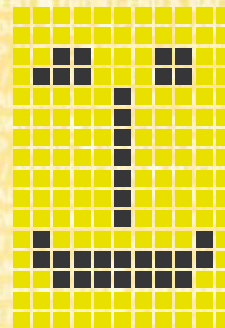


SEE MORE →



TAKE-AWAY PERSONAL BANKING

Mobile banking built on the WAY4™ Mobile Banking module makes communication between the bank and its customers truly 'point-to-point', paving the way to high sales volumes and increasing customer loyalty.



WAY4™ MOBILE BANKING

Because mobile banking is both private and omnipresent, it is the perfect tool for personalised financial servicing 24x7.

MOBILE SERVICES

- Notifications
 - *Performed transactions (account crediting/debiting, interest accrual)*
 - *Account updates (falling in past due, delinquency level change, card blocking/unblocking)*
 - *Preconfigured events (fraud notifications, etc.)*
- Information services
 - *Balance inquiries, mini-statements, and requests for other account information*
 - *Requests for financial information (e.g. FX rates)*
- Payments and transfers
 - *Account-to-card transfers*
 - *Card-to-account transfers*
 - *Account-to-account transfers*
 - *Bill payments*
 - *Prepaid services*
- Account and profile management
 - *Card blocking*
 - *Service enrolment*
- Marketing services
 - *'Happy birthday' and other personalised messages*
 - *Notifications of new bank services*

PROTOCOLS

- SMPP
- OpenWay XML Mobile Banking
- GSM

AUTHENTICATION METHODS

- Standard authentication
- Authentication with a confirmation code
- One-Time Password (OTP)
- Chip Authentication Program (CAP)

MOBILE BANKING MANAGEMENT

- Template, form and message text setup
- Setup of data sources for various message types
- Flexible pricing management
- Risk management and flexible services setup in WAY4
- Transaction logging
- Mobile banking enrolment through various channels (ATM, self-service kiosk, Web, client application)

BENEFITS FOR CARDHOLDERS

- 24x7 bank services anywhere
- Easy service enrolment
- Variety of financial and information services
- Timely notification of due credit payments
- Monitor your fund activities
- Save your time and efforts

BENEFITS FOR BANKS

- Attract and retain customers
- Increase your operations security
- Boost your sales
- Decrease the customer service load
- Cost-effective solution
- Flexible service and pricing setup
- Pre-integration and quick implementation
- High performance

PLATFORM

- Hardware platforms: HP Itanium, HP RISC, IBM RISC, Intel, Sun SPARCstation
- Operating systems: AIX, HP-UX, Linux, Solaris