



www.mytimewireless.com

Wireless and Mobile Wallet / Debit MasterCard Program

Wireless & Money Reinvented

Powered by: **UNIFIED SIGNAL**
A CONVERGENCE OF VOICE & DATA SERVICES

Why MyTime Wireless:

MyTime Wireless provides its customers with a revolutionary wireless and debit card product offering. We have reinvented the wireless and mobile wallet industry to provide distributors and their customers with a quality service that includes uniquely bundled value added services topped with the ability for distributors to earn high revenue residuals while actually owning 25% of the customer:

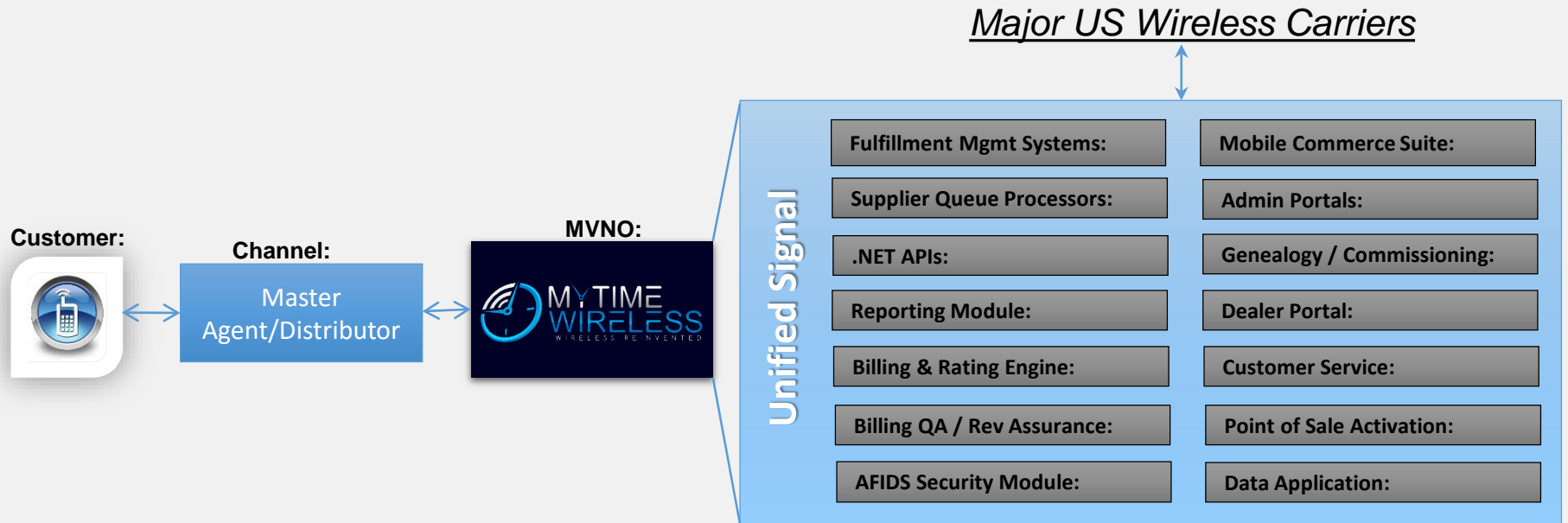
- Distributors Earn High residuals of up to 10% of revenue.
- Distributors own a % of customer (only service provider in the world that gives a % ownership of customer to its distributors).
- Strong distributor support and training.
- Early rate plan replenishments allowed.
- Low overage rates for lower end plans at \$.02 / MIN / MB.
- Strong Family Plans.
- No Contracts / Credit Checks.
- Internet Self Care.
- Low cost monthly plan options as well as higher usage plans.
- Access to most major wireless carrier networks.
- FREE Mobile Wallet Account Included with every wireless account along with data app.
- Free Debit MasterCard included with every wireless account (comparable to \$3.00 per month for GreenDot). Debit card doubles as an international long distance calling card.
- Multilingual 24/7/365 customer service.
- Automatic \$5 cash load for autopay customers on participating plans. Monthly cash load can be used for ILD calling, voice, text, or data overages.
- State of the art administrative portals to manage customer base.
- Monthly Autopay available and distributors get commissions on all autopay customers.
- Program can be private labeled to any brand.

About MyTime Wireless:

- Headquartered in Seattle, Washington;
- Strong sales management and development team;
- Strong direct US carrier technology partnerships for cellular and debit card services;
- Strong relationships with its suppliers which allows for the company to provide its services at the most competitive rates in the industry;
- Incomparable strong 18 year proven track record;
- MyTime Wireless utilizes the world class acquisition, billing, and care platform called Unified Signal;
- Company has class 5 switches and terminates its own ILD traffic allowing the company to provide customers with lower retail rates for international calls than has ever been offered in the past.



MyTime Operational Solution:



"We wanted to create a product suite that our distributors can be proud of and significantly partake in the profits as partners in the business. Our end Mission statement is to create products and services that will save customers money, make their lives easier, and bring their loved ones closer to them where ever they may be in the world." -Paris Holt Chief Executive Officer

Autopay:

Types of Autopay

- Low Minute / Balance Autopay - Customer can auto replenish minutes on their account as well as modify the settings as to how many minutes remaining on their account triggers their autopay.
- Monthly Plan Autopay - Customer can auto replenish their monthly service plan.

SMS Alerts / Notifications:

- Low Balance Warning: Customers can set their own low balance levels (SMS, Data, Voice) so that they can be notified once those levels are reached.
- Reminder to Replenish for Next Month Warning: Every time customer has not paid their next monthly bill 5 days prior to the end of their billing cycle.
- Grace Period Warning: Customers will be given one final notice that their account will go into a Grace Period status if they do not replenish within 24 hours.
- New Activation Welcome SMS: Customers will be sent a welcome SMS message with helpful information about their new service (Customer MDN, MVNO URL)
- New Activation Data Reminder SMS: Customers will be sent an SMS shortly after activation, reminding them to use Wi-Fi in order to save on their data usage.

“The MyTime Wireless system has been created to maximize customer satisfaction and decrease monthly churn. Painstaking detail has gone into making sure that we provide a level of service never seen before in the telecommunications industry. We call it Fanatical client and customer support.”

- Ruben Nicholls, VP of Customer Service and Carrier Operations (COPS)

Value Added Services:

- **Private Label Affiliate:** MyTime Wireless can take its entire wireless program and within 2-3 weeks private label for its larger distributors. The program has to be the same but the brand can be customized. Distributors could then use their own brand or create a new wireless brand. Customers would not have any exposure to MyTime Wireless.
 - ❖ Credit Card Processing shows up as “Cellular Service” as the descriptor.
 - ❖ Customer Service is answered generically alleviating branding overlaps.
 - ❖ Distributors can create their own packaging.
 - ❖ POS and management portals are all private label and customizable including URLs
- **Equipment and Accessory Purchasing:** If Distributors wish to carry equipment (cellular phones and accessories) in stores, then we can support the fulfillment of equipment to any location required.
- **Device Financing:** We are implementing a device financing program so as to allow customer to purchase a device and finance that cost over 12-24 months. This helps put MyTime Wireless inline with the actual wireless carriers.

