



TEXAS
WIRELESS
SUMMIT 2011

**Isis: The future of the
mobile wallet**

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Isis is a partnership for innovation

76% of U.S.
wireless
users

130 million
phones sold
annually

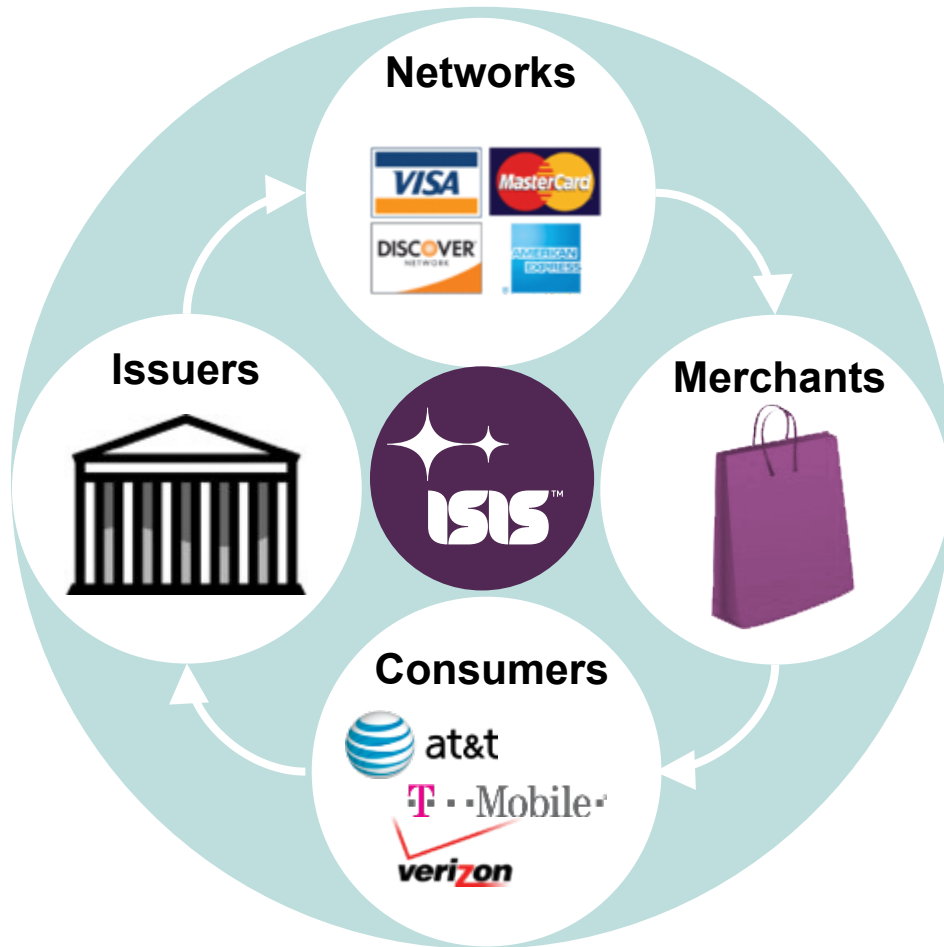
216 million
wireless
subscribers

20,000+
wireless
carrier retail
outlets



Isis is a joint venture between AT&T, T-Mobile and Verizon chartered with building a **nationwide mobile commerce system** that will transform the way consumers shop, pay & save.

Isis is convening the industry



Open Platform
to enable merchant/
consumer and issuer/
consumer connections

**Integrated Mobile
Payment &
Commerce**
using NFC technology

**Delivering
Contactless Payment
Terminals**
to merchants with
ecosystem partners

**Distributing NFC
Enabled Handsets**

through the carriers

What is the Isis Mobile Wallet?



**Transforming
how people
shop, pay, and
save**



**Contactless payment
from multiple accounts**



**Membership and
loyalty programs**



**Personalized offers,
rewards and content**



**Ticketing for sports and
entertainment venues**



**Gift cards, store credit
cards, & other forms of
store tender**

Note: Some of this functionality are roadmap items

Isis will fundamentally transform how people **SHOP, PAY AND SAVE.**



Tap phone to pay

Membership or loyalty programs

Personalized coupons, rewards and content



VIVOpay 5000 image used with permission from VIVOTECH Inc.

Payments with Isis: The open wallet supports cards issued for use on any payment network



Multiple accounts
for consumer choice and
adoption

Rapid payment
at NFC terminals using
trusted payment network
specs

All payment networks
bring ubiquitous
availability

Isis will be the consumer choice

The **Isis Mobile Wallet** enables a powerful, immersive commerce experience that is:

Easier

- Consolidated **payment, loyalty, & offers**
- Mobilizes **existing** payment

Safer

- **On phone PIN** and masked account information
- Lost Phone? **One call** to cancel; **one visit** to re-learn

Smarter

- **Personalized offers and exclusive deals**, sent directly to the mobile wallet
- Tools to help you **track your spending**

86% of consumers polled were interested in adopting the Isis Mobile Wallet

