



PAY WITH YOUR MOBILE PHONE

Paymo

Paymo in Canada

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- Paymo in Canada
- Example User Flow

Introduction

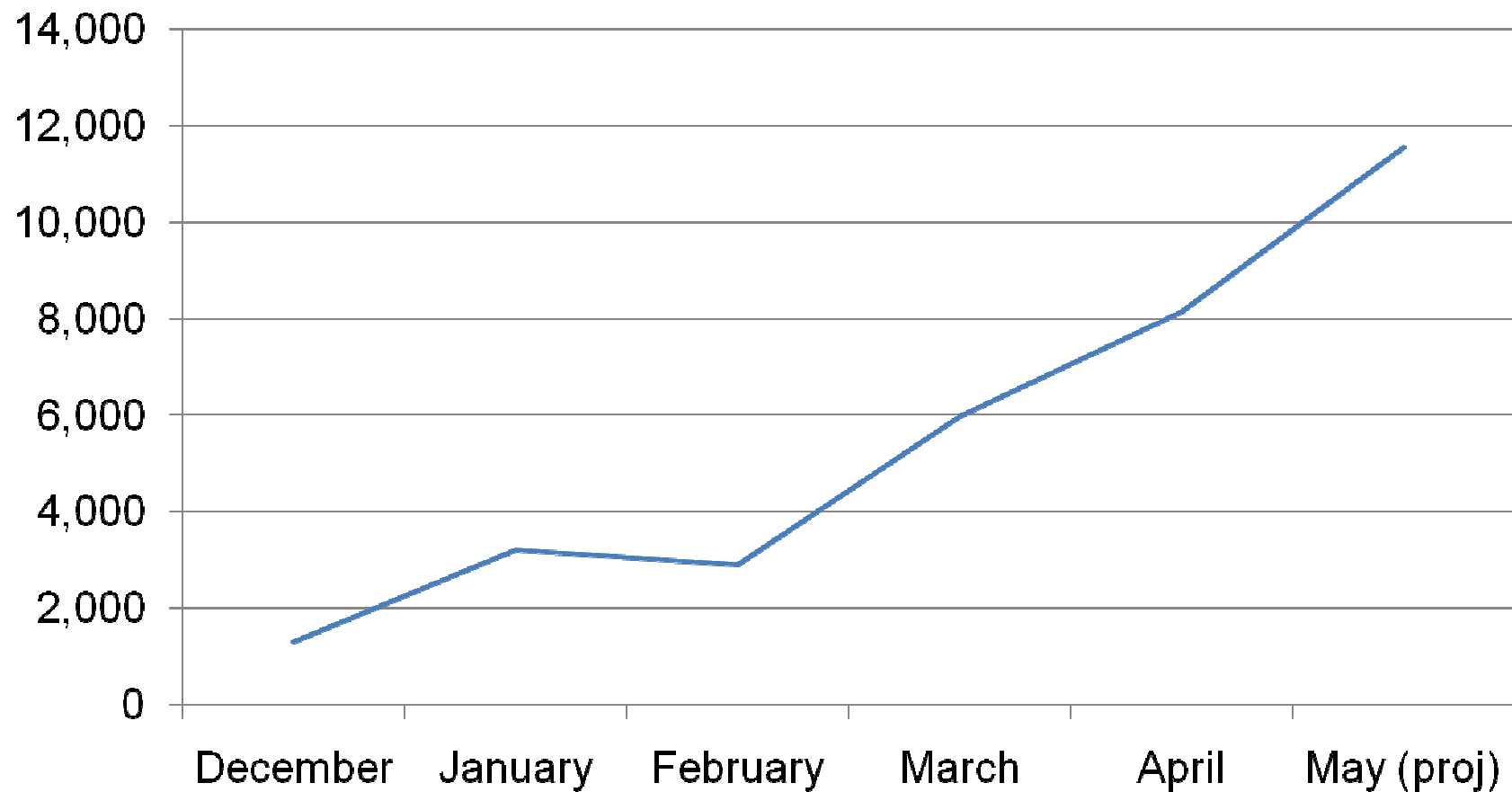


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- Paymo is showing strong growth in Canada
 - Merchants web based, social networks & online gaming applications
 - Subscribers typically buying virtual currency
 - Very low volume of subscriber support enquiries
 - Current \$20 / month spend limit resulting in 20% of attempted purchases blocked

