



SUPREME OPTION TECHNOLOGIES

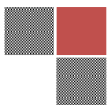
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PROPOSAL

SPECIAL OFFER FOR AN ABSOLUTELY FREE INTEGRATION OF

SMS ALERT SYSTEM FOR YOUR MFB



YOUR COMPETITIVE ADVANTAGE

The management teams of great financial institutions like yours have begun to employ the latest technology to make life easier for their customers and consequently, themselves. Your institution does not have to carry out its functions using obsolete means anymore.

SMS ALERT SYSTEM

The SMS Alert System helps you to interact with your customers in the most effective cheapest way. It is an automated service that is designed for your customers to receive information on their account activities via mobile phone.

With SOT Business SMS Alert, customers are able to receive information on:

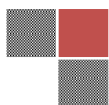
- ✓ Credit transactions with pre-determined threshold.
- ✓ Debit transactions with pre-determined threshold.
- ✓ Account balance notification.

Alert Types:

- ✓ **Event triggered:** Alert is sent to customer once a predefined event occurs. For instance, alerts can be automatically sent at account movements (debiting/crediting), change in interest rates, bulk postings, etc. All up-dates of various features of the bank account represent an event that triggers automatic SMS alert sending to the customer.
- ✓ **Periodical:** This is suitable for customers' account with daily small transactions of which the cost of a daily SMS alerts could be overbearing. Example of such is **YOUR ESUSU** customers. In this case, the alert system is configured to send periodic transaction summary to customers, that is, the system can send predefined information at pre-set time intervals: weekly, monthly (day and time established by your administrator). E.g, **total credit, total debit and current balance**, could be sent to customer twice a month.
- ✓ **General:** The system can send general information to all your customers. Such as Xmas and New Year wishes, information about your policy that affects all customers and lots more.
- ✓ **Customer Specific:** Individuals can be alerted on specific information affecting him alone. Such as Loan maturity, cheque book availability, birthday greetings or fraud alert on account. This will invariably be appreciated and esteemed by your customers.

SAMPLE ALERT MESSAGE

Transaction Notification: NGN20,000.00 CR (Deposit by: Emmanuel) on 249/222/333/233/1. Your balance is NGN200,000.00



FEATURES AND BENEFITS

- **Fraud Protection:** No one can defraud your bank of any money because any kind of activities will trigger the alert system.
- **Simple application process:** Simply subscribe the customer with our easy to use interface. Also customer could be unsubscribe from this interface too. Customer subscription could be restricted to Head of Operation or Customer Service Dept
- **Convenience:** Notification is sent automatically after any credit/debit transactions without any effort from you.
- **User Friendly:** The information transmitted is very simple to allow anybody to understand the message and the transaction details provided.
- **System Log:** Alert Messages are stored and traceable. History of messages are kept for tracking or other usage.

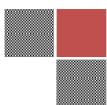
OTHER FEATURES AND BENEFITS OF THE SMS GATEWAY AND APPLICATIONS

- ✚ It is a modern marketing tool;
- ✚ It can be taken advantage of as a new customer fidelity instrument;
- ✚ It adds up and integrates easily with existing (if any) on-line services;
- ✚ The service automatically creates a competitive advantage;
- ✚ The service will ease the work load for customer service, account manager/officers or call centers thereby improving customer relations quality;
- ✚ A quick and efficient solution to keep customers informed (in real time);
- ✚ The application does not require special training for your employees or customers;
- ✚ "SMS Alert" - cost at customer's expense (pre-pay type payment or by debiting a customer's account);
- ✚ "SMS Alert" - cost at your expense (if it is a promotion campaign, marketing);

Hidden costs: There are no hidden costs.

