

## Key Quisk solution features:

- First all-digital bank account with complete banking functionality (operates at same level as checking and savings)
- The only platform which is “Central Bank Approved” where in use
- Mobile hardware agnostic, enabling it to work with ALL mobile phones today and in the future
- Wireless operator agnostic
- Near Field Communications (NFC) compatible
- Person-to-person payments anytime, anywhere
- Remittances anytime, anywhere (future)
- Bill presentment and payment anytime, anywhere (future)
- Alerts and notifications sent to mobile device
- Safe and secure—designed to complement your bank’s existing security infrastructure
- Full KYC (Know Your Customer) compliant
- Integrated payment and marketing/loyalty programs

Quisk, Inc. is a global technology company that digitizes cash and empowers financial institutions and others to prosper in the new, mobile economy. We provide 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 phone, but also leverages existing infrastructure. Quisk headquarters are in Silicon Valley, with additional offices in Louisville, KY, and Dubai, U.A.E.



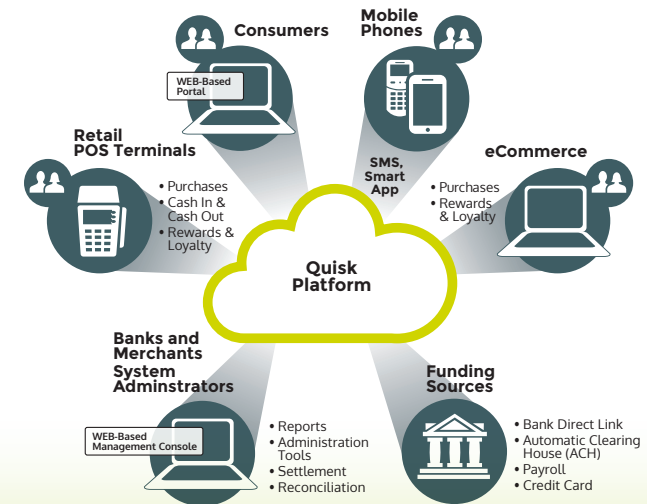
Learn more at [www.quisk.co](http://www.quisk.co)



## DIGITAL CASH SOLUTION OVERVIEW

Quisk offers a new solution approach to digitize cash and integrate mobile payments with marketing/loyalty. Patent-pending Quisk technology utilizes the consumer’s mobile phone number and secured PIN to create and access a new type of payment account, domiciled at a bank or other financial institution. Quisk provides the only digitized cash solution which is:

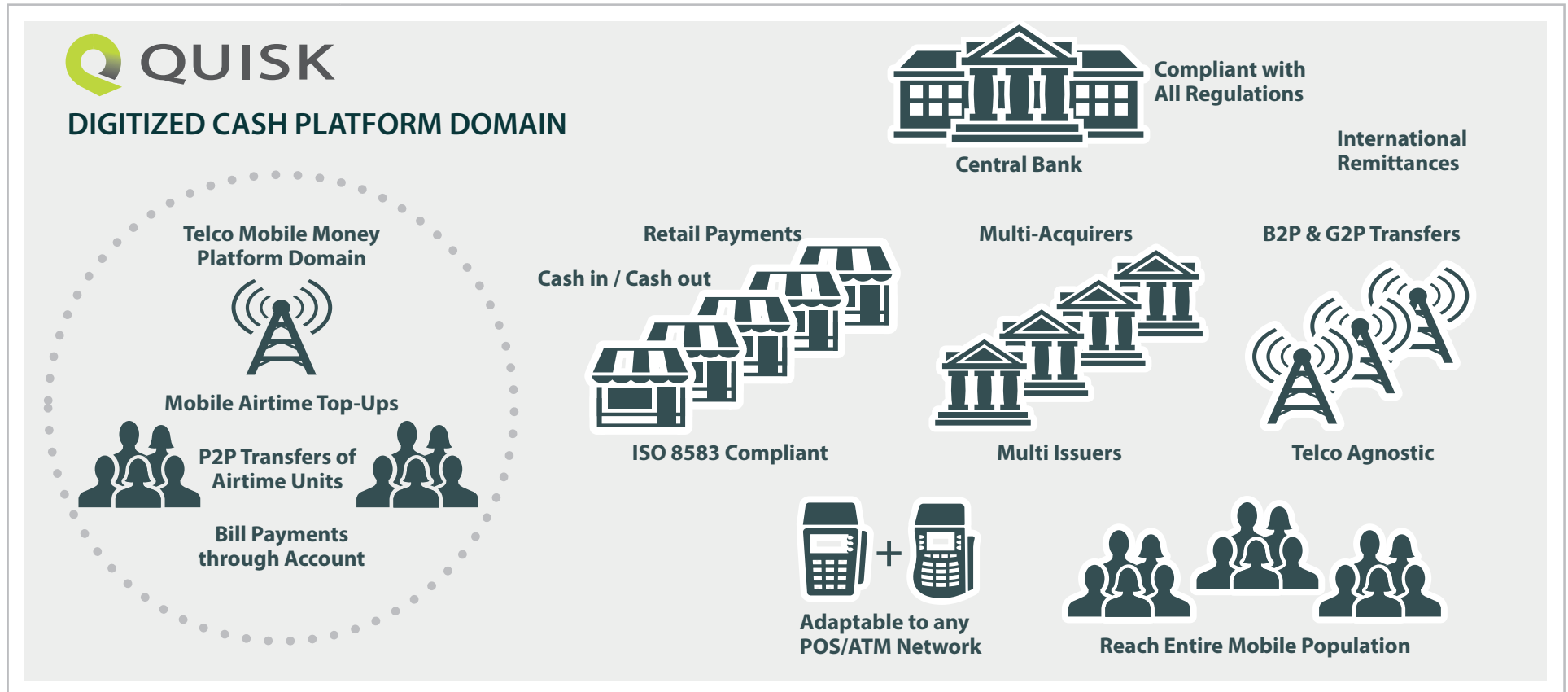
- Technology agnostic (works with any Telco)
- Adaptable to existing POS/ATM systems
- Compliant with central bank regulations
- Multi-Issuer, Multi-Acquirer
- ISO 8583 compliant
- Cash in/cash out on POS system
- P2P, G2P, B2P transfers
- Integrated payments and marketing/loyalty
- Cross-border remittances (where permitted)



## COMPREHENSIVE SCOPE OF QUISK PLATFORM

Compared to a typical mobile money implementation offered by a Telecommunications Company (Telco), the Quisk platform offers a much more comprehensive solution domain. Quisk cloud-based technology-agnostic digital cash solutions embrace:

- Any mobile phone
- Any mobile service provider
- Any POS/ATM system
- Central bank compliance
- Multi-Issuer, Multi-Acquirer
- ISO 8583 compliance
- Cash in/cash out on POS system
- P2P, G2P, B2P transfers
- Integrated payments and marketing/loyalty
- Cross-border remittances (where permitted)



### Key Quisk solution features:

- First all-digital bank account with complete banking functionality (operates at same level as checking and savings)
- The only platform which is “Central Bank Approved” where in use
- Mobile hardware agnostic, enabling it to work with ALL mobile phones today and in the future
- Wireless operator agnostic
- Near Field Communications (NFC) compatible
- Person-to-person payments anytime, anywhere
- Remittances anytime, anywhere (future)
- Bill presentment and payment anytime, anywhere (future)
- Alerts and notifications sent to mobile device
- Safe and secure—designed to complement your bank’s existing security infrastructure
- Full KYC (Know Your Customer) compliant
- Integrated payment and marketing/loyalty programs