Mobile Wallet / Debit MasterCard / ILD Program:

Personalized Cards: (FREE when ordered online through dealer portal)

Retail POS JHOOK Packaging: \$2.50

Product	Transaction Type	Retail Price to Consumer	Commission Schedule
MYTIME Wallet	Load From US Saving / Checking Account	\$1.00	\$.25 / transaction
MYTIME Wallet	Off Load to US Saving / Checking Account	\$1.00	\$.25 / transaction
MYTIME Wallet	Move movement between mWallet accounts	FREE	FREE
MYTIME Wallet	Move movement from mWallet to Debit Card	FREE	FREE
MYTIME Debit MasterCard	Primary Card Monthly Fee	\$2.00 per month	\$.25 per month
MYTIME Debit MasterCard	US Domestic ATM Withdrawal	\$1.75 per transaction	\$.25 per transaction
MYTIME Debit MasterCard	International ATM Withdrawal	\$2.00 per transaction	\$.25 per transaction
MYTIME Debit MasterCard	ATM Balance Inquiry	\$0.49 per transaction	\$.25 per transaction

Distributor will undertake in our Mobile Wallet program profit sharing. DISTRIBUTOR generates Commissions for all activity that the customer transacts on the MYTIME WALLET as well as the MYTIME Debit MasterCard. DISTRIBUTOR will be provided usage reports that will detail all consumer transaction history. DISTRIBUTOR will be paid out per the commission schedule above.

Compensation Program Summary:

- Distributors can choose between receiving a one time SPIFF or Distributors can choose customer ownership which involves actual ownership in the customer itself as well as stock in Unified Signal (OTCB: UNSI). Combined customer ownership and stock could easily be worth 4-5 times SPIFF.
- Distributors keep 10% of the revenue on all wireless customers activated and replenished in store through the MyTime Wireless Dealer portal.
- Distributors receive a 9% commission on all wireless customers who process their payments via credit card.
- Distributors also receive profit sharing on the Mobile Wallet Debit MasterCard program.
- Customer residual commissions for autopay and credit card customers always goes to store who activated customer.
- All commissions and profit sharing are paid to distributors via Mobile Wallet by the 15th of the month for the previous month's performance.
- Distributors are provided with full reporting so as to audit commissions on a monthly basis.

Customer Ownership Program:

- Wireless Customer Ownership:
 - ❖ Each calendar year (January - December) and on a quarterly basis (every three months) a customer profitability analysis will be completed on all DISTRIBUTOR customers as subscribers to MYTIME Wireless and a profit per customer number will be calculated. DISTRIBUTOR will be commissioned a % of all EBITDA that their MYTIME Wireless customers generate and will be paid out to DISTRIBUTOR every six months.
 - ❖ Upon any sale of the customer base, DISTRIBUTOR will be paid their % of the proceeds that their MYTIME Wireless customer base generates in the sale, within forty-five days of the closing date of the transaction agreement and commissions will continue in perpetuity. Historically customer base sales have averaged between \$250 per customer to \$450 per customer. A subscriber sale could generate an additional \$62.50 to \$112.50 per customer in net profit for Distributor.

“We are interested in working with distributors that will become long term business partners. And, because of that, we feel it’s important to provide these business partners with ownership in what they build. No other communications company is providing this type of an offer and we are so proud to be the first of our kind.”
- Melissa Watson, VP of Business Development

Jumpstart Equity Program:

- Equity Ownership in Unified Signal (OTCB: UNSI) stock:
 - ❖ MYTIME WIRELESS' parent company Unified Signal www.unifiedsignal.com is a public company (OTCB:UNSI). Distributor will be granted UNSI common stock for every wireless customer that stays on service for 6 months. Each customer who stays on service for a minimum of 6 months will earn Distributor a certain number of shares of common stock. Normal life cycle of a customer is well over 1 year. If Distributor activates 100,000 customers, then Distributor's stock could be worth quite a bit of money.
 - ❖ Distributor will also be granted shares of UNSI common stock for every Debit Card customer that stays on service for a minimum of 6 months.



International Long Distance Program:

Participating MyTime Wireless Cellular rate plans are automatically provisioned with a \$5.00 cash load on their account every month which can be used for International long distance (ILD), voice overages, text overages, or data overages. If the funds are not used that month they do not carry over to the next month. This can be used most effectively by promoting international long distance calling.

To use the MyTime Wireless ILD platform on its 2 CDMA networks like Verizon and Sprint: customers just dial #1199 from their MyTime Wireless mobile phone and then they dial their ILD number.

To use the MyTime Wireless ILD platform on its 2 GSM networks like AT&T and T-Mobile: customers just dial the direct ILD number without the need for a dial around number.

Customers can use the funds on their Cellular Phone, Mobile Wallet, and their Debit MasterCard to place ILD calls. Available funds are conveniently and automatically pooled together to create one master balance for ILD calling. Customers can use their cellphone or dial their access number from any phone they authorize to reach their ILD gateway.

Sample ILD Retail Rates*:

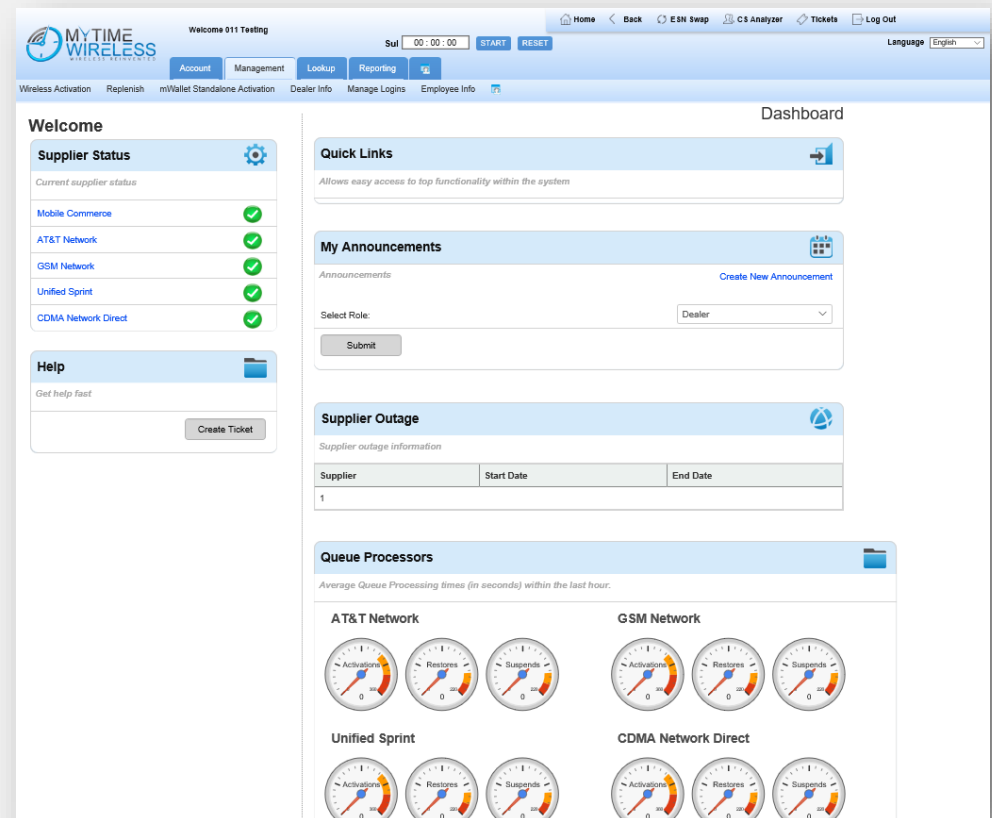
China: \$.007	Israel: \$.003	Haiti: \$.245	Dom Republic Mobile: \$.059
Canada: \$.004	Brazil: \$.011	Italy: \$.004	Dom Republic: \$.086
Egypt: \$.084	France: \$.006	Colombia: \$.028	Guatemala Mobile: \$.142
Hong Kong: \$.013	Spain: \$.005	El Salvador: \$.184	El Salvador Mobile: \$.206
Puerto Rico: \$.011	Germany: \$.006	Australia: \$.011	Mexico Mobile: \$.025
UK: \$.002	India: \$.011	South Africa: \$.017	Mexico: \$.004

* If Distributor needs more aggressive retail ILD pricing then please contact us and we can try to source new carrier routes.

