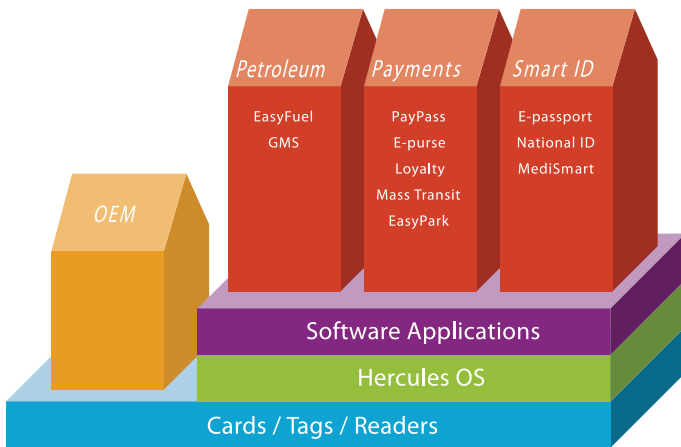


Secure, Contactless, Smart card solutions from OTI

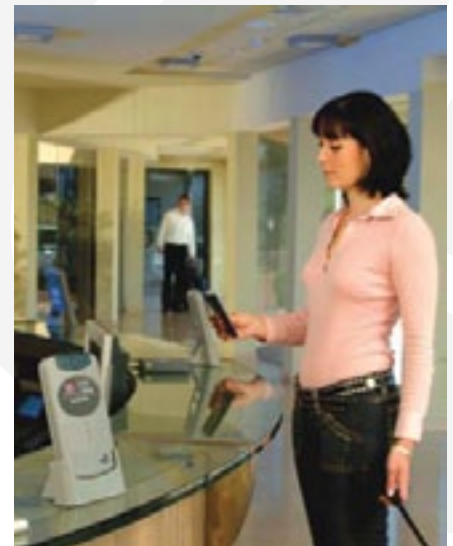


OTI PRODUCT PLATFORM – FLEXIBLE, MODULAR AND SECURED



OTI's philosophy means building dynamic, flexible programs that adjust to the growing capabilities of the industry and changing customer needs. Not only are OTI smart cards upgradeable, but the entire OTI solution is also modular by design. State-of-the-art card innovations, advanced communication protocols, and a superior technology platform provide the building blocks to implement the OTI Advantage. OTI's contactless microprocessor products are based on a common platform, established upon OTI's patents and technologies, which consist of smart cards, readers, operating system, application development software, and communications technology to ensure secure and reliable transmission of data.

The OTI's Hercules Operating System is a scalable multi-application operating system. The design of the OTI's Hercules Operating System is a reflection of high demands with regard to functionality, security, flexibility, maintenance and performance. The elements of the platform can be customized to support a large number of applications in a multitude of markets. SmartID line for identification and verification of individuals Payments cashless solutions for small ticket items supporting MasterCard PayPass, Visa contactless program and ExpressPay from American Express and more. EasyFuel line for petroleum payment solutions OEM line for components and printed circuit boards.



SMARTID - COMPLETE SECURE ID SOLUTIONS

OTI's SmartID is the secure front-end solution for verifying credentials such as drivers' licenses, e-passports, and national identity cards. OTI complete solution includes readers, passports, cards, software and more. The SmartID platform offers reliable access control in highly sensitive or restricted areas, serves as part of a traveler registration program, identifies people in medical emergencies, and more. The field-tested system compares the individual with the unique biometrics stored on the smart cards for an absolutely irrefutable result. SmartID minimizes the possibility of security breaches, fraud, or card duplication, and provides security services with the ability to perform field checks of individuals beyond entry and exit points.



E-passport/National ID

OTI's e-passport solution uses biometric and data identifiers to blend interoperability with a high level of security and assurance. Working with the leading passport providers OTI's complete e-passport solution meets the security and implementation requirements of the ICAO standards. By using a field-tested FIPS certified solution with PKI and biometrics, documents are linked to the people who carry them.

MediSmart

Designed to process and manage health-related information, OTI's MediSmart provides doctors and hospitals with information regarding the patient's identity, medical history, and insurance coverage. Medical records can be updated directly and securely on the smart.



PETROLEUM - INNOVATIVE PAYMENT SOLUTIONS

EasyFuel offers more for "less." Wireless, cashless, cardless, and paperless, EasyFuel is OTI's 21st century comprehensive fuel management solution. Smart vehicle tags equipped with microprocessors are automatically detected at service stations. Wireless transmission of vehicle ID, odometer readings, and account information to an EasyFuel central controller means accurate data collection and reporting. Contactless, wireless readers located at the pumps, inside the store, at the car wash or the restaurant make purchases and payments quick, easy, and safe.

EasyFuel makes all the difference to "frequent fuelers," fleet customers, and others with its reliable cashless operations that encourages repeat revenues and brand loyalty. Oil companies, service station owners, fleet managers, and retail customers benefit from the EasyFuel experience.





