

The Wise way to Mobile Money

The Breakthrough – A highly secure, world-scalable, patent pending, technology and platform for all phases of mobile money

The Impact – Enables TODAY a true multiple-application mobile wallet for any mobile, usable in any country or market segment, including POS, mass-transportation and ticketing systems

AcCells Wise-NFC® Sticker

AcCells' technology makes mobile wallets better and easier to use. Using a simple, low-cost NFC sticker, a supporting POS and AcCells TSM server, service providers can now offer:

- **Tap-and-go user experience**
 - Faster than ever at the merchant
- **Security**
 - EMV-grade security scheme
 - PIN code on mobile for lost or stolen
 - Immunity from trojans and malware
- **Flexibility**
 - Multiple applications, payment cards and services
 - Online / Offline support
 - Automatic offline limit recharge



AcCells Point of Sale Terminal

AcCells' POS is an independent, versatile, light-weight terminal designed as a contactless front-end. Working with ACH, card scheme or other types of accounts, the POS utilizes NFC as the basic communications technology, supporting Wise-NFC® payments as well as existing NFC applications. The terminal technology can be embedded in other terminals.



AcCells Open-TSM Server

AcCells' server authenticates the mobile phone and enables simple management of the user's services, rights, account balances and alerts. Supporting an open, hybrid solution, the server enables both online and offline transactions.



AcCells Technology – Secure Simple Fast Scalable

For the Merchant

- Low-cost entry spurs users' traffic and solves the chicken-and-egg mobile payments dilemma
- Multiple POS configurations: autonomous, SW component, add-on, barcode/NFC reader
- Comprehensive POS, vending machine, ticketing and on-line solution
- Fastest time at the POS

For the Consumer

- It is SO cool..
- And safe
- Works with any mobile, even with an iPod
- Backup in case the mobile is lost or stolen

Enhanced Security

- Multi-factor authentication
- Handset security solution assures immunity from:
 - Counterfeit and skimming
 - Keyloggers/trojans
 - Remote activation
 - Remote NFC reading
 - Lost or stolen phone
 - Eavesdropping
 - Man-in-the-middle
 - Barcode theft in barcode flavour (No one uses barcode like this!)



Upgrading P2P Systems to P2B

Wise-NFC® products can be integrated easily with any P2P, ACH-based system. Existing MMT / P2P users can now pay at the merchant – at tap-and-go speed!

MNO-led Ecosystems

AcCells Wise-NFC® technology enables the MNO to lead the mobile wallet ecosystem, opening endless possibilities. AcCells SIM-based application can provide an extra measure of security and a common application platform; services can be offered with or without TSM systems.



Service Providers

New service providers wishing to join the mobile wallet ecosystem enjoy minimal integration effort at the backend and no mandatory mobile application modification and distribution. The user simply adds the new

service to his wallet by mobile or the Web. Customizing to the m-wallet has never been easier!



Payment Network Solutions

While able to support Visa PayWave™ or MC PayPass™ installed NFC products, AcCells has also developed systems for magnetic stripe and contactless cards; and a EMV-grade mobile-only system, featuring seamless integration with current payment network architecture, scalability, and cost-effectiveness.



AcCells

AcCells was launched by seasoned and prominent entrepreneurs to commercialize a breakthrough innovation, multiple patents pending, for all phases of mobile money. Our synergy with the long term vision of ubiquitous NFC enables us to be a powerful partner today with ambitious companies who see mobile money as a key tool to grow their business.

AcCells can make a mobile money winner out of any ecosystem player ready to step up!