



Zeptoo MultiChannel™ Platform



Do you want to reach your customers with new delivery channels faster than your competitors?

How would your customers feel about a consistent banking experience no matter which retail delivery channel they used?

What if you could add new channels when you want, and how you want, without paying for a new technology solution each time?

Introducing the **Zeptoo MultiChannel Platform**, a leading-edge enterprise service delivery platform that lets financial institutions create and manage new retail delivery channels rapidly, cost-effectively and securely, while integrating seamlessly with existing channels.

Benefits for the Institution

- **Launch any channels you need, when you need them.** Deploy new financial services to your customers through new or existing delivery channels. Define the business rules, and let Zeptoo Multichannel do the rest.
- **Manage all channels from one place — easily.** All of our channel products built on one platform with an integrated portal, minimizing IT expenses while maximizing results.
- **All your channel products in one platform.** Zeptoo MultiChannel is a complete, integrated solution for all your present *and* future service channel needs.
- **Deliver e-marketing programs across all channels.** Integrated, easy-to-use tools such as real-time and scheduled alerts, mobile questionnaires and campaigns to cross-sell new products and services.
- **Your business rules drive our platform.** Process every transaction according to customized business rules for any customer, transaction or channel. Deploy business rule changes quickly from the platform's central management console.
- **Manage remote transactions securely and confidentially.** Our fully compliant solution enables third-party agents to offer your financial institution's services to customers in remote, branchless banking environments.

The **Zeptoo MultiChannel** platform provides an integrated view to create, manage and configure financial transactions across all delivery channels:

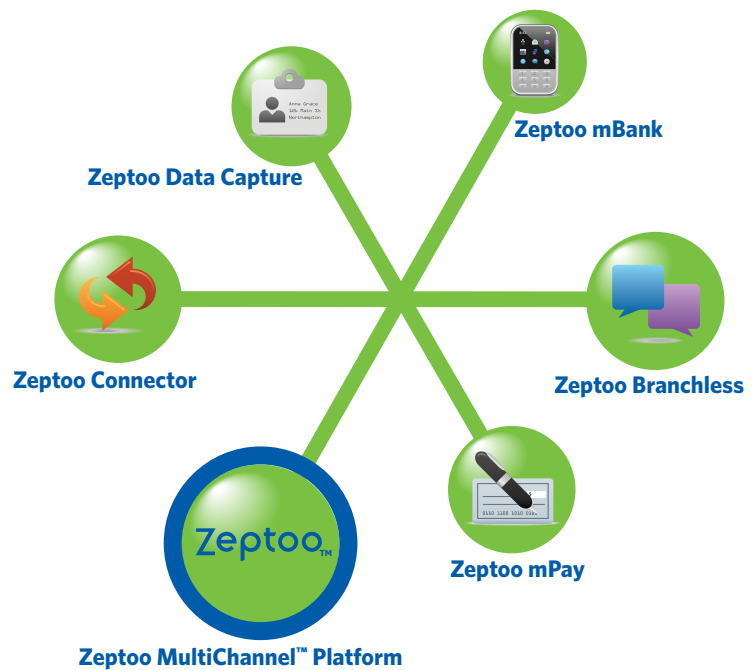
- Mobile Branch
- Internet Banking
- ATM's
- Kiosks
- POS
- Mobile Banking (SMS / USSD, Mobile Web, Mobile Apps, DFC), non-bank, etc.
- Correspondent Banking

Benefits for the Customer

- **Serve your customers anywhere, any time.** By providing your customers with access to multiple channels, they can access your services wherever they are, and whenever they want.
- **Ensure a consistent service experience across all channels.** Maintain functionality and seamless branding across every point of contact with the customer, even third-party applications.
- **Tune your channels to your customers.** Product and service offerings and messages can be easily directed to individual customers to meet their needs and interests — and build the value of your financial institution.
- **Provide proactive, automated information** to respond to customer questions and solve problems even before they even come up.
- **Give customers service beyond banking.** Easily integrate with third-party transactional services like utility and telecom payments that add value — and revenue.

Zeptoo MultiChannel Platform Features

- **Agnostic Connectivity** — All important communication protocols are built into the platform's smart connectivity layer, permitg seamless connectivity to any internal or third party back-end systems or devices.
- **Intelligent Processing** — Process, interpret and direct multiple transaction streams across all channels according to the business rules you set up, to provide powerful, one-touch management.
- **Administration and Configuration** — Zeptoo MultiChannel provides unparalleled configuration and management capabilities for the IT administrator and business manager, as well as for the customer.
 - **For IT users:** Configure internal or third-party applications and connectors to the core banking system quickly and easily.
 - **For business managers:** Configure services, create workflows and implement customized business rules. Set up modules and channels for specific solutions such as mobile banking, mobile payments and banking correspondents.
 - **For customers,** multiple service channels and modules make it possible to configure channel relationships by transaction, as well as generate reports and statistics.



- **Security** — Designed from the ground up to be the most secure service delivery platform on the market, in compliance with the full range of security protocols for financial service transactions:
 - authentication schemes for users, groups and administrators
 - digital certification
 - smart card interface for device side security
 - algorithmic encryption of all sensitive data
- **Fraud prevention** — Actionable and accurate fraud detection identifies account behavior inconsistent with the expected behavior of the individual account holder.
- **Error identification and management** — Error handling configuration is built into the platform, with backtrace, centralized error logging, error dialog, and multithread exception handling.
- **Flexible auditing** — Our configurable Audit Manager permits you to audit transactions and processes for every field in your database, based on your own internal business rules.