



# CELLTRUST WALLET™



Prepare for the next generation of mobile technology — Personal Data Management on the go. CellTrust Wallet™ efficiently manages “everyday life” information from a cell phone. More than just mobile payment functionality, CellTrust Wallet gives the consumer the ability to use their cell phone to:

- Proactively detect suspicious activities including identity theft and submit reports on potentially fraudulent activities keeping personal finances safe and under control;
- Manage all types of account information including real-time flight and travel information, finances/banking, as well as retail accounts while on the go;
- Easily purchase or make payments while on the go.



**CELLTRUST WALLET™**

MANAGING PERSONAL DATA FOR LIFE ON THE GO

## MANAGING PERSONAL DATA FOR LIFE ON THE GO

### THE NEXT WAVE OF MOBILE FUNCTIONALITY

Why is this next wave of mobile functionality so important? Because consumers worldwide are becoming more dependent on extreme transparency and mobility to maintain control of their private and commercial lives — from instant price comparison and extensive product [and service] information, to independent reviews, opinions, and recommendations — but not at the expense of security.

Most people understand that using a next-generation mobile wallet without thinking through today's security consequences like identity theft and fraud is a risk. Moreover, the U.S. Federal Trade Commission reports that millions of Americans each year are at risk of having their identities stolen. Architected by a leading team of IT security engineers, CellTrust Wallet was designed with today's requisite security standards and features to bring peace of mind to the mobile community. Built on an advanced Secure Mobile Information Management™ (SMIM) platform, CellTrust Wallet and its security-centric feature-set ensures safe and flexible management of life and commerce information anywhere, anytime.



**Screen Shot 1:** Easily access your personal account information via the CELLTRUST WALLET "Accounts" screen on your cell phone.

### FEATURES AND BENEFITS

#### Reduce Fraudulent Activities, Manage Account Information & Make Online Payments

CellTrust Wallet allows the consumer to vigilantly monitor all banking and credit card activities detecting and proactively reporting on fraudulent activities before they spiral out of control. Moreover, the consumer can manage all types of personal account information using just a mobile device anytime, anywhere and experience the ease of automatic updates via CellTrust without additional interaction. By integrating with leading online payment providers such as PayPal Mobile and others, consumers now have the option of making payments or purchases or money transfers simply and easily with their cell phone.



**Screen Shot 2:** Upon accessing a particular account, quickly and securely check details, receive alerts, manage activities, and more.

### EASY INSTALLATION & INTUITIVE CONFIGURATION

CellTrust Wallet in conjunction with my.celltrust.com gives consumers the ability to quickly register and input loyalty and/or merchant account data via templates or customized information for immediate usability. Configuration-friendly CellTrust Wallet allows the consumer to input and edit information with the flexibility of determining a convenient data synchronization schedule based on automated transfer intervals and/or manual transmission.

### EMBEDDED SECURITY

CellTrust embeds critical, standards-based security controls across all facets of its Secure Mobile Information Management software and my.celltrust.com subscription service. This eliminates the risks of identity theft, data loss, or viral infection. With optional password protection, data encryption, and optimized Micro Agent Technology (MAT) that prevents the software from negatively impacting the mobile handset, CellTrust Wallet achieves an unprecedented security standard for cell phone productivity software and services.



### SECURE MY.CELLTRUST.COM PORTAL PROTECTION

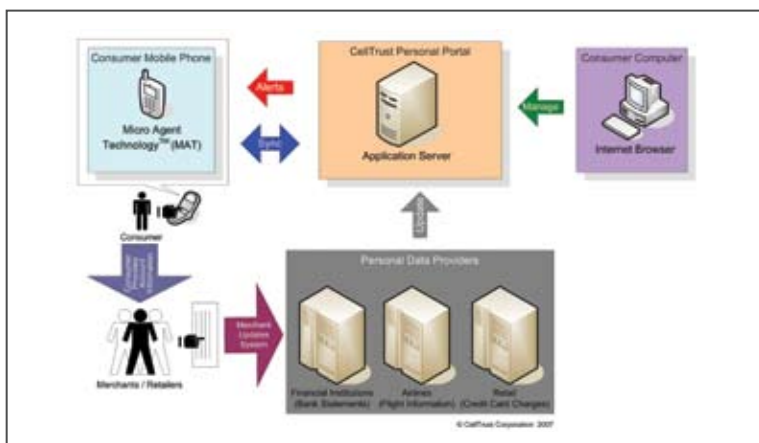
Identity-based loyalty and merchant data can be keyed into the mobile device and transmitted to my.celltrust.com securely using any Web browser at any time. By embedding Secure Sockets Layer (SSL) that allows data encryption between the CellTrust portal and mobile device, optional password protection, and Verisign mobile security certification, consumers are guaranteed Secure Mobile Information Management second to none.

