

Mung Ki Woo Group Executive, Mobile



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Safe Harbor Language Regarding Forward-Looking Statements



Statements in this presentation that are not reported financial results or other historical information are "forward-looking statements" within the meaning of the Private Securities Litigation Reform Act of 1995. Such forward-looking statements are based on reasonable assumptions, plans, estimates and expectations, and are not guarantees of future performance. They are based on management's expectations that involve a number of business risks and uncertainties, any of which could cause actual results to differ materially from those expressed in or implied by the forward-looking statements.

The Company undertakes no obligation to publicly update or revise any forward-looking statement. The risks and uncertainties relating to the forward-looking statements in this presentation include those described under the caption "Risk Factors" and "Forward-Looking Statements" in the Company's most recent Form 10-K, Form 10-Qs and/or any Form 8-Ks filed or furnished with the U.S. Securities and Exchange Commission.



Three Parallel Technology Developments in Mobile



Cash

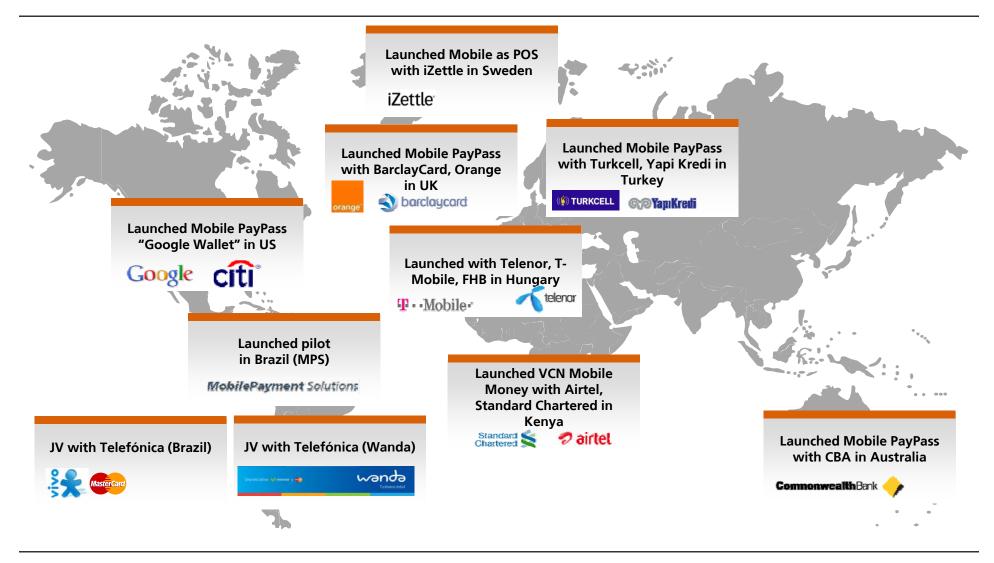
Money

Mobile Money Services



Over 30 Mobile Deployments and Partnerships

March 29, 2012





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