Performance



Completed Purchases



Main Merchants

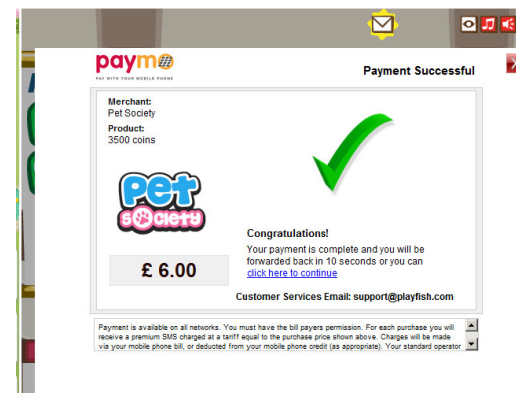
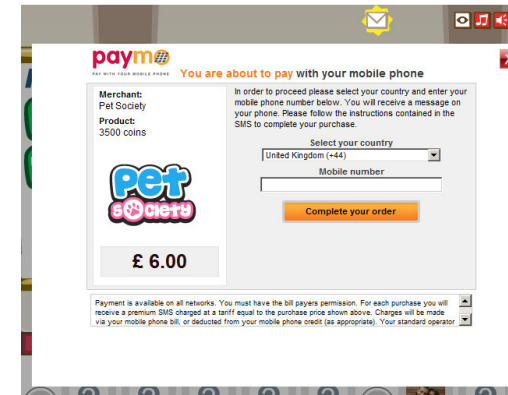
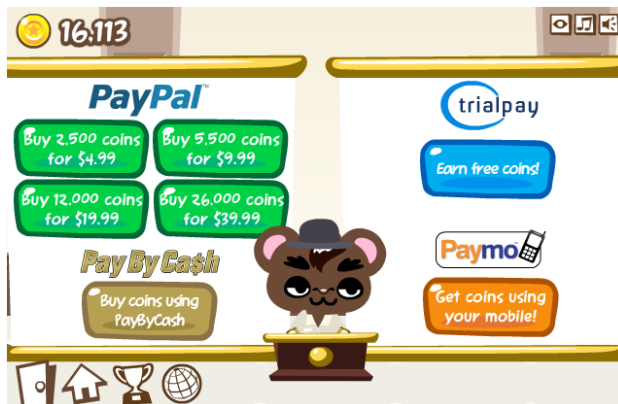


Merchant	About	Products	Paymo
Playfish	Number 1 Application developer on Facebook, MySPace, Bebo etc.	Games include: <ul style="list-style-type: none">-Pet Society-Restaurant City-Geo Challenge	Purchase of virtual currency used to buy virtual in-game goods
Superrewards	Virtual Currency Monetization Platform provider	Multiple Facebook online games	Virtual currency purchase
Hi5	3 rd largest Social Network	Social network	Purchase of hi5 credits that can be used to access online games etc.

Playfish example



Purchasing Virtual Currency



Spend Limits



- Paymo is currently enforcing a \$20 / month / MSISDN / shortcode spend limit
 - Currently c.20% of attempted purchases are blocked as a result of the spend limit
- Data for a typical week as follows:

Day	% Purchases Blocked
08-May	15.0%
09-May	18.8%
10-May	20.5%
11-May	18.9%
12-May	23.3%
13-May	17.0%
14-May	14.3%
AVG	18.7%

- Paymo generating low volume of consumer support queries
 - Current run rate: 1 support ticket / 1,000 transaction
 - Virtually all complaints relate to delayed delivery of virtual currency
 - Paymo works closely with Merchants to resolve issues & Merchants typically award extra currency where there has been a delay

Month	Support Tickets	Successful Transactions	Ratio
Feb	28	2897	0.97%
March	34	5970	0.57%
April	17	8146	0.21%
May (Proj)	12	11563	0.10%
Total	91	28,576	0.50%

