

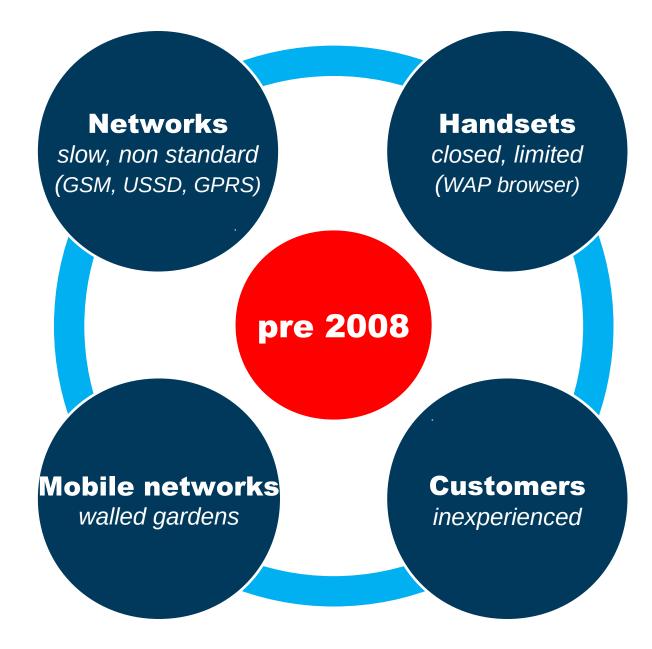
BARCLAYS

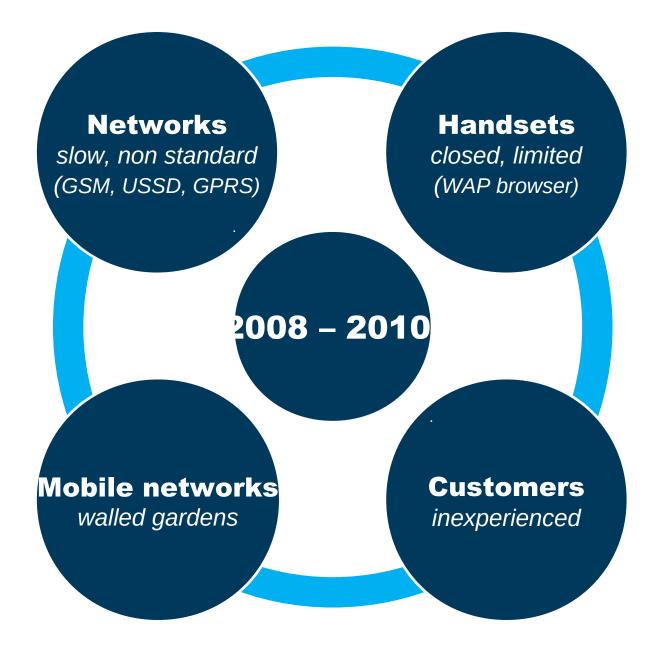
Our Mobile Journey Pingit ~ The easy way to pay using your phone

