



Mobile Banking Application

AragPay™

Technology Center of Excellence

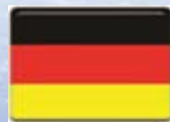
GALLERY SYSTEMS

Gallery Systems AragPay™ Mobile Application Development team develops applications compatible with all the modern mobile platforms

The products and services are being developed by 4 separate groups working in parallel covering the main mobile platform technologies.

The team focuses on the following:

- Hand-set security, such as encryption of mobile data, back-up and restoring solutions
 - Blogs and Portal development
 - Entertainment applications
 - Electronic Transactions



AragPay™ Components

Mobile Banking – Bank account management using a mobile device:

- Virtual and real account identification
- Balance Check
- Money Transfer
- View bills
- Payment of bills
- Account-to-account money transfer
- Loan management

AragPay™ Components

Mobile payments:

- Virtual and real account identification
- Recurring payments: utility, IP TV, Internet and other service providers
- Air and railway tickets, community transport, public event tickets ordering and purchase
- Delivery services, taxi, other
- Purchase of virtual products and services

We propose the following user and merchant identification options



- User Phone number, which is being manually added in the merchant mobile application.



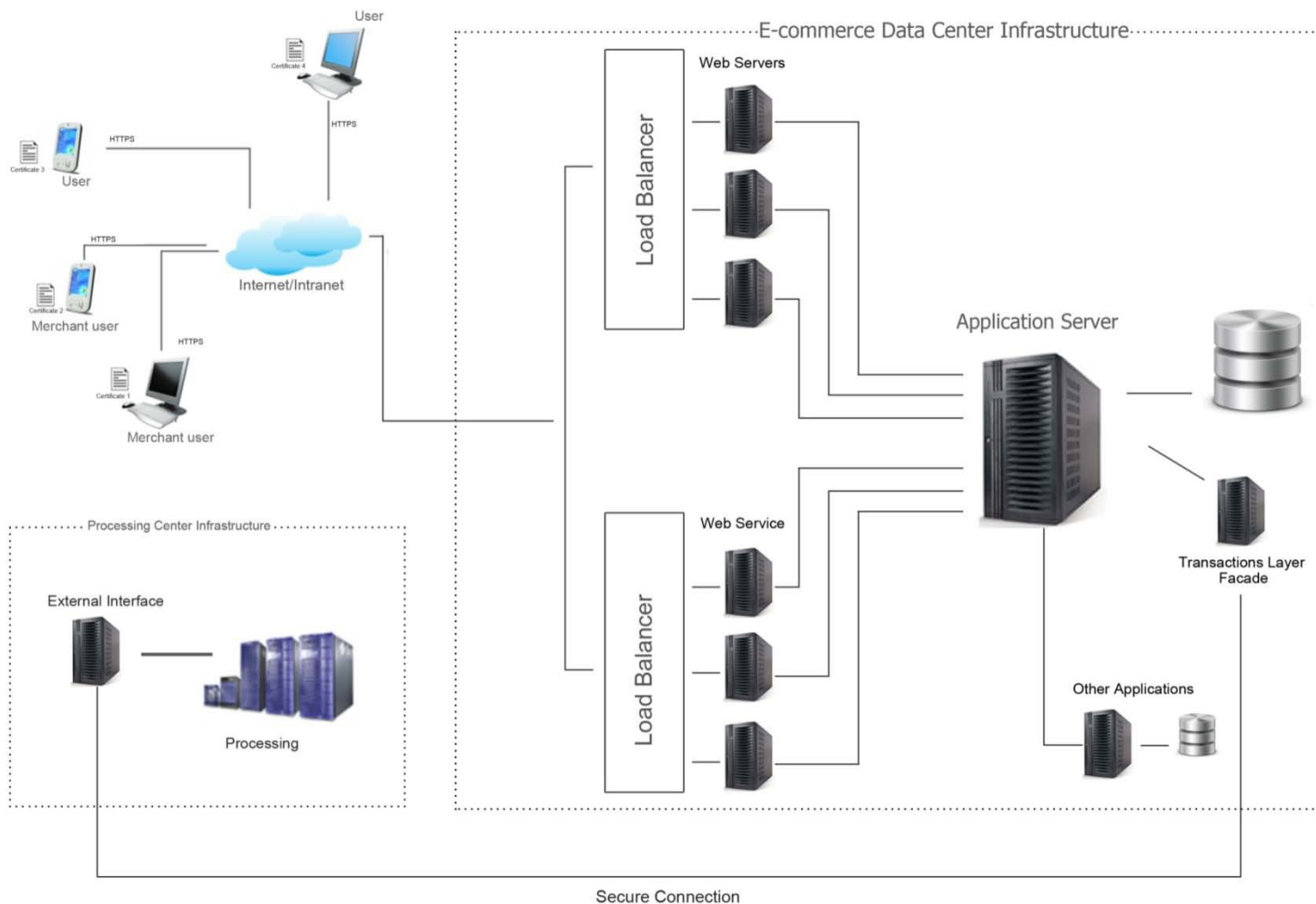
- QR code, which is being identified on the user's smartphone.



- NFC technology, which contains the user's identification number.

Other identification methods can be used if needed.

AragPay™ Scheme



Gallery Systems Solutions Advantages

- The payment methods can be chosen by Clients
- “Economy”, “Medium” and “Advanced” solution licenses are available
- The projects are implemented using modular architecture
- Secure transactions through Know-How algorithms.
- User-friendly configurations

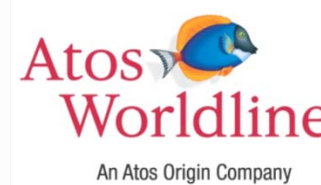
Armenia Technology Center of Excellence Clients



Microsoft
Partner and OEM



Large Portals development
and Migration



Hardware Security
Modules, Network
Management Systems, etc.



Neckermann
Large Legacy app
Monitoring and
development



Veolia
Billing Solution



XLN Telecom
Full Testing of End-to-End
applications



Boeing
Corporate Web Solutions



Arriba
Application Development



AOL
Partner and OEM



HP
Partner and OEM



KingFisher Castorama
Application Development



First German Pay TV
Large DB management



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Thank You !

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GALLERY SYSTEMS

6/1 Abelyan Str., 0038 Yerevan, RA

Tel: +374 10 393221 ext. 22

Email: sales@gallery-systems.com

43 B Aldrich Rd. Watertown, MA 02472