



Donating with a smartphone: charitable causes and politics

In terms of making small-sum donations, Cellum's QR code-based technology is one of the safest, simplest and most convenient. One simply takes a photo of the QR code seen on a poster, flyer, in an e-mail or even on Facebook, and with just a few taps of the finger the money is sent. This is particularly noteworthy considering the fact that, according to an article by the New York Times, 57% of individuals donating to Barack Obama's campaign during the 2012 US presidential elections made a contribution of less than \$200. (<http://elections.nytimes.com/2012/campaign-finance>)

Though not deployed in the most recent election campaign, Cellum's technology has been in use by MasterCard Mobile for more than a year now: several international charitable organizations are using Cellum's QR codes to raise money. The Red Cross, the WWF, the Hungarian Maltese Charity Service and the Baptist Aid, among others, have all joined the mDonation system.

The technology in itself is not enough: we're still only beginning our journey to success

QR code-based donation holds a multitude of opportunities. On the one hand, it is highly flexible in its use, the code can be displayed on all sorts of communications materials, on Facebook and on websites, even on cars. It is cheap and flexible to implement.

An organization can generate multiple codes, it can thus be used not only for general purposes, but also for campaigns, e.g. in case urgent help is needed for a dire international catastrophe.

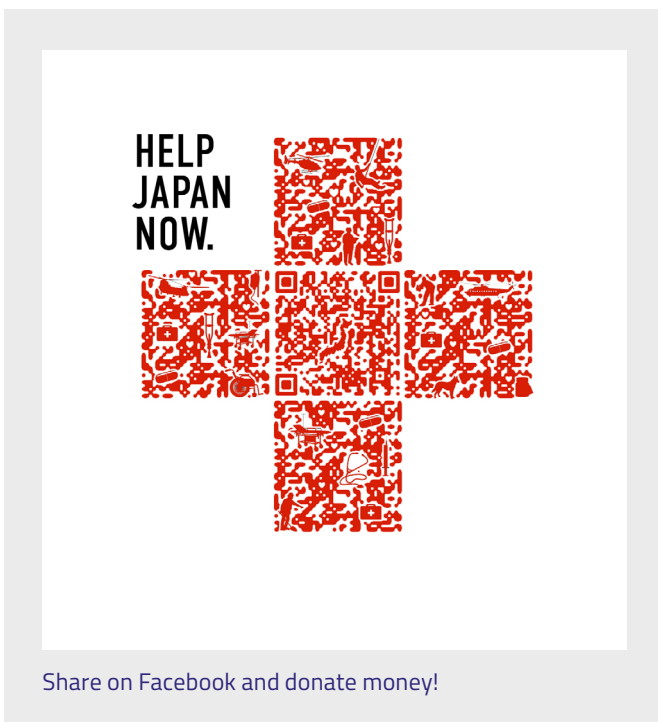
Although more and more people realize the potential of mDonation and the technologies offered by Cellum, a long road is still ahead of us. There is a lack of truly creative and efficient uses. Though the technology is already available, fundraising organizations still have to learn how it can most efficiently be put to use.

QR code-based fundraising was used for the first time in history after the tsunami hit Japan in 2011 in the worldwide disaster relief campaign.

Cellum is a leading developer of mobile payment applications. Its innovations make purchases via smartphones easier and more secure. The company's bank-grade security solutions cover all areas of m-commerce, including mobile purchases and payment as well as NFC (contactless) technologies.

The secret is the power of impulse

“More and more companies join us in using the power of impulse, the message of “donate now” in their fundraising campaigns. Herein lies the secret of the method: you see the ad, to grab your phone and you can send the money right away, to save premature infants or whatever other charitable cause. There’s no need to look for a bank account number and then enter it in your e-bank interface, or stand in line with a check. I can donate in a fast, convenient and safe way the minute I see the ad”, says Balázs Inotay, strategic director of Cellum, adding “many countries have a great tradition of supporting charity organizations and political parties, but as far as we know, Cellum’s QR code-based solution runs completely unparalleled. We are currently conducting negotiations with organizations in Europe, Asia and in the US about the introduction of mDonation.”