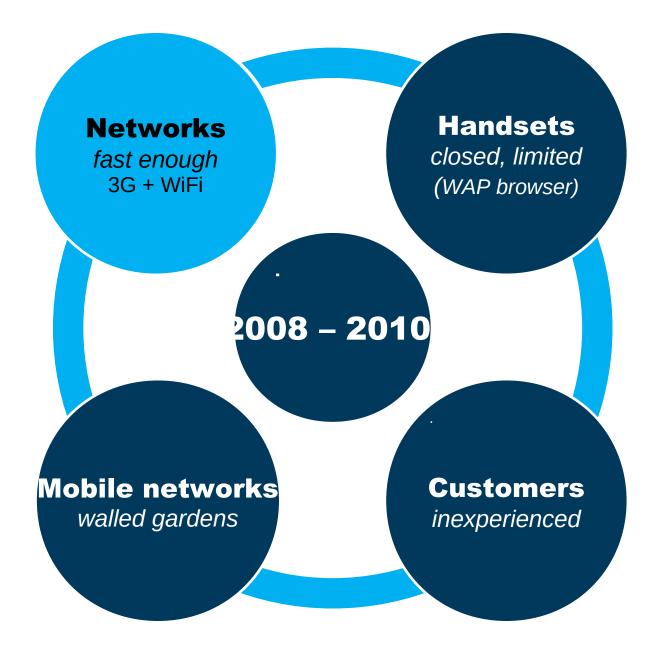
2006 ~ SMS alerts

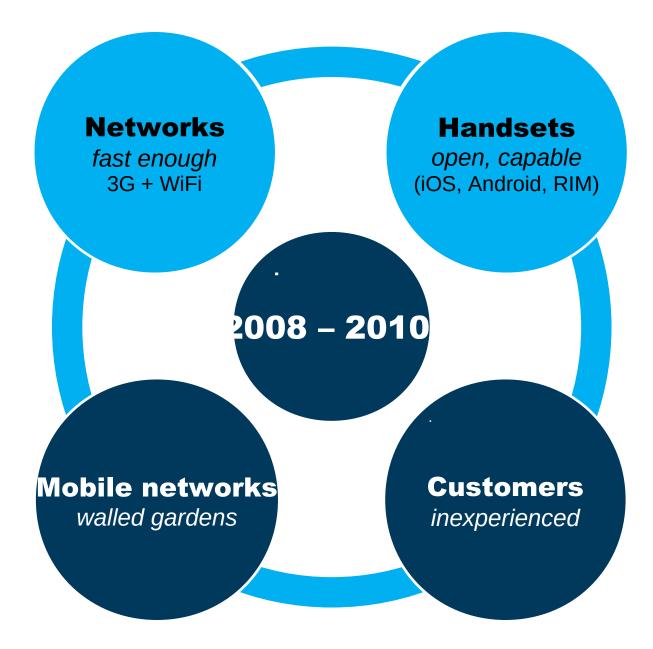
2007 ~ balance and statements

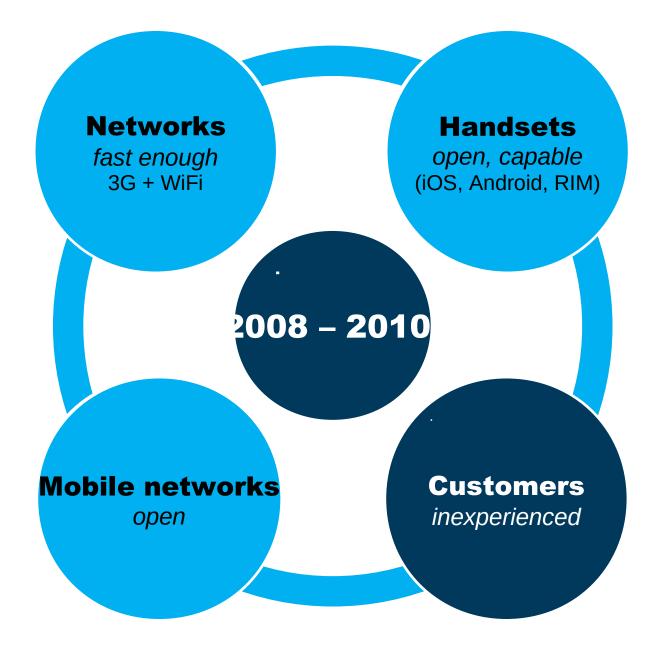
2008 ~ mobile banking

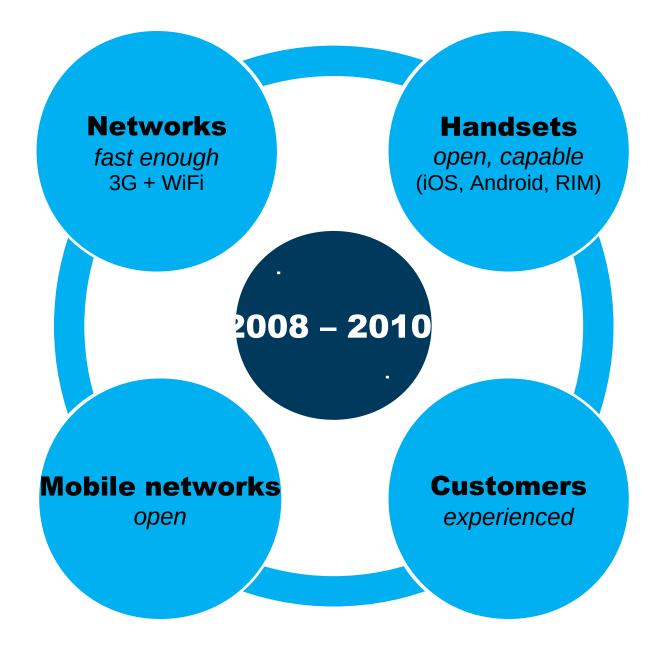


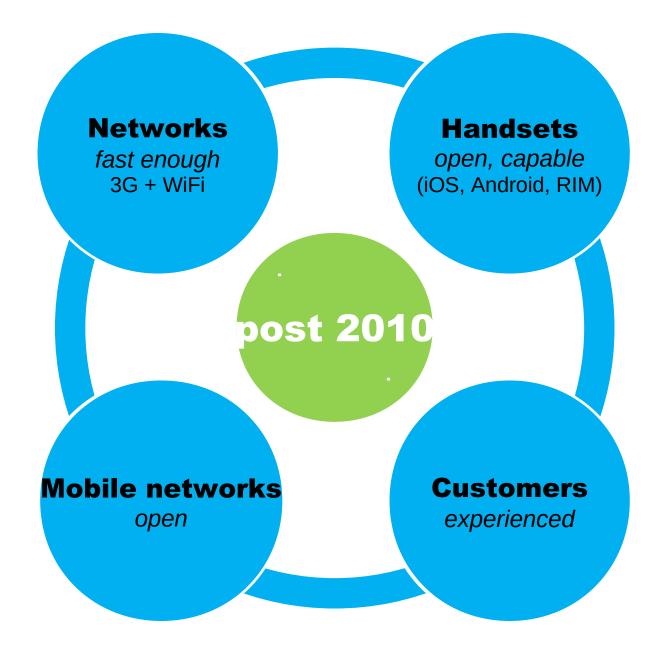






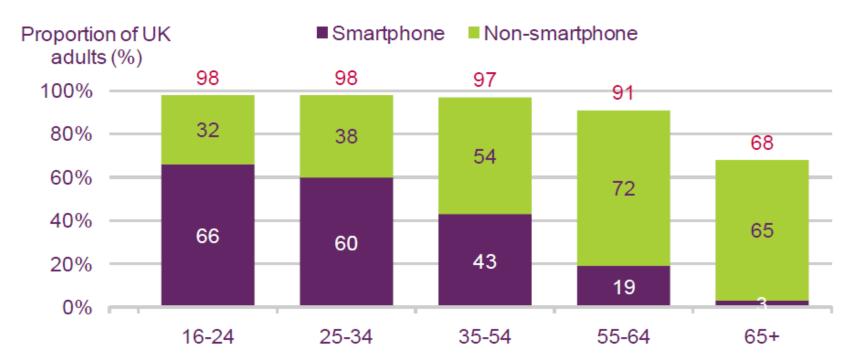






No forecasts, just facts

July '12 ~ OFCOM* said two-fifths of UK adults use smartphone, up 12% on 2011 to 39%



*Source: OFCOM Communications Market Report 2012, published 18 July 2012

2012 ~ February Barclays Pingit app

2012 ~ July Mobile Banking app



About Barclays Pingit



Award-winning mobile payments application

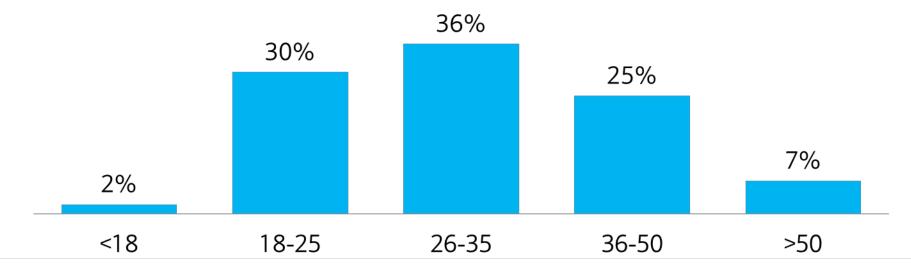
- Over 1.7m downloads
- Rated 4.5 out of 5 on the Apple app store
- Also available on Android and Blackberry
- •Available to any UK bank account holder

Unique qualities

- Instant cash transfer
- •Irrevocable pushed from a bank account
- •No sensitive payment details
- •Optimised for mobile phones
- •Offered by a high street bank

it's simple, it's secure and it's instant.





If Pingit can displace a cash payment between friends...

...what else can it do?

Revolutionise the point of sale?



Revolutionise eCommerce?

Toesday January 15 2013

NEWS 45

NEWS 21

menu

Chilli - served with cheese and a hunk In £4.95 Out £4.45 -served with Salad & In £5.25

Caramelised Red Onion & iche - served warm with Salad & In £3.95 Out £3.45

with or Chicken & Bacon Caesar In £3.95 Out £3.70 tatoes - served with homemade Salad and with a choice of delicious fillings Cheese & Beans Beans & Cheese a Mayo Egg Mayo wn Cocktail Chicken & Bacon Mayo mation Chicken (contains curry) In £4.95 Out £4.00 made Coleilaw & Salad

Americano (deLm-Cappucine Mocha Espresso Pet of traditional tea Herbal lea Het Oncol

Calves & Save

Selection of delicious

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2005

Grit Like

Hot Drinks

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Entry our b

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neese & Onion Pasties undwiches - freshly made sold prefer a different choice

Consumer spending results released

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Education reform announced today

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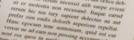
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Revolutionise collections?

Could Pingit reach the places direct debit hasn't

connect20

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Mir John Surrey 125 Norfolk Street Norwich NR1 128

Your Bill

I story's your monthly bit. Just to let you know: You can swep to additing and save(21 a your it's easy or do. 2 and connectOus convictioning



If a mobile payment solution could revolutionise the age old collections business...

what might it do for you...

Barclays Pingit

Developed with WebSphere

Running on AIX

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Facts not forecasts

comScore MobiLens report, October 201

UK smart phone use %

News and information 84 5 Used email 71.3 Social Networking site or blog 63.7 Weather 60.0 Search 57.3 Major instant messaging service 490 Maps 43.3 Sports 39.1 Entertainment news 36.2 Watched TV or video 33.8