

Top-up your Mobile Telephone from your Mobile Telephone

Budapest, April 21, 2008. – As of today, not only can you top-up your mobile telephone from ATM's and in stores, but also from your own mobile phone, using iziSHOP's mobile shopping system.

It is very frustrating to realize, right when you need to make an important telephone call that you only have a few forints left on your account and there is no ATM or store nearby where you can top it up. It's even more frustrating when this same situation occurs abroad, since there is no ATM or store that will top-up a foreign phone. As of today, iziSHOP, created by Hedz Ltd., provides the solution to this problem. iziSHOP mobile shopping system's newest service allows clients to top-up their mobile telephones from their mobile telephone and pay using their bank card.

Using this one of a kind service is easy, after downloading the iziSHOP java application, simply select it from the mobile telephone's menu, then select the *Top-up telephone balance* option in the *Shopping* menu. After selecting the appropriate telephone number and top-up amount, payment occurs within a minute the user's Visa or Mastercard type bankcard. iziSHOP shopping has no service charges or text message fees, the user only pays for the GPRS data transfer. This amounts to only a few forints per purchase, but with pre-paid WAP or Internet packages this is completely free. For the moment, this new top-up service is available only to T-Mobile users, but iziSHOP's operators hope that both Pannon and Vodafone will soon offer this very convenient service to their customers. Hedz is working in cooperation with Kupon Portfolio Ltd. to provide the top-up application.

If the user is using iziSHOP for the first time, they must send a base-rate SMS, containing the code word *izishop* to 06 70 70 60 500. Within 2-3 minutes, the program will be available to download and install onto their mobile telephone. The user can make purchases immediately after providing bank card data. Security of payment and bank card data is guaranteed by the use of technology which meets with the highest standards in computerized banking, and by iziSHOP's banking partner, CIB Bank. Bank card information need only be provided once, since they are safely stored in secure form in the user's telephone and the user's iziSHOP PIN code allows the whole payment process to be made in mere seconds. The new top-up service automatically offers the actual telephone's number for topping-up, but naturally, other numbers can be given and they will automatically be stored in the system. Upon using the new service, the user can request a bill by selecting the *Bill* option from the menu and providing the necessary company information. A bill of the transaction will then be mailed to the user.

iziSHOP's increasingly popular services were first offered to the public last year in April and presently offer the purchase of all types of highway vignettes, car park payment, theatre and concert tickets, as well as the completely unique possibility of purchasing travel insurance and paying for restaurant meals via mobile telephone. Various types of public transport tickets and passes will soon be available. All these purchases can be made without having to pay service charges or text message fees. The service, which is unique in all Europe, is also available to foreigners, as all information and applications are available in English and German, as well as Hungarian (for more information: www.izishop.hu, wap.izishop.hu).

Hedz Hungary Ltd. – www.hedz.hu

A Hedz Ltd. is a software company specialized in the development of unique mobile payment and banking applications. Hedz offers mobile telephone-based solutions via electronic channels to improve efficiency and increase productivity for public service, insurance, loan and banking companies. The company's main products include the HMB mobile banking solutions family which was created for banks, moBill, for public services, which allows bills to be paid via mobile telephones, and iziSHOP, a mobile shopping system with bank card payment.

CIB Bank - www.cib.hu

CIB Bank is a member of Intesa Sanpaolo, Italy's largest banking group.

In its 30 years of experience CIB Bank has developed from an exclusive corporate bank to become one of Hungary's most prominent commercial banks, offering full commercial banking and investment services to joint ventures, municipal governments, private corporations and individual clients. As of January 1, 2008, CIB Bank and Inter-Europa Bank have joined forces and, maintaining the best traditions of both companies, continue to function as CIB Bank Zrt. The enlarged and strengthened CIB Bank, with more than 2000 billion forints in consolidated resources is now Hungary's second largest bank.

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