



FINANCIAL SERVICES



Makes your Money Mobile and More!



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Makes your money mobile, and more...



“Scoot” is a unique service that combines a prepaid Scoot ATM card with your cell phone.

Allows you to store, send and receive funds instantly with your phone number!



Scout Overview

Scout combines a prepaid ATM Scout card and your cell phone.

Users can access their account with their existing cell phone (or any phone!)

- Get current cash balance & alerts
- Send payments from any phone directly to any other **Scout** enabled card.
- Buy additional airtime and special offers directly from your phone!

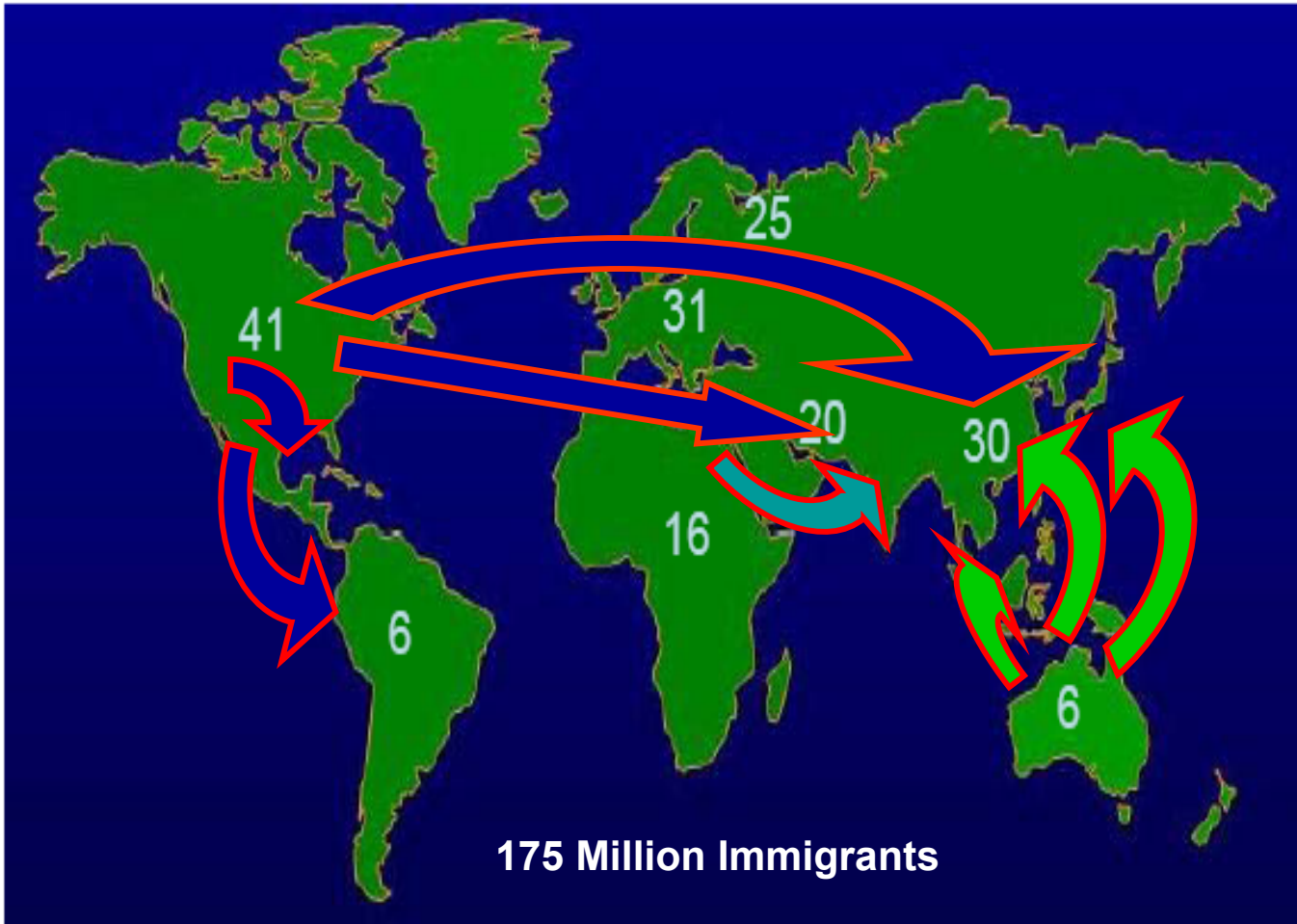


- 1> Check Balance
\$102.57
- 2> Send Money
\$50.00 to "Mom"
- 3> Alerts
"You've got Money!"
- 4> Accept Promotions

Send and receive payments with your phone number!