Distributor / Dealer Portal:

Customer Management Portal

- Distributors have access to their customer's data as well as their carrier status.
- Distributors can review announcements from MyTime Wireless Communications about new functionality and new services rolling out.
- Distributors can download training manuals to help better understand how to use the system.
- Distributors can create a trouble ticket if they can't solve a customer issue themselves.



Welcome 011 Testing

Home < Back ESN Swap CS Analyzer Tickets Log Out

Sun 00:00:00 START RESET Language English

Account Management Lookup Reporting

Wireless Activation Replenish mWallet Standalone Activation Dealer Info Manage Logins Employee Info

Welcome

Supplier Status

Current supplier status

- Mobile Commerce ✓
- AT&T Network ✓
- GSM Network ✓
- Unified Sprint ✓
- CDMA Network Direct ✓

Help

Get help fast

Create Ticket

Dashboard

Quick Links

Allows easy access to top functionality within the system

My Announcements

Announcements

Create New Announcement

Select Role: Dealer

Submit

Supplier Outage

Supplier outage information

Supplier	Start Date	End Date
1		

Queue Processors

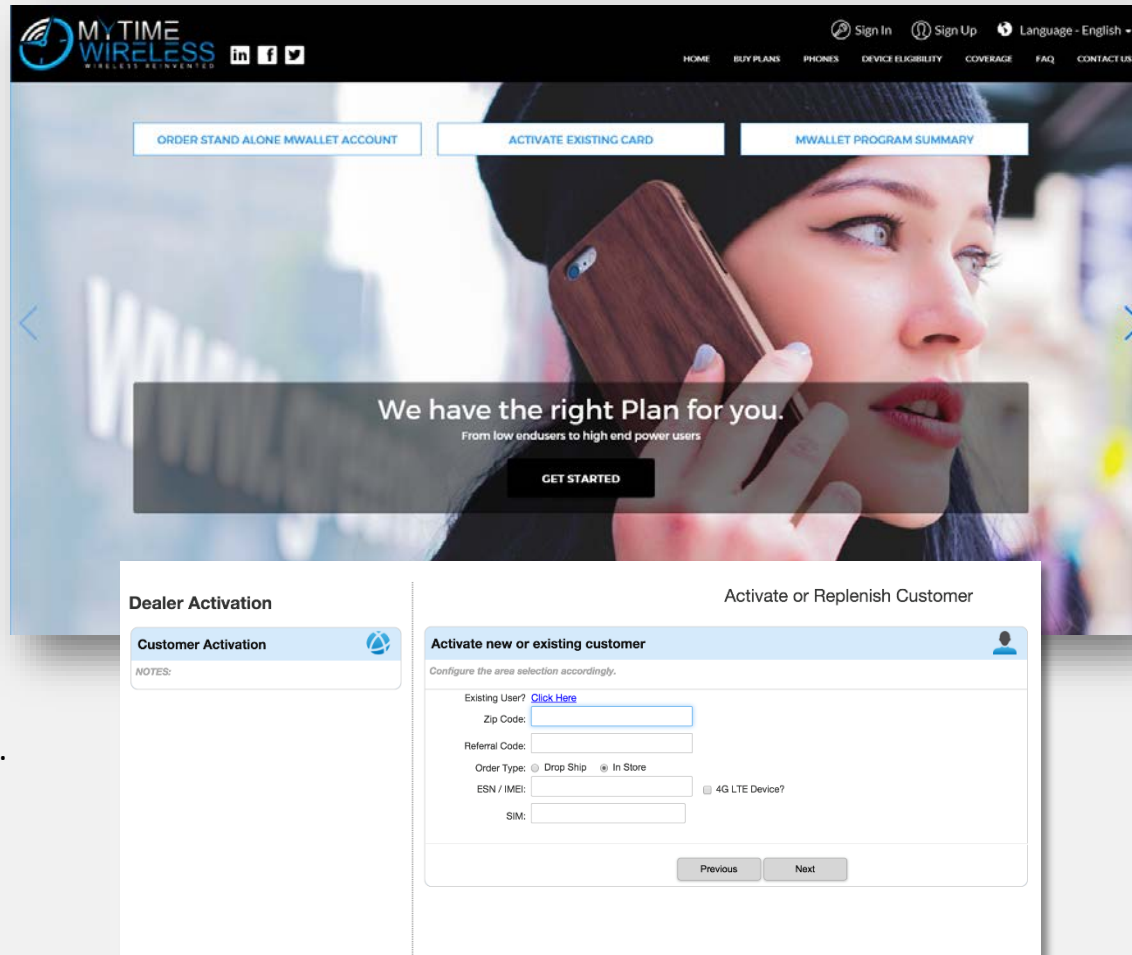
Average Queue Processing times (in seconds) within the last hour.

Network	Activations	Restores	Suspenders
AT&T Network	0	0	0
GSM Network	0	0	0
Unified Sprint	0	0	0
CDMA Network Direct	0	0	0

Distributor / Dealer Portal cont:

Activations and Replenishments

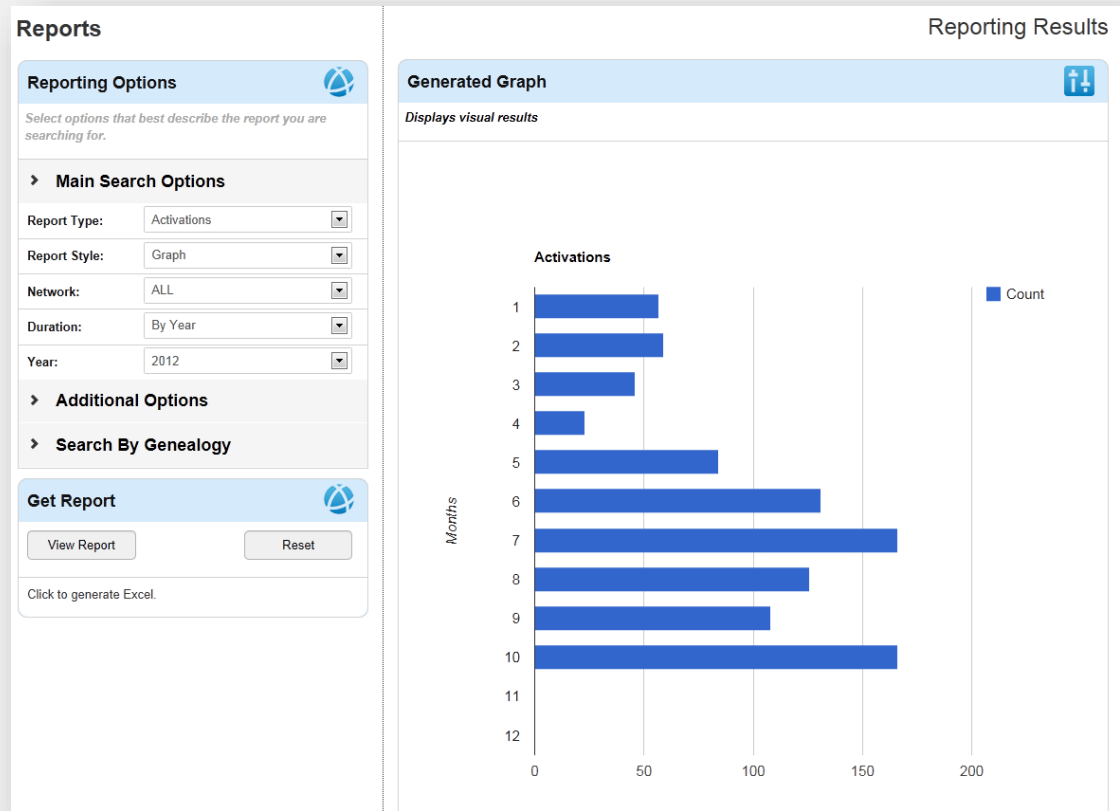
- Distributors can optionally choose to activate customers directly in their management portal. The system will automatically debit the distributor's mobile wallet account for their cost. Distributors keep their profit IMMEDIATELY. No waiting for commissions monthly commission payouts.
- Distributors can opt to perform customer service for their clients.
- Distributor portals are currently in English, Spanish, and Serbian and other languages can be added upon request.