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End User Flow Example 1



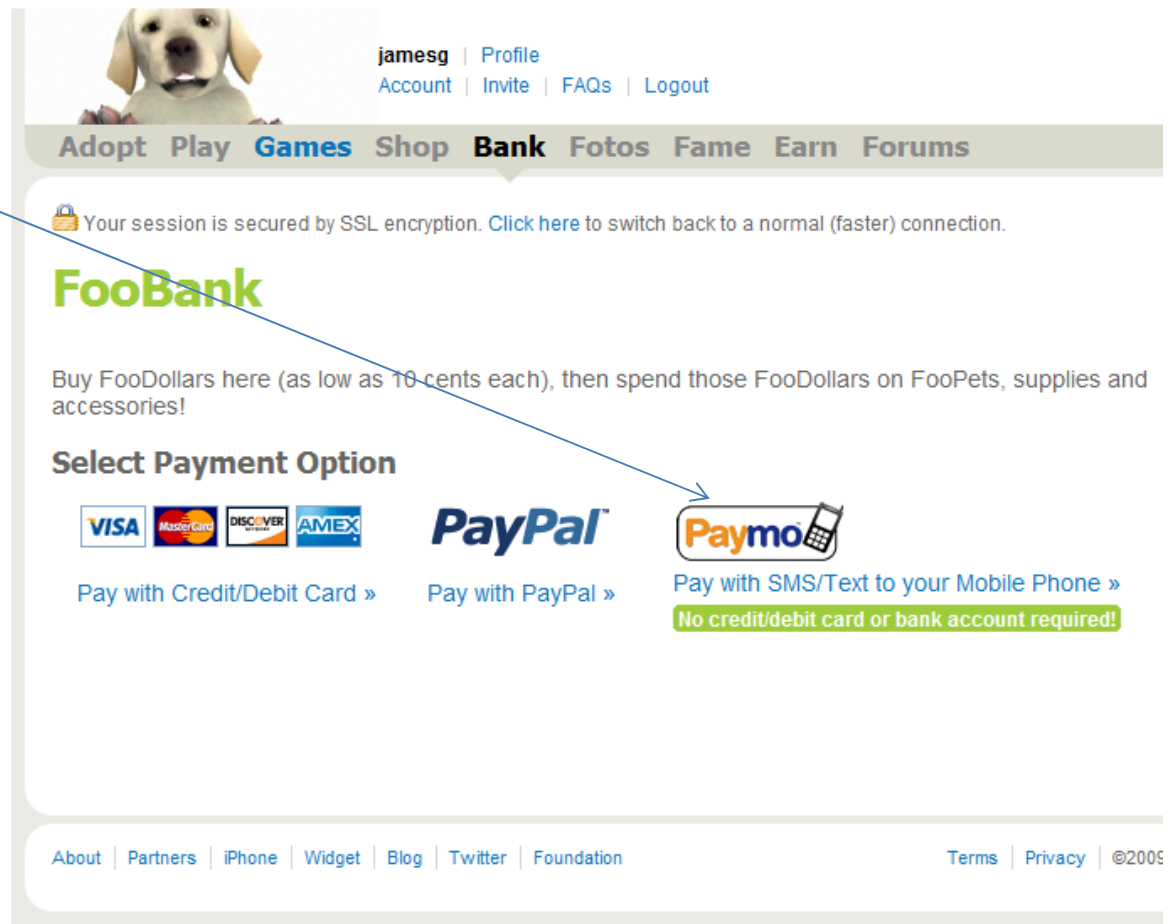
- www.foopets.com
- On-line virtual pet game
- Consumer buys virtual currency (Foo Dollars) and exchanges these for a range of pet related items



End User Flow Example 1



1. User navigates to bank
2. User selects to pay with their mobile phone



End User Flow Example 1



3. User picks number of credits they wish to purchase

The screenshot displays the 'Bank' section of the FooBank mobile application. At the top, a navigation bar includes links for Adopt, Play, Games, Shop, Bank, Fotos, Fame, Earn, and Forums. Below this, a security notice states: 'Your session is secured by SSL encryption. Click here to switch back to a normal (faster) connection.' A 'back' link is provided. The main heading is 'FooBank » Mobile'. A note informs users: 'NOTE: FooDollars will be granted upon successful completion of your mobile transaction and the entire process may take up to a minute to complete.' The first step is 'STEP 1: Select your FooDollar Package', which lists three options: '20-pack for GBP 2.00' (selected), '50-pack for GBP 4.00', and '100-pack for GBP 8.00'. The second step is 'STEP 2: Easy Checkout', featuring the paymo logo and a 'Pay Now' button. The footer contains links for About, Partners, iPhone, Widget, Blog, Twitter, and Foundation, along with Terms, Privacy, and a copyright notice for ©2009 FooMojo, Inc.

