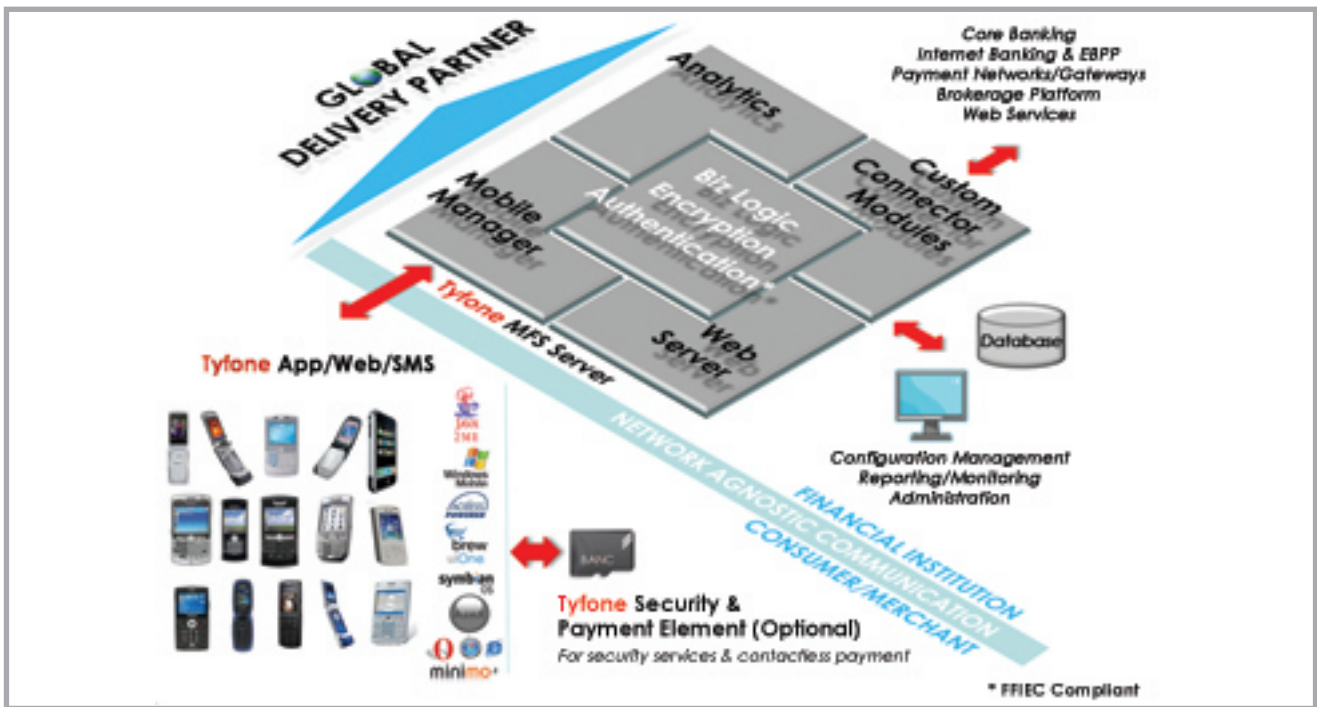


Company Overview and Background



Tyfone, Inc. (www.tyfone.com) provides Financial Institutions (FI) a complete mobile services infrastructure solution to fulfill all of the requirements and needs within the mobile channel. The company has developed an innovative software platform along with optional memory card payment and security hardware – a comprehensive financial technology suite powering an independent, FI-branded solution for mobile banking, mobile contactless payments, retail, and identity management services. Tyfone's patented technology enables secure, end-to-end communications and has the adaptability to provide plug-and-play implementation with current core banking, internet banking, and payment systems. The platform gives customers the ability to receive secure mobile services offered by their bank, available on most mobile phones with any mobile network.

Founded in 2004, Tyfone's corporate headquarters are in Portland, Oregon, and Asia headquarters in Bangalore, India. The company has outsourced manufacturing relationships in Taiwan and component partners in Israel, Germany, and Singapore. The management team is comprised of leaders from the financial services and technology industries. Their vision – a comprehensive, unified, mobile financial services platform that expands the relationship banks enjoy with their customers.



Comprehensive. Flexible. Secure. Global.

Innovative development combined with global partners for delivery and maintenance expertise, provide banks the lowest total cost of ownership.



▶ continued



Tyfone's Mobile Financial Services Suite

Orchestrating secure, two-way communications and transactions, enabling Mobile Banking, Mobile Contactless Payments, Retail, and Identity Management Services

After an intense research and development phase, Tyfone launched its mobile financial services solution in August 2007. Tyfone conceived and developed its platform to give Financial Institution (FI) control in the mobile delivery channel. The FI is the central focus, initiating branded communication, managing the transaction, owning the content, and directly and securely connecting FIs to their customers and vice versa, reinforcing this special and trusted relationship.

The platform works with a majority of handsets, independent of the consumer's mobile carrier and provides a direct, standalone pathway for banks to leverage the mobile channel. This unified solution enables mobile banking, mobile contactless payments and mobile retail services. The platform includes:

- ▶ **Software:** Mobile phone software that scales to the vast majority of phones.
- ▶ **Memory Card Payment & Security Hardware:** An optional bank-branded memory card that facilitates mobile contactless payments and secure identity services in addition to serving as a traditional memory card.
- ▶ **Communications Middleware:** Mobile manager and communications middleware, that enable secure, two-way, phone to server interactions for alerts and responses as well as Over-The-Air (OTA) personalization for multiple account management.
- ▶ **Connector Modules and Applications Middleware:** Middleware that facilitates integration with existing core banking, internet banking, bill payment, and other resident transaction systems.

Tyfone developed an integrated, secure environment for FIs to utilize the mobile channel to address the economic and market challenges they must overcome not simply to survive, but to win.

*Helping Financial Institutions create a sustainable mobile strategy.
Make, manage, spend, save, and send money anywhere in the world.*



Fact Sheet



► Company Description

Tyfone is a mobile financial services infrastructure solutions provider to Financial Institutions (FI). The company developed an innovative and comprehensive software and hardware platform with the ability to fulfill all the needs of financial institutions in the mobile channel. The platform provides an independent, FI-branded solution for mobile banking, mobile contactless payments, mobile retail, and mobile identity management services – the entire technology suite to enable FI communication to customers via mobile.

Tyfone's patented, proprietary technology provides two-way communication that is end-to-end secure, with data push and pull enabling FIs to alert customers and consumers to initiate, authorize, and complete transactions, all from their mobile handset. Unlike other mobile offerings, Tyfone's platform supports all forms of client solutions – a downloadable software application, SMS messaging, or web-based remote application – using a unified platform. In addition, with Tyfone, FIs can extend their mobile services with contactless payments and/or physical token-based identity management services with an optional memory card hardware.

With Tyfone's technology, banks drive their destiny in the mobile channel, with the added simplicity and speed of implementation limited to one expert source.

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► Executive Team

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Siva Narendra, Ph.D., Chief Technology Officer
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Mike Feliciano, Senior Vice President
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Prabhakar Tadepalli, Managing Director
Sunil Bhave, VP Engineering
Elizabeth Alexander, Director Retail Services
Ganesh Patil, Director Delivery
Sung-Peng (Sam) Wu, VP Sales, Tyfone Taiwan

► **Web** www.tyfone.com

► **Founded** 2004