The screenshot displays the My Time Wireless Dealer Activation and Customer Replenishment portal. At the top, there is a navigation bar with the My Time Wireless logo, social media icons, and links for Sign In, Sign Up, and Language - English. Below the navigation bar, there are three main buttons: ORDER STAND ALONE MWALLET ACCOUNT, ACTIVATE EXISTING CARD, and MWALLET PROGRAM SUMMARY. The main content area features a large banner with a woman talking on a phone, overlaid with the text "We have the right Plan for you. From low endusers to high end power users" and a GET STARTED button. Below the banner, there are two main sections: Dealer Activation and Activate or Replenish Customer. The Dealer Activation section includes a Customer Activation button and a NOTES field. The Activate or Replenish Customer section includes a form for activating a new or existing customer, with fields for Existing User?, Zip Code, Referral Code, Order Type (Drop Ship or In Store), ESN / IMEI, 4G LTE Device?, and SIM. There are Previous and Next buttons at the bottom of the form.

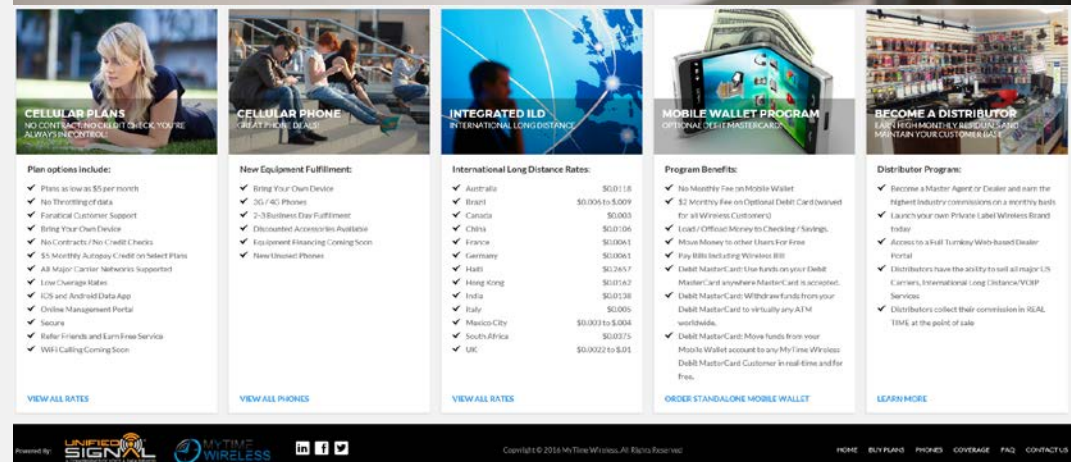
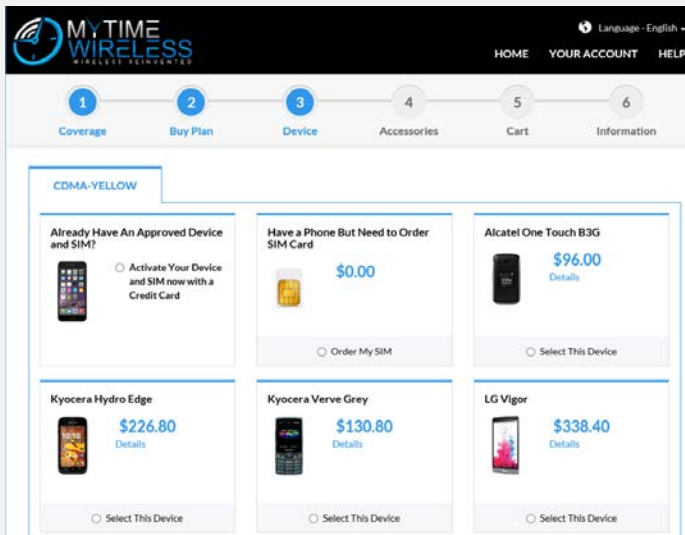
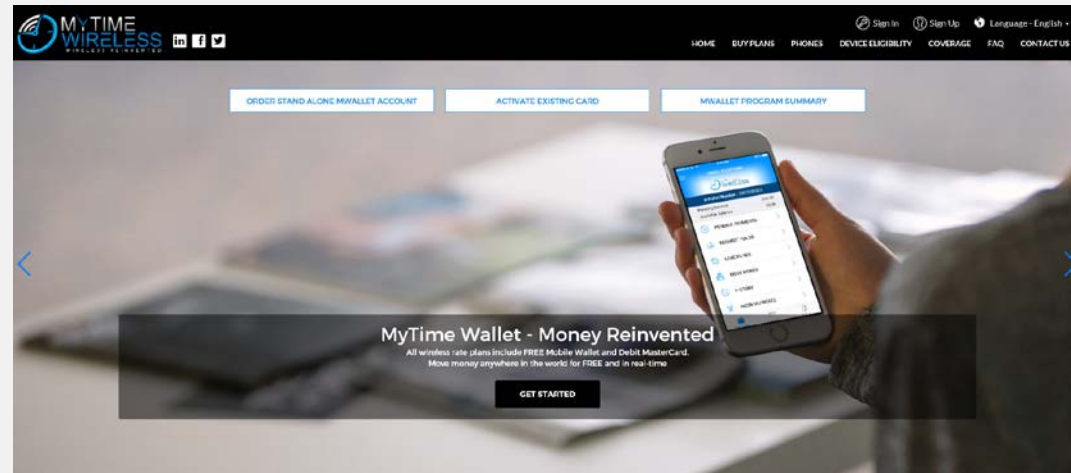
Reporting Functionality:

- Distributors can run sophisticated reports to help track and manage their business:
 - ❖ Activations
 - ❖ Replenishments
 - ❖ Churn
 - ❖ By year / By Month / By Day
- Distributors can request custom reports to help further their business needs.
- Distributors can run list or graph reports. List reports can be downloaded to excel for further analysis.
- Filters can be used by carrier, state, product, etc.
- Reports can also be emailed to Distributors and for larger reports uploaded to a secure FTP site that is established.