End User Flow Example 1



4. Consumer forwarded to Paymo Payment Panel
5. Consumer reviews following before purchase:
 - Product
 - Price point
 - Terms and Conditions

The screenshot shows a web interface for the Paymo payment system. At the top, there's a user profile section for 'jamesg' with links to 'Profile', 'Account', 'Invite', 'FAQs', and 'Logout'. The main content area is titled 'You are about to pay with your mobile phone'. It displays the following information:

- Merchant:** FooPets.com
- Product:** 20 FooDollars
- Price:** £ 2.00

To the right of the product information, there's a small image of a dog sitting next to a blue gift box. Below this, there's a section for selecting the country and entering a mobile number:

Select your country
United Kingdom (+44) [dropdown arrow]
Mobile number
[input field]
Complete your order [button]

At the bottom, there's a paragraph of fine print: "Payment is available on all networks. You must have the bill payers permission. For each purchase you will receive a premium SMS charged at a tariff equal to the purchase price shown above. Charges will be made via your mobile phone bill, or deducted from your mobile phone credit (as appropriate). Your standard operator messaging fees will apply. This is not a subscription service. Once payment has been authorised by you mobile operator you will be redirected to the merchants site to gain access to your purchase. If you experience any problems with this transaction or need help please contact us at help@paymo.com or by calling 0870 0427150. All queries regarding content and services should be addressed to the merchant by following the instructions on the merchant site."

The interface also includes a 'Close' button in the bottom right corner and a 'Paymo' logo in the bottom left corner.

End User Flow Example 1

7. MSISDN entered into panel
8. Consumer clicks to confirm order

The screenshot shows a mobile payment confirmation screen. At the top, there's a navigation bar with links: Account, Invite, FAQs, Logout. Below this is the Paymo logo and tagline. The main heading says "You are about to pay with your mobile phone". The merchant is "FooPets.com" and the product is "20 FooDollars". A price tag shows "£ 2.00". To the right, there's a section for selecting the country (United Kingdom (+44)) and entering the mobile number (07770872016). A "Complete your order" button is at the bottom right. A small image of a dog sitting next to a gift box is also present. At the bottom, there's a disclaimer about payment availability and terms.

Account | Invite | FAQs | Logout

paymo
PAY WITH YOUR MOBILE PHONE

You are about to pay with your mobile phone

Merchant:
FooPets.com

Product:
20 FooDollars

£ 2.00

In order to proceed please select your country and enter your mobile phone number below. You will receive a message on your phone. Please follow the instructions contained in the SMS to complete your purchase.

Select your country
United Kingdom (+44)

Mobile number
07770872016

Complete your order

Payment is available on all networks. You must have the bill payers permission. For each purchase you will receive a premium SMS charged at a tariff equal to the purchase price shown above. Charges will be made via your mobile phone bill, or deducted from your mobile phone credit (as appropriate). Your standard operator messaging fees will apply. This is not a subscription service. Once payment has been authorised by you mobile operator you will be redirected to the merchants site to gain access to your purchase. If you experience any problems with this transaction or need help please contact us at help@paymo.com or by calling 0870 0427150. All queries regarding content and services should be addressed to the merchant by following the instructions on the merchant site.

Paymo Close

End User Flow Example 1



9. PSMS messaging flow kicked-off
10. Consumer follows instructions in SMS sent to handset
11. Consumer can follow progress of purchase on screen

Account | Invite | FAQs | Logout

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PAY WITH YOUR MOBILE PHONE

Payment in progress...

