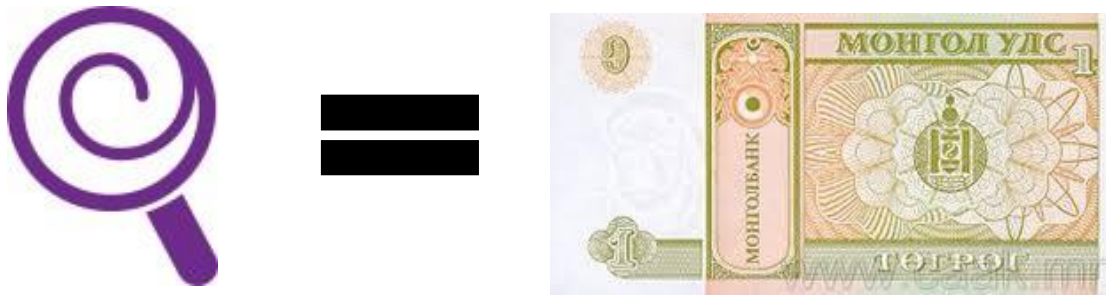


“E Money” Customer & Regulatory understanding

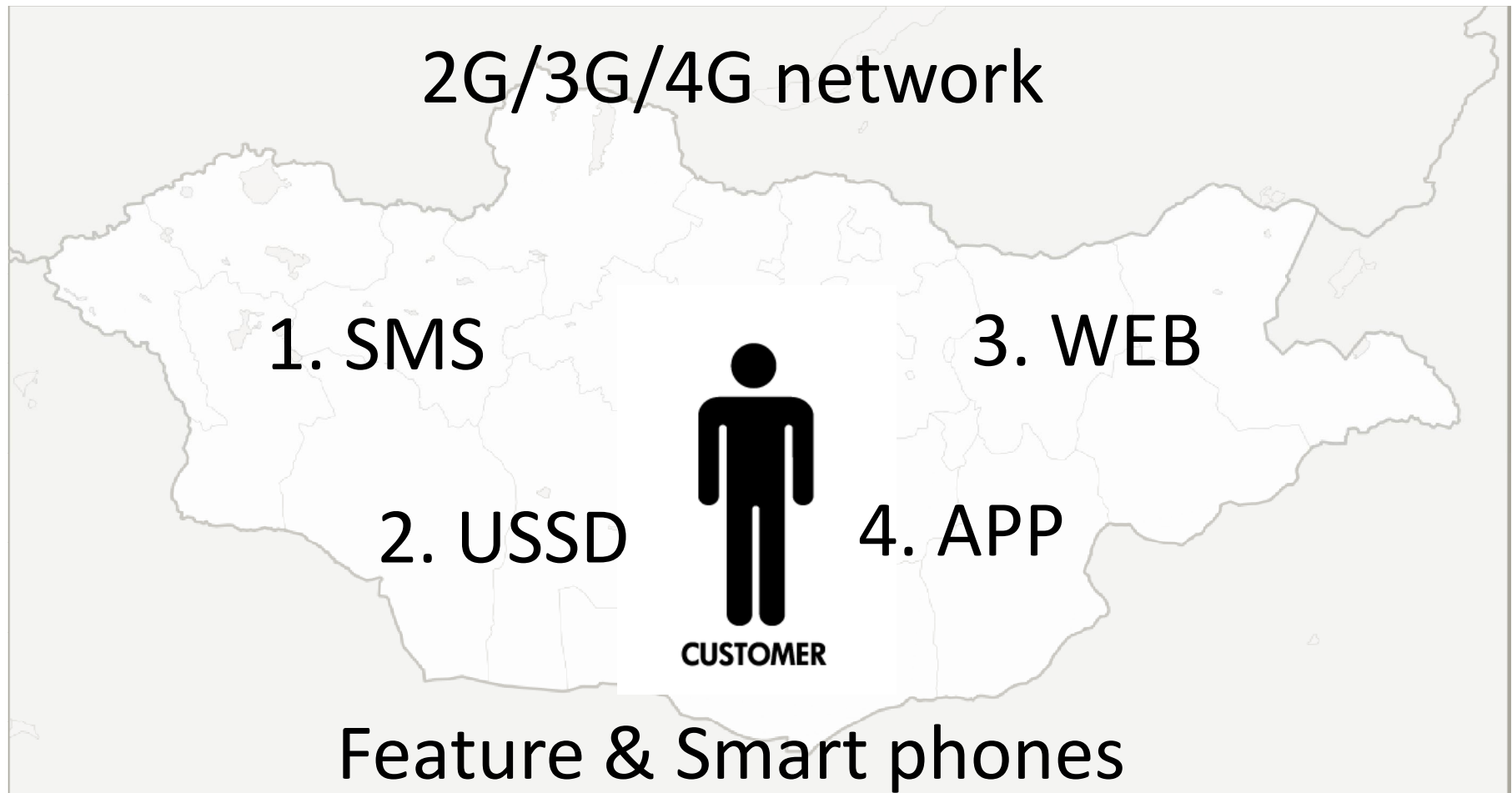
E Money is not digital currency



1 candy = 1 tugrug

“Customer experience” based infrastructure

Any handset any network



“COOPERATION” with Banking & Government

1. Joint card is convenient for customers



2. Information sharing to reduce risk