Key benefits of the mDonation

- cashless payment
- banking-grade security
- convenient, fast, reliable
- an element of impulsiveness can be added to fund-raising campaigns
- flexible and widely applicable technology
- cost-efficient tool of communications

Mobile Phone Wallet: Cellum is not just talking big

Cellum has gained significant practical expertise while operating the MasterCard Mobile application. Having had its world premiere in Hungary late 2011, the app can be implemented in several countries by the payment card giant. Cellum’s MasterCard Mobile app has already been downloaded by more than 100 thousand customers to an iPhone, Android or Windows-based phone in Hungary. The payment method is accepted by over 200 merchants. The app features not only mDonation, but also topup, utility bill payment and online shopping – turning the user’s mobile phone into an actual wallet.



„Donation is typically a quick response to an emotional impulse. When making a donation, it is best to act quickly and efficiently.”

László Szetnics
Regional Manager, MasterCard

mDonation in Hungary, using MasterCard Mobile application

To send a donation, you simply scan a QR code, using the MasterCard Mobile app running on your smartphone. Data contained in the QR code is displayed on the screen so you can make sure that your money is being used for the intended cause.

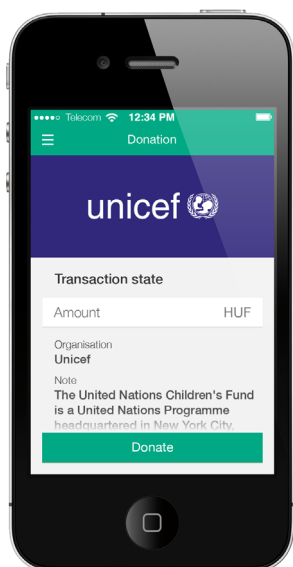
The QR code contains the minimum donation, which can be increased.

After entering the desired sum, press the "Send" button, the application then displays a summary of payment data that needs to be confirmed.

The application is ready to initiate the transaction, which the user has to authorize by first entering his/her mPIN.

The application gives feedback to the donor on whether the transaction was successful, this can later be viewed in the app's "Transactions" menu item.

The fundraising organization receives a notification of the details and status of the transaction using one of the means provided by Cellum.



A creative solution for saving premature infants: fundraisers must also compete

The Peter Cerny Foundation's ambulances specialized in saving premature infants have been turned into mobile fundraising points: these cars now feature a QR code, which can be scanned and with just a click one can donate a sum of one's choice to help rescue preterm babies.

"With QR codes having been placed on these vehicles as well, it is now possible even amid the afternoon traffic jam to help give a preterm baby a chance to survive by donating a simple sum", says dr. Zsolt Somogyvári, professional executive of the Peter Cerny Foundation. "Charitable organizations are also in a competitive situation, especially now we need new and creative solutions due to the crisis. We all feel our hearts sink when we see a premature infant ambulance and there are a lot of people who do not donate to us simply because they find posting a check or using traditional transfer to be inadequate, complicated or inconvenient." The foundation expects that through MasterCard Mobile there will be an even greater number of people supporting their operations by donating.



Cellum Group

Cellum is a leading developer of mobile payment applications. Its innovations make purchases via smartphones easier and more secure. The company's bank-grade security solutions cover all areas of m-commerce, including mobile purchases and payment as well as NFC (contactless) technologies. Cellum is fully PCI DSS compliant, being the first mobile payment service provider in the region to comply with the most important security standard of the top global card companies.

Systems operated by Cellum currently manage more than one million secure mobile transactions per month, and the company counts among its customers and partners MasterCard, Vodafone, Telenor, Magyar Telekom, Vivacom, M-Tel, FHB Bank and SPAR.

Established in 2000, the company began a major international expansion in 2011, establishing subsidiaries in several European markets and opening representative offices in North America and Asia.

More information is available at www.cellum.com

