



Worldwide launch of the 1st universal mobile wallet

« *PayToo Mobile* »

Geneva, November 9, 2009 – Specialized in GSM telecommunications and secure payment solutions, the Paymotech Group announced the launch of the first mobile mobile wallet covering the entire world, «PayToo Mobile».

After four years in development, through its two divisions, Yackie Telecom and PayToo, the Paymotech Group presented the unveiling of its worldwide platform.

PayToo Mobile is the first GSM mobile wallet which brings together a complete telecommunication and mobile payment solution, making use, all the while, of a single balance. The Paymotech Group has thus revolutionized the way to communicate, exchange money or make payments, thanks to its mobile wallet.

Your telephone becomes your wallet

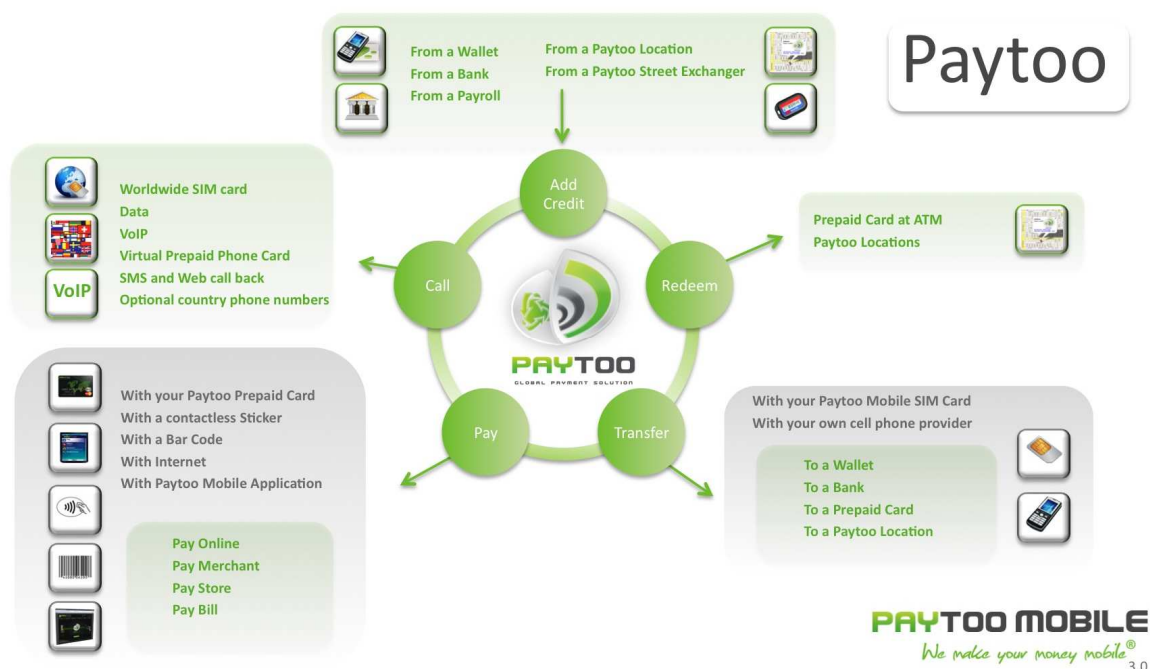
This solution integrates, for the first time, all telecommunication and payment services which are presently available on the market: **SIM card** without roaming charges, **VOIP account**, **calling card**, **additional numbers** attached to the account in more than **35 countries**... and **financial services** providing for the transfer of credit all around the world, to pay on line or pay stores directly using several means: bank card, bar code, secure SMS, vocal server or even payment sticker without contact (NFC).

All these services share a single, unified balance (total of available credits prepaid by the user). This credit is then available for calls, payments, transfers and withdrawals anywhere in the world, in real time and securely.

Unique advantages on the market

This worldwide innovation will allow the targeted market of «roamers», travelers and people without bank accounts to take advantage of a service which will allow them to save **up to 80%** on phone calls and financial services. Moreover, PayToo Mobile has the benefit of the world's widest distribution network and is available in more than **200 countries**, thanks to more than 450 roaming agreements and over 400,000 recharging stations.

- **Among the lowest prices for telephone calls on the market**
 - **The widest network coverage without roaming fees with more than 200 countries**
 - **SIM card and VoIP convergence (telephony account via the internet)**
 - **A mobile wallet useable in the entire world**
- => All these services use and share a single balance**



Millions of potential users: «roamers», people without bank accounts, storekeepers

PayToo Mobile will both change roamers and travelers ways of communicating throughout the world and the way in which millions of people will transfer their money and capital via their cell phone, the web or in person. For example, currently, many storekeepers do not have the means to make use of a financial organization to accept electronic payments, as well as credit cards. PayToo Mobile is the missing link: storekeepers will be able to accept payments anywhere and at any time.

A proven technology for unique functionalities

By responding to market need on the basis of a reliable technological framework and a solid business model, the Paymotech Group offers a unique service which does not currently have any equal. Paymotech has done significant research in order to respond to a real market need, in order to supply consumers and professionals with a payment solution, which includes the most recent technologies available.

Paytoo is also the only telephony solution that is combined with financial services which uses a common number. This patented technology allows one to have credit by means of a direct call to the person's mobile wallet.

Michel Poignant, CEO of the Paymotech Group, states that: «Today, we are delighted to present the fruit of our research "PayToo Mobile", the number one telephony solution, integrating low-cost financial services. This solution will cater to group of pre-paid users around the world who do not necessarily have access to payment and transfer solutions, which fit in with their pricing requirements. Our approach was to develop a technology on the basis of the demand and not the contrary.» He added that: «I think that with this innovation, we have come as close as possible to the equitable savings which are required to build durable economies. ».

Already on the market in the United States, Australia and Asia, the Group will reinforce its European presence with the opening of its French subsidiary.

About Paymotech:

Founded in 1999, the Paymotech Group, through its Swiss holding company, is listed on the Frankfurt – Deutsche Börse Group (4PA.DE). Thanks to its Yackie Telecom and PayToo divisions, the Group has, since 2004, supplied telephony products, VoIP and SIM cards without roaming charges, as well as secure e-commerce payment transactions. With a work force of 23, made up of men and women with experience in the domains of telephony, payment and international commerce, the Group had operating income of over 3 million dollars in 2008

Contact:

EZRA Communication - Nicole Roffé

Tel.: + 33(0) 1 06 60 16 45

nroffe@ezracom.eu