POS Functionality:

- Customer Self Activation
- Easy for customers to use
- Distributors receive commissions from activations using POS
- We can Private Label to use Distributors Brand
- Distributors can market directly to customers anywhere in US



POS Functionality cont:

1. Private Label
2. Can completely customize look and feel
3. Multilingual
4. .NET infrastructure
5. APIs available so Distributors can build their own customized POS
6. Completely integrated and automated with wireless carrier systems

The screenshot shows the MyTime Wireless website interface. At the top, there is a navigation bar with the MyTime Wireless logo, a language selector set to 'English', and links for 'HOME', 'YOUR ACCOUNT', and 'HELP'. Below the navigation bar is a progress indicator with six steps: 1. Coverage (highlighted), 2. Buy Plan, 3. Device, 4. Accessories, 5. Cart, and 6. Information. The main content area displays a table of plans under the 'CDMA-YELLOW' network. The table has columns for Plan, Short Description, Price, Details, and Select the Plan. There are four plans listed with varying talk, text, and data allowances and prices.

Plan	Short Description	Price	Details	Select the Plan
\$5 100 Talk, 100 Text, & 100MB Data	\$5 per month which includes 100 anytime minutes, 100 Text, & 100MB Data. Voice overage rate is \$.02 per minute, SMS overage rate is \$.01, and Data overage rate is \$.02.	\$5.00	i	<input type="radio"/>
\$10 200 Talk, 200 Text, & 200MB Data	\$10 per month which includes 200 anytime minutes, 200 Text, & 200MB Data. Voice overage rate is \$.02 per minute, SMS overage rate is \$.01, and Data overage rate is \$.02.	\$10.00	i	<input type="radio"/>
\$15 300 Talk, 300 Text, & 300MB Data	\$15 per month which includes 300 anytime minutes, 300 Text, 300MB Data, & a \$5 Monthly Credit. Voice overage rate is \$.02 per minute, SMS overage rate is \$.01, and Data overage rate is \$.02.	\$15.00	i	<input type="radio"/>
\$20 500 Talk, 500 Text, & 500MB Data	\$20 per month which includes 500 anytime minutes, 500 Text, 500MB Data, & a \$5 Monthly Credit. Voice overage rate is \$.02 per minute, SMS overage rate is \$.01, and Data overage rate is \$.02.	\$20.00	i	<input type="radio"/>

Customer Service:

- Customer full featured care module for Cellular and Mobile Wallet product set
- Easy to use and intuitive
- State of the art security
- Feature rich

Management Console v2.1

Home Back Tickets Log Out

Account MTELCASH Cellular ILD

Debit Card Info Home Transactions Pin Management Mobile Wallet Number Verify Micro Deposits Request Payment Send Money Transfer To Bank Load Money

Load / Offload Methods on File Add Scheduled Transaction Scheduled Transactions Close Account

Mobile Wallet Account Balance

Current Balance	\$59.73
Available Balance	\$54.73

Transaction History

Summary

Showing 0 to 30 days ago [Download CSV File](#)

DATE	DESCRIPTION	WITHDR
12/1/2014	Money received from 2069142266	
11/18/2014	Send \$3,500.00 to checking ****1414 (Withdrawal includes a \$1.00 transaction fee)	\$3.50
11/18/2014	Money received from 2069142266	
11/10/2014	Send \$3,500.00 to checking ****1414 (Withdrawal includes a \$1.00 transaction fee)	\$3.50

Last 3 Transactions

DATE	DESCRIPTION	AMOUNT
12/1/2014	Deposit/Credit	\$50.00
11/18/2014	Withdrawal/Debit	\$3,501.00
11/18/2014	Deposit/Credit	\$3,500.00

[View Transaction History](#)

Your Account Status

Account:

Chase (checking) ****1414

Notification Methods

Method: Email and Text Messa

Email: andrew@teibill.com

Cell: 2067089303

Carrier: AT&T Mobility (former

[Update Notification Metho](#)

Load Money

Add Money To Your Account

Transfer From: My Checking XXX Bank

Frequency: One Time Only

Transfer Date: (mm/dd/yy)

Mobile PIN #: (4 digits)

Amount: US Dollar (USD)

Note: A processing fee of 3% will be added to any credit card loads and a flat fee of \$3.50 will be added for all Checking / Savings account loads.

[Transfer Funds >](#)

Send Money

Send Money From Your Account

Available Balance: \$XX.XX

Send To Mobile #:

Amount: US Dollar (USD)

Note: Money movement fees are free for US based customers. All money movement to customers outside the United States is charged 3% with a cost cap of \$3.00.

Frequency: One Time Only

Mobile PIN #: (4 digits)

Message:

(Max 32 characters)

SMS Notification: Notify Recipient via SMS of Money Transmission.

[Send Money >](#)

Mobile Wallet Product Suite

MyTime Wallet is comprised of 2 product suites:

1. Mobile Wallet “mWallet” Program (Virtual Savings Account):

A simple private label PayPal type of service where customers can load money via cash, credit card, US checking / savings account, and receive money from other mWallet users. Customers can move funds **off** their account to any US checking / savings account, to other mWallet users, make ILD calls, pay for their wireless services, or move money to their MyTime Debit MasterCard or companion card. This mWallet account has no monthly fees attached.

2. Debit MasterCard Program (Virtual Checking Account):

Customers can choose to add on an optional prepaid Debit MasterCard which will provide them access to domestic and International ATM networks as well as use anywhere MasterCard is accepted. Money can be FREELY moved from their mWallet account to their Debit MasterCard in real time and all using a state of the art data app. Customers can order a companion debit Master Card and mail that card to loved ones abroad. Once they have that companion card, money can be freely moved from the mWallet to the companion card in real time and again for FREE. Family members can use the card anywhere MasterCard is accepted and / or take out funds at virtually any ATM.



“Our objective with this product is to bring families all over the world closer together. Its unfortunate that people have to spend 10% to 15% of their hard earned money to send money to their loved ones abroad. We are changing all of that...”

- Melissa Watson, VP of Bus Dev

Mobile Wallet Target Market

Family

- ATM access + cash back
- Free money movement
- Control spending
- Monitor purchases



Work

- Commission payouts
- Control expenditures
- Company gifts
- Direct Deposit



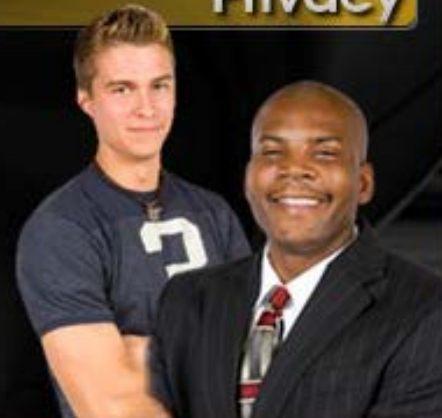
World Wide Use

- Free Int'l money movement
- Move money real-time
- Global acceptance
- Best exchange rate



Privacy

- Funds are FDIC insured
- Purchases kept private
- No monthly statements
- No link to personal credit



Mobile Wallet / Prepaid Debit Card Ecosystem

- Interconnectability
- Secure
- Ease of use
- Cost Efficient

Money On Methods	
Receive Money from other people	Check Deposit via picture*
US Checking / Savings Accounts	Request Funds (Goods & Services)
Cash at Retail Locations	Credit Card Load
PayPal*	ACH / Wire Transfer*
Direct Deposit/ Payroll	Future Integrations
System Referral Commission	Future Integrations



Mobile Wallet Balance



Debit MasterCard Balance

Money Off Methods	
Send money to other people	World Wide* ATM
US Checking / Savings Account	Anywhere MasterCard is accepted*
Cash at Retail Locations	Pay External Bills*
International Long Distance Calling	International Checking / Savings
Payroll Services	MyTime Wireless Bill Pay
PayPal*	Custom Integrations

* Method requires Debit MasterCard

* Method requires Debit MasterCard

B2B Mobile Payment Product Suite

Allows merchants the ability to integrate their cash registers into the MyTime Wallet therefore allowing customers to pay for goods and services through their mWallet and all with **NO** processing fees saving merchants from paying 1.5% to 3% of their revenue to credit card processing fees.

