

AnyTime, AnyWhere.

eMobile....
Information at your fingertips

eMobile MTrade Wireless Share Trading - Investments at your fingertips



eMobile Pte Ltd focus is to provide wireless Mobile Banking, Mobile Share Trading, Mobile eCommerce solutions and turnkey services.

Our Customers

eMobile has implemented Wireless Solutions for the following banks & organizations in the region:

- PT Bank Panin
- The Hongkong and Shanghai Banking Corporation Ltd (HSBC) in various branches
- PT Bank Buana Indonesia Tbk
- Goodrich Wallcoverings & Carpets Pte Ltd
- The Ministry of Information, Communications and the Arts
- Wakeboard Association of Singapore



eMobile solutions support a range of wireless devices such as mobilephones, PDAs and small handheld devices.

There are over 450 million mobile phones in use today compared with an estimated 150 million PCs. Mobile Commerce (m-commerce) or wireless Internet is widely touted as the next big wave. In 1999, many wireless carriers introduced wireless data services, offering people the ability to do more than just talk using a handphone.

According to IDC, the number of wireless device users with access to inbound & outbound information services and Internet messaging will increase an impressive 700% from 7.4 million to 61.5 million by 2003 in the US alone. Global m-commerce revenues will more than quadruple from US\$ 12.7 billion this year to US\$ 55.4 billion by 2003. Approximately 20% of this is expected to come from the Asia-Pacific region alone.

Experts predict that mobile devices will outstrip the number of PC Internet users by 2003, with WAP, GPRS & G3 being the key to the takeoff of the wireless world. The mobile phone is thus graduating beyond a mere voice communication device to one which users can surf the internet, allow pictures, music and video to be accessed and to execute transactions. Wireless devices provide an added dimension for companies to form closer bonds with their customers through more personalised services.

What are the possibilities?

- a) Mobile Consumers - checking of financial information, news services, conducting online trading, web browsing, sending & receiving email messages/faxes, checking of betting tips, placing bets, checking & paying bills, using digital certificates for secure transactions.
- b) Mobile Employees - sending & receiving email messages/faxes, long distance calls through the internet, sending and receiving project reports, booking of travel tickets/hotels, checking pay status through the company's online payroll system, sending in claims and reimbursement, secure B2B transactions using digital certificates.
- c) Merchants - leverage of WAP-ready phones as an additional store front or sales terminal, over and above existing website access. Merchants can work with financial institutions to administer the presentation of bills to the user.
- d) Financial Institutions - benefit from increased transactions that will translate to greater profits.
- e) Internet Service Providers/Mobile Telephony Network Operators - as more and more users, merchants and financial institutions need to access information on the web via the mobile channel, there are opportunities here to offer value-added services to attract more customers and expand revenue streams.

eMobile MTrade

eMobile MTrade (see Figure 1) is a solution aimed at stock broking firms wanting to add a mobile share investment service for their clients. eMobile MTrade offers a simple, convenient facility for investors to enter Stock Buy/Sell orders, make stock price queries, Stock Status queries and updates, set alerts for various market conditions and access general market information.

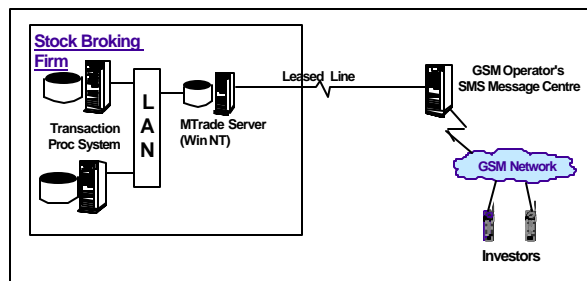


Figure 1: eMobile MTrade Solution

Highlights

- Supports widely available and widely used Phase 2+ & above mobile phone eg Nokia 6250, 8210 or Motorola StarTac-X, L-Series etc (see figure 2 for a sample list). No need for majority of users to switch phones.
- Utilises widely implemented GSM 900/1800/1900 & SMS infrastructure. Users are able to access data, place orders for stocks etc even while traveling overseas relatively fast.
- System is highly secure with 128-bit encryption implemented for all data been transmitted to & from the broking firm's system and the mobile phone. In addition, GSM is already inherently secure today.
- User-friendly menus for clients to navigate on the mobile phone reduce support costs for the broking firms.
- Low cost of usage since the user only incurs the cost for sending out the messages. There is no cost incurred while the user is 'browsing' through the various menu pages on the mobile phone.
- A wide range of Share Trading services are supported. (see figure 3 for details)