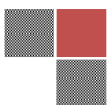
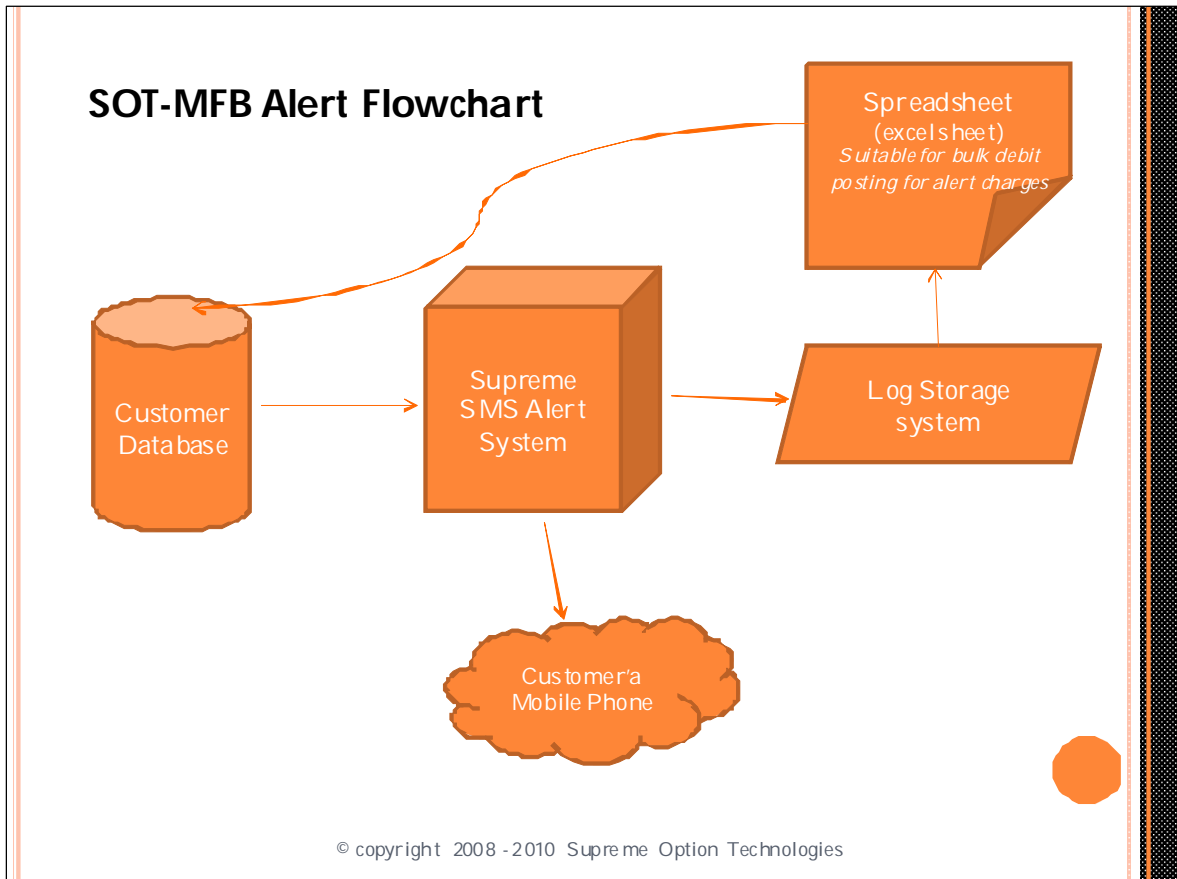
ALSO,

- You will make lots of money by using the SOT Business SMS Alert while at the same time, making life easier for your customers,
- It gives your bank further credibility,
- It upgrades your value to the status of commercial banks and other big organizations that are currently actively using the system at the moment.



FROM A TECHNICAL POINT OF VIEW

- The application does not interfere with information outside your IT system
- The application integrates 100% with your internal security system
- The application does not require additional human resources for installation and maintenance, if provided by Supreme Option Technologies
- The application involves FREE maintenance costs within the frame of our contract agreement.
- We always customize the application to suit your specific requirements.
- **Technical support:** Supreme Option Technologies will provide free periodic reports (weekly/monthly) showing the service evolution/progress, forecasts, technical support for the implementation of customer loyalty building and other marketing instruments



OUR OFFER

We understand that inasmuch as you want to serve your customers, one of your ultimate goals is to minimize costs. For this reason, we will **integrate and deploy** this system for you, and all your customers will get all the benefits outlined and explained above **without** you **paying a dime** for installation or deployment.

All we propose sequel our offer is a Hassle Free Partnership.

HASSLE-FREE PARTNERSHIP

OUR PART	YOUR PART
1. Integration/deployment. 2. Development of the system 3. Maintenance 4. Upgrades	1. Fill our Application Form 2. Preload the minimum SMS credit required to get your system running.

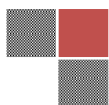
TERMS OF PARTNERSHIP

For the partnership to take effect, you must have filled and forwarded to us the attached form. Organizations that use this system charge their customers **N10** for every alert they receive. Our terms are as follows:

- ✓ The **tenure of partnership** shall be 3 years after which ALL the profit belongs to you.
- ✓ SOT will keep your Alert System running and ensure constant maintenance over this period.
- ✓ We (your BANK and US) share the (**N6**) profit in ratio **50:50**. Consequently, while you get **N3** for every transaction, we also get **N3**.
- ✓ You purchase a minimum of **50, 000 SMS credit required** to get your system running. The total cost is **N200, 000** (which is **N4 per SMS**).
- ✓ NOTE: the cost you will charge your customers per SMS could vary from what is stated above. This we can discuss.

TAKE ACTION

- ✚ Give your customers what they would applaud you for while you make more money.
- ✚ Fill the application form attached and send it back to us.



SOT BUSINESS SMS ALERT SYSTEM APPLICATION FORM

Name of Institution.....

Industry (banking, stockbrokerage, etc)

Address

.....

Contact Person:.....

Phone Number.....

Average number of customers

Average number of staff.....

Number of Branches.....

Branches Locations.....

.....

What IT applications do you currently have?

Do you have an IT department?

Do you have a website?

What other problems should we handle for you?

Authorizing Officer.....

Position in company

Signature/Date.....

OFFICE USE ONLY:

Approving officer

Basis of Approval.....

Signature/Date

