








*Think you're paying too much for credit card processing?*

*Confused by new credit card regulations, certification fees, and escalating transaction rates?*

<p><b>Phase 1</b></p> <p><b>Immediate Credit Card Processing Transaction Savings</b></p>  <p>Mobile Knowledge Bank of America</p>	<ul style="list-style-type: none"> <li>• <b>Activation of CMT-MKC joint interface</b> through existing MDT to route transactions immediately to CMT's PCI-Certified Payment Gateway.</li> <li>• <b>Savings on current processing fees and charges</b> outweigh all costs, generating net increase in revenue.</li> <li>• <b>Safe, secure, encrypted transactions</b> processed by the country's largest processor, Bank of America.</li> <li>• <b>Reduced processing fees</b>, chargeback management, and no signature requirement under \$25.00.</li> </ul> <p style="text-align: right;"><b>No Add'l Hardware Required No Installation Required</b></p>
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<p><b>Phase 2</b></p> <p><b>Rear-Seat Payment Device and Limited Advertising Solution</b></p>  	<ul style="list-style-type: none"> <li>• CMT will retrofit, at its own cost, vehicles with state-of-the-art <b>rear-seat payment terminal</b>, including all brackets, cables, and on-site training, in a simple and quick installation process.</li> <li>• <b>No up-front cost to fleet, no monthly fee.</b> CMT would recoup expense through Phase 1 revenue, pennies per transaction. Even then, fleet should see substantial savings on processing costs.</li> <li>• Fleet operator to be <b>authorized CMT Service Center</b> for installation and maintenance.</li> <li>• <b>Secure, encryption technology</b>, custom-built and designed for CMT to withstand the rigors of taxicab use.</li> <li>• <b>Dramatically increased card usage</b> with rear-seat capability.</li> <li>• Potential for <b>advertising revenue share.</b></li> </ul> <p style="text-align: right;"><b>No Monthly Fee No Up-Front Cost</b></p>
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<p><b>Phase 3</b></p> <p><b>Full Advertising Model and Revenue Share</b></p>  	<ul style="list-style-type: none"> <li>• When the time is right, CMT will install <b>full advertising solution (NGP)</b> on mutually agreeable terms.</li> <li>• <b>Predictable and substantial advertising revenue</b> stream to offset hardware investment, wireless plans, and monthly service fees.</li> <li>• <b>All up-front costs, including installation and conversion, to be borne by CMT only.</b> CMT will retrofit your fleet(s) at no cost to you, to be recouped by imposition of additional cents and basis points on credit card transactions, a low monthly fee, and through CMT's share of advertising revenue.</li> <li>• Fleet to receive <b>advertising revenue share</b> of all advertising revenue broadcast through the NGP (less third-party commissions).</li> <li>• <b>Full fleet management services</b> through web-portal (FleetNet) to track fleet in real-time.</li> </ul> <p style="text-align: right;"><b>No Up-Front Cost</b></p>
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