



1Touch, the industry's first true single touch mobile commerce purchasing technology

Since the 1990s, when Amazon first patented Web-based "One Click" purchasing, it was only licensed one other company, Apple, for use in the iTunes store. Streamlined single-click purchasing has clearly been one of the main drivers of Apple's huge success, selling music and mobile apps from the iTunes portal on iPhones, iPods and iPads.

Now, appMobi's patent-pending 1Touch technology brings a completely different and more secure single touch purchasing method to the mobile market.



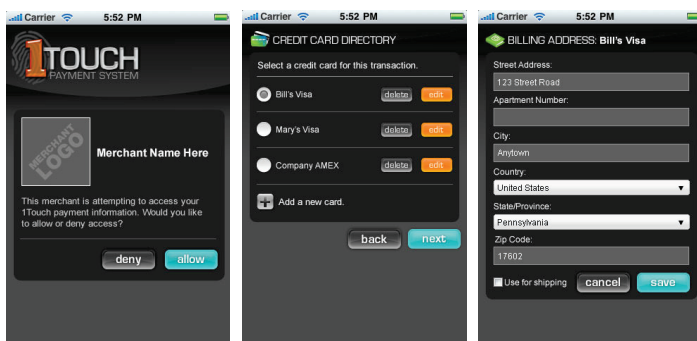
The 1Touch solution has four main components

- 1 A Digital Wallet for smartphones and tablets that enables users to securely store personal payment information.
- 2 Simple HTML code which is integrated into mobile apps and websites running on the device.
- 3 A cloudKey decryption key stored in the cloud that unlocks the payment information stored on the device when the user touches the buy button.
- 4 Secure device-to-device syncing capability to allow transfer of wallet information between a user's devices. Sensitive information is never stored anywhere other than on the user's device.

1Touch integrates with any standard payment backend including Apple App Store, Google Payments, Amazon Appstore, PayPal, Authorize.net and direct carrier billing, making it simple for app developers to create streamlined mCommerce applications.

How 1Touch works

Initial setup of 1Touch includes shortcuts to make entering private payment information (PPI) fast and simple. Users create a secure authorization password that is used to make a purchase. When setup is complete, PPI is stored only on the user's device — it's never stored anywhere else.



To complete a purchase, the buyer simply enters their 1Touch password and touches the “pay now” button. It's that simple!

Security

1Touch is fully compliant with the Payment Card Industry data security standard (PCI DSS), mandated by credit and debit card payment networks, ensuring best practices when handling sensitive cardholder information.

1Touch provides unparalleled security to the mCommerce process by employing strong 256 bit 3DES encryption to protect a user's personal payment information.

The user's information cannot be accessed by would-be thieves without physically stealing the device and knowing the user's password. At no time can anyone view the complete payment information on the device, making 1Touch **more secure than a physical credit card**.

What does 1Touch mean for developers, carriers, OEMs and content providers?

1Touch enables frictionless mobile commerce for a wide variety of situations not covered by conventional app store purchasing systems.

The addition of a single touch payment technology rounds out appMobi as the world's most comprehensive cross-platform mobile application development and services platform. In addition to payments, the platform includes HTML5 app development tools, cloud-based mobile analytics, live app updating and rich media push messaging.

Compare 1Touch to App Stores

App Stores Apple In App Purchasing, Paid Subscriptions & Android One Pass	Virtual Goods	Physical Goods
Inside an App	✓	✗
From a Mobile Website	✗	✗
appMobi 1Touch	Virtual Goods	Physical Goods
Inside an App	✗ T.O.S. Mandated	✓
From a Mobile Website	✓	✓

What about NFC?

NFC is being touted as the "next big thing" in commerce, which it may end up becoming. We are often asked how 1Touch compares to NFC. The answer to that is that 1Touch and NFC technologies are complementary, but not competitive in any way. NFC enables a smartphone to be used in a physical location to enable a transaction - both parties must be physically in the same place. 1Touch enables transactions to be made online, using a smartphone or a web browser. They are both valuable technologies, but do not relate to each other.

To find out more about how you can benefit from appMobi 1Touch, please visit www.appMobi.com