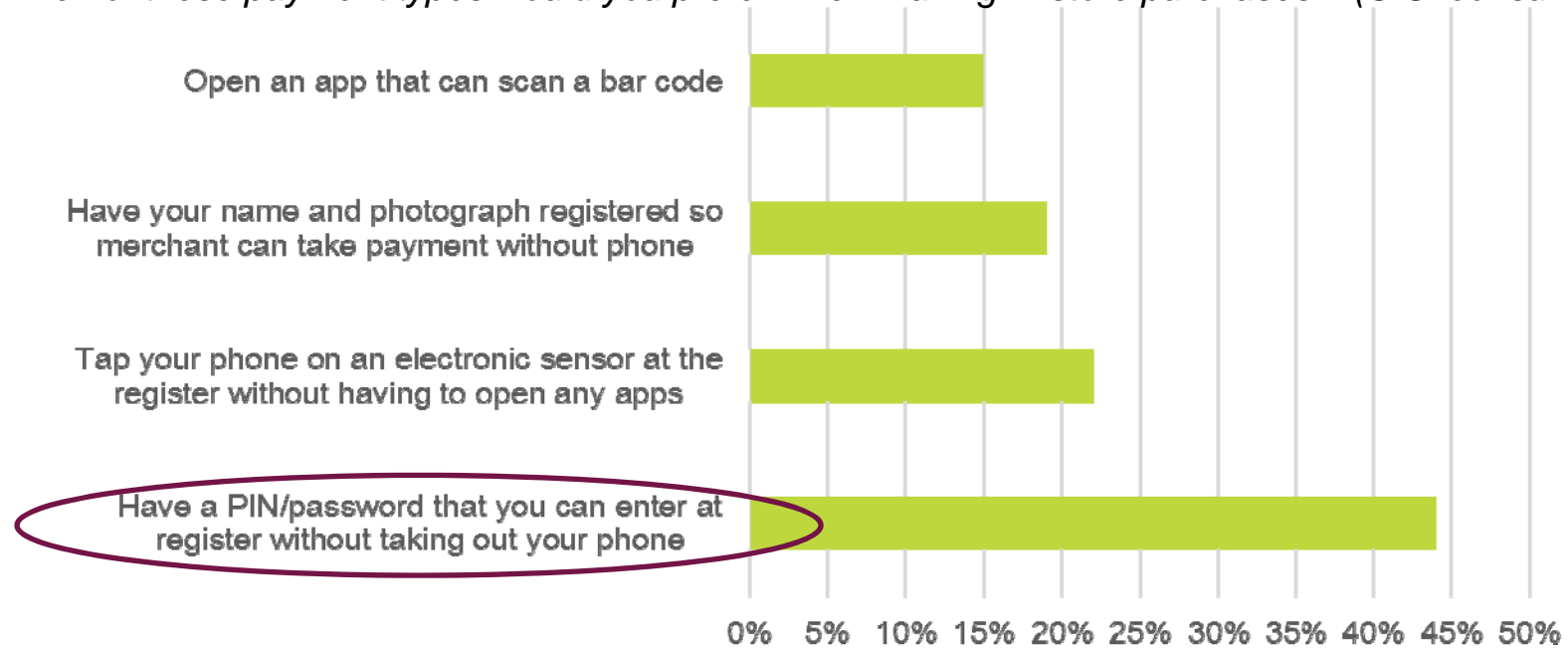


Only Quisk delivers an integrated mobile payment which does not require a smart phone or smart phone app, or web access.

Consumers only need their mobile phone number and PIN. Simple, easy and secure.

Quisk 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	✓			✓





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Thank you

Learn more at: www.quisk.co