PAYMENTS - CONTACTLESS PAYMENT SOLUTIONS

Teaming up with financial institutions and back-office providers, this solution offers a cashless system and loyalty program to replace cash. OTI's payments solution is supplying key components of the technology behind the new contactless card payment programs from MasterCard's PayPass™ and Visa Contactless program. OTI payments solutions allows for payment either online or offline as an e-purse, loading funds through a refill system or by putting funds directly on the card. Alternately, credit card information can be stored directly on the chip. The information is protected by high level encryption approved by financial institutions. Include contactless cards, vehicle tag, wristwatch and infrastructure to contactless operations.

PayPass: OTI's cards and readers supply key components of the technology behind MasterCard's PayPass, a new contactless card payment program from MasterCard. OTI is also supplying solutions for Visa Contactless program.

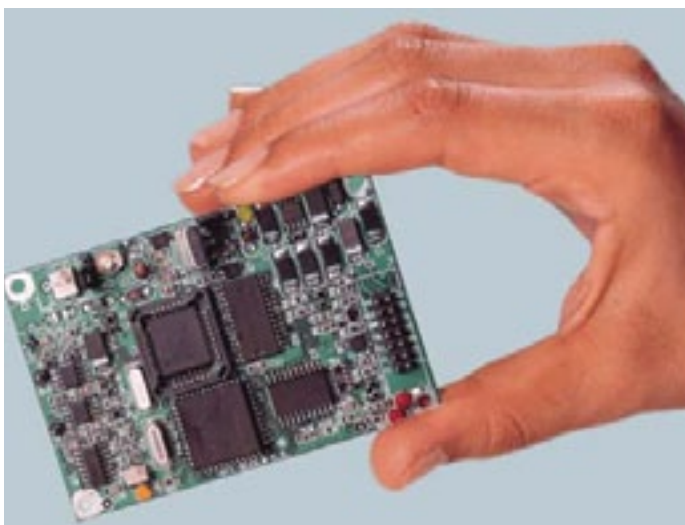
e-purse: "Loading" a pre-paid value on a card means the end of looking for exact change for phone booths, toll roads, vending machines, fast food restaurants, and more. It's today's solution for cash transactions.

Loyalty: A variety of loyalty programs can be built to match countless scenarios. Each card can store numerous loyalty programs to enhance the purchasing experience and form a committed and loyal customer base.

Mass Transit Ticketing: Multi application and reloadable mass transit solutions are the perfect ticketing method for bus and train systems where speed, accuracy and security are of utmost importance.

EasyPark

With the novel electronic parking payment system there's no need for "change for the meter". The powerful smart card functions as an in-vehicle parking meter, so drivers are charged just for the time they parked. Municipalities and parking lot owners benefit from simplified monitoring and collection



OEM PRODUCTS - INNOVATIVE INTEGRATOR SOLUTIONS

The company's robust technology platform is the obvious choice for smart card manufacturers, terminal manufacturers, and system integrators.

Smart cards can be customized to meet each OEM's exact requirements and specifications. A variety of development kits with product samples and software programs are available to enable integration of with different OEM product offerings.

With OTI's proven experience and expertise in the field, its high-quality products, technical know-how, market knowledge, and fast delivery represent an incomparable value for today's complex business and security needs.

OTI means the ultimate in convenience and security

OTI's innovative contactless smart cards operate on a flexible microprocessor platform to produce a delivery system that provides a user-friendly, cost-effective solution for enterprises, businesses, manufacturers, and consumers.

Enhanced security: Provides the highest level of security through secure communication in all elements of the transaction; supports PIN and biometric security as well as encryption algorithms (DES, 3DES, RSA).

Multiple applications: Supports multiple virtual cards to allow several applications to reside independently and securely on a single card, thus enabling issuers to generate additional revenue.

Durability: Protects against vandalism since cards are not inserted into readers, thereby reducing both card and reader replacement and maintenance costs.

Faster transaction time: Offers users ability to complete transactions quickly, enhanced 848 kbps data transmission rate throughout the smart card system.

Cards in multiple shapes: Easy to use key fobs, credit cards, or watches for solutions that meet diverse needs, end-users, and environments.

Contact/contactless operations: Operates in contact and contactless environments for more easier migration path.

Compatible and compliant: Meets financial and security industries standards such as ISO 14443 and 7816, FCC, UL, MIL-ST, EMV, ICAO and FIPS.



THE OTI ADVANTAGES

- One-stop-shop for secured contactless solutions
- Strong R&D and engineering, 24/7 local technical support
- Field-tested solutions
- Member of the ISO 14443 committee for contactless standard
- ISO 9001, 9002 QA facility
- FCC and UL certified
- Products fully leverage patents and IP
- Two-time ESCAT award winner
- Meets financial and security industries' standards
- MasterCard CQM certification