Applications:

1. Retail brick and mortar
2. Internet e-commerce sales
3. Street Commerce
4. Government supply chain
5. Non manned vending machines
6. Charitable Donations
7. Request Funds from people to pay for good and services

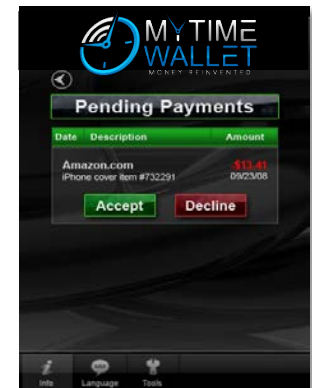
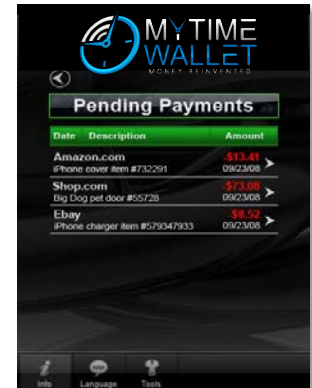
Consumer buys goods and services from Merchant w/ Mobile Commerce Account

Merchant processes transaction using simple API suite or Data App

Merchant Benefits:
 Merchant pays no merchant transaction fees vs. 1.5% to 2.5% of revenue with credit cards
 Virtually eliminates bad debt and credit card theft
 Speeds up transaction

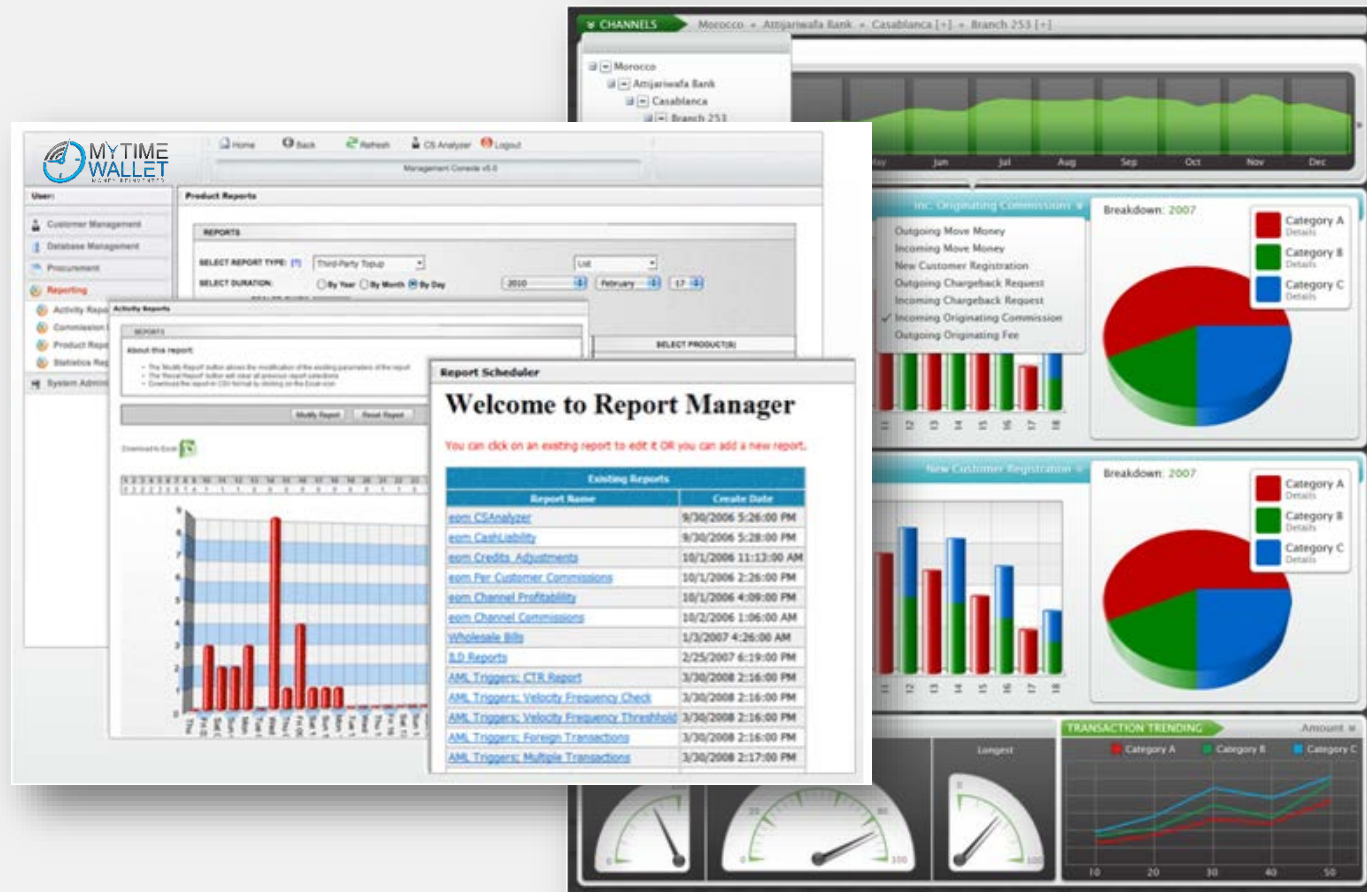
Money is debited from Customer's account and credited to merchant's account in real time

Customer uses their phone to authorize transaction



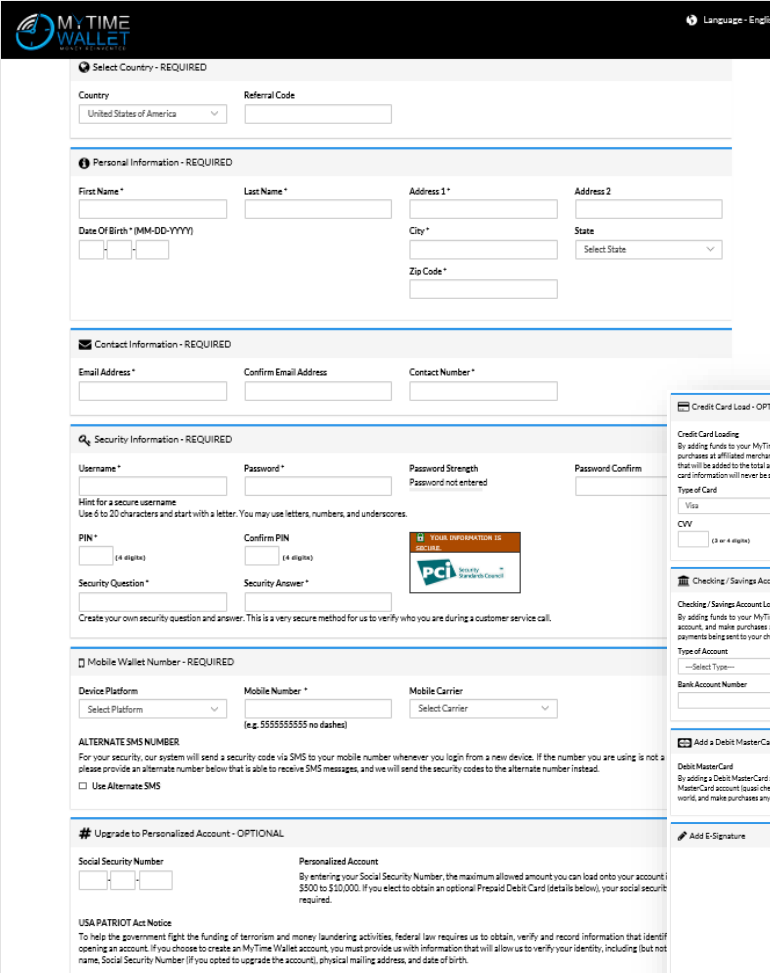
Security- AFIDS Module (Anti Fraud and Intrusion Detection System)

