

Card_Lab
POWERED CARD
TECHNOLOGIES

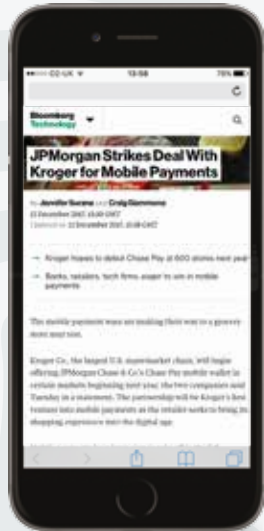
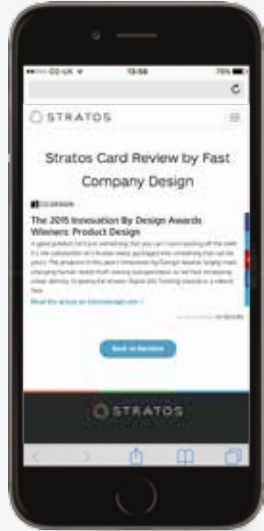


CONVENIENCE MADE
SECURE

CONNECTED CARD
ALL IN ONE CARD SOLUTION



IN THE PRESS



CONNECTED CARDS INTRODUCTION

MOBILE PAYMENT

Many of the new generation of smart phones includes Near Field Communication (NFC) and Bluetooth Low Energy (BLE) technology (NFC/BLE), which makes it possible to use the phone to make payments, instead of cash, cheque or credit card.

Basically NFC and BLE technology allows two devices - in this case the phone and a payment terminal - to exchange payment information wirelessly over short distances.

This has major implications for retailers and payment networks who are actively preparing for this sea of change in how we pay for things.

However - less than 23% of retailers in the US have NFC/BLE enabled payment terminals, which is a major barrier for full adoption by consumers.

CARDLAB NFC/BLE TECHNOLOGY BRIDGE

Cardlab has developed a "bridge-device" consisting of an ISO 7810 form factor card with a dynamic magnetic stripe, which enables communication between NFC/BLE phones and ANY type of payment terminals.

This has enormous advantages for the large players in the field seeking to roll out mobile payment, since consumer's use of their specific application - and the attending branding opportunity - will no longer be limited to those few retailers who have invested in NFC/BLE terminals.

With the connection between your phone and the card all your loyalty cards, gift cards, travel cards can be loaded into the phone app making sure you always get your discount or point as cards are never left behind at home. The card - phone connection also makes it possible to make payment authentication between phone and card and make virtually issued cards work via the connected card in physical terminal, ensuring easy and quick Card replacement.



CONNECTED CARD KEY ADVANTAGES & EASY SETUP

KEY ADVANTAGES

- Digitize all credit/debit cards into phone App
- Loyalty, offers, discounts, location services on phone
- Highest security eWallet, reduced fraud
- Branding exposure on phone
- Maximum convenience, one card works EVERYWHERE



EASY SET-UP

STEP 1

DOWNLOAD WALLET APP
INTO NFC/BLE PHONE



STEP 2

SWIPE CARDS
INTO EWALLET



STEP 3

PAIR CARD TO PHONE





CONNECTED CARD SIMPLE PAYMENT PROCESS

STEP 1

SELECT E-WALLET APP
...AND INPUT PIN ON PHONE



STEP 2

SELECT CREDIT OR
DEBIT CARD



DIGITIZE ALL YOUR CREDIT/DEBIT CARDS
INTO ONE PHONE

STEP 3

MAKE PAYMENT AT
POS TERMINAL

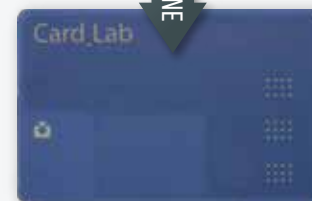


TAP PHONE



NFC/BLE TERMINAL

TAP CARD TO PHONE



NFC/BLE BRIDGE CARD

SWIPE IN TERMINAL



STANDARD TERMINAL



HEAD OFFICE

CardLab Innovation ApS
Hoerkaer 14
2730 Herlev
Denmark
Tel: +45 31 55 49 94
Email: info@cardlab.com
www.cardlab.com

TRADING OFFICE

CardLab Hong Kong
Innovative Electronics
Co.Limited APG Advisory
Services Limited Unit
1101, 11/F., 88 Hing Fat
Street Causeway Bay,
Hong Kong

MANUFACTURING DIVISION

CardLab China
B-202,Run Feng Yuan
Business Building A,
No. 5173, Yiyuan Road, 74
District Bao'an, Shenzhen
Peoples Republic
of China

RESELLER USA

Universal Secure
Information Card Inc.,
USIC
646 Arch Street
Macon, Georgia 31201
Cell:+1 478 747 1414
Email:
kayputnal@usicard.com

LAMINATION FACTORY THAILAND

CardLab Thailand
No. 200/9 Village No. 2,
Bangna-Trad Road
Klongtamru Sub-District
Muang Chon Buri District
Chon Buri Province,
20000 Thailand

DISTRIBUTORS

South Africa & Africa Office
Physical Address:
3rd Floor, 20 Ncondo Place,
Umhlanga, 4319
Postal Address: P. O. Box
10100, Marine Parade, 4056
Tel: +27 31 566 1259
Mob: +27 83 785 8001
Email: ahmedk@cardlab.co.za