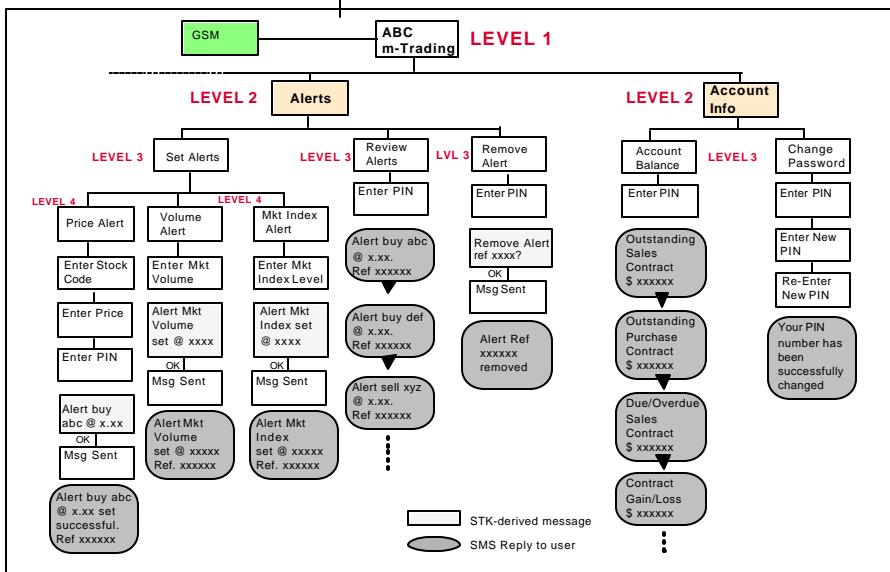
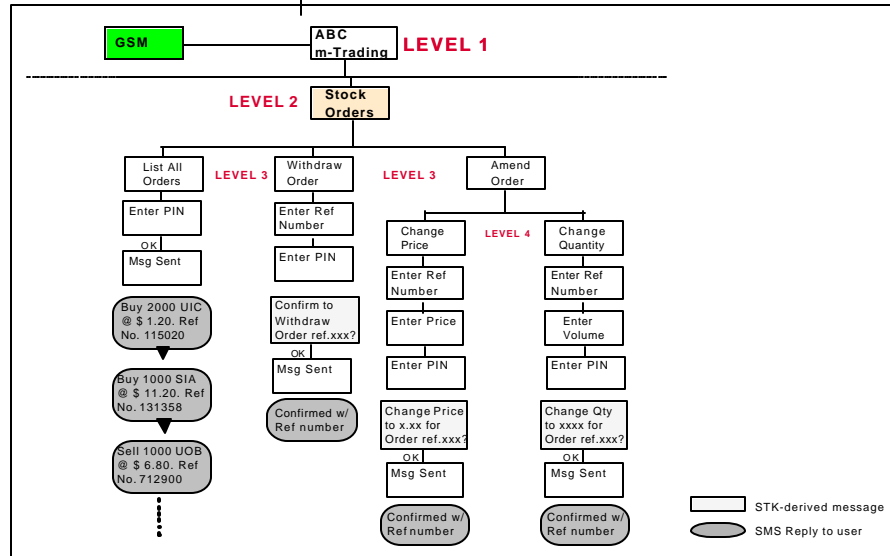
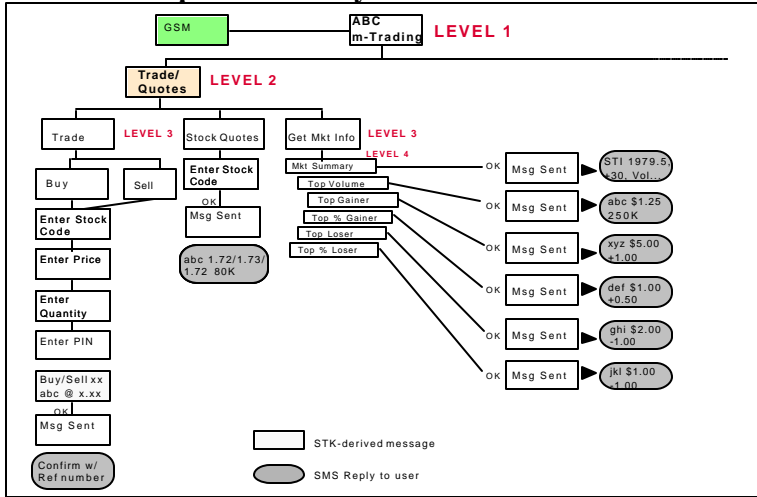


Figure 2: Some examples of Phase 2+ Phones

List of Supported Mobile Share Trading Services

- Placing orders for Buying, Selling of Shares
- Setting Buy/Sell Target price and quantity
- Setting Alerts for Target Price, Market Volume, Market Index
- Reviewing & Canceling of Alerts
- Placing amendment orders (quantity & price)
- Cancellation of orders (all or specific)
- Listing of all outstanding orders
- Administration Services
 - Account Balance Enquiry
 - Changing of Password or PIN
 - Requesting Account Statement (via fax)
- Market Information Services
 - Stock Price Enquiry
 - Market Summary
 - Top Volume Table
 - Top Gainers & Top % Gainer Table
 - Top Losers & Top % Loser Table

MTrade Sample Screen Layout



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System Requirements

Hardware Requirements for eMobile MBiz Server

- Intel Pentium III 600MHZ & above or equivalent
- At least 128MB RAM
- 50MB Harddisk free space (only installation of SMS server; database not included)
- Leased line connection to SMS Center or GSM modem connection to server

Software Requirements

- Windows NT 4.0 or higher
- eMobile SMS Server & relevant MBiz module
- Relevant software for connectivity to Host application



Over 450 million of such devices are in use today and this number is expected to grow to well over 1 billion in 2003.

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05-02
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