Please follow the instructions below

Sending message
447770872016

- 1** A message has been sent to your handset - please ensure your handset is turned on and that you have enough credit to complete this purchase.
- 2** Follow the instructions in the SMS and reply with the keyword NOW to confirm your acceptance of the charges
- 3** A charged message is being sent to your handset and upon receipt your transaction will be complete

If the clock stops counting please click to [refresh the page](#)
02:46:08 PM

Payment is available on all networks. You must have the bill payers permission. For each purchase you will receive a premium SMS charged at a tariff equal to the purchase price shown above. Charges will be made via your mobile phone bill, or deducted from your mobile phone credit (as appropriate). Your standard operator messaging fees will apply. This is not a subscription service. Once payment has been authorised by you mobile operator you will be redirected to the merchants site to gain access to your purchase. If you experience any problems with this transaction or need help please contact us at help@paymo.com or by calling 0870 0427150. All queries regarding content and services should be addressed to the merchant by following the instructions on the merchant site.

Paymo Close

End User Flow Example 1



12. Consumer receives zero rated MT messages

“FREE MSG: send NOW to confirm you wish to proceed with your purchase from FOOPETS.com. Total cost: GBP 2.00”

12. Consumer replies to message with MO inserting correct KEYWORD (Double opt-in)

“NOW”

12. PMT sent to consumer

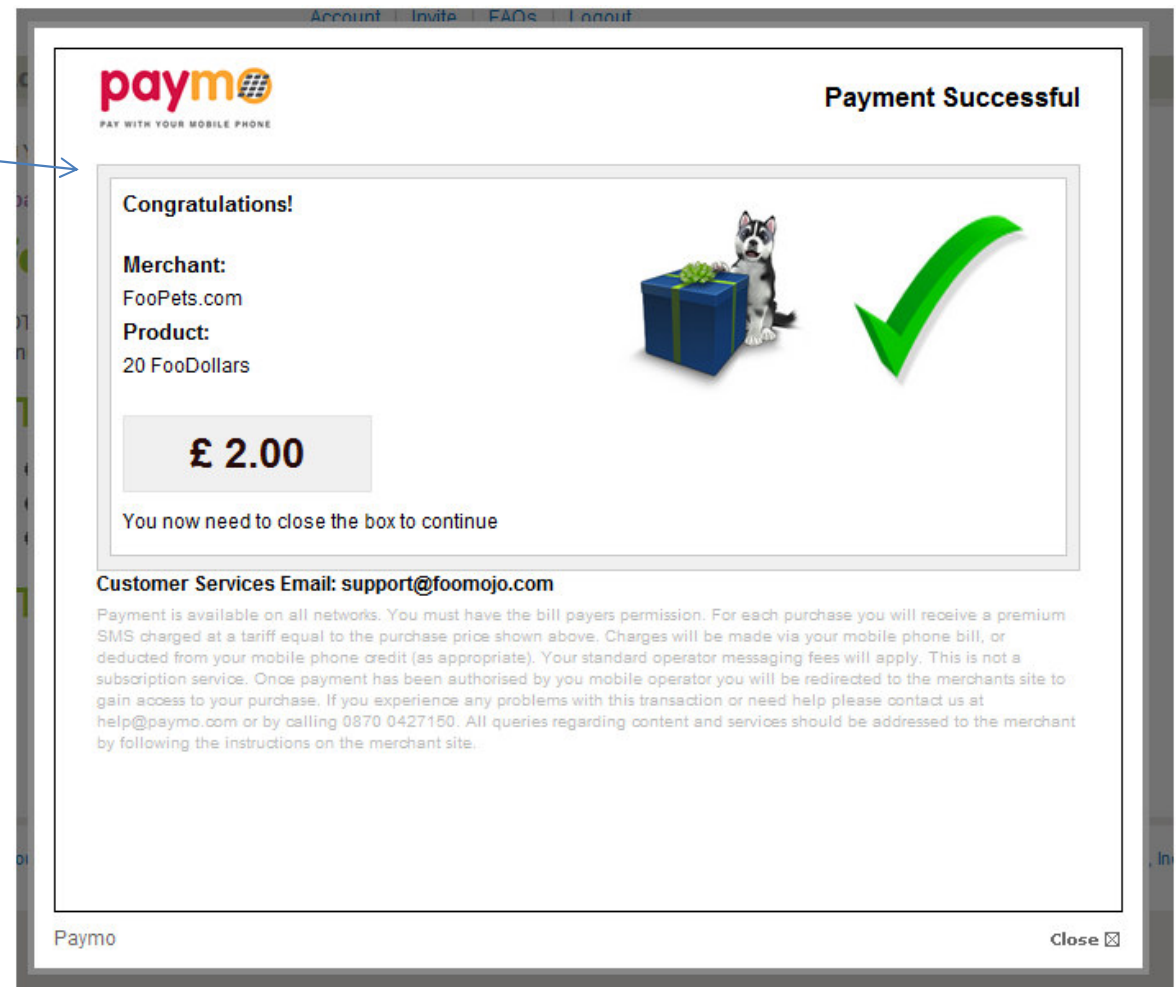
“Thanks, your purchase is complete. This message cost GBP 2.00. Help? 0870 0427150 / help@paymo.com”