\$150 Billion in Global Transfers: \$6.1 Billion Fees



Mexico: \$12 Billion
(40 Million Transfers)

Latin America: \$15 Billion
(60 Million Transfers)

India: \$22B
(44 Million Transfers)

Philippines: \$12B
(40 Million Transfers)

China: \$12B
(40 Million Transfers)

Other: \$72 B
(240 million transfers)

584 Million Transfers



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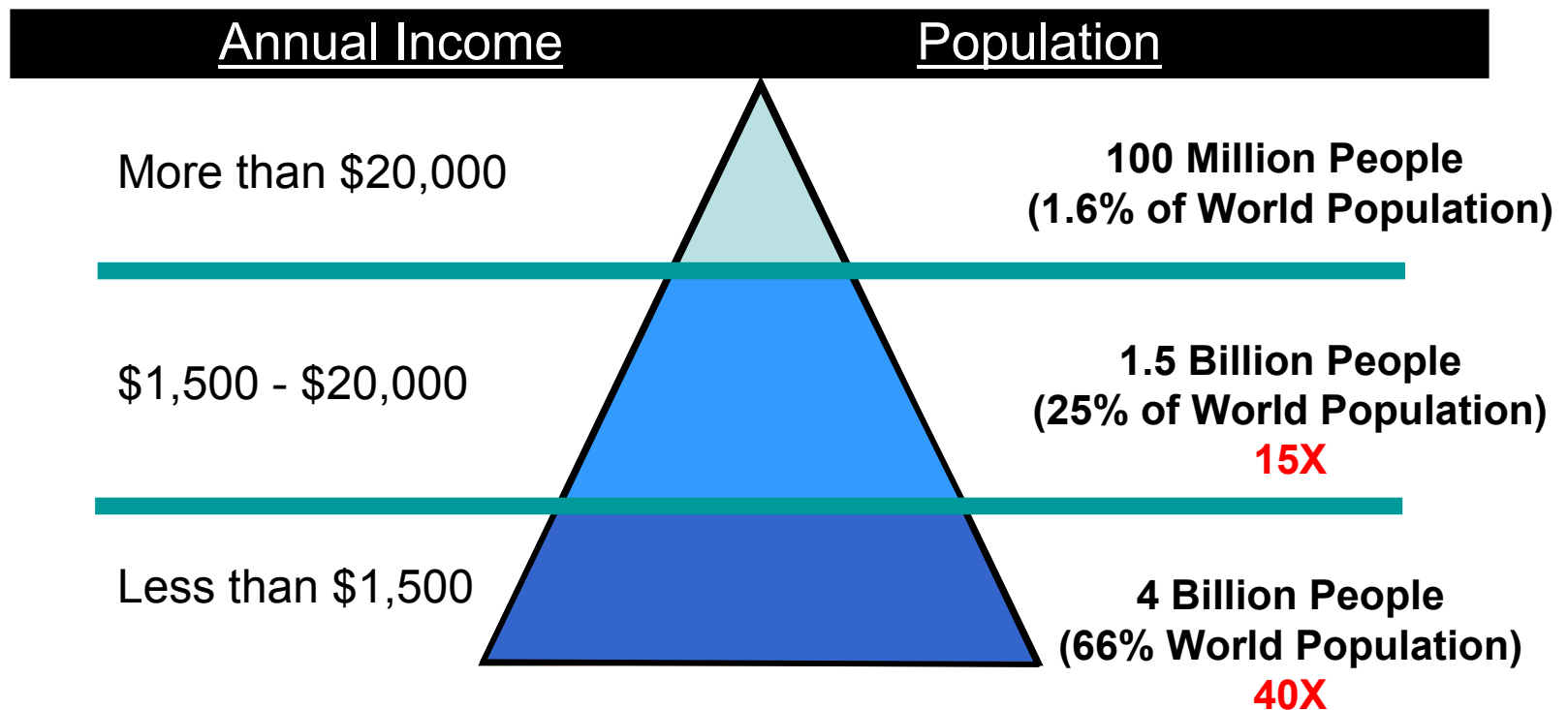
The Fortune at the Bottom of the Pyramid

by C.K. Prahalad and Stuart L. Hart



Harvard Business Review

The Global Income Pyramid



"The Fortune at the Bottom of the Pyramid"
 by C.K. Prahalad and Stuart L. Hart, HBR September 2002



