

Mobile Solutions & Payment Services

Singapore Starts Blinking!

Singapore, 5 December, 2002 - Mobile Solutions & Payment Services (MSPS) wishes to announce the launch of Blink, its mobile payment product, to the general public. Blink allows consumers to make purchases from various retailers using their mobile phones.

Blink springs out of the Infocomm Development Authority's (IDA) mobile payment call for collaboration, in which Singapore Technologies Electronics, MSPS, CET Technologies, BCS Information Systems, ABN AMRO Bank, Citibank, Maybank, MasterCard International, StarHub, mPayment, WizVision and a host of merchants formed a consortium to pilot a mobile payment service. Blink's management says the product has received a positive reception from Singaporeans. "Based on success achieved in our small scale test period that began in September, we are excited to move into a broader launch that includes all the consumers of three strong bank partners. This population can now enjoy the Blink service that until now was only available to a limited number," explains MSPS Executive Director, Ng Sik Suan.

All consumers need is their mobile phone and a bank issued PIN. They can then proceed to use their savings, current, overdraft or credit card accounts to pay for goods. After two months of testing with specific user segments, this service is now available to banking customers of ABN AMRO Bank, Citibank and Maybank.

The Blink system went live in September with Metro Paragon and Cathay Cineplexes and has since added Tangs, Subway (Suntec City and Tampines locations), TicketCharge and National Service Resort & Country Club (NSRCC). Uniquely, Blink requires no registration and thus no confidential consumer information leaves the bank. Customers of the participating banks are immediately eligible for the service. Payments are authorized through the use of standard bank PIN numbers.

Explains Richard Lui, the head of Blink marketing & product development, "To make use of Blink, customers of ABN AMRO Bank, Citibank and Maybank only need their mobile phone and the telephone banking PIN number given to them by their bank. In this manner, Blink offers bank consumers a new and enriching payment experience, yet leave their current banking tools such as the source account and PIN numbers unchanged. This springs from our belief that consumers

don't want to move confidential information outside of their bank or open new virtual accounts just for payment purposes. Blink is the first mobile payment service in the world to achieve this balance across a network of banking partners.”

The Blink service includes three types of payments: retail, remote and bill payment. In the case of Metro Paragon, Tangs and Subway, consumers make purchases in a brick and mortar store. Tickets from Cathay Cineplexes and TicketCharge, are purchased remotely, meaning the consumer need not be at the theatre to book and pay for their tickets. This service has a feature that allows consumers to submit SMS queries to gather information such as show times and event/movie titles. Such queries are not subject to strict syntax standards. This means the consumer can compose SMS messages using key words placed in any order. The last product is a bill payment feature available at NSRCC, where members can pay charges due to the club.

To usher in the launch, Blink and its partners are offering consumers specific promotions. For a limited time, Blink users can get Cathay movie tickets for \$4 off the regular price. This offer is valid for any movie at any time. A \$0.50 booking fee is charged for weekend screenings. Blink and Subway are offering 99-cent six inch sandwiches at Suntec City and Tampines locations (limit one per purchase, two per day). For a limited period, starting from 8 December 2002, Tangs customers will get \$10 off any mobile purchase of \$30 or more in a single transaction (limit to one transaction per customer per day).

For more information, visit Blink on the web at <http://www.blinkmobile.com>. Appended are the instructions to make a Blink payment:

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Instructions on How to Make a Blink Payment

Cathay Cineplexes & TicketCharge

Step 1. SMS movie selection

SMS the following information to 25465 (BLINK). Please leave space between fields

- merchant
- location
- movie name
- date (e.g. 27-Dec; if no date entered default to same)
- time (e.g. 1800)
- number of tickets
- bank name (e.g. abn, citi, maybank)
- payment type (dd,vc, mc) (only applicable for Maybank customers)



*For example, Lord of the Rings showing at Cathay Orchard on Dec. 1 starting at 5pm, booking two tickets and paying with your Citibank account.

Smart SMS

When you compose your SMS, the words can appear in any order. You don't have to enter the whole movie title. Just use a key word. Plus, if you need information, like a movie's starting time, just leave this part out of your SMS. Blink will reply with the information.

Step 2. Call your bank and follow the instructions prompted over the phone. You must complete payment process in 10 mins

ABN AMRO Bank: 1800- ABN AMRO (1800-226-2676)

Citibank: 6883-1118

Maybank: 1800-PAYMENT (1800-729-6368)

Step 3. Enter your NRIC or ATM card number

Step 4. Enter PIN

Step 5. Show SMS receipt to collect your tickets

You'll receive an SMS receipt that confirms your purchase. Show this receipt SMS to the cashier at designated MOBILE PAYMENT Box Office and enjoy the movie!

Metro Paragon, Subway (Tampines and Suntec) & Tangs

(Available for Citibank MaxiSave and Ready Credit Customers only)

Step 1. Dial Citibank at 6883-1118

Press "2" for Mobile Payment

Step 2. Enter your NRIC or ATM card number

Step 3. Enter TPIN (telephone banking PIN)

- Press "1" for Payment Code
- Select Payment Account

Step 4. Show Cashier Payment Code within 15 mins

A 12-digit payment code is sent to you by SMS. Give this code to the cashier and you're done!

Security

Payment codes are NOT account numbers. They are temporary codes that authorize you to make payment. The code expires after 15 minutes. As a result, if you lose your phone, would-be crooks cannot gain access to your accounts or make purchases at your expense.
