



Zeptoo mBank



Do you want to make your bank part of your customer's mobile lifestyle?

Would you like to use your mobile channel to market and sell to your customers?

Zeptoo mBank is a secure and flexible solution for financial institutions that lets your customers use mobile devices to do business with you wherever they are — checking balances, transferring funds and making payments.

Managing your mobile channel is simple with **mBank**. Turn the convenience and value of the mobile bank relationship into targeted marketing — and revenue.

Benefits

- **Meet customer expectations with superior mobile service.** With **Zeptoo mBank's** powerful features, your mobile-aware customers can manage their accounts, pay bills, and send and receive funds on their phones and other mobile devices.
- **Drive revenue through your mobile channel.** Cross-sell new products and services with easy-to-use tools to launch mobile campaigns, alerts and offers tuned to the customer. The **mBank** customer interface is customized for your brand, for a seamless look and feel that matches the rest of your channels.
- **Connect with the unbanked.** Reach out to new customers in remote environments with microfinance services, money transfer, savings and other financial services.
- **Provide the right services for your customer — wherever he or she is.** Provide targeted services, marketing offers, alerts and branding to customers or customer segments in different areas such as cities and remote communities.
- **Make mobile channel management simple.** Set messages and alerts, permissioning and business rules from within the IT administrator and business manager's consoles. Produce powerful and detailed reporting on your mobile customers.
- **Synchronize your mobile channel with other channels.** When integrated with the other components in the **Zeptoo MultiChannel** platform, you can deploy initiatives and features across all channels, just for your mobile customers, or for specific customers.

Specifications:

Mobile Client Interface: SMS/ USSD, Web Mobile, Mobile Apps and DFC (Dynamic Form Client)

Mobile Messaging Standards: Web Services (WS y WS-S), MSMQ, WCF, MQ Series, Socket, ODBC, SMTP, RMI, SMPP, ISO 8583, Named Pipes

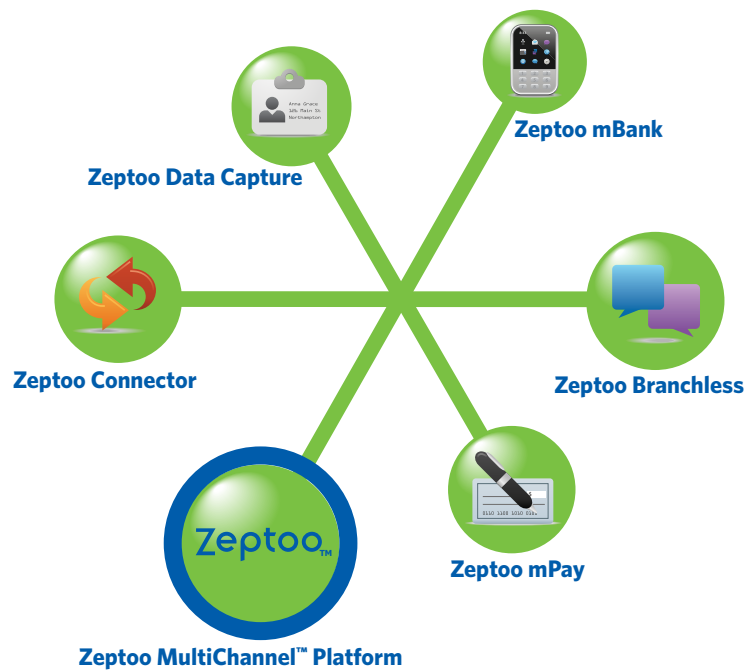
Security and Authentication Standards: 3D-secure, PCI, OFX, IFX, etc.

Benefits cont.

- **Launch mobile features fast.** Zeptoo mBank's mobile channel administration features let you deploy new functionalities, features and branding quickly, and revise them on the fly.
- **A single solution for all your mobile banking.** Run Zeptoo mBank on any mobile device, platform or technology, quickly and easily. If a new device appears in the market, Zeptoo mBank is there to meet it on its terms.

Features

- **Device Agnostic** — Zeptoo mBank works on any mobile phone or device, on any network, and supports every conventional mobile standard and protocol, including SMS, USSD and mobile web or downloadable client.
- **Administration** — Zeptoo mBank provides unparalleled configuration and management capabilities for your mobile channel:
 - **IT users** can configure internal or third-party mobile applications and connectors to the core banking system quickly and easily, switching them on or off as needed.
 - **Business managers** can set up modules and services for specific mobile banking solutions.
- **Multinational Configuration** — Zeptoo mBank can be configured for any language or multiple languages, and its multi-currency logic supports multinational operations.
- **Scalability** — The highly scalable, standards-based architecture of the underlying Zeptoo MultiChannel platform supports any amount of new users, transactions and new networks.
- **Flexibility** — The underlying Zeptoo MultiChannel platform provides tools to configure services, create workflows and implement customized business rules for Zeptoo mBank.
- **Mobile banking convenience** — With mBank, customers can check balances, and make account transfers, payments and remittances to individuals, and mobile bill payments.
- **Location Lookup.** For customers with GPS-enabled phones, Zeptoo mBank shows where the nearest bank branch, ATM, bank or microfinance correspondent is located.
- **Seamless interface and functionality** — With Zeptoo mBank, mobile customers get a look and feel that is personalized and consistent with other channels — transaction flows are the same as ATMs or web banking.



- **Alerts** — Scheduled and real-time alerts keep your customers informed of balances and payments, fraud or theft, promotional offers and other notifications.
- **Fraud prevention** — Actionable and accurate fraud detection identifies account behavior inconsistent with the expected behavior of the individual account holder.
- **Security** — All mobile transactions made with Zeptoo mBank are secure and confidential. The Zeptoo MultiChannel platform was designed to 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 and administrators
 - digital certification
 - algorithmic encryption of all sensitive data