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To whom it may concern

September 26, 2003

Dear Sirs,

RE: Starhub Mobile Payment Gateway and Prepaid Top-up Application Project

StarHub is a provider of mobile phone services to both consumer and corporate users over its GSM/GPRS network. The Singapore-based information communications company also provides a full range of information, communications and entertainment services over fixed and Internet platforms, and operates its own nation-wide broadband network that delivers multi-channel PayTV services, data services, voice services, and Internet access services.

WizVision, Singapore was engaged to build a Mobile Payment Gateway linking StarHub's SMS/WAP service to merchants and financial institutions. This Gateway allows consumers to purchase and pay for goods and services via StarHub's SMS service at selected merchants and financial institutions.

StarHub's requirements included the need to provide highly available access to multiple payment processors and multiple payment types. The solution also needed to provide a high throughput from the payment processors to the telecommunications back-end in order to support functions such as broadcast messages. The installation of the Mobile Payment Gateway and linking it to StarHub's SMS service also required optimizing and fine-tuning various systems.

The solution was crafted using J2EE. It was deployed in three phases and completed within a year. The first phase involved deploying the solution to the SMS gateway at StarHub. This was followed by establishing a connection directly to the SMSC. The final phase required the rolling out of the solution to additional payment providers.

Utilizing Java technology, WizVision helped to architect a solution that created an alternative channel of payment to end-users, delivering convenient 'anytime, anywhere' payment capabilities. This, in turn, provides an additional source of revenue for StarHub and its partners; the

mobile payment providers and banks.

As part of our overall strategy to enhance our mobile customer's lifestyle and customer experience, we asked WizVision to build a mobile payment application to provide an alternative channel of top-up for our existing prepaid mobile users.

StarHub was the first operator in Singapore to introduce a simple and hassle-free mobile payment process for our prepaid mobile users by using SMS to top-up their prepaid SIM card. The new SMS top-up service gives our customers another easy and smart option to top-up their prepaid mobile service, with the convenience of being able to top-up anytime, anywhere.

Through our co-operation with WizVision, we have learned WizVision to be competent collaborators. Our employees felt confident when working with the projects and later on when taking over the projects from WizVision. We would like to take this opportunity to thank WizVision for the work that has been put into these projects.

Yours Faithfully



Chong Kum Kee,
AVP- Special Projects, Mobile

