



Zeptoo Branchless

Do you want to extend your business beyond your branches?

Would you like to reach out to the unbanked?

To reach new customers where their own networks end, financial institutions are partnering with non-banking correspondents (CNB). Working out of stores and other retail businesses, CNBs can extend your channels to people and places otherwise outside your market. The CNB must be empowered to fully represent the financial institution with whatever technology is on hand — notebook computers, POS devices or mobile phones. And both the institution and the end-customer must ensure that transactions are secure and confidential.

Zeptoo Branchless was developed to meet the specific challenges of correspondent banking, and provides an adaptable, easy to use, reliable and highly secure solution for financial institutions and their non-banking correspondents.

Benefits

- **Adapt to your correspondent.** **Zeptoo Branchless** can be deployed with whatever device is available to the CNB — web client, POS or mobile phones. With mobile deployment, CNBs might even be delivery truck drivers.
- **Serve new markets — even in remote environments.** Network-agnostic design provides enterprise-class performance for CNB even in low-bandwidth, rural communities.
- **Connect with the unbanked.** With **Zeptoo Branchless**, customers that have never had financial services can come to CNBs at local businesses for microfinance services, money transfer, savings and other financial services.
- **Administer all CNBs with a single view.** Through a user-friendly console, you can instantly switch individual correspondents on and off, and establish other business rules (e.g. account types, approval limits, schedules, confirmations, receipt delivery) to define their interactions with your institution and the end customer.
- **Adapts to any transaction model.** **Zeptoo Branchless** is a solution for all CNB roles — savings, cash withdrawals, account balances, fund transfers and payments, microfinance loan disbursement and repayment, and more.
- **Integrate branchless banking with other business channels.** Use **Zeptoo Branchless** as a standalone solution or in conjunction with other solutions in the **Zeptoo MultiChannel** platform for a single, integrated administration and configuration portal.

Specifications:

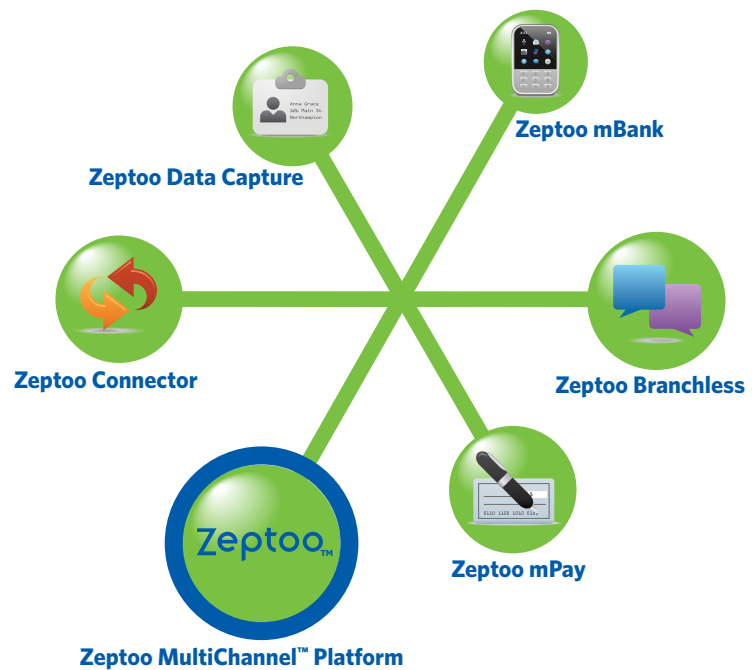
Interfaces for CNBs: Web client, Win client, Kiosks, POS, ATM Integration, Cellular

Send data via secure communication layer (SSL) and with data encryption and additional masking measures for sensitive data.

Communication with back-end third party systems using messaging standards such as; Web Services (WS and WS-Security), MSMQ, WCF, MQ Series, Socket, ODBC, SMTP, RMI, SMPP, ISO 8583, Named Pipes

Benefits cont.

- **Keeps transactions secure for all parties.** 128-bit encryption, digital certification masks, algorithmic encryption and fraud detection mechanisms let CNBs provide transactions to end customers without worry.
- **Give your CNBs more business services.** As customers of the financial institution, CNBs can integrate their correspondent banking business with merchant and personal accounts for a single view of their accounts and better access to financial products.
- **Designed for cash or cashless operation.** **Zeptoo Branchless** is the perfect solutions for mobile, micropayment transactions — as well as withdrawing or depositing cash through the correspondent business.



Features

- **Device Agnostic** — **Zeptoo Branchless** works on any mobile phone, POS, web client or other device, and supports any required mobile or payment standard and protocol.
- **Network Agnostic** — The underlying **Zeptoo** technology ensures performance with AMPS, national GSM, local WiFi or WiMAX for performance in low-bandwidth, rural environments.
- **Administration** — **Zeptoo Branchless** provides unparalleled configuration and management capabilities for the correspondent banking:
 - **IT users** can switch CNB's on or off as needed, and set permissioning for transaction types and account views for CNB's and end customers — as well as limits, alerts and security settings.
 - **Business managers** can generate detailed reports with non-banking correspondent transaction data, and set up messaging and branding on both the merchant and end-customer sides.
- **Scalability** — The highly scalable, standards-based architecture of the underlying **Zeptoo MultiChannel** platform offers state-of-the-art transaction handling and can manage any number of CNBs and their affiliated transactions.
- **Security** — All mobile transactions made with **Zeptoo Branchless** are secure and confidential. The **Zeptoo MultiChannel** platform was designed be the most secure service mobile delivery platform on the market, in compliance with the full range of security protocols for financial service transactions:
 - authentication schemes for users, groups & administrators
 - digital certification
 - algorithmic encryption of all sensitive data
 - 128-bit encryption
 - 3D secure recommending rules
 - Double-authentication option for sensitive or CNB-assisted transactions
- **Fraud prevention** — Actionable and accurate fraud detection identifies account behavior inconsistent the expected behavior of the individual account holder. Alert management, risk analytics, transaction monitoring and activity modeling automatically spot previously unknown or unanticipated fraud tactics to protect all your channels.
- **Localization** — **Zeptoo Branchless** can be configured for any language or multiple languages, and its multi-currency logic supports multinational operations.
- **Branded payment system** — With **Zeptoo Branchless**, both CNBs and end-customers get a fully branded look and feel, along with targeted marketing messages and account alerts.
- **Mobile payments** — **Zeptoo Branchless** enables cashless, proximity (NFC) payments from mobile phones for savings deposits, loan repayments and other financial services, as well as cashless withdrawals from the CNB.