

Mobile Commerce eXchange

Extending your mobile commerce business model



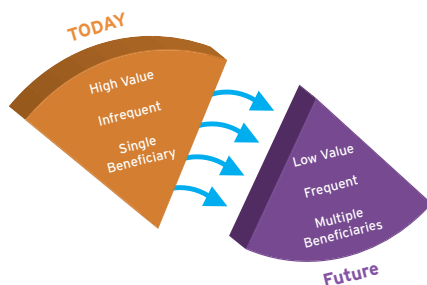
Simplified and Secure Transactions

Tata Communications' Mobile Commerce eXchange (mCX) is a key enabler for forward-thinking mobile operators, banks and financial service providers wishing to extend consumers' financial transaction options and transform their own mobile commerce business model.

The Tata Communications mCX provides a secure, resilient and economical environment for mobile operators and banks to initiate or terminate interparty financial transactions of a limited value. The Tata Communications mCX can be utilized for mobile merchant payments or person-to-person transfers across a country or around the globe.

Leverage the Tata Communications mCX to transform the global environment for personal payments and transfers by lowering fees, improving consumer convenience, and expanding financial inclusion.

Transforming the Consumer Money Transfer Experience



Partners of the Tata Communications mCX will lead the transformation of money transfer into the era of mobile convenience

Building Your Mobile Commerce Business

As mobile operators and banks plan, build and grow their mobile commerce businesses, they face many competing markets, regulatory and service development pressures and priorities. One such pressure is consumers' repeated demand for operators and banks to provide options extending beyond a single group or market.

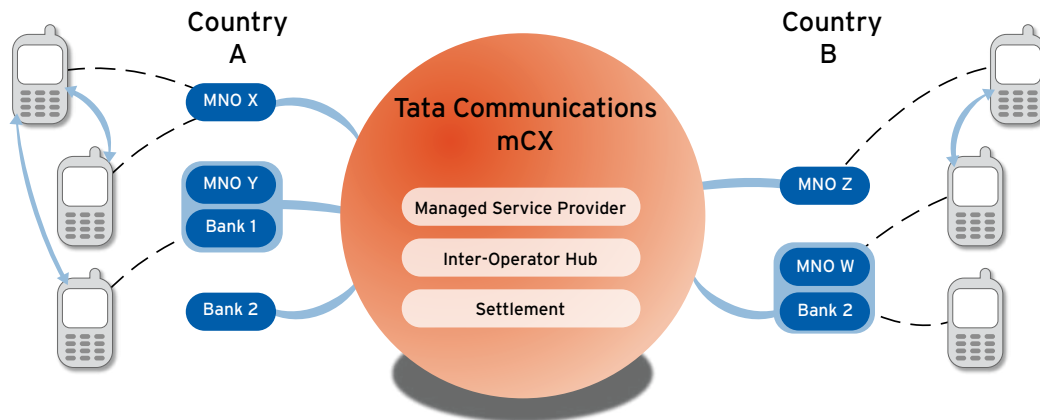
This demand means mobile operators and banks face competing interests between focusing on their core activities and investing in building bridges to external partners. The Tata Communications mCX is designed to bridge these competing interests by providing a single solution to link your mobile commerce business with others.

Key Features

- _ Secure and scalable messaging, logic and approval of interparty transactions from quotation through settlement
- _ Freedom to establish your own business rules and promote your own brand
- _ Full visibility to transaction status via an information portal
- _ Integrated systems and processes with financial institutions for the timely settlement of transactions including foreign exchange
- _ Open, neutral business model encouraging extendibility of your offer to all other partners connected



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Financial Compliance Made Easy

The Tata Communications mCX processes all transactions with the highest regard for security, confidentiality and data integrity. Compliance is a key priority in which all partners are expected to contribute.

- _ Partners are required to certify full compliance with local licensing and regulatory requirements, guaranteeing that all transactions are conducted with validated parties
- _ Partners must integrate processes and procedures with global banking partners to ensure that all law and regulation compliances are met
- _ The Tata Communications mCX provides the capacity for transacting parties to exchange information to meet the KYC requirements while providing convenience to the consumer

Your Brand, the Global Community with One Connection

The Tata Communications mCX focuses on enabling its partners to extend their mobile commerce business across boundaries. As such, its partners promote the extendibility of their mobile commerce services to others in manners that are consistent with their own approaches to branding.

A single connection to the Tata Communication mCX provides mobile operators and banks with a managed experience across full stages of an interparty mobile payment or P2P transaction, including quotation, advisement, confirmation, and settlement.

Through the Tata Communications mCX, mobile operators and banks can contribute to the ecosystem required to bring previously overlooked consumers and merchants into the global payment market.

For more information on Mobile Commerce eXchange, please visit:

www.tatacommunications.com/contact

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