How the Other 80% of Humanity Lives

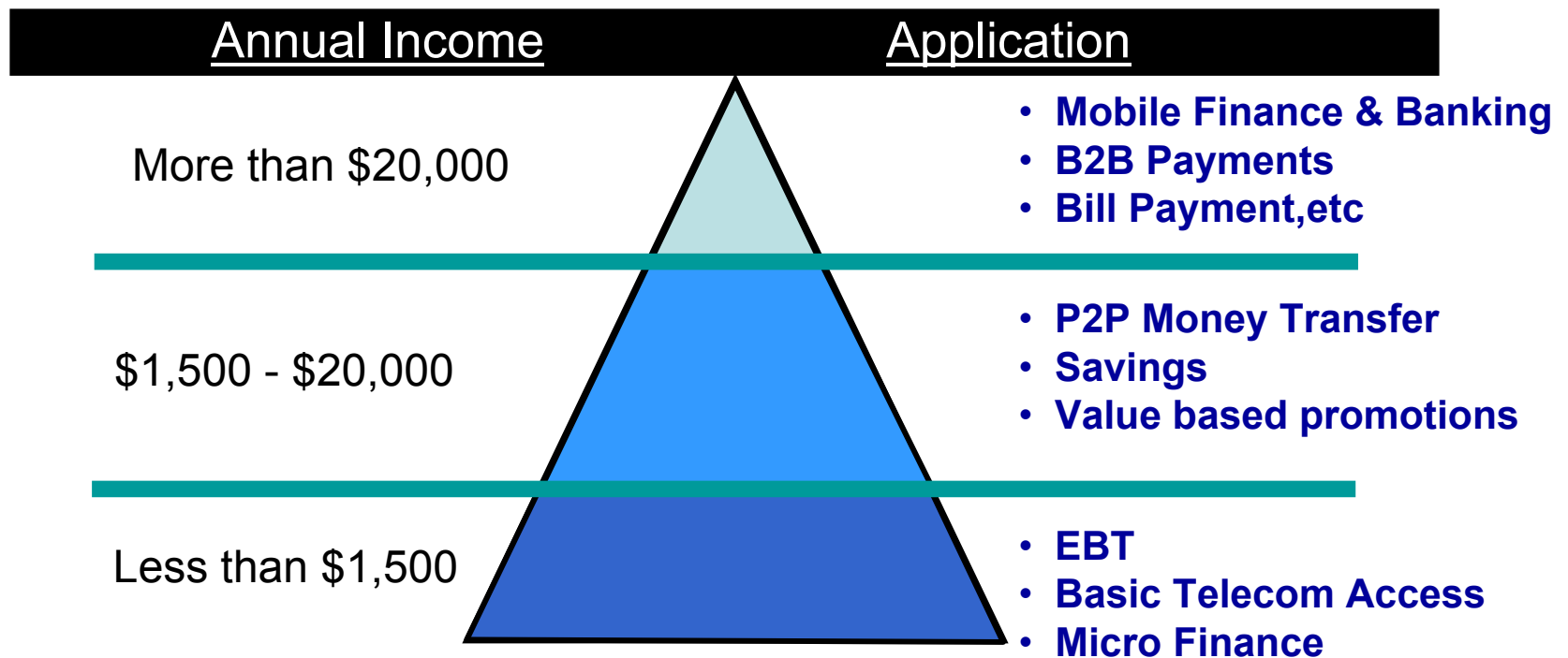
- **The top 20% of the world's population receives 85% of the global income.**
- **The bottom 20% receives 1.1% of the global income**
- **Over 1 Billion People (15% of humanity) survive on \$1 per day**
- ***More than half of humanity has yet to make their first phone call!***



Scout Provides Critical Missing Component

- **“*Information poverty* may be the single biggest roadblock to sustainable development...[a solution] will require radical innovations in technology and business models.”** - C.K. Prahalad
- **“Successful innovations in retail finance must complement, not complicate, people’s lives. *Mobile finance will do that.*”**
 - Booz, Allen & Hamilton
- **Scout can provide critical access to remittances, information, communication, markets, and other digital and financial services.**

Scout Empowers All Levels of the Pyramid



“The Fortune at the Bottom of the Pyramid”
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Additional Valuable Features

- **Medical / Dental discounts**
- **Life Insurance (US and Mexico)**
- **Buy Prepaid Airtime minutes through Scoot**
- **Savings Plan**
- **Payday Advance**
- **Special National / local targeted promotions**
- **Bill Presentment and Payment**
- **More....**

Accept special offers directly from your cell phone!





Indigo, Reuters Partnership

- “Indigo is a benevolent branded, solidarity inspired, Scoot-enabled, affinity based, prepaid debit and remittance card that helps rebuild communities”
- Shares fee with Home Town Association resellers
- Portion of fees fund Micro Equity and Lending programs used for community reinvestment and development projects.

**100,000 Indigo users can create
\$25+M in value / year**





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Thank You

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