1. Extremely Proprietary module used to protect customer information and prevention of fraud.
2. Involves “Ai” type programming that allows the system to self monitor and actually evolve using sophisticated layers of intuitive reporting and self monitoring and self adjustment.
3. 2 step SMS security verification process to log into customer’s account.



MyTime Wallet – Stand Alone Internet Point of Sale

1. Private Label
2. Can completely customize look and feel
3. Multilingual
4. .NET infrastructure
5. APIs available so client can create custom user experience
6. Completely integrated and automated with payment processing suppliers
7. Secured with AFIDS
8. Easily add on a Debit MasterCard account



MYTIME WALLET Language - English

Select Country - REQUIRED

Country: United States of America Referral Code: []


Personal Information - REQUIRED

First Name * [] Last Name * [] Address 1 * [] Address 2 []
Date Of Birth * (MM-DD-YYYY) [] [] [] City * [] State: Select State []
Zip Code * []

Contact Information - REQUIRED

Email Address * [] Confirm Email Address [] Contact Number * []

Security Information - REQUIRED

Username * [] Password * [] Password Strength Password not entered Password Confirm []
Hint for a secure username: Use 6 to 20 characters and start with a letter. You may use letters, numbers, and underscores.
PIN * [] (4 digits) Confirm PIN [] (4 digits) 
Security Question * [] Security Answer * []
Create your own security question and answer. This is a very secure method for us to verify who you are during a customer service call.

Mobile Wallet Number - REQUIRED

Device Platform: Select Platform [] Mobile Number * [] (e.g. 5555555555 no dashes) Mobile Carrier: Select Carrier []

ALTERNATE SMS NUMBER

For your security, our system will send a security code via SMS to your mobile number whenever you login from a new device. If the number you are using is not a please provide an alternate number below that is able to receive SMS messages, and we will send the security codes to the alternate number instead.
 Use Alternate SMS

Upgrade to Personalized Account - OPTIONAL

Social Security Number [] [] [] Personalized Account
By entering your Social Security Number, the maximum allowed amount you can load onto your account is \$500 to \$10,000. If you elect to obtain an optional Prepaid Debit Card (details below), your social security required.

USA PATRIOT Act Notice
To help the government fight the funding of terrorism and money laundering activities, federal law requires us to obtain, verify and record information that identifies an account. If you choose to create a MyTime Wallet account, you must provide us with information that will allow us to verify your identity, including (but not name, Social Security Number (if you opted to upgrade the account), physical mailing address, and date of birth.

Credit Card Load - OPTIONAL

Credit Card Loading
By adding funds to your MyTime Wallet account from your credit card, you will have the ability to pay your wireless bill, send funds to another MyTime Wallet account, and make purchases at affiliated merchants, and, if you associate a checking or savings account with your MyTime Wallet account, you may transfer funds to that account. There is a 2.00% fee that will be added to the total amount of your load request. Your credit card information will also be securely stored to make future loading and purchases more convenient. Your credit card information will never be shared with any other entity.

Type of Card: Visa [] Card Number [] Name on Card [] Expiration Date [] (MM/YY)
CVV [] (3 or 4 digits) Nickname for Card [] Amount to Load [] (\$50 - MAX)

Checking / Savings Account Load - OPTIONAL

Checking / Savings Account Loading
By adding funds to your MyTime Wallet account from your checking or savings account, you will have the ability to pay your wireless bill, send funds to another MyTime Wallet account, and make purchases at affiliated merchants. The load (and processing fee of \$2.00) will be deducted from your checking / savings account upon verification of the micro statements being sent to your checking / savings account. Your checking / savings account information will never be shared with any other entity.

Type of Account: Select Type [] Name on Account [] Routing Number [] Confirm Routing Number []
Bank Account Number [] Confirm Bank Account Number [] Amount to Load [] (\$50 - MAX) Nick Name for Account [] (No

Add a Debit MasterCard Account to my Mobile Wallet Account - OPTIONAL

Debit MasterCard
By adding a Debit MasterCard account to your MyTime Wallet account, you will be able to move funds from your MyTime Wallet account balance (savings account) to your Debit MasterCard account (savings account) in real-time and for FREE. You can also use funds on your Debit MasterCard to pay bills, retrieve cash from virtually any ATM around the world, and make purchases anywhere MasterCard is accepted.