**PATENT-PENDING MICRO AGENT TECHNOLOGY (MAT)**

CellTrust Wallet’s Micro Agent Technology (MAT) gives consumers the ability to access their personal identity-based loyalty and/or merchant information even if they have no cellular or Internet signal. Additionally, MAT gives the consumer the ability to delete their CellTrust Wallet data if the mobile handset is lost or stolen to provide instant relief in knowing that all input data is backed up and ready for future download.



FEATURES	BENEFITS
Location Based Services (LBS)	Proactively prevent fraud and ability to locate nearest points of interest including stores, friends and family
Embedded Security: SSL, encryption, password protection, Verisign certification, relocation/redundancy backup, and more	Guaranteed safety and protection across all personal and information mobile transactions—financial, retail, loyalty, and more
Loyalty/Merchant Templates & Automatic Synchronization	Easy installation and configuration gives users immediate ability to benefit from mobile productivity
First of kind, patent-pending Micro Agent Technology™ for Secure Mobile Information Management (SMIM)	Enables secure movement for every transaction made on the mobile device resulting in productivity and peace of mind
Secure web-based portal for easy access (my.celltrust.com)	Verisign-certified, password protected, and SSL-encrypted transmissions guarantee consumer information is secure to and from the CellTrust portal 24x7x365 eliminating anxiety and providing a safe “life data” backup strategy
Online payment and purchase functionality	Integration with leading online payment providers such as PayPal Mobile among others lets the user pay or transfer money wherever and whenever using just the cell phone while taking advantage of reward and loyalty points



CELLTRUST WALLET: An Overview of How it Works

## MOBILE DEVICE SYSTEM REQUIREMENTS

Minimum requirements for operating CellTrust Wallet on a broad array of mobile devices\*:

- \*Compatibility with most Java 2 Platform, Micro Edition (J2ME) devices
- MIDP 2.0/CLDC 1.0 preferred

**\*List of supported mobile devices at launch include but are not limited to:**

ALCATEL  
AUDIOVOX  
BENQ-SIEMENS  
BLACKBERRY  
GENERIC  
HTC  
LG  
MIO  
NEC  
NOKIA  
O2  
PHILIPS  
QTEK  
SAGEM  
SAMSUNG  
SANYO  
SHARP  
SONY ERICSSON  
T MOBILE  
TOSHIBA

## CELLTRUST WALLET AVAILABILITY

CellTrust Wallet is immediately available from the CellTrust Website for consumer download. Registration is free. Enhanced functionality and features will be introduced later in 2007 for an additional fee.

## BUSINESSES SEEKING MOBILE VALUE CHOOSE CELLTRUST

CellTrust's value proposition is also attractive to a broad spectrum of potential business partners, such as airlines, financial services institutions and banks, transportation, among others. CellTrust makes available via its CellTrust Wallet Web Services a set of Secure Mobile Information Management APIs that give businesses the ability to securely interact with their customers using the CellTrust platform. In doing so and via a customized interface, a business can provide its customer and user base with specialized access to and management of their most important "everyday life" information using just the cell phone. More than just a static B2C offering, CellTrust Wallet Web Services can further the reach of a company's marketing program by transferring its customers' personal information, once relegated to the office or home desktop, to the cell phone, extending brand value and messaging right into the hand of their customers.

**To contact CellTrust Business Development, send an email to [bizdev@celltrust.com](mailto:bizdev@celltrust.com) or call +1 480.515.5200, ext 173.**

## CUSTOMER SUPPORT

To reach a CellTrust Customer Support representative, contact [support@celltrust.com](mailto:support@celltrust.com), call +1.480.515.5200 or visit [www.celltrust.com](http://www.celltrust.com)

## ABOUT CELLTRUST CORPORATION

CellTrust™ Corporation is the leading provider of Secure Mobile Information Management™ (SMIM) software and automated subscription services.

CellTrust equips businesses and consumers with secure, automated software and subscription service offerings that extend the productivity and usefulness of cell phones in the global marketplace.

**For more information, visit [www.celltrust.com](http://www.celltrust.com)**





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