Note: UK message text used in example above. Text in other markets will reflect local regulations and pricing

End User Flow Example 1



15. Successful payment confirmed to consumer



End User Flow Example 1



16. Consumer receives email confirming payment (Merchant specific)

Thank you from FooPets.com!

FooPets [noreply@foopets.com]

Sent: Tue 05/05/2009 14:57

To: James Goodsall

Hello James Goodsall,

Thank you for your order.

=====
Order details:
=====

FooDollars Ordered: 20

FooDollars Package Amount: GBP 2.00

Donation Amount: \$0.00

Have fun shopping for food and supplies for your FooPets - and spoiling your FooPet with a variety of beautifully rendered backgrounds, houses, toys and stylish interior and exterior decorations.

Our inventory is constantly growing! Don't forget to check FooMart for the latest goodies.

Thanks,
TeamFoo

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End User Flow Example 1



17. Consumers virtual currency 'balance' reflects purchase

NOTE:

The Paymo interaction / PSMS steps is identical for all Merchants

The screenshot displays the FooPets website interface. At the top, the user 'jamesg' is logged in, with links to Profile, Account, Invite, FAQs, and Logout. A navigation bar includes Adopt, Play, Games, Shop, Bank, Fotos, Fame, Earn, and Forums. A banner for 'NEW KITTEN RELEASED!' features a kitten image and text about a 'Long Haired Silver Tabby'. The main content area shows a 'My Pets' section with a 'cat' profile. The cat's stats are: Hunger 0, Health 0, and Happiness 0. Below the stats, it says 'She is a Tabby Mix as'. The 'TO DO' section lists tasks: 'Feed cat with:' (Purina Kitten Chow - Small) and 'Water cat with:' (Tap water). At the bottom, the user's virtual currency balance is shown: FooKarma 0, FooDollars 112, and FooFriends 0. A 'Last-Chance Collectibles' section is also visible at the bottom.

End User Support



- End user can access support via telephone, email or via Paymo's support portal

The screenshot displays the Paymo Support Center website. At the top, the Paymo logo is followed by the text "TRUSTED MOBILE PAYMENTS". Below this is a navigation bar with links: Home, Online Help, Request Support, and My Support. On the right side of the navigation bar, it says "Welcome Guest. Sign in | Exit".

On the left side, there is a search bar with the text "Search Words" and a "Search" button. Below the search bar is a link to "Advanced Search". Underneath that is the "Paymo Knowledge Base" section, which includes three expandable categories: "Payment Problems", "PIN Problems", and "Text Message Issues".

The main content area is titled "Paymo Support Center" and includes a welcome message: "Welcome to the Paymo Support Center." Below this, there are three main options, each with an icon and a description:

- Knowledge Base**: Browse or search the Knowledge Base for a wide variety of solutions. (Icon: an open book)
- Request Support**: Submit a support request to our service representatives. This is the quickest and easiest way to resolve your issue. (Icon: a hand holding a question mark)
- Troubleshooter**: Use this step by step guide to find your answer. (Icon: a wrench and a screwdriver)

Below these options, there is a section titled "Most Popular Topics" with a list of three topics:

1. [My transaction completed and I was charged but I still haven't received my content.](#)
2. [My reply to Paymo with the keyword fails and/or I receive an error message.](#)
3. [I tried to pay, but I am not receiving a text on my phone and I have not received my content.](#)

On the right side of the "Most Popular Topics" list, there is a "Viewed" column with corresponding numbers:

- 1024
- 341
- 324



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