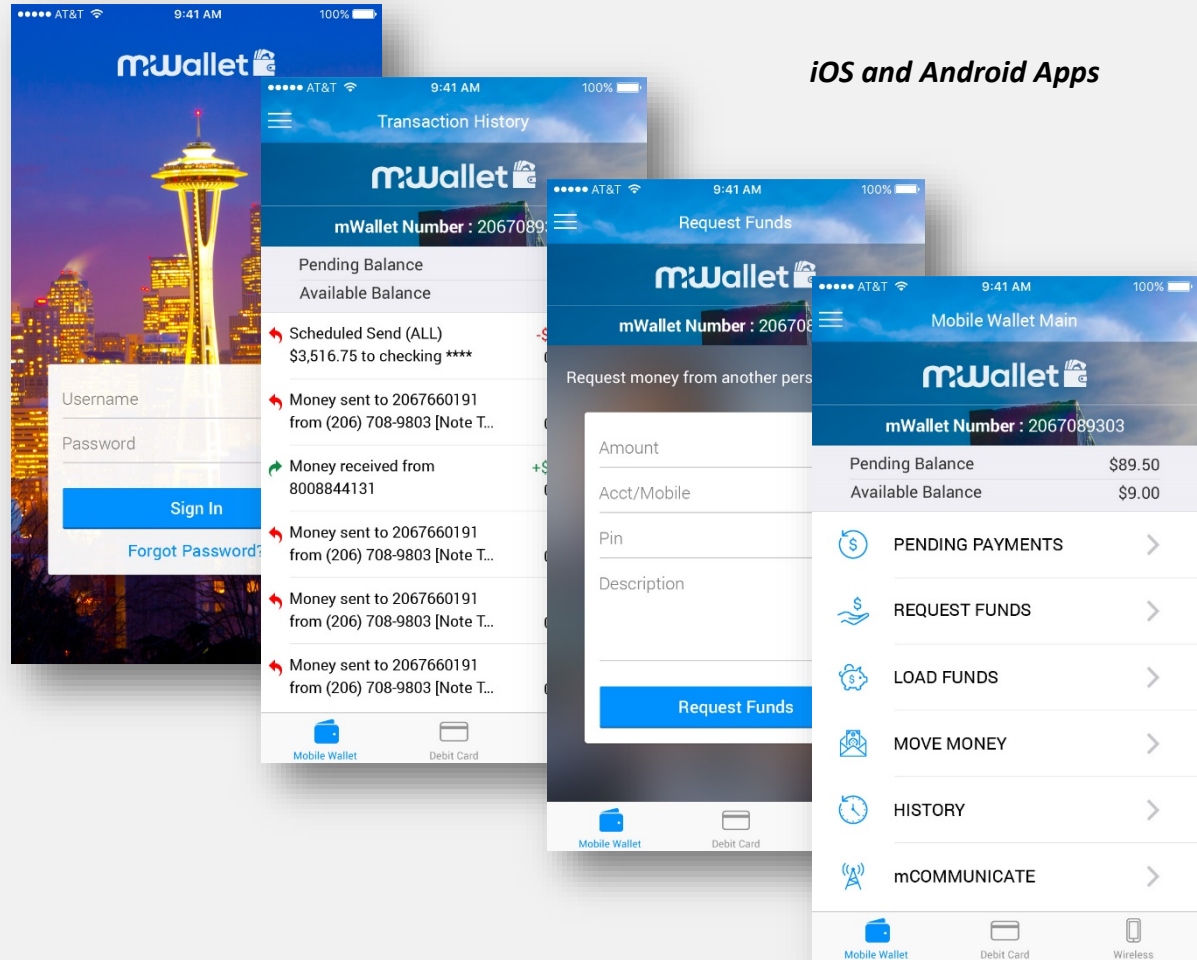
Add E-Signature

MyTime Wallet User Agreement

SUBMIT ORDER

Supporting Mobile Phone Data Application

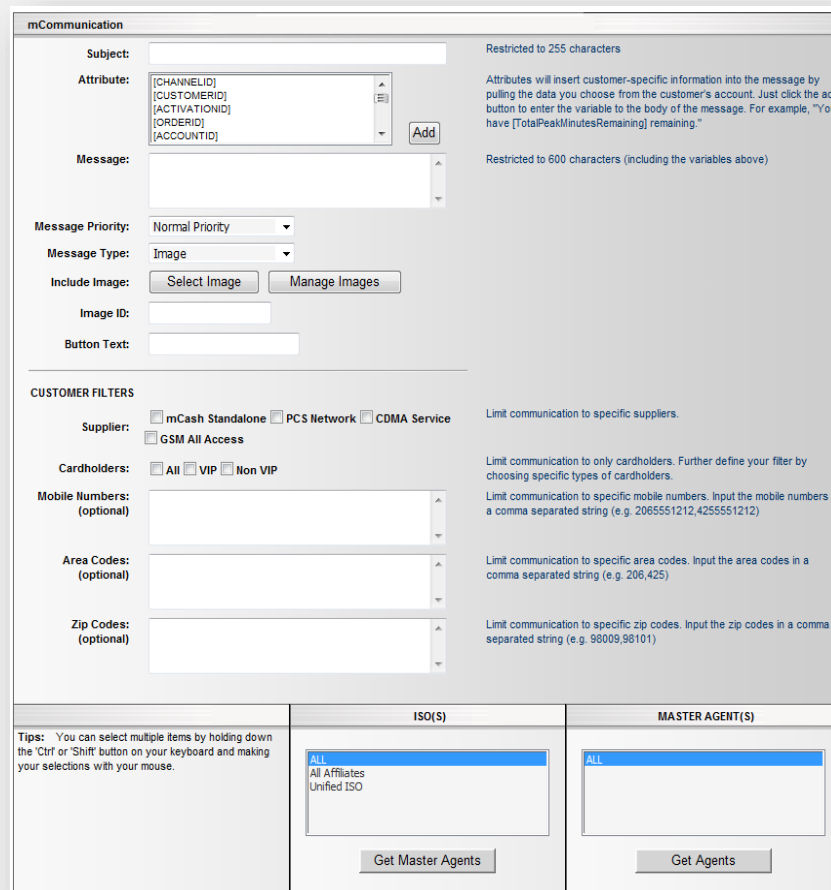
1. Supports Mobile Wallet, Debit Card, & Wireless product sets.
2. Domestic and International money movement
4. Request Funds Functionality (Pending Payments)
5. Load funds onto system via credit card, checking / savings, and cash
6. Move money off system via checking and savings, ATM, Visa / MasterCard
7. Wireless service management including usage summaries by category (voice, sms, & data)



iOS and Android Apps

mWallet Communications Suite

1. Ability for Distributors to communicate with end consumers via SMS or MyTime Data App via mCommunicate.
2. Customize the subject, message, and priority
3. Segment customer base and tailor message to customer group
4. Upload and manage your own coupons, advertisements, etc
5. Can be used to remind customers to pay bills or call customer service for an urgent issue that needs to be addressed or simply to push traffic to retail stores via custom designed ads.



mCommunication

Subject: Restricted to 255 characters

Attribute: [CHANNELID] [CUSTOMERID] [ACTIVATIONID] [ORDERID] [ACCOUNTID]

Message: Restricted to 600 characters (including the variables above)

Message Priority: Normal Priority

Message Type: Image

Include Image:

Image ID:

Button Text:

CUSTOMER FILTERS

Supplier: mCash Standalone PCS Network CDMA Service GSM All Access Limit communication to specific suppliers.

Cardholders: All VIP Non VIP Limit communication to only cardholders. Further define your filter by choosing specific types of cardholders.

Mobile Numbers: (optional) Limit communication to specific mobile numbers. Input the mobile numbers in a comma separated string (e.g. 2065551212,4255551212)

Area Codes: (optional) Limit communication to specific area codes. Input the area codes in a comma separated string (e.g. 206,425)

Zip Codes: (optional) Limit communication to specific zip codes. Input the zip codes in a comma separated string (e.g. 98009,98101)

Tips: You can select multiple items by holding down the 'Ctrl' or 'Shift' button on your keyboard and making your selections with your mouse.

ISO(S)	MASTER AGENT(S)
<input type="text" value="ALL"/> All Affiliates Unified ISO	<input type="text" value="ALL"/>
<input type="button" value="Get Master Agents"/>	<input type="button" value="Get Agents"/>

2016 Product Road Map

Parent company Unified Signal is consistently investing a great deal of capital into R&D (Research and Development) which is divided into 5 distinct categories:

1. Globalization
2. Mobile Commerce
3. Technology evolution and expansion
4. Addition of new products and services to bundle on 1 ubiquitous bill
5. System feature enhancements

- ❖ Addition of VoIP based services much like Vonage where customers can bundle their home service on their bill as well.
- ❖ International Expansion with European and South American carriers for customers who travel internationally.
- ❖ Expansion into 8M WiFi hot spots around the world. Customers will be able to use their cell phone free of charge when connected to any one of these 8 Million hotspots around the world.
- ❖ Implementation of a beacon based system where retailers can use beacons to push information to customers as well as to facilitate the payment for goods and services with the mWallet.
- ❖ Add the Apple Watch to the mWallet process for paying for goods and services.

Next Steps:

1. Delivery of full program summary
2. Contract Creation / Execution
3. Address and scope any needed custom development work
4. Client set up, coding, and configuration
5. 5-7 day Launch Cycle
6. Client Acceptance
7. Full Production Launch
8. Continuous feedback and development loop

